



CIRCLE C RANCH

The Official Publication of the
Circle C Homeowner's Association

Newsletter

Volume 4, Number 11

November 2007

www.circlecranch.info

Seeking New Board of Directors

Submitted by Michelle Moran, CCHOA Director

Do you care about what goes on in Circle C? Would you like to be a part of a group that focuses on improving our home values? Do you have time to meet, greet, share ideas, and work on committees? Then the Circle C Homeowners Association Board of Directors is for you!

On March 26th, 2008 we will have the CCHOA Annual meeting and will be electing two new Board Members to serve three year terms. Ryan Garcia and Michelle Moran's terms will be ending. The Nominating Committee will be collecting questionnaires that can be down loaded from the Circle C Homeowner website, www.circlecranch.info. If you are interested in running, please submit a questionnaire by February 4, 2008. Once the questionnaire is received, the Nominating Committee will set up a time to meet with you and share information about serving on the Board. We hope to assist any interested people in understanding the time commitment and details of the position. Our goal is to better communicate all that is involved in serving on the Board. Once the nominating committee has met with each person, there will then be a Candidate Forum hosted in March for the Homeowners to hear your ideas and views. If you have any questions, please email the HOA office at info@circlecranch.info

Circle C Assessment Rate for 2008

Submitted by Russ Hodes, CCHOA Treasurer

The CCHOA board will consider an increase of the cap on HOA Dues at the October 17th board meeting, which will take effect in February 2008, if it passes. While most HOAs raise dues on an annual basis to at least keep pace with the rate of inflation, the CCHOA has been able to postpone increases through significant annual growth in our membership and by very conservative spending. The board is reviewing the 2008 draft budget through October and it should be adopted in November. Once we have assessed what the expenses will be we will make a determination on the amount of increase to the cap. We will have an update in the next newsletter.

Playscape Update - Wildflower Park & Vintage Place

Submitted by Ryan Garcia, CCHOA President

After countless hours of hard work by our Amenities Committee past and present, and many other volunteers, we are a significant step closer to finishing off not one but two of our community's parks. The Board has voted to move forward with the phased approach to completing our parks. Phase one will be purchasing and installing playscapes in both the Wildflower and Vintage Place parks. Phase two will follow some months later with trails, final landscaping and other features.

The Amenities Committee looked at a number of different proposals, the pictures of which were featured in the newsletter recently. The Committee recommended, and the Board agreed, to use TF Harper's proposal. We all look forward to seeing our parks filled with these long-overdue additions!

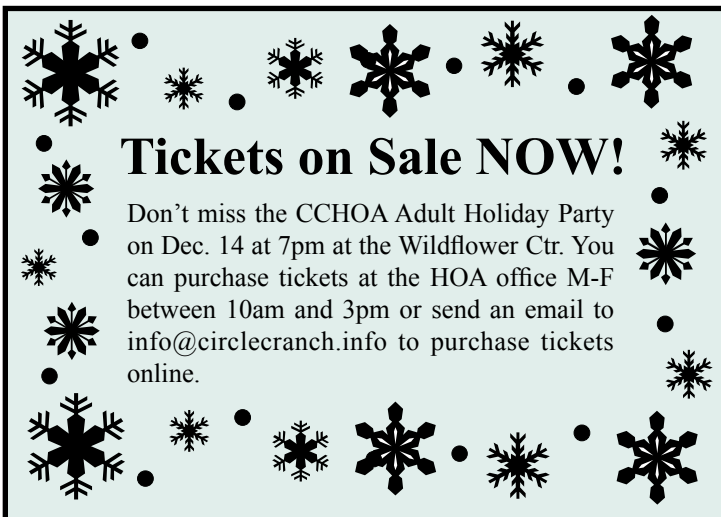
We anticipate Phase I to begin in Wildflower Park in early to mid November.

Board Meeting Time Change

The CCHOA board of directors hosts monthly board meetings the 3rd Wednesday of each month. The meetings have been scheduled for 6:15pm, but the board is changing the start time to 7:00pm beginning in November. The next meeting date will be November 21st at 7pm at the CDC.

Tickets on Sale NOW!

Don't miss the CCHOA Adult Holiday Party on Dec. 14 at 7pm at the Wildflower Ctr. You can purchase tickets at the HOA office M-F between 10am and 3pm or send an email to info@circlecranch.info to purchase tickets online.



CCHOA Numbers

HOA Mgmt Office	info@circlecranch.info or 288-8663
Financial Office.....	451-9901
Aquatics Director.....	288-4239
Newsletter Publisher	
Peel, Inc. Sales Office.....	512-989-8905
Adv./Kelly Peel ..advertising@PEELinc.com,	512-989-8905

Circle C Amenities

Circle C Café.....	288-6058
Circle C CDC.....	288-9792
Circle C Swim Center	288-6057
Circle C Tennis Club.....	Circle_CTennis@msn.com, 301-8685
Golf Course at Circle C Ranch	288-4297

2007 Board of Directors

Ryan Garcia.....	President
Rob Johnson.....	Vice President
Russ Hodes.....	Treasurer
Cindy Groves	Secretary
Sam Irwin.....	Board Member
Michelle Moran.....	Board Member
Cynthia Moreland	Board Member
Contact Information	Email: directors@circlecranch.info

IMPORTANT NUMBERS

BFI (Allied Waste).....	247.5647
Dead Animal Collection.....	974.2000
Abandoned Vehicle	974.8119
Pothole Complaints.....	974.8750
Stop Signs	457.4885
Street Light Outage.....	505.7617
Schools	
Clayton Elementary	841.9200
Kiker Elementary.....	414.2584
Mills Elementary	841.2400
Bailey Middle School	414.4990
Small Middle School	841.6700
Bowie High School.....	414.5247
SAYSA.....	899.1049

Attention Fellow Home Owners/ Parents/Neighbors:

Submitted by Parents/Neighbors in Circle C Ranch

As parents and neighbors in the Circle C community, we are very concerned about the possible development of the tract of land between the Circle C Child Development Center and Kiker Elementary School. The traffic in the area is already a problem and any development on this specific site will create a bigger traffic issue. In addition, we understand there may be an easement that will allow the parking areas to connect to the currently over-crowded, congested area of the shared Mail/CDC/pool area.

I would like to rally each home owner to familiarize yourself with this development and ask each of you to help get this land back into the hands of the Circle C community. We do not know why this land was sold or why it became "commercial", nevertheless, we cannot allow this property to become a "commercial" development in the heart of our community.

There is already a safety issue with the number of cars circulating through the Mailbox/ CDC / pool parking areas. To further congest this area is a liability to our neighborhood and puts our precious children at Kiker, CDC and the pool at risk.

Although we see the signs that mentions a Children's Courtyard may go into the site, we are not sure what other type of use might be planned for the site along with the day care center. There has been talk of an office building. Not knowing what type of development might go into the site raises many questions about who might be working in the building in such close proximity to Kiker, the community pool and our pre-school. Who will or can control the "type" of people allowed to work in such close proximity to our children in both facilities? Can we be sure they will not be hiring undesirables, etc. who will be looking directly onto/into the playgrounds of both schools and the pool area? It is our understanding that if it is office space, any type of business could be located in the office building as long as the tenant paid rent, and we would not have any control of the tenants.

It is not too late to stop the development of this site. Please join us in soliciting the support of our community Board to ACT in our behalf to prevent development of this property. We are concerned about what type of commercial use is approved for this property and how the approvals are completed. Whatever goes on this site will be in the heart of our neighborhood. Can't we negotiate to re-purchase this property and maybe turn it into a soccer/playing field and NOT rent it to anyone or let anyone manage it? We have seen many a day when the school children are utilizing this field for physical education, soccer practice or other neighborhood activities. As concerned parents and neighbors, we request the Board investigate the landowners' intentions for use of this property, and to work to stop any undesirable development of it

If you would like to join us in this quest to block the development of ANY commercial building on this property, please email the HOA Office at circlehomeowners@yahoo.com.

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CCHOA Announcements

Circle C Landscape Update

Submitted by Susan Hoover

Circle C Landscape has been busily working on the median tips and median beds on Escarpment. These are part of an overall plan to transition all areas of Circle C to the Green Community Landscape model. The specifics of the model can be found on the Circle C website at www.circlecranch.info.

This year, the CCHOA Board of Directors approved funds for pruning and treatment of trees in Circle C. As you look around, you will see the numerous trees we are responsible for on the common area boulevards. In the spring, all of the trees in Wildflower Park were pruned and treated with fungicide for oak wilt. Then, the landmark trees throughout Circle C were identified and given a health prune and any fungicide or fertilization treatments that were recommended by the certified arborist. During the process of tree evaluation, the arborist identified a number

of "water oaks", a variety of the red oak family, that have experienced extreme iron deficiency in our alkaline soils. These oaks were planted during the early subdivision development by the developer. They are not suited to our highly alkaline soils and even though they have been treated a number of times they continue to decline. Due to this and to the fact that the medians have become quite crowded with trees, these water oaks are being systematically removed. This will save resources by us not having to treat a tree that is so unsuited to our soils and provide necessary resources for adjacent healthy trees.

In November, you will see the landscape crew busily putting up the holiday lights. If all goes well, they are traditionally turned on Thanksgiving weekend. We hope you enjoy the lights and have a happy holiday season with your families.

Reported Oak Wilt:

- Haswell Lane, Circle C North

**Daylight Saving ends on
Sunday, November 4th.
Don't forget to turn back
your clocks one hour!**

**View the
Circle C Ranch
Newsletter
each month online at
www.PEELinc.com**



*A picture-perfect
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The holidays are so busy that it can be difficult to get dinner on the table, much less have time to enjoy family and friends. That's why Super Suppers is here to help.

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CCHOA Announcements Continued

Deed Restriction Review Update

Submitted by Denise Nordstrom, HOA Manager

Since we began our drive of the entire neighborhood in March we have sent over 600 notices of deed restriction violation. We have had 400+ residents cure their violation and we would like to THANK YOU for cooperating with the association. Violations may include, but are not limited to: excessive weeds, areas of no turf, dead shrubs and/or trees, yard art, grass that is not edged or mowed and areas of dead grass. We encourage each of you to evaluate your lawn now so that you have time to re-sod if needed before the dead of winter. Please also refer to the City of Austin Grow Green website at www.growgreen.org. We are required to send notification of deed restriction violations via certified mail and we also send regular mail. If you receive a deed restriction violation notice and would like to speak to us about your plans for improvement, please contact the HOA office at 288-8663. It's impossible to know everyone's individual situation, so we appreciate communication from you.

If you have a deed restriction to report, you may email us the specific address at info@circlecranch.info or give us a call at 288-8663. Violations that are reported are generally checked with 2 business days and if we are able to confirm a violation, we will begin the deed restriction process (which you can access on the website at <http://www.circlecranch.info/documents/AssociationDocuments/DeedRestrictions/CCHOA-DeedRestrictionPolicy2003.pdf>

Deed Restriction Tip: Homes that are 12years+ need to closely evaluate the condition of their roof, paint or power-washing of siding, trim, shutters, tree pruning and sprucing up their front landscape. Remember that improvements must go through the Architectural Control Committee for approval, you can access the instructions and form online at www.circlecranch.info/landscape

Bring Us Your Aluminum Soda Can Pop Tabs!

The HOA is collecting aluminum soda can tabs in the management office so please do not throw your cans away without taking off the tabs. The tabs will be donated to the Ronald McDonald House Charities of Austin and Central Texas. To read more about the Ronald McDonald House Charities of Austin and Central Texas, you can visit <http://www.rmhc-austin.org/> Thank you to Circle C resident Bob Hendee for helping us coordinate this effort.



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CCHOA Announcements *Continued*

Don't Mess with Circle C

The CCHOA office has received several complaints about litter in the common areas, roadways and public spaces. Below is the City of Austin Ordinance on littering, please read and do your part to keep Circle C a beautiful place to live!

ARTICLE 3. PROHIBITION ON LITTER.

§ 10-5-41 DEFINITION.

In this article "litter" means garbage, trash, rubbish, ashes, manure, waste, cloth or rags, paper or cardboard, leaves, grass cutting, or refuse.

Source: Ord. 031023-11; Ord. 031023-11; Ord. 031211-11.

§ 10-5-42 LITTERING PROHIBITED.

(A) A person commits an offense if the person deposits or throws litter on a street, alley, sidewalk, premises, vacant lot, or public property, including a park or playground.

(B) A person commits an offense if the person deposits or throws litter along a street, alley, sidewalk, or public property, including a park or playground.

(C) A person commits an offense if the person deposits or throws litter from cleaning the interior of a residence, business, or premises on a street, alley, sidewalk, or creek.

Source: 1992 Code Sections 10-4-1, 10-4-2, and 10-4-3; Ord. 031023-11; Ord. 031211-11.

§ 10-5-43 LITTER REMOVAL REQUIRED.

The owner or occupant of a business or residence adjacent to a street, alley, sidewalk, or public property on which litter is located commits an offense if the owner or occupant fails to remove the litter from the one-half of the street adjacent to the owner or occupant's property not later than 24 hours after the owner or occupant becomes aware of the litter.

Source: 1992 Code Section 10-4-1; Ord. 031023-11; Ord. 031211-11.

§ 10-5-44 PLACING OBJECTS ON PUBLIC PROPERTY.

(A) A person commits an offense if the person places, or authorizes to be placed, an object designed to attract the attention of the public on a tree, building, pole, or structure that is on or over public property or public right-of-way.

(B) If a violation of Subsection (A) occurs, the primary beneficiary of the object is presumed to have committed the violation.

(C) It is a defense to prosecution that placement of the object was authorized or required by city, state, or federal law.

(D) Proof of a culpable mental state is not required for conviction of an offense under this section.

(E) An offense under this section is punishable by a fine of not less than:

(1) \$50 for a first conviction;

(2) \$200 for a second conviction within any 24-month period; and (3) \$400 for a third or subsequent conviction within any 24-month period.

(F) To determine the minimum fine under Subsection (E), one or more fines assessed during a 24-hour period beginning at midnight and ending at 11:59 p.m. constitute a single conviction.

(G) A person who commits an offense under Subsection (A) shall remove the object. In addition to other enforcement remedies, a person who fails to remove an object within 48 hours after being notified of the offense in writing by an authorized City representative is subject to a civil penalty of \$200 per day for every day or part of a day the object is in place.

(H) The city manager may remove an object placed on or over public property or public right-of-way in violation of this section. The city manager is not required to give notice to the owner or beneficiary of an object removed under this section, either before the removal or before the disposition or destruction of the object.

(I) The remedies authorized under this section are cumulative. If the City files a civil or criminal action, it is not precluded from pursuing any other action or remedy.

Source: Ord. 031030-11; Ord. 031023-11; Ord. 031211-11; Ord. 040422-49.

§ 10-5-45 PENALTY.

A person who violates this article commits a Class C misdemeanor, punishable in accordance with Section 1-1-99 (Offenses; General Penalty).

Source: Ord. 031023-11; Ord. 031023-11; Ord. 031211-11.

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CCHOA Announcements Continued

Circle C HOA Adult Holiday Party

Friday, December 14th • 7-10 pm

*Looking for donations
... a great opportunity to advertise!*

The Circle C HOA annual holiday party is coming, and we need you! This year's casino won't be complete without a collection of amazing prizes. Prizes to be coveted. Prizes to drool over. Prizes with your name on them! Use this opportunity to advertise your business, product or service. Gamblers win your donation, you win their business. (And who wouldn't want a high roller for a customer?) Contact the CCHOA office at info@circlecranch.info to submit your donation or for more information.

Thank you for helping make our community great place to live (and party!)

*Prizes must be tangible or represent a desirable service.



Is this you?

As most of you are aware the parking at the Swim Center complex is always crowded and unfortunately we don't have room to add spaces. Recently we've noticed an increase of cars parking along the side of the plaza area (curb marked red) to either drop off a piece of a mail or to check their mail (see picture above where white car is parked). This makes it difficult for exiting cars to make it around the parking lot. It also makes it dangerous for pedestrian traffic. Please be sure to **ONLY** park in designated parking spaces when picking up or dropping off mail. There are many children in the plaza area so please be sure to watch your speed as well.



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Circle C Homeowner's Association

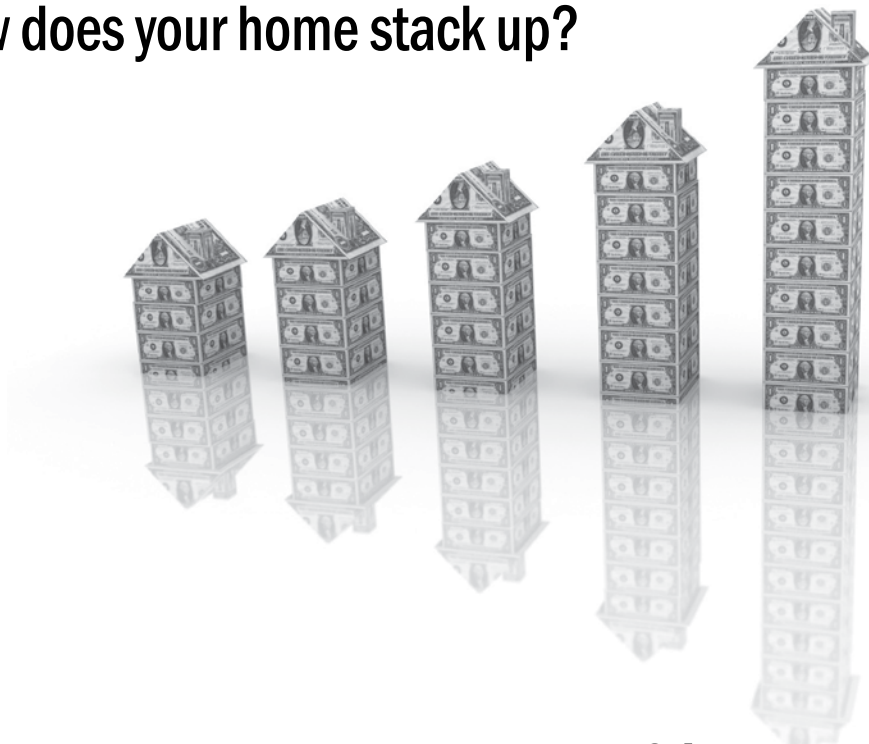
adult holiday party

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Friday, December 14th
from 7 till 11 o' clock in the evening
\$11 per person

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CCHOA Clubs & Announcements



Dr. Rafferty, Lisa, Ellie and Mayor Will Wynn

Circle C Animal Hospital Open House a HUGE Success!

Submitted by Bob McKenna

Escarpment Village - Mayor Will Wynn and the Austin Police Department K-9 Unit were two of the celebrity attractions to attend the much anticipated Open House of the Circle C Animal Hospital Saturday September 29th, 2007.

Over 100 guests and a dozen or so family pets attended the festivities and were treated to a brief address regarding the importance of the family pet and a family owned business from Mayor Will Wynn. Participants took a tour of the new animal hospital and enjoyed a variety of home made treats while Dr. Richard Rafferty and his wife, Lisa, answered questions. Dr. Rafferty, Lisa and their twin children, Ellie and Thomas, live less than 2 miles from the Hospital and love being part of this family friendly / environmentally conscious neighborhood.

As the Open House festivities inside came to a close, the Austin Police Department K-9 Unit put on an amazing display outside in the grassy area just north of the Hospital. One dog showed superior skills by locating a small "paging device" that had been thrown into the uncut grass after only a few minutes of efficiently searching the area. The most impressive display however, came from "VUC", a German Shepherd patient of Dr. Rafferty, as he demonstrated with his trainer how to bring down a heavily padded 'bad-guy'. In one example, VUC was able to close a 30 yard distance in less than 3 seconds from a sitting position and take the 'bad-guy' down. In another example, VUC was ordered to attack and then to return to his trainer's side after 15 yards by only a verbal command

(Continued on Page 11)

Come join the family!



Southwest Family Fellowship: Providing parents with the resources they need to teach their kids values and character in a safe and fun environment

1st Service:

9:00 AM - Adult Worship
Service & Dynamic Kid's Program

The Buzz:

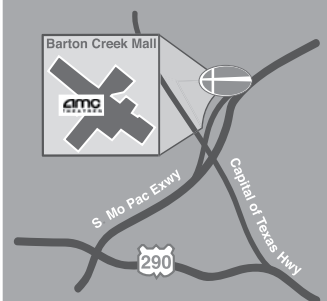
10:20 AM - An interactive
service for kids **and** their parents

2nd Service:

11:00 AM - Adult Worship
Service & Dynamic Kid's Program

(512) 282-7771

SWFF is meeting at the AMC
Theaters in Barton Creek Mall



swfamilyfellowship.com



CCHOA Clubs & Announcements Continued

Circle C Animal Hospital - (Continued from Page 10)



Dr. Rafferty, Lisa and Austin Police Department K-9 Unit

— demonstrating an amazing amount of discipline and an extremely focused attention to his trainer's voice. The crowd showed their approval by giving the Austin Police Department K-9 Unit a great round of applause!

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CCHOA Clubs & Announcements *Continued*

Stress Free Holiday Season

Submitted by Susan Hale

For most of us, the holiday scene is the “perfect” storm – we try to buy just the right gifts, look terrific for the office party, cook an amazing holiday dinner, and hang decorations that rival those in the glossiest magazines. We try desperately to fit dozens of errands, chores and social events into the pressure-packed schedule that we barely manage the rest of the year.

But does this season always have to be an annual stress-fest? Not necessarily. Some early planning and preparation can provide a significant payoff when the holidays roll around.

What are you really planning for?

Do yourself a favor – take some time during the fall to think about what you want the holidays to mean for you and your family. Are mom, dad, brothers and sisters a part of the picture? Do you want to take the family away from the crowds and out on the slopes? Maybe you want to host the perfect party or spend all day underneath an enormous tree opening dozens of gifts. Get the family together one evening and talk about what the primary focus of your holiday should be.

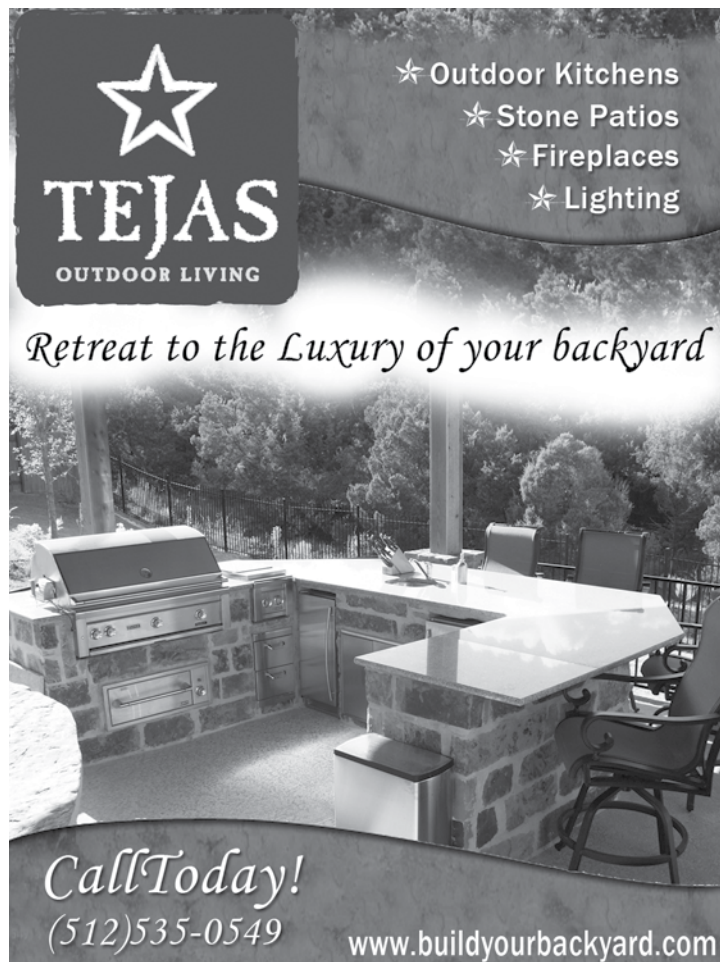
Once you’ve chosen the goal, list all the jobs that need to be done. Be as thorough as possible without stressing about every detail and group similar tasks together. Planning a party could include lists for drinks and food, decorations, invitations, cleaning, gifts and entertainment.

Once you’ve made your lists, highlight the items that can be done ahead of time, giving everyone a role in the preparations. Holidays are better when the whole family gets to participate in the preparations. Even small children can put tinsel on the tree!

Now take a look at your lists with a critical eye. What items will really add to the season, and which ones will add to your stress? If the main focus of your holiday is a large family meal, taking extra time over the turkey and stuffing may be appropriate, but a casual evening of drinks and hors d’oeuvres shouldn’t mean spending three days in the kitchen. Get rid of tasks that take up too much time and deliver too little impact. And don’t add tasks like “hang new wallpaper” and “stain kitchen cabinets” to your holiday list. Yes, your house might look a little better with new paint, but you’ll spend more time worrying about how the living room looks than enjoying the party inside it.

A season of a thousand errands begins with a single trip

Make sure you use time in the most effective way possible – online shopping and mailing packages from home can dramatically decrease time spent fighting crowds at the mall and waiting in long lines at the post office. Adding small detours to the daily commute can keep you from spending the entire weekend running errands – but don’t wait



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CCHOA Clubs & Announcements *Continued*

until December to include these trips.

Also remember that done is better than perfect. Your cookies aren't going to be photographed for a magazine cover – they're going to be eaten! Don't get hung up on doing everything as if you were a professional caterer, entertainment coordinator or personal shopper. Your holiday should reflect who you are, and not be an attempt to copy someone else's concept of the perfect season.

Stress can kill the holiday spirit

If you don't take care of yourself, you won't have happy holidays. Taking time to relax may seem like a time waster, but it can give you the energy you need to tackle the things you want to do. According to marriage and family therapist Stacey Gesinger, M.A., doing something you enjoy can rejuvenate you and lower your stress levels.

Even a short break can get you back on track. Gesinger suggests, "When you start to feel 'stressed out' remember the simple yet powerful task of breathing. Take 3 deep breaths and really take the time to listen to the air entering and exiting your nose, lungs, and diaphragm. This simple technique can work wonders to clear your mind and allow you to accomplish what you need to."

The holidays will inevitably arrive – a little time spent planning your season will make them much, much happier.

Come join the International MOMS Club of Circle C!

The MOMs Club of Circle C is a group designed just for the stay-at-home mother. We bring together moms from all over Circle C to share activities and playdates, perform service projects, and develop friendships.

We meet during the day, when at-home mothers need the most support. Children are welcome at our activities, and we have mothers of all ages among our members. Each of us has a unique parenting style and we are able to share and learn from each other in a fun, relaxed environment.

Email Heather Morrison hmmorrison@hotmail.com or Jodie Long jodielong@gmail.com or call 512-964-8051 or 512-215-9628 to join or for more information!



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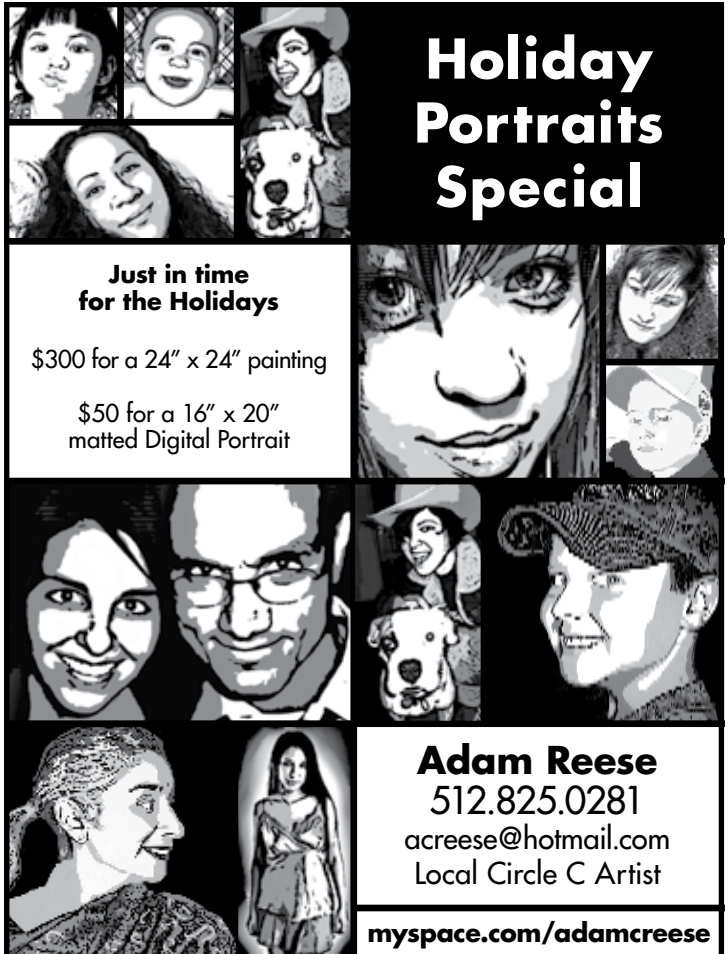
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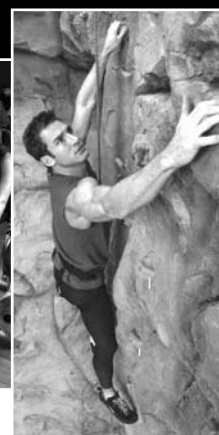
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acreese@hotmail.com
Local Circle C Artist

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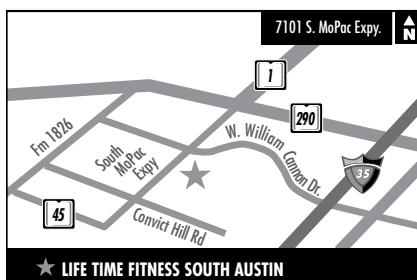
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CCHOA Clubs & Announcements Continued

Formation of Senior Men's Club Announced

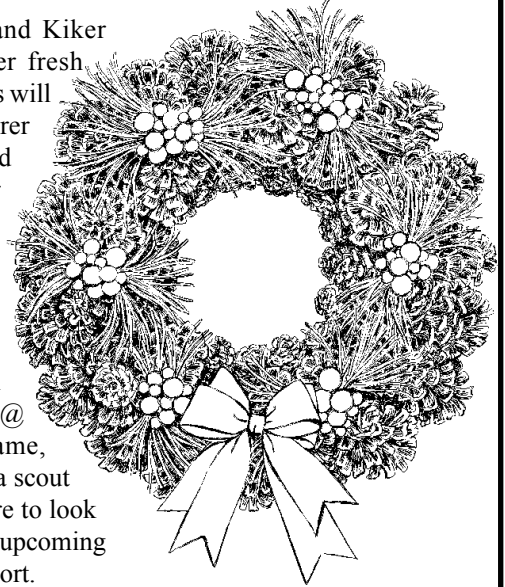
Submitted by AE Martin and Charlie Rodenberg

A senior men's club in Circle C is being organized to provide a network of contacts for sharing interests and activities. The club will be very informal with no dues or bylaws and will focus on creating a contact list of senior male Circle C residents. If you are searching for someone to share your interests in golf, gardening, photography, reading, lunching, etc. or just meeting for coffee and discussing world and local politics, send your name to Charlie Rodenberg fr8pilot@aol.com or A.E.Martin aemartin@austin.rr.com. Once you become a member, you have access to the contact list and can organize your own interest group or join an existing one.

Cub Scouts Holiday Wreath Sale

Submitted by Todd Howren, Resident

Cub Scout Pack 12 (from Clayton and Kiker Elementary) is selling 25 inch diameter fresh Balsam Fir Holiday Wreaths. The wreaths will be shipped to Circle C from the manufacturer in Minnesota a few days after they are hand assembled, and will be delivered to your door by December 7th. The wreaths are higher quality than what will be for sale from almost any other Austin source. The 25" wreath with three pinecones and a red cloth bow is \$21.00. The sale ends Nov. 14th. If you would like to order a wreath please email Pack 12 at scoutwreaths@yahoo.com be sure to include your name, address, phone number and a time when a scout can come over to take your order. Be sure to look for a scout with a sample wreath at the upcoming Circle C events. Thank you for your support.



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Circle C Real Estate Statistic Results

Data was obtained from the Austin Multiple Listing Service (MLS) on 10/10/07. Data is deemed accurate but not guaranteed.

Properties Sold in Circle C from 9/01/07 to 10/10/07: 20										
SOLD	List Price	Square Feet	#/SF	Bedrooms	Full Baths	Living Areas	Year Built	Sales Price	LP: SP%	CDOM
Min	\$249,000	1835	\$94.83	3	2	1	1988	\$238,000	91%	0
Avg	\$348,502	2957	\$115.81	3	2	2	1998	\$337,860	97%	51
Max	\$499,920	4238	\$141.63	5	3	4	2007	\$475,000	100%	192

Properties For Sale in Circle C: 63										
FOR SALE	List Price	Square Feet	#/SF	Bedrooms	Full Baths	Living Areas	Year Built	Sales Price	LP: SP%	CDOM
Min	\$229,900	1886	\$78.79	3	2	1	1988	\$0		5
Avg	\$323,317	2789	\$117.52	3	2	2	1995	\$0		71
Max	\$699,900	5153	\$149.09	5	4	4	2007	\$0		220



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Email LTOVAR@KW.COM



"Despite downward trends in other parts of the country, Austin is expected to see home prices increase more than 5% over the next two years"—BusinessWeek

Longtime CC Resident & Your Neighbor
Lynne Tovar, REALTOR, M.A.

School News

Clayton Elementary School Update

Submitted by Catherine Thurk

Clayton Elementary is proud to have so much support from our staff, teachers, parents and community. If you are still looking for ways to help our little cardinals, there are some great opportunities:


- **Calling all green thumbs!!** Landscapers, we still need you. It's getting cooler and real work can finally begin. Sub-groups are forming to begin to work on the many projects needed. These sub-groups include: gardening/flower bed work, playing field development, general landscape work, property development, and pond projects. Any help is appreciated, and you don't have to have a child at Clayton to help. Please contact Cheri Brien at cheri.brien@yahoo.com or 565-9277 to find a sub-group that's right for you!
- **Students on Adventures in Reading (SOAR)** is a program designed to help students improve their reading and comprehension skills. It depends entirely on the help of adult volunteers. Volunteers will read with a child one to two times a week for just 30 minutes. They progress through different reading levels, gaining skills in fluency and comprehension, while benefiting from individual attention that is impossible to achieve in the classrooms. Volunteers will go through a simple background check and training

will be provided. You may contact Dianne France at 301-4071 or Dianne@thefrances.com.

- **Partners in Education (PIE)** is a program that facilitates mutually beneficial community-school partnerships. At Clayton, we call these partners Fine Feathered Friends, who are individuals, businesses, and other community organizations that support our school by providing a variety of needed financial, educational and general resources. These needs can be provided by our Fine Feathered Friends in a variety of ways: financial donations, sponsorships, in-kind donations of all sorts and volunteer time. In return, benefits range from exposure and recognition through newsletters, being listed on our PTA web site, visibility on the PIE bulletin board, certificates of acknowledgement, and much more. We are always looking for more partners. If you are interested in partnering with Clayton, please contact Jodi Crawford at 940-7480 or tomjocrawford@earthlink.net.

Mark Your Calendars!

Gift Wrap Sale We will be offering a Sally Foster gift wrap from November 1st through November 30th and 50% of all proceeds will
(Continued on Page 17)



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	Minimum	Deposit
6 mo.	5.04%	5.19%
12 mo.	5.15%	5.23%
24 mo.	5.19%	5.26%
36 mo.	5.23%	5.29%
48 mo.	5.28%	5.33%
60 mo.	5.30%	5.36%

MONEY MARKET RATES

\$110,000 - \$149,999	4.02%****
\$150,000 - \$199,999	4.23%****
\$200,000 and Above	4.44%****

*Austin Telco will pay all standard closing costs on Home Equity loans below \$100,000. Additional non-standard fees will be the responsibility of the member. Rates/terms for loans over \$200,000 may vary. Credit qualifications apply. Rates and terms for jumbo loans may vary. **Annual Percentage Rate. All rates expressed are "as low as". Rates are subject to change without notice. ***Rate applies to 1st lien commercial real estate loans with a loan to value of 80% or less; construction/development loan rates and terms may be different. No Pre-payment penalty. Rates subject to change without notice, credit qualifications apply. Please call (512) 302-5555 x7000 for details. ****Annual Percentage Yield. Penalties for early withdrawal may apply.

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School News Continued

Clayton Elementary - (Continued from page 16)

go back to Clayton. For those of you that love the Sally Foster products and need some wrapping paper, gift ideas, and chocolates, this is a fantastic opportunity to support our wonderful school. Just go to www.sallyfoster.com and shop, at check-out you will be prompted to enter a school/group account number (#919048) or type in the name of the group/school you would like to give credit to.

PTA General Meeting - November 8, 2007

PTA General Meeting and 3rd grade Presentation of "Snowbiz"
- December 13, 2007

Second Annual Fun Run April 12, 2008

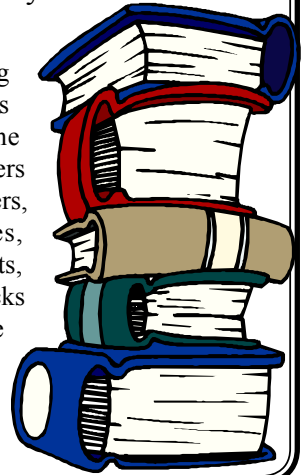
Please save the date for Clayton Elementary Second Annual Fun Run, April 12, 2008. We are currently seeking sponsors for this event. If you work for or own a local based business you can contact Tara West at (512)632-3110 or email: tarawest@austin.rr.com.

Mills Elementary

Invites You to Our Barnes & Noble Book Fair November 23, 24 & 25

Barnes & Noble Sunset Valley
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Let them know you are supporting Mills and a percentage of your Barnes & Noble purchases will benefit the Literacy Library and Roaring Readers at our school. Choose from bestsellers, children's books and toys, games, gift items, home and office products, Godiva chocolates, packaged Starbucks coffee, CD's and DVD's. For more information contact Neva at, fernandezn@austin.rr.com.



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Susan Allen, Director

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Carnival booths

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cost: donation of 1 unwrapped NEW toy for AISD families in need

Circle C Committees

Circle C West Pool Update

Submitted by the West Pool Committee

Over the past several months the Circle C West Pool Committee has been busy researching and reviewing options for the new Swim Center. We visited the newest neighborhood family friendly pools in the hill country to get ideas for pool amenities and to understand what competing neighborhoods offer. Our visits included Meridian, Belterra, and Highpointe pools along with their amenities centers. Costs of these facilities ranged from \$1M to \$3M+. We also reviewed the details from past surveys on what Circle C residents were looking for in a new swim center and heard ideas shared by pool experts from our neighborhood. The committee then ranked preferences for pool amenities.

The committee voted to recommend to the CC HOA board to hire a professional

planning company to prepare multilevel cost concepts for our new swim center. These conceptual drawings would show layouts of all features on the west pool property and a cost breakdown of major components. Meanwhile the HOA received news that the impervious cover issues are resolved and they should be able to petition the bankruptcy court for the amenity funds and ownership of the land. So real progress can begin!

Stay tuned for more information on the new swim center. For comments or suggestions on the new pool or amenities center please e-mail the committee at info@circlecranch.info.

More information can be found at: <http://www.circlecranch.info/Committee.WestPoolDevelopment.asp>

Community Service Committee Social

November 11, 2007

11:00 a.m. - Nuevo Leon

Party time! The Community Service Committee of Circle C Ranch is very excited to announce our first Social Event! Nuevo Leon has once again generously offered to help us host this event in their private dining room. This is a great opportunity to learn more about the projects we have going on and meet others involved. Those who attend will have an exclusive opportunity to RSVP for our December class and project offerings before anyone else (including a seminar that deals with legal issues to consider when dealing with aging parents or adults). We'll have some activities for the kiddos, so families are encouraged to join us! We're limited to 40, so please RSVP to: Circle C Homeowners office- 288-8663 or email info@circlecranch.info



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Circle C Committees Continued

Circle C Community Service Jack Brown Cleaners COATS FOR KIDS

The Circle C Community Service Committee is teaming up with Jack Brown Cleaners. They keep underprivileged children warm in the winter by collecting and distributing winter coats in their annual "Coats for Kids" drive. Over the past 20 years they have collected, cleaned, and distributed over 500,000 warm winter coats for the children of Central Texas.

Our local Jack Brown Cleaners on Slaughter Lane will start collecting coats the 3rd weekend in November. We would like to help with their commitment by getting Circle C to start cleaning out their closets and finding those gently used coats from years past. We will be collecting coats and taking them to Jack Brown Cleaners or you can simply take them yourself. Look for signs about where to donate at the Homeowners' office or on line at www.Circlecranch.info.

Circle C To Recycle Cell Phones

Ready to donate?

Our Community Service Volunteers are teaming up to collect old cell phones to donate for Soldiers to call home!

Look for specially marked boxes at the following places:

Circle C Homeowners Office, Circle C Swim Center, Circle C Child Development Center

Read more about this program at <http://www.cellphonesforsoldiers.com>

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Circle C Committees *Continued*



ATTENTION PARENTS AND TEENS **Circle C Community Service Opportunities** **Neighbors helping Neighbors**

Are you interested in being one of the groundbreakers in a Community Service program for our neighborhood? Or, are you in need of a little help and/or companionship?

“Taking an active role in serving the community teaches young people to reach beyond themselves. They begin to understand the needs of the bigger community and see ways in which they can make positive contributions toward the improvement of life for everyone.”

Community work proposed includes, but is not limited to, helping senior citizens and shut-in's that are unable to do things they ordinarily would do such as pulling weeds in their yard, mowing their lawn, walking their dog, etc. We could possibly visit shut-ins, nursing homes in the area, or even help with organizations in the area such as El Buen Samaritano. There are many needs right here in our own neighborhood that would benefit from this type of program.

Members of our community learn the values of being good leaders and citizens by volunteering. You can earn community service hours needed for school and/or graduation requirements. Community service bolsters character, discipline, and responsibility.

Will you spare some time for someone in need?

Or

Are you in need of service?

Look on our web page

www.circlecranch.info

click on Circle C News

then click Committee News and Info

scroll down and click on Circle C Community Service Committee

*Please contact CCHOA Management office at 288-8663 or email
info@circlecranch.info for more information about obtaining community service hours
or if you need some help or companionship!*

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Circle C Amenities Continued

Safety First!!! Contemplation of Pool Rules

November Circle C Swim Center Director's Corner

Submitted by Kelly Schmidt, Aquatics Director

What a wonderful asset the Circle C Swim Center is to its residents. The staff of the Swim Center is very pleased that the major construction is over and that we can get back to the basics of providing a safe environment for recreation and leisure. Having now served the Circle C Community for a complete year there are a few observations that I have found a bit alarming. I also thought that most residents whether pool users or not would be interested in knowing how these observations directly relate to their facility. Over the next 3 months I will be reflecting on the Swim Center pool rules and describe in detail the premise behind each.

Pool Rule:

Non-swimmers must be within arm's reach of an adult than can swim at all times.

An article on CNN.com written by Christy Oglesby best reflects the sentiments of this rule. Oglesby states that "Recent research from the National SAFE KIDS Campaign shows that nearly 9 out of 10 children between the ages of 1 and 14 who drowned were under supervision when they died. The study defined supervision as being in someone's care, not necessarily in direct line of sight. Adequate

supervision means not sitting poolside reading, socializing with guests, chatting on the phone, operating the grill or listening to music with a headset. Such distractions are deadly..."

After reading the previous excerpt you may be thinking to yourself...Aren't the lifeguards there to watch my child? Well, the answer is no, not exactly. A lifeguard's primary responsibility per the American Red Cross is "To ensure patron safety and protect lives- including his or her own." Translated, this means that yes, the lifeguard is there to respond in case of an emergency but they are not responsible for the supervision of any one child. They are also there to provide care for the dehydrated lap swimmer, for the elderly patron who is overexposed to the sun, for the unsafe patron who is not adhering to the pool rules, for the administration of CPR/AED and first aid and to maintain the cleanliness and hygiene of the facility itself. To put it simply the lifeguard is the captain of multitasking all while observing from a higher vantage point. The responsibility for each specific child's personal well being lies with the parent or guardian that is present.

(Continued on Page 25)



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Circle C Amenities Continued

Safety First- (Continued from Page 24)

There are several categories recognized by the Red Cross in victim recognition. Driving all rescues, in alarming numbers this past season at the Swim Center has been the "active drowning" victim. Believe it or not the location most prone to this has been directly off of the stairs in the recreational pool with victim ages ranging primarily from 4-6 years old. Active drowning victims can often be identified by their position in the water and their arm movements. But it is a large misconception that active drowning victims will always flail and cry out. Active drowning victims may also just slip beneath the water's surface, while not making a sound as well. This process has coined the phrase "silent killer" in aquatic circles. The act of drowning can take place in less than a minute. That is why it is



(Continued on Page 26)



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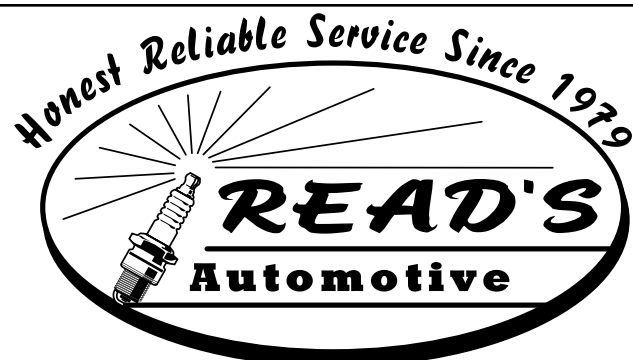
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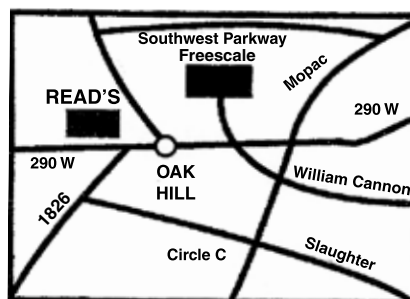
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Circle C Amenities Continued

Safety First- (Continued from Page 25)

imperative that non-swimmers are within arm's reach of an adult that can swim that is actively engaging the child in the water. Even with the most alert lifeguard responding to the drowning emergency, a parent reaching out his/her arm will win out every time.

Pool Rule:

Coast Guard approved floatation devices are recommended. All other personal floats must be approved by management upon entry.

This is probably the most asked about pool rule that we have. I completely empathize with why most people don't quite understand the pertinence of this rule and frankly we have yet to turn a floatation device away. Given the statistics mentioned in the above reflection one would assume that floatation devices aid in reducing drowning deaths. However, if everyone took a moment to read the warning labels on water wings, float suits, rafts, inner-tubes and baby floats one might think twice about relying on them. Just as an example I gathered a couple of these floatation devices from our lost and found and here is a snap shot of the text written on them:

Baby Float Seat: "WARNING! THIS IS NOT A LIFESAVING DEVICE. DO NOT LEAVE CHILD UNATTENDED WHILE IN USE. USE ONLY UNDER COMPETENT ADULT SUPERVISION."

UNDER NO CIRCUMSTANCE SHOULD A CHILD BE LEFT IN OR AROUND WATER UNLESS A COMPETENT ADULT

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Speedo Swim Vest: "SWIMMING AID VEST WARNING. USE ONLY UNDER COMPETENT SUPERVISION. NOT TO BE USED IN BOATING OR AS A LIFESAVING DEVICE."

Coast Guard approved floatation devices are by far the most widely trusted in the aquatic industry to prevent deaths from drowning. For your child's safety we have such life vests available for check out at the swim center front desk at no cost. With that said, non-swimmers with or without floatation devices should always remain within arm's reach of an adult that can swim. Don't fall victim to the false sense of security that comes with floatation devices. We have had at least two rescues this summer that involved noodles getting away from non-swimmers. There is no substitution for an engaged adult swimmer interacting with a non-swimmer.

Hopefully this elaboration of the new pool rules will bring some clarity for the methods behind the madness. In total there are 16 posted Board of Director's approved pool rules at the Swim Center. But there are more elaborate guidelines that exist as well. Keep your eyes open

(Continued on Page 27)



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Circle C Amenities Continued

Safety First- (Continued from Page 26)

for the new spring & summer pool program brochure where these guidelines will be listed along with the new pool schedule and of course swim lesson offerings. The pool closes this year on Sunday, November 18th 2007 and will reopen Sunday, March 2nd 2008.

See you at the pool!

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Circle C Amenities Continued

Circle C Tennis Club

Submitted by Fernando Velasco

The Circle C Tennis Club is a Private Club. The dues paid to the Circle C Home Owners Association do not give automatic usage of the courts. Residents and non-residents of Circle C Ranch are welcomed to join. There is a one-time Initiation Fee and Monthly dues paid allow Members to use the Tennis Courts on an unlimited basis, plus be able participate in all the programs that the Tennis Club offers. For membership information, please contact us at 301-8685 or visit us at the tennis facility located across the Golf Club at Circle C.

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Now that the kids are back in school, it is time to begin playing tennis. The Circle C Tennis Club offers this great program to get you back on the courts, or to start you playing the "sport of a lifetime"

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Friday, 10 to 11 am	(Ladies)
Friday, 11 to 12 noon	(Ladies)
Saturday, 11:30 to 12:30 pm	(Co-Ed)

Fee for six-week lessons is \$75.00 and includes use of the demo racquets, ball machine \$10.00 per hour), Childcare on Monday through Saturday in the mornings (\$7.50 per child/hr) and open play on the courts on a non-reservation basis.

So, sign up today. Call us for details at 301-8685.

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For details of all our programs and fees, we encourage you to visit our website: CircleCTennis.com

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Read All About It

SmartMoney, August 2007

Edward Jones again was named the No. 1 full service brokerage firm in the August edition of SmartMoney magazine. The firm placed ahead of six other firms and received high marks in the four categories surveyed by the magazine: stock picking, customer satisfaction, trust and customer statements. Edward Jones, which also ranked No. 1 in 2005, received five-star ratings in client statements and customer satisfaction.

J.D. Power and Associates, July 24, 2007

For the third year in a row, the financial-services firm Edward Jones ranks "Highest in Investor Satisfaction with Full Service Brokerage Firms," according to the J.D. Power and Associates 2007 Full Service Investor Satisfaction Study.SM

Edward Jones received the highest numerical score three years in a row among full service brokerage firms in the proprietary J.D. Power and Associates 2005-2007 Full Service Investor Satisfaction StudySM. 2007 study based on 3,043 total responses measuring 16 brokerage firms and measures opinions of investors who used full service investment institutions. Proprietary study results are based on experiences and perceptions of consumers surveyed from March-May 2007. Your experiences may vary. Visit jdpower.com.

BusinessWeek, March 5, 2007

Edward Jones was the highest-ranking brokerage firm on BusinessWeek magazine's first-ever ranking of "Customer Service Champs." The firm ranked No. 6 among 25 national and international companies that are the "best providers of customer service" based on techniques, strategies and tools used to deliver great service.

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Circle C Amenities Continued

November Events at the Lady Bird Johnson Wildflower Center

Submitted by Saralee Tiede

- **Nature Nights** - Owls on the Prowl: Discover what an owl has for lunch. 6 to 9 p.m. Friday, November 9
- **Invasive Plants Public Awareness Day** - Expert presentations on this growing global concern with exhibits. 10 a.m. to 5 p.m. Saturday, November 17
- **The Art of Dalhart Windberg** - A collection of framed giclée canvases by a Texas master in the McDermott Learning Center! Saturday, November 17 to Friday, December 21.
- **See the 2008 Wildflower Days™ art print** - Copies signed by the artist available for the first time. Saturday, November 17
- **Closed on Thanksgiving, Thursday, November 22.**
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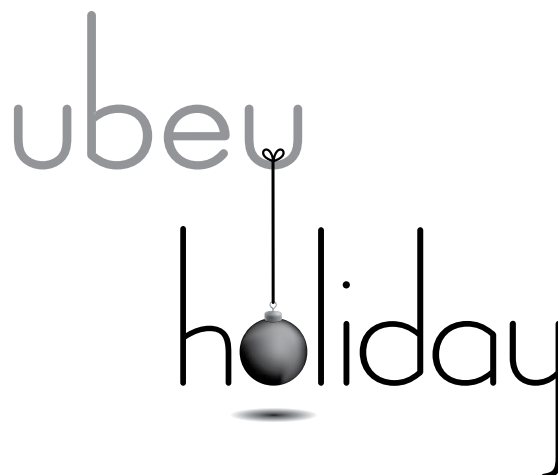


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Circle C Amenities Continued

The Golf Club at Circle C

Submitted by Denise Fisher

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Rx FOR COMMUNICATING WITH YOUR DOCTOR

Making the Most of an Appointment

When it comes to health care, nothing is more important than good communication. Whether you're undergoing a routine physical or are being treated for a serious illness or injury, a positive and open relationship with your doctor can help ensure you receive the best care possible at every office visit.

Michael Romain, M.D., an internist at The Austin Diagnostic Clinic, offers the following tips on effective ways to communicate that help both the patient and the physician:

Set goals. Why are you going to see the doctor? What do you hope that the doctor will do for you? "Answering these questions in advance can help you clearly communicate to your doctor what you expect from the visit," says Dr. Romain. "Before your appointment, take a moment to actually write down, in one or two lines, why you're going to the doctor."

Be specific about symptoms. Stating "my chest hurts" is a start, but being specific about symptoms can help your doctor narrow down potential health problems and which tests or medications should be prescribed. "Explaining that 'my chest hurts when I walk up the stairs,' or 'my chest hurts when I eat spicy foods,' is a much clearer description of a problem," says Dr. Romain. "Also, don't forget to state how long you've had any symptoms, how long they last when you have them and whether any memorable event, such as a fall or

car accident, might have triggered them."

Be honest. Your doctors only know what you tell them. Leaving out details or not answering questions truthfully can hinder your health care, and, in some cases, have life-threatening consequences. "While it can be difficult to talk about some personal health concerns, a doctor who doesn't fully understand a patient's problem cannot effectively help a patient. Don't let embarrassment stand in the way of the care you need."

Provide information. Are you taking an unprescribed herbal medicine? Have you been on a new diet the last few months? "Don't be afraid to volunteer information that your doctor or his or her nurse might not have asked," advises Dr. Romain. "Sometimes a seemingly insignificant lifestyle or medication change can have serious effects on your health."

Listen. Communication is a two-way street. Once you've provided information to the doctor, it's time to listen up. "It's perfectly acceptable to take notes while a doctor is talking," says Dr. Romain. "Sometimes the amount of information a doctor provides can feel overwhelming. Jotting down key words or thoughts can also help you formulate any questions you might have while you're still at the office."

(Continued on page 33)

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Rx for Communicating- (Continued from page 32)

Ask questions. The more you understand about your health care, the more in control you're going to feel. It's critical that you understand what you've been diagnosed with, the treatment option your doctor is recommending and why, and what the possible outcomes are. "Never be afraid to ask a question," says Dr. Romain. "If you ask a question and you don't understand the answer, ask your doctor to repeat the answer in a different way."

It's especially important to ask questions about medications you've been prescribed, Dr. Romain adds. Ask your doctor about the potential side effects of the medication and when you should call the doctor if you experience any of them. Also, find out how long you need to take the medication and when you should expect results.

Summarize. "Before your visit with your physician is over, take a moment to repeat back what you've learned and what steps you're supposed to take next," says Dr. Romain. "For example, 'I have high cholesterol and you want me to take this medication once a day. Then you want to see me back in six months.'" This helps ensure that you and the doctor clearly understand each other and that there has been no miscommunication.

Whether you've been seeing your doctor for years, or are seeing a new doctor for the first time, effective communication can help build a solid, effective partnership that results in positive health outcomes.

There is no question that doctors are busy, says Dr. Romain, but a patient should always feel that all of their questions and concerns are being addressed. "If efforts to communicate with your doctor don't seem to be working, don't be afraid to find a doctor that you feel more comfortable with," he adds.



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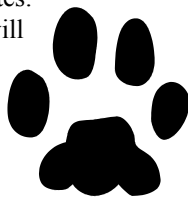
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"Tips For Pet Owners"

Submitted by Steven Leipsner

1. Using metal water dishes in the summer can get very hot, and burn your dog.
2. If your dog runs away from you and you finally catch up to it, no matter how angry you are at the dog, do not yell or smack it or your dog will never come back to you when called for fear of being punished.
3. Dog urination burns your lawn? Try giving them some tomato juice every day (either in a bowl or on their food) and it should solve the problem.
4. Is your dog digging? Try putting cayenne pepper in the holes – they don't like the sensation when they go back to dig again.
5. After soaking up the majority of urine or picking up the poop, baby wipes do a great job and pick up all smells with no stains behind.
6. Do not leave your pet in an area with dangling phone cords, drape cords or other items that they may stangle on. Be aware of electrical cords that may be chewed by the pet.
7. When your dog is teething, instead of have him chewing on couches, walls, etc. Buy a few (cheap) wash clothes. Soak the wash cloth and put it in the freezer. When fully frozen give it to the dog to chew, it will thaw out so have another one ready in the freezer. (Be careful when doing this with very small dogs, as they may get a chill. Have heard of small dogs getting too cold too quickly when chewing on ice.)
8. Do not leave your dog unattended on a choke chain. The chain could get caught and strangle the dog.
9. Do not leave your dog in the car unattended on hot days. Even with the windows open, temperatures in cars will reach deadly levels. It only takes 5 minutes!
10. Another solution to a dog's or cat's messing on the carpet. Go to your drugstore and buy a large bottle of hydrogen peroxide (full strength) in the brown bottle. Get a spray top for the bottle. First, blot the soiled spot on the carpet, then spray the hydrogen peroxide on the spot. Let it sit for fifteen minutes. Blot it up and the spot will be gone and there will be no odor.

(The contributing editor of this article will be glad to receive any of your "tips for pet owners" and publish them for our readers. Please send your "tips" to steve@leipsner.Com.



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What is BMI?

Submitted by Alica Harrison

Body Mass Index (BMI) is a number calculated from a person's weight and height. BMI is a reliable indicator of body fatness for people. BMI does not measure body fat directly, but research has shown that BMI correlates to direct measures of body fat. Additionally, BMI is an inexpensive and easy-to-perform method of screening for weight categories that may lead to health problems.

How is BMI used?

BMI is used as a screening tool to identify possible weight problems for adults. Calculating BMI is one of the best methods for population assessment of overweight and obesity. Because calculation requires only height and weight, it is inexpensive and easy to use for clinicians and for the general public. The use of BMI allows people to compare their own weight status to that of the general population.

How is BMI calculated and interpreted?

Calculation of BMI

BMI is calculated the same way for both adults and children. The calculation is based on the following formulas:

Measurement Units	Formula and Calculation
Pounds and inches	<p>Formula: $\text{weight (lb)} / [\text{height (in)}]^2 \times 703$</p> <p>Calculate BMI by dividing weight in pounds (lbs) by height in inches (in) squared and multiplying by a conversion factor of 703.</p> <p>Example: Weight = 150 lbs, Height = 5'5" (65") Calculation: $[150 \div (65)^2] \times 703 = 24.96$</p>

Interpretation of BMI for adults

For adults 20 years old and older, BMI is interpreted using standard weight status categories that are the same for all ages and for both men and women. The standard weight status categories associated with BMI ranges for adults are shown in the following table.

BMI	Weight Status
Below 18.5	Underweight
18.5 – 24.9	Normal
25.0 – 29.9	Overweight
30.0 and Above	Obese

For example, here are the weight ranges, the corresponding BMI ranges, and the weight status categories for a sample height.

Ht.	Weight Range	BMI	Weight Status
5'9"	124 lbs or less	Below 18.5	Underweight
	125 - 168 lbs	18.5 to 24.9	Normal
	169 - 202 lbs	25.0 to 29.9	Overweight
	203 lbs or more	30 or higher	Obese

How reliable is BMI as an indicator of body fatness?

The correlation between the BMI number and body fatness is fairly strong; however the correlation varies by sex, race, and age. These variations include the following examples: 3, 4

- At the same BMI, women tend to have more body fat than men.
- At the same BMI, older people, on average, tend to have more body fat than younger adults.

- Highly trained athletes may have a high BMI because of increased muscularity rather than increased body fatness.

It is also important to remember that BMI is only one factor related to risk for disease. For assessing someone's likelihood of developing overweight- or obesity-related diseases, the National Heart, Lung, and Blood Institute guidelines recommend looking at two other predictors:

- The individual's waist circumference (because abdominal fat is a predictor of risk for obesity-related diseases).
- Other risk factors the individual has for diseases and conditions associated with obesity (for example, high blood pressure or physical inactivity).

What are the health consequences of overweight and obesity for adults?

The BMI ranges are based on the relationship between body weight and disease and death. Overweight and obese individuals are at increased risk for many diseases and health conditions, including the following: 6

- Hypertension
- Dyslipidemia (for example, high LDL cholesterol, low HDL cholesterol, or high levels of triglycerides)
- Type 2 diabetes
- Coronary heart disease
- Stroke
- Gallbladder disease
- Osteoarthritis
- Sleep apnea and respiratory problems
- Some cancers (endometrial, breast, and colon)



Barry LaRue, CPCU

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Sudoku

The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

	9					5	6	3
				6		4	1	
			3					
				2	5	8		
2	6				3			1
		5	7					
1			9					5
3		8				9		
				5				4

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The Man Who Would Have Built Buchanan Dam

High-flying utility magnate's bankruptcy eventually led to creation of LCRA

By JOHN WILLIAMS - Special to Peel Inc. Newsletters



A crowd of about 500 people attended LCRA's dedication ceremony for Buchanan Dam Oct. 16, 1937. The dam had been started – and subsequently abandoned – by a subsidiary owned by utility magnate Samuel Insull. Following Insull's bankruptcy, the Texas Legislature created LCRA to finish building the dam, among other duties. (LCRA Corporate Archives photo)

BUCHANAN DAM – The story seems ripped from recent headlines: A high-flying energy company declares bankruptcy due to shady accounting practices. Stockholders' investments are wiped out. The company's disgraced executives are put on trial.

If you're thinking of Enron, you're off by about 75 years. The Great Depression of the 1930s had its own Enron-like scandal involving a nationwide utility conglomerate ruled by Samuel Insull, and its collapse had far-reaching effects across the United States. That included the eventual creation of LCRA in November 1934 to finish construction of Buchanan Dam, a project that an Insull subsidiary started, then later abandoned.

LCRA finished Buchanan Dam and celebrated its completion with a dedication ceremony Oct. 16, 1937 – 70 years ago. LCRA would go on to build five other dams that created the Highland Lakes dams and helped bring growth and prosperity to the region by providing electricity, flood control and a reliable water supply.

Insull pioneered many modern-day utility practices

Had things gone right, Insull might be regarded today as a titan of American business. "He was the Warren Buffet and Bill Gates of his day," said John Wasik, author of

a biography of Insull.

Soon after arriving in America in the 1881, the British-born Insull became Thomas Edison's business manager, helping establish General Electric before starting his own Chicago-based utility business in 1893.

Insull promoted or introduced many elements of today's electric utilities, including the use of alternating current (disagreeing with his mentor Edison, who favored direct current), central-station power plants and transmission grids to generate and deliver power on a massive scale.

His greatest contribution may have been to develop a residential market for electricity, expanding its use from office buildings and street lights to homes throughout communities.

"He was a marketing genius," Wasik said, noting that Insull slashed rates, gave away irons and other appliances and wired houses for electricity. Borrowing tactics from P.T. Barnum, Insull "made people feel guilty if they didn't sign up for electricity," according to Wasik.

His methods were wildly successful. By the early 1930s, roughly one in every 10 Americans was a customer of more than 6,000 utilities owned by Insull, who operated them through holding companies. The largest,

Middle West Utilities, owned as many as 111 subsidiaries that served more than 5,300 communities in 36 states.

He became one of the most powerful men in America. Wasik notes that Insull met with every president from Teddy Roosevelt to Herbert Hoover. Mobster Al Capone offered his security services (which Insull declined), likely to ensure against having power cut off to his speakeasies. British officials, led by Winston Churchill, asked him to take over the British electrical system (which Insull also declined).

Insull's entry into Hamilton Dam project welcomed

In the late 1920s, electric utilities began capitalizing on a growing national interest in flood control by developing dam projects that would provide hydroelectric power and flood protection. Among the major projects was the Hamilton Dam site on the Colorado River upstream of Austin.

In 1931, a Middle West subsidiary, the Central Texas Hydro-Electric Company, purchased the project for \$3.5 million, just as construction was about to begin.

Local supporters of Hamilton Dam were ecstatic about Insull's involvement. "The Insull firm was looked upon as a blue-chip

(Continued on page 39)

Buchanan Dunn- (Continued from page 38)

company of the era,” wrote historian John Adams in “Damming the Colorado.” “If any firm could weather the (deepening Great Depression), surely Insull would,” Adams wrote.

Insull empire was near collapse

In fact Middle West was near collapse, propped up by a maze of relationships among its sister companies that freely interchanged assets, officers, loans and debt. The organizational structure was so complex that Insull himself claimed to have difficulty following the trail.

All of the companies were funded by Insull stock, devalued by the market crash that triggered the Great Depression. To keep his operations solvent, Insull had to keep expanding his operations, and he had to keep selling stock – which his employees did, going door-to-door with customers.

Eventually the economic burden proved too much. In April 1932 Middle West declared bankruptcy, leading to the work stoppage at Hamilton Dam. The shutdown threw as many as 3,400 people out of work – grim news for a Depression-era rural area.

But Hamilton Dam was only a small part of the debacle. Middle West’s bankruptcy led to the collapse of Insull’s other companies. Hardest hit were Insull’s 600,000 stockholders, who lost a collective \$220 million – more than \$10 billion in today’s dollars, comparable to the Enron collapse. Many investors who had invested their life savings became penniless.

Charged with fraud in October 1932, Samuel Insull claimed innocence – but he didn’t help his case by fleeing the country, evading federal and state prosecutors for 18 months before being hauled back in 1934 for the first of three trials. He won acquittal in each, on a defense that claimed he was the biggest victim of his companies’ financial mess – and that the bankruptcy left him \$20 million in debt.

Even with acquittal, Insull was still a reviled man. He left the country to live in Paris, where he died in 1938. Decades later, his name still evokes bitter memories among those who remember him – if he’s remembered at all. When Wasik contacted General Electric’s archives department for information about Insull, archivists could only produce two newspaper clippings.

Collapse led to creation of LCRA

Even so, Insull continued to have far-reaching influence, though perhaps not in the way he had intended. President Franklin D. Roosevelt used the specter of Insull’s collapse to champion a series of New Deal reforms that broke up the utility holding companies, regulated the surviving utilities, reformed investment practices, and championed the development of public power.

Local supporters of the Hamilton Dam project took advantage of the New Deal reforms to gain funding to complete the dam, which had been renamed in honor of a supportive congressman, U.S. Rep. James Buchanan. As part of the deal to gain the funds, the State of Texas agreed to create an agency to oversee the project – and that led to the creation of LCRA.

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Austin Real Estate Partners Market Report

Circle C Ranch by Neighborhood	6 Months Sold History (Apr '07 - Sep '07)					CURRENT MARKET	
	TOTAL	AVERAGE				TOTAL	
	Homes Sold	Square Feet	Price / Sq. Foot	Year Built	Days On Market	Available	Pending Sale
Circle C Central	61	2,749	\$ 114	1992	25	32	11
North	30	2,048	\$ 132	1996	21	12	0
Wildflower	27	2,286	\$ 124	2001	19	3	1
On The Park	11	3,522	\$ 114	1996	42	1	1
Vintage Place	8	3,186	\$ 117	2003	48	6	1
Hielscher	23	2,961	\$ 122	2002	34	9	2
West	20	3,433	\$ 126	2005	65	13	5
Park West	13	2,296	\$ 145	2002	96	4	2
Park Place	11	2,522	\$ 124	2005	40	1	1
Muirfield	11	3,298	\$ 143	2006	60	3	3
Enclave / Lacrosse	3	2,828	\$ 122	2006	9	7	1
Alta Mira	8	2,774	\$ 124	2007	44	4	3
Circle C Ranch Total	226	2,727	\$ 124	1999	37	95	31
% Change Mo/Mo	-4%	0%	0%	0%	-1%	6%	-16%

Market Report data was obtained from the Austin-Multiple Listing Service (MLS) on 10/05/07. In some cases new construction and FSBO homes are not included in the MLS data and therefore are not represented. Data is deemed accurate but not guaranteed.

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