



Courtyard Caller

OFFICIAL COURTYARD NEWSLETTER

Courtyard Homeowners Association, Inc.

January 2008

Volume 7, Number 1

Greetings Members

Annual Meeting – Proxies Needed for Quorum

Well, it's that time of year again. The Courtyard Homeowners Association annual meeting will be held at 6:00 p.m. on Sunday, January 27, 2008, in the first floor atrium area of the office building at the corner of Courtyard Drive and Scout Island Circle North. Please mark your calendars.

As we said last month, it is very important that a quorum be present at the annual meeting so that official decisions can be made and necessary Association business conducted. Although it would be great if every resident could come to this meeting, as a practical matter, we know that it is just not always possible. Sending in your voting proxy as soon as you receive it in the mail (sometime before mid January) will help insure that the required quorum will be present, and we will not have to spend additional money and time to reschedule and notice a second meeting at a later date. When your proxy arrives, please take some time to look over the written information about the annual meeting and then sign and return your proxy as soon as possible. If you have any questions, please contact any Board member or Marilyn Chambers, the Association's management company representative. Contact information can be found on page 2 of this newsletter, and in the 2006 Courtyard Directory. Since it is often difficult to know this far ahead whether your schedule will permit your attendance, please note that sending in your proxy early does not prevent you from showing up at the meeting and voting directly yourself.

Volunteers Needed

If you are interested in volunteering your services to the community as a Board or committee member, please contact a member of the nominating committee: Reese McCrea (799-8310), Waneen Spirduso (345-5078), or Jim Lloyd (231-0855). Current standing committees and their chairpersons are listed on page 2 of the newsletter. Some committees have work all through the year, others work on more specific neighborhood projects. Talk with the chairperson if you think you might be interested in helping out and wish to learn more about a committee's work.

We wish you all a safe and happy New Year ahead.

KEEP DRIVING SLOWLY IN THE COURTYARD !

-Your Courtyard Homeowner's Association Board of Directors

Book Club Meeting

Happy New Year to Everyone !!! How about making a resolution to read a book each month and then join your friends for a good lunch -- and an even better discussion -- at our monthly Courtyard Book Club gatherings. We meet this month on Tuesday, January 8, at 1:00 p.m. at the Courtyard Tennis Club to review Jeanette Walls' bestseller, "The Glass Castle."

If you want to get ahead of the game, February's selection is "The Gathering" by Anne Enright.

Looking forward to seeing everyone and enjoying wonderful conversation with the neighbors.

Vehicle Burglaries Are Up

Dear Courtyard Friends and Neighbors,

Please note that the number of automobile burglaries in Northwest Austin is high, in general, and that this type of crime tends to increase during the holiday season. Here are a few things you can do to reduce your chances of becoming a victim:

1. Keep your vehicles locked while at home.
2. Keep your vehicle(s) parked in your driveway at night, if possible. Burglars target street vehicles because a burglary is harder to hear at the street.
3. Look out for your neighbors. For those of you who spend a good part of your day at home, keep a special eye out. If something SEEMS the least bit suspicious, call 911.
4. If possible without endangering yourself, try to get a license plate and/or description of any suspicious vehicle or person(s) you see.

Be safe and have a great holiday season.

Jim Lloyd, Security Committee Chairman

Don't want to wait for the mail?
View the current issue of the
Courtyard Homeowners Association
Newsletter on the 1st day of the month
at www.PEELinc.com

COURTYARD CALLER

CHA Board of Directors

Frank Apgar	President
Michael Castanon	Vice President
Catherine Reynolds	Secretary
David Tait	Treasurer
Leslie Craven	
Reese McCrea	
Ed Ueckert	

Committees

Environmental Control (ECC)	
Diana Apgar	415-9412
Bull Creek	
Eddie Zamora	502-9501
Welcome	
Alys Honey	346-7791
Social	
Michael Castanon	231-9789
Landscape & Decorating	
Ed Ueckert	345-6137
Security	
Jim Lloyd	231-0855
Communications	
Leslie Craven	502-1124
Compliance	
Waneen Spirduso	345-5078
Kayak Committee	
Chairperson	TBA
Area Development and Zoning Liaison	
Bill Meredith	345-0593
Goodwin Management: Marilyn Childress	
11149 Research Blvd. Austin, TX 78759-5227 • 512-502-7509	

DISCLAIMER: Articles and ads in this newsletter express the opinions of their authors and do not necessarily reflect the opinions of Peel, Inc. or its employees. Peel, Inc. is not responsible for the accuracy of any facts stated in articles submitted by others. The publisher also assumes no responsibility for the advertising content with this publication. All warranties and representations made in the advertising content are solely that of the advertiser and any such claims regarding its content should be taken up with the advertiser.

* The publisher assumes no liability with regard to its advertisers for misprints or failure to place advertising in this publication except for the actual cost of such advertising.

* Although every effort is taken to avoid mistakes and/or misprints in this publication, the publisher assumes no responsibility for any errors of information or typographical mistakes, except as limited to the cost of advertising as stated above or in the case of misinformation, a printed retraction/correction.

* Under no circumstances shall the publisher be held liable for incidental or consequential damages, inconvenience, loss of business or services, or any other liabilities from failure to publish, or from failure to publish in a timely manner, except as limited to liabilities stated above.

At no time will any source be allowed to use the Courtyard Neighborhood Newsletter contents, or loan said contents, to others in anyway, shape or form, nor in any media, website, print, film, e-mail, electrostatic copy, fax, or etc. for the purpose of solicitation, commercial use, or any use for profit, political campaigns, or other self amplification, under penalty of law without written or expressed permission from the Courtyard Neighborhood Association and Peel Inc. The information in the Courtyard Neighborhood Newsletter is exclusively for the private use of Courtyard residents only.

Advertising Information

Please support the businesses that advertise in the Courtyard Neighborhood Association Newsletter. Their advertising dollars make it possible for all residents to receive a newsletter at no charge. No homeowners association funds are used to produce or mail the newsletters. If you would like to support the newsletter by advertising, please contact Peel, Inc. Sales Office, 512-989-8905 or advertising@PEELinc.com for ad information and pricing.

Leslie Chambliss
Sales Representative

PH. 512-656-1170
leslie@PEELinc.com



Peel, Inc.

www.PEELinc.com

203 West Main Street, Suite D
Pflugerville, Texas 78660

PH. 512-989-8905
Fax 512-989-8946

The
Brown Paint
Company

What can BROWN paint for you?

INTERIOR / EXTERIOR PAINTING
RESIDENTIAL & COMMERCIAL
GENERAL REPAIRS / CARPENTRY
SHEETROCK REPLACEMENT
TEXTURING & FAUX FINISHES
CUSTOM STAIN & VARNISH

Why should BROWN paint for you?

FREE ESTIMATES
BONDED & INSURED
10 YEARS OF EXPERIENCE
EXCELLENT REFERENCES
3-YEAR WARRANTY
FAMILY-OWNED & OPERATED

www.brownpaint.com

512.506.9740



*Let us make sure your
biggest investment is structurally sound.*

TUCKER ENGINEERING

595 Round Rock West Drive, Suite 103

Round Rock, TX 78681

Phone (512) 255-7477

Fax (512) 244-3366

www.tuckerengineering.net

Serving Central Texas Since 1979

**SPECIALIZING IN
RESIDENTIAL
AND COMMERCIAL
STRUCTURAL INSPECTIONS**

STRUCTURAL REPORTS

Structural reports can be furnished in any of the following areas:

- Structural design of houses and apartments including superstructure, foundation and drainage.
- Structural inspections of houses and apartments including drainage, foundation, superstructure, as well as decks, pools and other structures.
- Identification of problems
- Recommended Solutions
- Estimated Costs
- Inspection and Certification for structural repairs

Our reports are concise, easy to read.

We keep your information confidential.

Fees for services are based on the type of structure to be inspected and where it is located

Jeffrey L. Tucker, P.E., a registered professional engineer in Texas, has been involved in structural design, inspection and repair of houses and apartments since 1965. He is uniquely qualified to perform structural analyses of wood frame structures and slab foundations; to inspect and offer assurance of structural integrity and/or repair recommendations and details.

COURTYARD CALLER

FACTS ON JUNK MAIL

- The average person gets 10.8 pieces of junk mail per week.
- 100 million trees are ground up each year to produce junk mail.
- Approximately 40% of the solid mass that makes up our landfills is paper.

To help reduce junk mail, cut down waste, and save some trees, follow the 2 easy steps below.

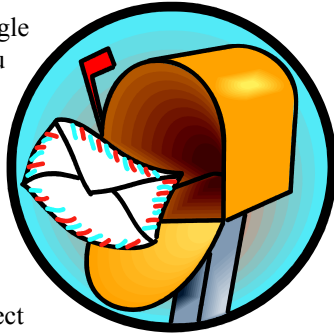
Call 888-567-8688. This single automated phone line takes you off the lists of all major credit bureaus. You can also do this online at: <http://www.optoutprescreen.com>

Send a postcard with your name, address and signature to:

Mail Preference Service, Direct Marketing Association
P.O. Box 643, Carmel, NY 10512

or download the online form at: <http://www.dmaconsumers.org>

*click on REMOVE MY NAME FROM THOSE LISTS **



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.

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

* Solution at www.PEELinc.com

© 2006. Feature Exchange

making
fitness
fun!



Davenport Village: 306-0557
West Anderson Lane: 459-9424
WWW.BODYBUSINESS.COM

Advertise
Your Business Here
888-687-6444

FOR SALE: 1998 Black Mustang GT



In excellent condition with the following features:

- 4.6L 8 cylinder
- 5 speed manual transmission
- 103k miles
- Yokohama tires (good condition)
- Kenwood Z828 single-disc CD/MP3 player
- with remote & new speakers.

Asking \$6500 o.b.o.
Call 512-284-8674.

Being a Good Neighbor - Pet Etiquette

You Drop It – You Pick It Up: Whether or not you always agree with his commentary and/or politics, John Kelso's December 12, 2007, column in the Austin American Statesman carried a good message for those dog owners who do not "scoop the poop" for their pets. In it, Kelso reviewed a humorous video created by a Steiner ranch resident who grew tired of the dog droppings left behind for others to step in his neighborhood. The video chronicles the activities of a Dragnet-style community dog detective patrol who watch from their cars with binoculars to scope out the "poopetrators" and chase down their owners who do not scoop. The Joe Friday-like video detective wisely observes that, "[m]ost people don't understand that dog poop is not fertilizer; it's unhealthy and illegal not to scoop. . ."

While the video scenario is funny, it's message is serious and right on point. Too many pet owners seem to feel that the law and responsibilities of pet ownership do not apply to them when it comes to picking up their dog's deposits from community streets, sidewalks, common areas, and their neighbors' lawns. And that, Friends and Neighbors, is not funny. It is especially sad when it is happening here in the Courtyard with increasing frequency. Please understand that the failure to pick up pet droppings really does violate the law and is punishable by fine. More importantly, the owner who leaves his/her's dog droppings behind creates a health hazard for other children and adults who have the misfortune to come into contact with it. If we wouldn't walk through the Courtyard tossing personal trash out along sidewalks and lawns, why would anyone think that is acceptable behavior to leave their dog's "trash" behind on a walk? This is true, regardless of the size of the desposit.

Very simply, good neighbors do not leave their trash in other people's yards and community parks and sidewalks. Pet owners -- please make an effort to take a couple of plastic baggies with you to facilitate clean-up -- and leave no poo behind!

Need for Leashes: Although few owners are foolish enough to let their dogs off leash along Courtyard streets, several complaints have been made concerning owners letting their dogs run loose in Bull Creek Park. Signs at the entrance to our park make it clear that dogs are welcome in the park, but they are to be on a leash and in the control of their owners. While there are exceptions to the City of Austin's leash law requirement, these involve specially designated dog parks and/or areas within public parks, such as those found along Town Lake and Pease Park. No such exception applies to Bull Creek Park.

No one is asking that dogs be barred from the Park entirely or

required to be on a leash at all times in all locations. Neither has anyone expressed a concern or complained when dog owners take their dogs to the cove area to play and exercise off leash. In these instances, owners and dogs are generally playing alone at that one location in the park, the owner has good control over the off-leash dog, and they are not causing trouble for a resident who has come alone to enjoy the park.

At this point, we are simply asking residents who bring their dogs to the park to please look around and see who else might be there when you arrive. If the sole occupants of the park are dogs and owners, as is often the case, no one else will be inconvenienced or have a reasonable complaint if the dogs are allowed off leash to run and swim. Owners are asked, however, to please not let their dogs run loose outside the cove area or let their dog get out of their sight. Although dog owners love their animals and know their dogs "wouldn't hurt a fly," not everyone shares these same feelings of ease around dogs. Consider, too, that when a dog is allowed to run free throughout the park, out of the owner's sight and supervision, the owner has no way to know if little "Angel" has left a deposit somewhere along her romp that should be picked up and properly disposed of.

Bull Creek Park is for all residents to enjoy, but some restrictions do apply when bringing pets into the park, and owners are asked to please try to follow the above suggestions when visiting the park so that off leash exercise can continue to be tolerated.

COMMERCIAL REAL ESTATE INVESTMENTS

AUSTIN, TEXAS

- Buyer Representation – McClung Properties, Inc. was fortunate to be recognized as one of the top Commercial Investment Brokerage Firms in the 2007 Austin Business Journal Book of Lists. Our Focus is Buyer representation. Over the last 2 years we identified and closed over \$51 million in 17 separate transactions, primarily representing Buyers in 1031 Exchanges.
- 1031 Tax-Deferred Exchanges (oil production for real estate)
- Income Producing Office, Retail, Industrial Properties from \$200,000 to \$2 million
- Downtown and Capitol District Redevelopment opportunities
- Land in growth corridors with commercial potential

McClung Properties, Inc.
901 Cypress Creek Road, Suite 103
Cedar Park, Texas 78613

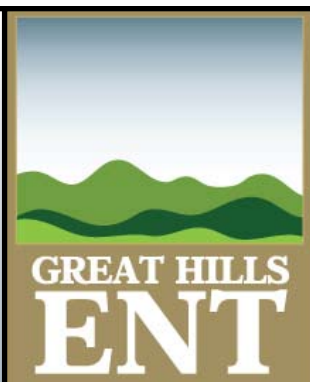
Neill McClung
(512) 785-6810
Neill.McClung@sbcglobal.net

Wes Tune
(512) 638-0153
WesTune@sbcglobal.net

Mark T. Brown, M.D., FACS
11762 Jollyville Road
Austin, Texas 78759

512-258-2300

512-904-2294 fax
greathillsent.com



Come See Us at Four Points

Conveniently located in the Riverplace Plaza



**What's Preventing YOU From
LIVING WITHOUT LIMITS**

In 2008?



I'm Dr. Ross Coccimiglio, I CAN HELP YOU!

Low Back/Neck Pain, Allergies, Asthma/Breathing Problems, Ear Infections, Headaches/Migraines, Digestive Issues, Athletic Injuries, Back Aches, Hip/Joint Pain, Leg Pain, Sciatica, Whiplash/ Auto Accidents, Numbness in Limbs, Chronic Pain, Athletic Injuries, Pediatric Care, Wellness

Get Well in '08 for \$28

(Includes Initial Consult/Exam/& Any Necessary X-Rays reg. \$210)
Valid Until January 31st



512-345-WELL (9355)

6618 Sitio Del Rio Blvd., Suite 101

Dr. Ross Coccimiglio

"A Better Way To Better Health"



Party With Pigtails & Crewcuts!

Bring this ad in and save \$15 your next party.
One per customer, per party.
Offer expires 2/15/08

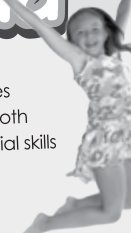
**River Place Plaza
6618 Sitio Del Rio Boulevard
Austin, TX 78730
512•372•3500**

**No Appointment Necessary!
www.pigtailsandcrewcuts.com**



Beyond Physical

Our program combines the development of both physical as well as social skills while your child is having a blast!



- Gym Classes
- Birthday Parties
- Kids Night Out
- Camps
- Specialty Programs

JW TUMBLES
A CHILDREN'S GYM

For more information:
Call:(512) 345-8300 or visit our website www.jwtumbles.com
6618 Sitio del Rio, at River Place Plaza

620 & 2222

5 Easy Steps to Avoid the Flu And Colds This Year

Submitted by Dr. Jim Pollard, D.C.

With winter holidays comes the cold and flu season. What's so special about this time of year that has so many folks falling victim to the common cold or flu? The answer may not be what you think. Why is it that some get sick and others don't? The answer is simple. Some are better fit to fight off the attack than others. So, how do you stay fit and avoid catching the cold or flu? Here are five easy steps to help you and your family stay healthy.

1. Wash your hands often.

Contagious sick people unintentionally spread their "bugs" wherever they go. Wash your hands regularly and avoid touching your hands to your face. No need for chemically anti-bacterial hand gels; simple water and soap will suffice.

2. Get plenty of rest.

When you physically exhaust yourself from work and all of the extra activity that the holidays bring, you leave your body with less energy to fight off an attack. In addition, your body does much of its maintenance and repair while you sleep. The more rest that you get, the better your body is able to fight off illness.

3. Support your immune system naturally.

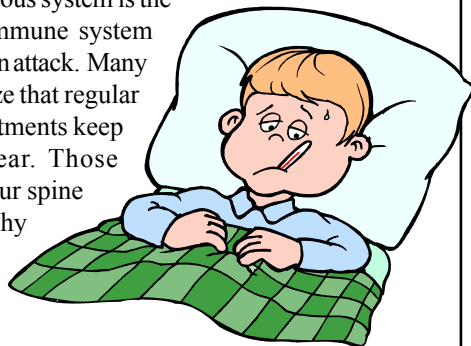
Vitamin C, zinc and grape seed extract are powerful antioxidants. Silver ion is the most powerful natural antibacterial, antiviral and antifungal known. Probiotics, such as those found in live-culture yogurts and kefir, are important in supporting immunity too, by protecting the "good bugs."

4. Maintain your exercise program.

I know, I know. It's difficult to maintain an exercise program routine this time of the year. There are only so many hours in the day. So abbreviate your usual routine. This is important because your body releases pent-up stress when you exercise. If left alone, this stress can lead to fatigue and physical breakdown. Exercise, also, releases beneficial hormones, improves immune response and helps you get a better night's sleep.

5. Maximize your immune response with Chiropractic.

A healthy nervous system is crucial to a healthy immune response. The nervous system is the "road" that the immune system uses to respond to an attack. Many people don't realize that regular chiropractic adjustments keep your "roads" clear. Those visits that keep your spine flexible and healthy may help you avoid the cold or flu this year.



Recipe of the Month:



Taco Soup

- 1 lb. ground beef or turkey
 - 1 small onion
 - Taco seasoning
 - Ranch dressing packet
 - 1 tomato
 - 1 can Rotel tomatoes
 - 1 can ranch style beans
 - 1 can corn
 - 1-2 cans chicken broth
- Brown beef and onion. Add taco seasoning and ranch dressing.
 • Chop tomato and add to beef. Dump in rest of ingredients. Boil
 • 15-20 minutes. Serve with sharp cheddar cheese and a dollop
 • of sour cream on top

"Very pleased. You were very prompt and courteous at all times, and gave a great service that a lot of people want - if they only knew you existed!"

- C & T Walsh, Lakeway, TX



Exclusive Buyer Rebate Program

FULL-SERVICE 1% & FLAT FEE MLS LISTING OPTIONS

Servicing All of Austin
 Office #: 512-249-6299
 Mobile #: 512-740-2300

Nicole Peel
 Broker/Owner

*Experienced. Trusted.
 Bringing You the BEST Value!*



ADVERTISE HERE

512-989-8905

www.PEELinc.com



Fit Facts™

FROM THE AMERICAN COUNCIL ON EXERCISE®

Understanding Sciatica

Sciatica is a nerve-related condition that can have a major impact on your fitness program and your ability to perform simple, daily tasks with ease.

A relatively common form of back pain, sciatica refers to irritation of the sciatic nerve, which is made up of five branches of nerves that come out of your lumbar and sacral spine.

In many cases, sciatica is caused by a herniated disc that is putting pressure on the sciatic nerve. A herniated disc, which is often brought on by a sudden twisting motion or injury, is sometimes referred to as a slipped, ruptured, bulging or protruding disc, or a pinched nerve.

For others, sciatica may be caused by a narrowing of the spinal canal, or stenosis, which can be congenital or may develop over time. In this case, lesions can form and protrude into the canal and press on the nerves. Sciatic irritation may also be caused by slippage of a vertebral body in front of another, a condition known as spondylolisthesis.

Poor biomechanics, curvature of the back, weak abdominal muscles or pregnancy can contribute to this slippage, which can press on the nerve.

Symptoms of sciatica

As the longest nerve in your body, the sciatic nerve runs down from your lower back through the back of your thighs, where it divides into two branches just above your knees. It further branches out into the muscles below your knees, all the way down to your feet.

Classic symptoms of sciatica often start out with back pain, which may improve over time. However, you may begin to feel pain in one of your hamstrings or calves, and some numbness or tingling in your toes.



For some people, the pain from sciatica can be severe and debilitating. For others, the pain might be infrequent and irritating, but has the potential to get worse. While sciatica can be very painful, permanent nerve damage is rare.

Fortunately, because the spinal cord does not extend through the lumbar (lower) spine, there is no danger of paralysis from a herniated disc in this area.

(Note: If your symptoms include progressive weakness in the legs or bladder/bowel incontinence, this may indicate a serious condition called cauda equina syndrome, which requires immediate medical attention.)

Treating sciatica

How sciatica is treated depends on the severity of the problem. You should, of course, see your doctor for an evaluation and diagnosis if the pain is keeping you from everyday activities.

Nerve pain is caused by both pressure and inflammation on the nerve, and treatment

is concentrated on relieving both of these conditions.

For acute pain along the sciatic nerve, heat and/or ice packs can help relieve pain. Begin by applying heat or ice for about 20 minutes at a time, and repeating every two hours as needed. You can also alternate the two to see if this provides more relief.

For some people, taking oral steroids or an anti-inflammatory such as ibuprofen will help. If the pain is severe, your doctor may inject an epidural directly into the affected area to reduce the inflammation that is causing you pain.

Manual treatments, osteopathic or chiropractic, may help relieve the pressure. Your doctor may also suggest a physical-therapy program that includes back-strengthening or lumbar stabilization exercises.

Fortunately, most people with sciatica can expect their symptoms to improve within a matter of days. For others, relief may come within two to three months.

In a small percentage of cases, where pain is severe and the combination of manual and medical treatments have not provided relief, surgery may be necessary to help relieve both pressure and inflammation.



PEEL, Inc.



Printing & Publishing

Publishing community newsletters since 1991

-- Austin --

Avery Ranch
Barker Ranch
Barton Hills
Belterra
Brushy Creek Village
Canyon Creek
Cherry Creek on Brodie Ln.
Circle C Ranch
Courtyard
Davenport Ranch
Forest Creek
Granada Hills
Highland Park West Balcones
Hill Country/Westview Estates
Horizon Park
Jester Estates
Lakewood
Pemberton Heights
Ridgewood
River Place
Scenic Brook
Sendera
Shady Hollow
Sonoma
South Lamar Neighborhood Assoc.
Steiner Ranch
Stone Canyon
Tanglewood Oaks
Travis Country West
The Hills of Lakeway
Villages at Western Oaks
and Legend Oaks
Westcreek
Wood Glen

-- Dallas/Fort Worth --

Brook Meadows
Eldorado HOA
Estates of Russell Creek
Hunter's Glen
Timarron
Waterford Park
Woodland Hills

-- Houston --

Berkshire
Blackhorse Ranch
Bridgeland
Canyon Gate at the Brazos
Coles Crossing
Cypress Mill
Enchanted Valley
Fairfield
Hambeldon-Briarchase
Harvest Bend, The Village
Kings Manor
Lakes on Eldridge
Lakes on Eldridge North
Lakewood Grove
Legends Ranch
Longwood
Oakwood Glen
Riata Ranch
Steeplechase
Summerwood
Village Creek
Waterford Harbor
Willowbridge
Willowlake
Willow Pointe
Winchester Country
Winchester Trails
Windermere Lakes
Wortham Village



Kelly Peel, Sales Manager

kelly@PEELinc.com • 512-989-8905

512-989-8905

www.PEELinc.com

A New Year's Resolution that Lasts

By Scott McKay

It's that time of year again...the time we think about the year which lies ahead and reflect upon the year we are leaving behind. Usually, this time of contemplation and reflection yields a host of thoughts and ideas about how to live well - how to make improvements in our lives that will benefit our health, our families, our work. These thoughts and ideas generally lead to the creation of an action plan for the coming year.

One thing we all seem to have in common is a desire to take better care of our bodies, particularly through exercise. As such, most action plans include activities we plan to start doing regularly to improve our health and fitness (ie. the workout).

Often, we make our plan and get off to a great start at the beginning of the year. After a few months, though, we find our interest, enthusiasm and commitment waning. What seemed like a great idea in January often feels too hard by March. The last thing we need is something else that feels like work, right?

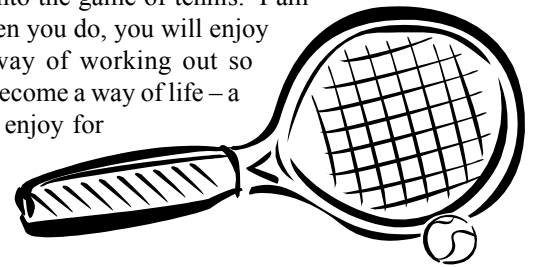
There is good news! There IS something that can put the fun back into your workout. This great game allows you to strengthen your body while also developing and strengthening relationships. (It's a great game for families...and a great way to create special family memories!) This game strengthens the heart of the player, too,

building inner character with qualities such as endurance, patience, persistence and perseverance.

This 'something' is tennis and, around the globe, people have been enjoying the game and reaping the benefits of play for nearly 140 years.

Did you know that you burn 7 calories a minute playing doubles and 14 calories a minute playing singles? Did you know that tennis strengthens the bones, thereby decreasing the risk of osteoporosis? Tennis is also a great way to relieve stress, which is a catalyst to many diseases. Studies show that tennis is one of the best ways to work out your body and maintain a high fitness level for a lifetime.

As you are considering how to get a healthy start to the year, consider getting into the game of tennis. I am confident that when you do, you will enjoy this fresh, new way of working out so much that it will become a way of life - a workout you will enjoy for years to come.



AUSTIN TELCO

FEDERAL CREDIT UNION

WWW.ATFCU.ORG ~ 512.302.5555

AUTO LOANS	5.39% ^{APR*} 60 mos.	5.49% ^{APR*} 66 mos.	5.59% ^{APR*} 72 mos.																								
HOME EQUITY	NO Closing Costs! [†]																										
	5 years 5.59%*	15 years 6.09%*																									
	10 years 5.79%*	20 years 6.19%*																									
COMMERCIAL REAL ESTATE	6.69% ^{APR***} 10 year fixed rate, up to 20 year amortization																										
CERTIFICATE RATES	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th>Term</th> <th colspan="2">APY%****</th> </tr> <tr> <th></th> <th>Minimum Deposit \$1,000</th> <th>\$95,000</th> </tr> </thead> <tbody> <tr><td>6 mo.</td><td>5.04%</td><td>5.19%</td></tr> <tr><td>12 mo.</td><td>5.15%</td><td>5.23%</td></tr> <tr><td>24 mo.</td><td>5.19%</td><td>5.26%</td></tr> <tr><td>36 mo.</td><td>5.23%</td><td>5.29%</td></tr> <tr><td>48 mo.</td><td>5.28%</td><td>5.33%</td></tr> <tr><td>60 mo.</td><td>5.30%</td><td>5.36%</td></tr> </tbody> </table>			Term	APY%****			Minimum Deposit \$1,000	\$95,000	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%
Term	APY%****																										
	Minimum Deposit \$1,000	\$95,000																									
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	<table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td>\$110,000 - \$149,999</td> <td>3.77%****</td> </tr> <tr> <td>\$150,000 - \$199,999</td> <td>3.98%****</td> </tr> <tr> <td>\$200,000 and Above</td> <td>4.18%****</td> </tr> </table>			\$110,000 - \$149,999	3.77%****	\$150,000 - \$199,999	3.98%****	\$200,000 and Above	4.18%****																		
\$110,000 - \$149,999	3.77%****																										
\$150,000 - \$199,999	3.98%****																										
\$200,000 and Above	4.18%****																										

*Annual Percentage Rate. All rates expressed are "as low as". **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. Credit qualifications apply. ***Rate applies to 1st lien commercial real estate loans with a loan to value of 80% or less; construction/development loan rates/terms may be different. No Pre-payment penalty. Credit qualifications apply. Please call x7000 for details. ****Annual Percentage Yield. Penalties for early withdrawal may apply. All APRs, APYs and terms are subject to change without notice.

Mention this ad for \$100 off service of \$1000 or more

FREE ESTIMATES

"Lots of satisfied customers"

SOUTHERN PAINTING

RESIDENTIAL & COMMERCIAL

- INTERIOR/EXTERIOR
- UNIFORMED PAINTERS
- POWER WASHING
- QUALITY GUARANTEED
- CAULKING / SCRAPING
- GENERAL REPAIRS

www.southernpainting.com

512-267-6200

References/Bonded & Insured [®]

***There is a World of Difference Between
Covering a Surface With Paint*
And Painting
As SOUTHERN PAINTING Does**

You are invited to **BridgeView Dental** for a **FREE LUMINEERS®** consultation



Let **Dr. Loveless** show you how easy it is to get the gorgeous smile you've always dreamed of with **LUMINEERS® BY CERINATE®**

"I left Dr. Loveless' office with the smile I had always wanted. It was amazing!"

Shay Rogillio
Social Worker, Austin, TX

- No Pain
- No Shots
- No Destruction of Sensitive Tooth Structure*

Unlike traditional porcelain veneers, LUMINEERS is a painless, permanent cosmetic solution for stained, chipped, discolored or misaligned teeth, and clinically proven to last over 20 years.

LUMINEERS®
BY CERINATE®
Porcelain Veneers

Sapphire
WHITENING SYSTEM

Every patient that signs up for a LUMINEERS Smile Makeover during this promotion will receive a FREE Sapphire® Whitening treatment!

*In most cases. ©2007 Den-Mat® Holdings, LLC. World Rights Reserved. 801238500 11/07MM



BridgeView Dental www.bridgeviewdental.com
3801 N. Capital of Texas, Suite J-240 • Austin, TX 78746 • 512-347-8299

Peel, Inc.

203 W. Main Street, Suite D
Pflugerville, Texas 78660

PRSR STD
U.S. POSTAGE
PAID
PEEL, INC.

☎ **Voice 512-989-8905**

💻 www.PEELinc.com

CY