

THE BULLETIN

Belterra Community News

October 2008 Volume 2, Issue 10

News for the Residents of Belterra

FUEL AMERICA

-Submitted by Michelle Kautz, Deputy Director of the National Ethanol Vehicle Coalition

The United States imported a staggering 382.7 million barrels of oil in June 2008, according to a U.S. Census Bureau report. As imported oil continues to grow, the export of U.S. wealth is staggering, an estimated \$700 billion per year. There is however, an alternative that can lessen this dependency on our foreign addiction, assist in cleaning the air we breathe, and help our economy. The alternative is E85. A blend of 85 percent ethanol and 15 percent petroleum.

Ethanol is a high octane, liquid, domestic and renewable fuel, produced by the fermentation of plant sugars. In the United States, ethanol is typically produced from corn and other grain products, although in the future it may be economically produced from other biomass resources such as agricultural and forestry wastes or specially grown energy crops.

Texas boasts nearly 600,000 of the 7 million E85 compatible vehicles, also called flexible-fuel vehicles (FFVs), on American roads. These vehicles are currently being produced by Chrysler, Ford, General Motors, Nissan, and Toyota. FFVs can be fueled with 100 percent gasoline and up to 85 percent ethanol. Fueling between the two products is driver transparent; no switches need to be flipped or buttons turned. A sensor within the vehicle's computer system "reads" the fuel that is contained within the vehicle and calibrates the engine properly.

Over 1,750 fueling facilities sell E85 across the U.S. A complete listing of E85 fueling facilities and all FFVs can be found on the National Ethanol Vehicle Coalition (NEVC) website at www.E85Fuel.com.

So, if you're fed up with imported oil and the export of our wealth, check and see if you are driving a flexible fuel vehicle. If so, fill up next time with E85 and support America!

The NEVC is the nation's primary advocate of E85 as an alternative transportation fuel. The organization assists retailers in installing E85 infrastructure and educates consumers and fleets on the benefits of the clean, renewable fuel. It is supported by many members including all FFV automobile manufacturers, corn growers, ethanol producers and many more.



October Events at the Wildflower Center

Fall Plant Sale & Gardening Festival

Members Preview 1 to 7 p.m. Friday, October 17

Public Sale 9 a.m. to 5:30 p.m. Saturday and Sunday, October 18 and 19

Select from the best assortment of native plants, shrubs and trees. Heritage trees from the Lyndon B. Johnson National Historic Park. Bring a wagon. Plant list at www.wildflower.org. Book signings in the store and author Roy Morey lectures on Little Big Bend at 11 a.m. Friday.

Goblins in the Garden

4 to 7 p.m. Sunday, October 26

Spooky fun in our haunted gardens. Enjoy the not so scary Scarecrow Exhibit and the Punkin' Patch. Free treats in the store for all children under 12 and drawing for prizes. Admission, \$7 adults, \$6 seniors and students, \$3 children 5 through 12, members and children under 5 free.

Nature Nights – Spiders

6 to 9 p.m. Friday, October 10

Family fun with "Spider Joe" Lapp, and Dave Moellendorf of the Austin Arachnological Services and some of their friends. \$1 admission,

Art by Linda Calvert Jacobson

Saturday, October 18, through Sunday, December 14

Paintings by one of Central Texas' most exciting artists. At the McDermott Learning Center. Meet the artist from noon to 2 p.m. October 18.

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College Costs Are Rising—Are You Keeping Pace?

Submitted by Rich Keith

If you have kids, you want a college education for them. But—do you know how much college costs? Do you know how much you need to save? Do you know the many different tax-advantaged ways to save for college? We will explore the information you need to wisely save and invest for college. You can make a college education an affordable choice for you or your child.

We all know that college costs are rising. For 2007-2008, The College Board® reports that the average cost for tuition and fees at private four-year colleges is \$23,712, up 6.3% over last year. Although the \$6,185 average cost of tuition and fees at a four-year public college is a lot less, these costs are up 6.6% from last year. In the past 5 years, the average cost of tuition and fees has risen by 31% at private four-year colleges and 51% at four-year public colleges.

If college costs were to increase by just 5% per year, in 10 years the average cost of tuition and fees at a four-year private college would be \$38,624 each year, and the average cost at a four-year public college would be \$10,075. That's a four-year total of more than \$40,299 for a public college and nearly \$154,497 for a private school—and this is just tuition and fees! For 2007-2008, The College Board® reports that room and board charges average \$8,595 at four-year private colleges and \$7,404 at four-year public colleges. (Source: Trends in College Pricing 2007, The College Board®. Assumes a 5% increase in college

costs each year and a child entering college at age 18.)

But don't despair. While college costs are rising, many colleges still remain affordable. The College Board® reports that 45% of students attending a four-year public college pay less than \$6,000 in tuition and fees, and 89% of students attending a public college pay less than \$12,000. So college is still within reach for most families, but especially for those that start saving for it early.

Saving for College with Compounding

Don't be daunted by the amount you may have to save. Small amounts of money, if invested early, can become sizable investments through the remarkable power of compounding. For example, if you save \$200 a month at an 8% annual rate of return for your newborn child, you will have over \$96,000 for college when she turns 18.

Financial Aid and Savings

As part of saving for college, you need to know whether your child will be eligible for financial aid, which reduces what you may need to save for college. You also should be aware, however, that saving for college might impact financial aid. See your financial advisor or college financial aid specialist for details.

(Continued on page 4)

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Please drive slowly and watch out for "Trick-Or-Treaters" on Friday, October 31st!

College Costs - (Continued from page 3)

College Saving While Saving Taxes

Once you determine how much you need to save or can afford to save, you need to decide what types of college saving vehicles you want to use. In addition to mutual funds, regular brokerage accounts and bank savings accounts, there are now a number of tax-advantaged alternatives available to help you save for college. Get the facts about each of the options, and decide which type might be right for you: 529 plans, prepaid tuition plans, college savings plans, Coverdell Education Savings Accounts, custodial accounts and US Savings Bonds. Next month: The 529 plan and more. For more information contact Rich Keith (512) 266-8498. Sources: Trends in College Pricing 2007, The College Board®, Trends in Student Aid 2007, The College Board®, Financial Industry Regulatory Authority, Inc.

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SCHOOL BUS SAFETY

School is back in session. Please be aware of children walking and biking to and from school. Of course, we want all children to be safe and school buses are relatively safe. However, accidents and injuries involving school buses do happen. More often than not these injuries happen when children are entering or exiting the bus. Here are some safety tips for school bus riders.



- Have a safe place to wait for the bus, away from traffic and the street.
- Stay away from the bus until it comes to a complete stop and the driver signals you to enter.
- Hold onto the handrails when entering or exiting the bus.
- Once on the bus, take your seat and remain seated face forward.
- Talk quietly so that you don't distract the driver.
- Never throw things on the bus and keep your hands to yourself.

- When you exit the bus, take ten giant steps away from the bus. When you are closer than 10 feet from the bus, the driver might not see you. This is known as the DANGER ZONE.
- If you forget something on the bus, do not return to the bus to get it. The driver might not see you.
- Be aware of the street traffic around you.
- If you need to cross the street, cross in front

of the bus never behind the bus.

Motorists should follow safety rules around school buses. Yellow flashing lights indicate that the bus is preparing to stop. Motorists should slow down and be prepared to stop. Red flashing lights indicate that the bus has stopped and that children are getting on or off. Motorists must stop their cars and wait until the red flashing lights are turned off. Here are a few more traffic safety tips for motorists.

- When backing out of the driveway or garage, watch out for children.
- When driving through neighborhoods and especially in school zones, watch out for children. Children don't always pay attention to traffic and don't always know that motorists have trouble seeing them.
- Slow down. Watch out for children walking or playing in the street.
- Be alert and ready to stop. Children sometimes dart into the street.

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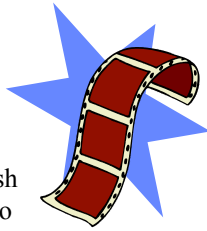
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THE BULLETIN

Send Us Your Event Pictures!!

Do you have a picture of an event that you would like to run in The Bulletin? Send it to us and we will publish it in the next issue. Email the picture to belterra@peelinc.com. Be sure to include the text that you would like to have as the caption. Pictures will appear in color online at www.PEELinc.com.



Newsletter Article Submissions

Interested in submitting an article? You can do so by emailing belterra@peelinc.com or by going to <http://www.peelinc.com/articleSubmit.php>. All news must be received by the 9th of the month prior to the issue. So if you are involved with a school group, scouts, sports etc – please submit your articles for The Bulletin. Personal news for the Stork Report, Teenage Job Seekers, special celebrations and military service are also welcome.

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Eamon Maguire

Capable 13 year old boy looking to exercise your dog!

My name is Eamon and I am a 7th Grader at Dripping Springs Middle School living in Belterra. I am currently responsible for and care for my own two dogs.

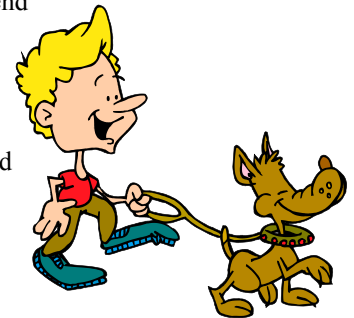
I am familiar with the hiking trails in Belterra and the need for dogs to get out and take long leash walks or to just throw the ball and give them the exercise and attention they crave.

If you are interested please send an email to :

Eamon Maguire
aim2go@gmail.com

Thanks you for your time and consideration.

Yours Truly
Eamon



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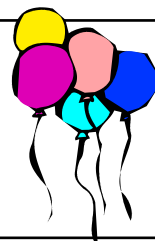
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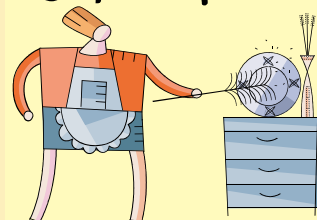
We want to hear from you! Email belterra@peelinc.com to let the community know!

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Recipe of the Month: Mini Cheesecakes



Ingredients

12 vanilla wafers	½ C sugar
1 8 oz. packages cream cheese, softened	1 tsp. vanilla
	2 eggs

Directions

Line muffin tin with foil liners.
Place one vanilla wafer in each liner. Mix cream cheese, vanilla, and sugar on medium speed until well-blended. Add eggs. Mix well. Pour over wafers, filling 3/4 full. Bake 25 min. at 325°.
Remove from pan when cool. Chill. Top with fruit, preserves, nuts or chocolate.

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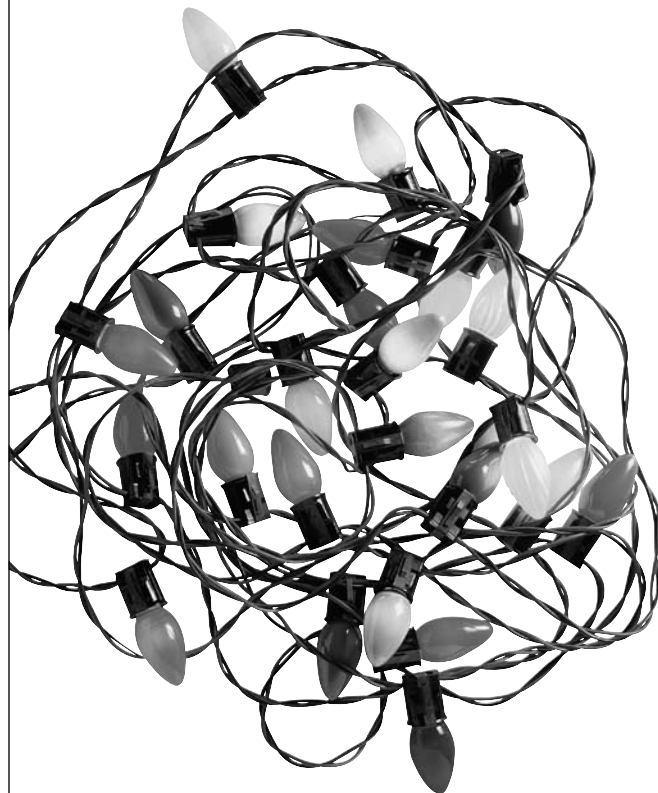
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FROM THE AMERICAN COUNCIL ON EXERCISE®

THE BEST TIME TO EXERCISE

Contrary to popular belief, women aren't the only ones with biological clocks. We all have them, and heed their ticking on a daily basis. If you are a regular exerciser, you may have already determined your most productive time to exercise and follow a routine that works best for you. On the other hand, if your exercise time varies from day to day, and it's wearing you out instead of pumping you up, you may be interested in the work of scientists who are studying the proverbial internal clock and how to best determine what time of day you should schedule your workouts.

RHYTHM: IT'S NOT JUST FOR DANCING

The secret appears to lie in circadian rhythms, the daily cycles that our bodies follow. These rhythms originate in the hypothalamus and regulate everything from body temperature and metabolism to blood pressure. The rhythms result from the firing rate of neurons. They have conformed to our 24-hour light-to-dark cycle, and may be regulated and reregulated each day according to the environment.

WARM IS BETTER

It is the influence of circadian rhythms on body temperature that seems to yield the most control over the quality of a workout. When body temperature is at its highest, your workouts will likely be more productive; when your temperature is low, chances are your exercise session may be less than optimal. Body temperature is at its lowest about one to three hours before most of

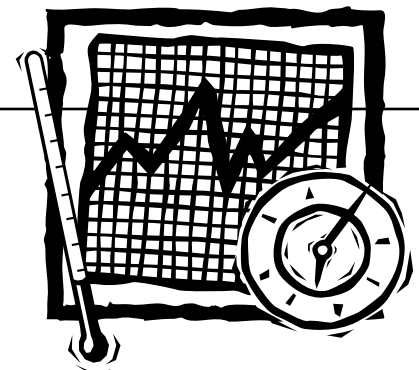
us wake up in the morning, in contrast to late afternoon when body temperature reaches its peak. (To determine your own circadian peak, refer to the box to the right.) Studies have consistently shown that exercise during these late-in-the-day hours produces better performance and more power. Muscles are warm and more flexible, perceived exertion is low, reaction time is quicker, strength is at its peak, and resting heart rate and blood pressure are low.

DON'T FIX IT IF IT'S NOT BROKEN

First of all, don't change your schedule if you feel good beginning your day with exercise. Everyone agrees that exercise at any time is better than no exercise at all. In fact, people who exercise in the morning are more successful at making it a habit. And though it has been suggested that morning exercise may put some people at higher risk for heart attack, further research indicates that there is simply a generalized increased risk of heart attacks in the morning. If your schedule favors an early workout, emphasize stretching and a good warm-up to insure that your body is ready for action.

OTHER CONSIDERATIONS

If stress relief is your goal, exercise always works, all the time. And if you're wondering when it's best to train for an upcoming event, it all depends on what time you'll actually be competing. If an upcoming marathon begins at 7:00 a.m., try training at that time of day. Though training at any time of day will raise performance levels, research has shown that the ability to maintain sustained



Find Your Peak

To determine your own circadian peak in body temperature, record your temperature every couple of hours for five to six consecutive days. Body temperature usually fluctuates by plus or minus 1.5 degrees throughout the day. Try exercising during the period three hours before and after your highest temperature. If you are an early bird or a night owl, you may notice that your temperature peaks one to two hours before or after the norm (between 4 p.m. and 6 p.m.); you can adjust your exercise time accordingly.

exercise is adaptive to circadian rhythms. In other words, consistently training in the morning will allow you to sustain exercise during a morning marathon longer than if you train in the evening.



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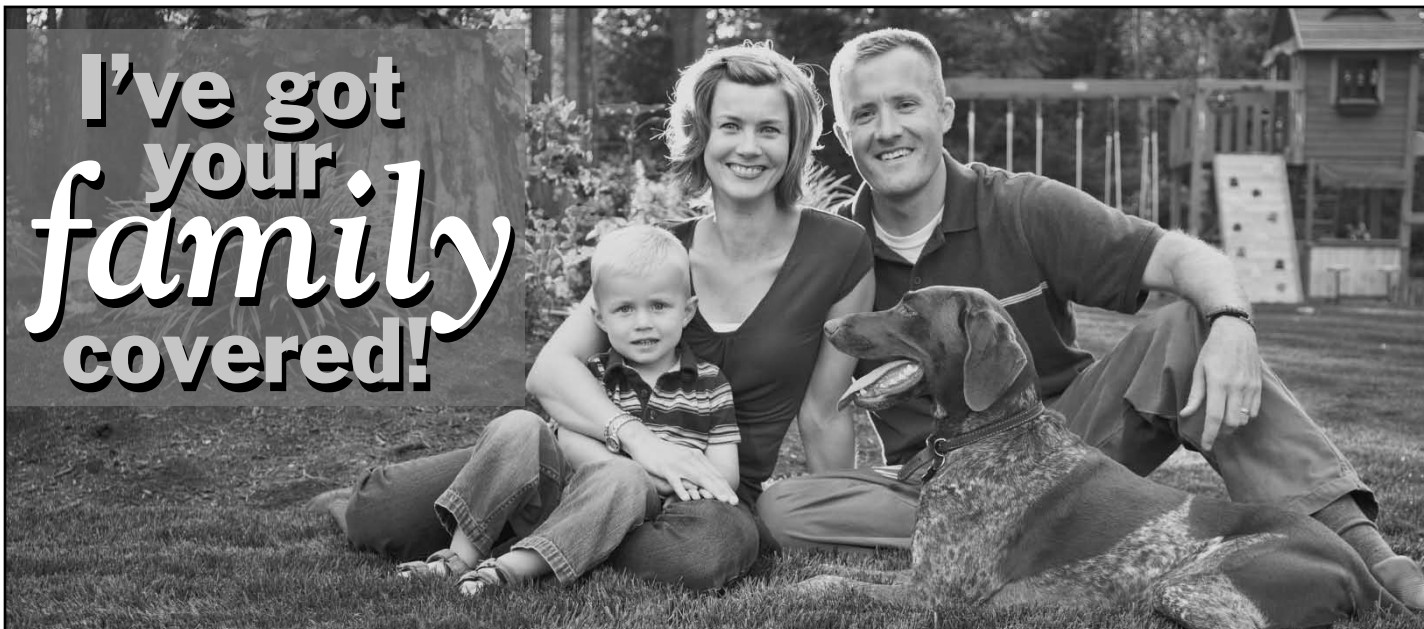


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