NEWS FOR THE RESIDENTS OF STEINER RANCH



VOLUME 3 ISSUE 1

JANUARY 2009



DECEMBER 13TH, 2008 Submitted by Kristi Lee-Nordin

In the midst of a warm and blustery December afternoon, local residents enjoyed a Holiday Concert in the Park. The event was hosted by local businesses, the Steiner Ranch Homeowners Association and local non-profit organizations in celebration of the holidays and as a culmination to the Steiner Ranch Concert in the Park series. A big attraction was Santa who was on hand for pictures and perhaps a bit of whispering in the ear as to what was most desired in stockings or under the tree this year.

The Central Texas Blood and Tissue Center collected approximately 24 donations throughout the afternoon while the Four Points Business Association and other businesses accepted donations for the Travis County Sheriff's Association Brown Santa program. The Canyon Ridge Middle School choir, directed by Courtney Riskind, and the Austin Christian Fellowship band, under the leadership of J.R. Taylor, provided musical entertainment throughout the afternoon. Two intermissions featured demonstrations by the local studios of Villari's Martial Arts of Texas and Ernie Reyes World Martial Arts showing attendees that this form of fitness training is unbound by age. Plans are underway for the 2009 concert series. Comments and suggestions are welcomed and appreciated at kleenordin@cups-and-cones.com.





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IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY	
Fire	
Ambulance	
Sheriff – Non-Emergency	
Hudson Bend Fire and EMS	
Emergencies	
Information	

SCHOOLS

Leander ISD	
Cedar Park High School	
Canyon Ridge Middle School	
Laura Welch Bush Elementary	
Steiner Ranch Elementary	

UTILITIES

Travis County WCID # 17	
City of Austin Electric	
Texas Gas Service	
Custom Service	1-800-700-2443
Emergencies	
Call Before You Dig	
AT&T	
New Service	1-800-464-7928
Repair	1-800-246-8464
Billing	1-800-858-7928
Time Warner Cable	
Customer Service	
Repairs	512-485-5080
IESI (Trash)	

OTHER NUMBERS

NEWSLETTER PUBLISHER

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MISSION STATEMENT

The Star, For Steiner Ranch

The mission of The Star is to provide the Steiner Ranch community with one source of local news content that is provided by Steiner Ranch residents. Our goal is to help build Steiner Ranch by connecting local businesses with residents and residents with relevant neighborhood information.

"Be the Community."

ADVERTISING INFO

Please support the advertisers that make The Star possible. If you are interested in advertising, please contact our sales office at 512-263-9181 or <u>advertising@PEELinc.com</u>. The advertising deadline is the 10th of the month prior to the issue.

ARTICLE INFO

The Star is mailed monthly to all Steiner Ranch residents. Residents, community groups, churches, etc. are welcome to include information about their organizations in the newsletter. Personal news for the Stork Report, Teenage Job Seekers, recipes, special celebrations, and birthday announcements are also welcome.

To submit an article for The Star please email it to <u>thestar@peelinc.com</u>. The deadline is the 9th of the month prior to the issue.



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GO

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Check out my Steiner Ranch Neighborhood Website www.steinerranchneighbors.com

This website was created for use by all Steiner Ranch neighbors for their needs and interests.

The website contains lots of neighborhood & area information. Please enjoy this website created just for you. Thanks! Diane

Take control of your own retirement!

- Are you tired of watching your IRA disappear every month?
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- Did you know that there are ways to use your IRA to buy real estate?
- Would you like to see what the growth potential of your \$60K in an IRA mutual fund is, compared to a \$150K real estate investment?
- Do you look at the "deals" to be made in real estate and wish you had money to invest?

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Around Steiner

Steiner Ranch Residents Enjoy Fun, Food & Wine at the Annual Holiday Wine Social

Submitted by Karin Wilkinson



Steiner Ranch residents enjoyed an evening of holiday cheer, amidst holiday decorations and breathtaking local artwork and great wines, delicious food, festive music and dancing and incredible door prizes at the annual Steiner Ranch Holiday Wine Social, December 5.

This year featured wines and food from FION Wine Pub and Bistro, delicious cheese party trays from The Market at Steiner Ranch, and Wildflower Bakery chocolate covered strawberries. DJ Mike Avilia, owner of Feel Good Muzik, was on hand to play festive holiday favorites, and local artist Chrissie Forbes livened up the walls with her beautiful paintings.

This event was made possible by our event sponsors, titanium sponsor Freedom Boat Club - Bill Marquardt, gold sponsors Wag*a*Bag and Armadillo Roofing – Mark Franz, and Silver Sponsor, Four Points Family Chiropractic – Dr. Ross and Dr. Harris. We also had many bronze sponsors who generously donated door prizes to the event.

In keeping with the season of giving, our residents donated an entire barrel full of toys to Brown Santa.

Pictures were taken by our own resident expert Sherwin Field of Field Photography. You can view more photographs of the event at www.fieldphotography.com.



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Located in the new Shops at Steiner Ranch overlooking the UT Golf Course Dr. Devine and Dr. Hawthorne are General Dentists

Around Steiner Steiner Ranch History Corner Submitted by Rich Keith

As you are likely aware, the Texas Hill Country was settled by many Europeans. Here is a story about an interesting and unusual person. There is a street in Steiner Ranch named for Ferdinand Ludwig von Herff, who was a physician, and born at Darmstadt, Germany in 1820. He came from an aristocratic family, and his father was chief justice of the Hessian Supreme Court. While attending the University of Bonn, Herff lived with his uncle, the president of the university, and was able to meet many famous people. Studying under influential medical scientists and learning leading edge concepts and techniques, he began his medical education at Berlin and finishing in 1843. While a surgeon in the Hessian Army (1843-47) he developed ingenious techniques in plastic surgery and tuberculosis treatment.

Because of the political environment in Germany at this time, many Germans were emigrating, especially to America. In 1847 Herff helped organize a group composed mainly of university-educated professionals, Die Vierziger (the Forty), to found an idealistic commune in Texas. The commune was named Bettina and was located on the Llano River near what is now Castell. The enthusiastic settlers were ill prepared to cope with the harsh realities of the Texas frontier, however, and within eighteen months the commune failed. Herff returned to Germany convinced that Texas Submitted by Rich Keith



would be his ultimate home. He married Mathilde Hoeffer in 1849. He rejoined the military, and his successes in treating battle casualties were attributed to his dexterity and his scrupulous attention to cleanliness which resulted in low infection rates. He returned to Texas, became a citizen, and dropped the nobility title "von" from his name.

He and his wife settled briefly in New Braunfels, then moved in 1850 to San Antonio, where Herff began one of the most prolonged careers in Texas medicine. There was no lack of patients, but most were poor, and Herff's philosophy that professional satisfaction was its own reward led to family hardships. Of necessity surgery was performed in homes, hotels, and even in open-air locations. His reputation grew as a result of remarkable medical feats, including the removal of two large bladder stones from a Texas Ranger, an operation which was Herff's first use of chloroform and was witnessed by a crowd of onlookers which included Ranger William A. A. (Big Foot) Wallace; cataract removal resulting in the restoration of eyesight; the correction of a depressed skull fracture to alleviate traumatic epilepsy; and expert arrow removal (one victim traveled over 100 miles to obtain lifesaving relief). He also performed gastrostomy on a young person who had ingested lye, and at age eighty-four under primitive ranch conditions he operated on his daughter-in-law, who had an ectopic pregnancy.

Herff worked tirelessly to achieve high standards of medical practice. He helped organize the Bexar County Medical Society, the West Texas Medical Association, the Texas Medical and Surgical Record, and the Texas Medical Association and served on the Texas State Board of Medical Examiners. He was also instrumental in the establishment of San Antonio's first hospital. Herff shunned praise but he received many honors, including recognition from the University of Giessen and St. Louis College of Physicians and Surgeons. He died in San Antonio on May 18, 1912. For more information contact RKeith@primerica.com Rich Keith (512) 266-8498.

Sources: Dielmann, "Dr. Ferdinand Herff, Pioneer Physician and Surgeon," SHQ 57; Ferdinand Herff, ed. Laura L. Barber; Nixon, A Century of Medicine in San Antonio, TSH online.



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Stork Report in Steiner



Haylee Grace Pottichen 7 lbs. 1 ounces 19.5 inches long **Born:** October 23, 2008 **Proud Parents:** Aaron & Tara Pottichen

Aidan Sweeney 8 lbs. 11 ounces 21 inches long **Born:** November 18, 2008 **Proud Parents:** Orlandon & Lori Sweeney **Proud Grandparents:** Ruth & Bob Friedman





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Around Steiner

Local Residents Celebrate the Holiday and Success for Steiner Ranch Businesses

Submitted by Karin Wilkinson / Photos courtesy of Field Photography

The local Steiner Ranch BNI chapter, Steiner Ranch Referrals, celebrated the holiday and their business success this December at a home built by one of their members, Premier Partners Homes. In a time when it seems more and more businesses are cancelling their holiday plans, local business owners were able to combine efforts and enjoy a great holiday celebration.

Businesses in Steiner Ranch are working together to create a better business environment, and having some fun along the way. Members of this group become very well acquainted with each others businesses, and this helps them promote one another through referrals.

If you are interested in being more successful in 2009, meeting other great business owners, and "refusing to participate in the recession" as BNI states, visit www.bniaustin.com for more information, and to see a list of our area businesses who are members of this fantastic organization.

The Steiner Ranch BNI group meets every Thursday morning at 8 a.m. at Cups & Cones, right here in our neighborhood. Please stop by and see what all the success is about!





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Steiner Ranch Orthodontics

4302 Quinlan Park Road (Across from the Welcome Center in the Vista Ridge Center) **266 8585**

Come see the difference a Board Certified Orthodontist can provide. Dr. James Waters graduated at the top of his class from the University of Texas Dental School in San Antonio in 1996. He served a one year residency at the University of Nebraska Medical Center and practiced for two years as a General Dentist in Oregon. Realizing the complexities of Orthodontics, he sought to pursue ADA accredited advanced specialty education prior to offering this service to the public. As all specialists are required, Dr. Waters left his General Dentistry practice to attend a 30 month Post-Doctorate University. After graduating Valedictorian from the prestigious Saint Louis University Orthodontic Program with a Master's degree in Orthodontics, Dr. Waters moved to Austin in 2001 and joined the nationally recognized practice of orthodontist Dr. Robert Kavieff who pioneered many early treatment techniques and appliances over his 40+ years in practice. Dr Waters worked side by side with Dr. Kavieff over the next year as he gained further invaluable experience from reviewing hundreds of cases and he learned techniques known only to those who have been in the specialty field for a lifetime. After retirement, Dr. Kavieff passed the torch to Dr. Waters who is pleased to open his new office to his neighbors in Steiner Ranch.

Come in and see our new office and see what Contemporary Orthodontics from a trained specialist can do for you and your family. *We provide more than just a smile!*

Meet Dr. Waters and receive your Complimentary examination today. All insurances Accepted. Visa/MC/Discover.





Around Steiner SIGNED, SEALED, AND DELIVERED: TRAVIS COUNTY TAX BILLS FOR 2008 SHOULD BE IN YOUR HANDS!

If you own property in Travis County, chances are you already received a 2008 property tax bill. And if you are among the 114,497 homeowners who escrow through a mortgage company or lending institution, don't worry the mortgage company probably received the bill and will pay your property taxes. But you might want to check to be sure.

"All taxpayers or their mortgage companies should have received their bills," said Travis County Tax Collector Nelda Wells Spears. "Especially for owners of multiple properties, this is the time of year to make sure you have received all bills."

Spears said many taxpayers want the advantage of federal tax deductions that require paid taxes by the end of the year. Any payment postmarked by December 31 will be recorded as a December payment and the receipt issued will show the same.

"Some taxpayers believe that if they do not receive a bill, they are not liable for tax payment," Spears said. "Taxpayers are responsible for requesting a tax bill if they do not receive one."

Spears said anyone who needs a tax bill can download a copy at www. traviscountytax.org or call (512)-854-9473 to request a mailed copy.

Over the past several weeks, 258,543 bills hit mailboxes, Spears said. Seniors and disabled taxpayers may take advantage of a special provision in the law that allows for installment payments. Last year 2,427 persons participated in the program. She urged taxpayers to call (512)-854 9473 for details on what the law allows for seniors and disabled persons.



"If you can't pay all of your tax bill, please call or come in and make arrangements," Spears recommended. "Taxpayers will find it much cheaper to contact us than to wait for our office to contact them."

The deadline to pay 2008 property taxes is February 2, 2009. Those who want a tax receipt showing payment in calendar year 2008 must make payment on or before the last day of the current calendar year.

The Travis County Tax Office main location is 5501 Airport Boulevard, between Koenig Lane and 53½ Street. The office opens at 7:30 a.m. and closes at 5:30 p.m., Monday through Friday. Drive-through service and two deposit boxes for non-cash payment are available.

Satellite offices offer convenience to those in East Austin, Oak Hill, Pflugerville and near Austin-Bergstrom International Airport. All satellite offices open at 8:00 am and close at 5:00 pm.

East Austin – 4705 Heflin Lane at Springdale and MLK Blvd (drive through service)

Oak Hill Office – 8656 Highway 71W Building B, second floor Pflugerville Office – 15822 Foothill Farms Loop (drive through service) Southeast Office – 4011 McKinney Falls Parkway (drive through service)

Call (512) 854-9473 for assistance at all locations.

See Graphic of Average Tax Amount - http://www.traviscountytax. org/pdfs/081204.pdf See Tax Office Vital Statistics - http://www. traviscountytax.org/pdfs/081204.pdf





Steiner Ranch Fantasy Football Standings (As of Week 14)

Team	Total Points
Young Guns	2377
Bobblehead Wobblers	2343
McLovin	2273
One Asterisk	1988
Fat Toads	1968
Flux Capacitors	1899
The Scramblers	1850
Barrel of Monkeys	1825
Flying Monkeys	1799
Vikedawgs	1783
Ask Abby and Dennis	1752
Motorboaters	1440

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On Tuesday, Dec. 2nd, parents, grandparents and children from the Spanish Train Mother's Day Out program got together to celebrate the beginning of the Advent season. Mrs. Jade Polk and children Elizabeth and Thomas reading about the meaning of the Advent wreath.



Locks of Love



we diant know what to expect. "We were hoping for 25 or 30 girls and ended up with 87!!!

- Sandi Bennett, owner of Pigtails and Crewcuts.

The city of Austin and its people are known for their generous, giving nature. Pigtails and Crewcuts stepped things up a bit on Sunday December 8, with the finale to a seven month long "Locks of Love" campaign. The campaign started back in May. "We didn't know what to expect,' said owner Sandi Bennett. "We were hoping for 25 or 30 girls and ended up with 87!!! "It was amazing. We are very happy with the turn-out. For our first year, we more than exceeded our own expectations."

Through-out the seven months the girls were treated to fun get-togethers hosted by local businesses; ice-cream at Cups-and-Cones, Karate at Vallari's Martial Arts, and Girls Night Out at JW Tumbles. "We wanted to really show the girls what a special thing they were doing. All of these businesses were gracious enough to open their doors and show these girls a great time!"

Stylists Alexis DeBose, Linda Coulombe,

Jennifer Ballesteros, and Michelle Lasher donated hours of time to cut miles of "locks" on Sunday, December 8th. A total of 38 girls and mothers were treated to FREE haircuts and styles by donating their hair to this worthy charity. These "locks" will be turned into hairpieces by Locks of Love Charity for kids who are in need.

Locks of Love is a charity dedicated to helping children, who have been stricken by disease that causes them to lose their hair, get new "hair" and a fraction of the cost. "It is a fabulous charity that children of all ages can be directly involved with," says Sandi Bennett. "The girls all looked so proud of their accomplishment, when they saw those long ponytails getting bagged. This year was a huge success and next year will be even bigger."

Signups for next years event will begin on May 1st 2009. Call Sandi Bennett at 512-372-3500 for more information.



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scars. One of the favorite procedures of Hollywood stars, it is taking laser skin resurfacing to a whole new level, making these stars look 15 years younger in a lunch-time treatment. WebMD has called it the #1 anti-aging procedure of 2008.

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SMART LIPO™



Ask about our SMART LIPO™

New Smart Lipo Laser Body Sculpting that melts fat and tightens skin. Perfect for those areas that don't respond to diet and exercise.



preop

WE WANT YOUR BUSINESS!

Dear Friends,

Please forgive the direct approach, but far too many people are beating around the bush about what they want these days. So, here it is...

You've seen us in the newsletter for almost 6 months now and many of you have used our services and have even given us permission to use your words of encouragement in our website. We appreciate your business, but for the rest of you... **We want to be your Heating & A/C company**, and you will be well served when you let us be your company of choice.

We will charge you for our services, but the price will be fair and the value will be high! We also guarantee our work and will be there when we say. (Won't that be a bit of fresh air, no pun intended)

Like you, we work and live here in the same area, and want a fair bargain with no tricks and no games. What you see is what you get!

With us, you will know who we are; This is from your friends who do your neighbors' Heating and Cooling and hopefully yours soon!

Sincerely, Will Hawkins, King of Comfort

We are also proud to announce we have opened our Plumbing

Division! So you can now have the same great service that you get with our Heating and Cooling side. Our new plumbing manager's name is **Don Files**, he has been in the plumbing trade for over 30 years. If he can't fix your problem, no one can. It's the same number

512-328-2000.

This picture kind of looks like Don. Although, he is a little shorter and heavier, and his face is different. And doesn't have as much hair.



This is the Slowest time of the year for us. Needless to say, this economy isn't helping. So in order to keep my techs busy I am willing to pass on some great deals to you. **It's a win, win** for both of us. You get a great deal, my guys get to work!

So here it is...

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<u>Around Steiner</u>

COMMUNITY GROUPS

WAYS TO BECOME INVOLVED IN STEINER RANCH

Steiner TechNet Wants You!

Submitted by David Dyke

If you work in technology and live in Steiner Ranch, we have a new community for you. This includes a quarterly social mixer in Steiner with opportunities to meet new neighbors, discuss business issues, find job opportunities and share best practice ideas, etc.

For more information, email David Dyke at ddyke@i-hire.com and join Linkedin Groups Steiner TechNet.

Steiner With Out Kids Social Group (SWOK)

Submitted by Paula Kaisner

Did you know there is a social group in Steiner called Steiner w/o Kids (SWOK). We have been established since January 2006 and have had many couples join who've made new friendships. Whether you've never had kids or you have grown children you are welcome to join this fun social group. We get together once a month at someone's home in Steiner for food and drinks along with making new friends and/or enjoying old friends! It's a great way to meet other couples and form new relationships with people who also don't have children at home. For more information please email Paula Kaisner at paula@kaisner.org

Steiner Ranch Community Groups & Organizations

Are you a member of a community group or organization here in Steiner? Email the information about your group to thestar@peelinc.com and it will be included in each issue. Feel free to submit post event write-ups and photos.

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Bowl for Kids' Sake Submitted by Connie Anderson

It's almost time to lace up your bowling shoes, don your Mardi Gras attire, and roll a strike to benefit Big Brothers Big Sisters of Central Texas (BBBS). For more than 25 years, Bowl For Kids' Sake (BFKS) has been Big Brothers Big Sisters' largest annual fundraiser. To thank participants for their contributions, BBBS hosts a free, fun-filled bowling party with team prizes! The 2009 Mardi Gras themed celebration (PG rated) will be held at Highland Lanes on February 27th, 28th, and March 1st.

Big Brothers Big Sisters mission is "to help children reach their potential through professionally supported, one-to-one relationships." This year BBBS of Central Texas has served more than 1,500 children and has been "ranked among the top five [agencies] in the country!" This success wouldn't be possible without community support, especially that of BFKS participants. "One hundred percent of the proceeds support the recruitment and screening of volunteers, and the professional support staff that check in with each child, parent, and volunteer on a regular basis."

Come learn more about BFKS at the official Kick-Off Party Monday, January 19th at Trudy's North Star, 8820 Burnet Rd, from 6:30 to 8:30 pm. There will be door prizes, games, trivia, fundraising tips, and team registration. Be sure to brush up on your bowling and Mardi Gras knowledge!

If you're unable to attend the kick-off party, there are several ways to be a part of Bowl For Kids' Sake. Gather your friends, family, neighbors, and coworkers to form a team of five (maximum) or register individually at http://austinbown.kintera.org. The registration deadline is February 19th.

There are also corporate sponsorship opportunities and group/industry bowling sessions listed on the website. For more information about BFKS or the Kick-Off Party, contact Meghan Jones by phone at 512-472-5437 or email at meghan@ bbbscentraltx. org.





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Around Steiner

Eagles Jr. Pop Warner Football Team



Titles won by LCP Pop Warner Div. 1 JPW Eagles during the 2008 season:

- Central Texas National JPW Division 1 Champions
- Central Texas JPW Division 1 Champions
- Southwest Region JPW Division 1 Regional Semi-final Runner Up
- (3rd in SW Region Texas, Louisiana, Arkansas, Oklahoma, Colorado, New Mexico)

We are so proud of their success not only athletically but also academically as over 85% of the team of 24 boys had a grade average of 93 or higher. Their record was 11-2, only losing one game during the regular season by 2 points and one game during the playoffs.

PHOTO CAPTION:

· Hourly or monthly fees

Back Row: Coaches: Tim Hargreaves, Richard Segina, John Dopson, David Bell, John Randolph, Allen Skinn, and Chance Mock

2nd Row: Gray Goolsby, Paxton Segina, Tom Harrison, Bailey Middleton, Nathan Steichen, Ethan Bell, Jacob Rockefeller, Travis Brannan, and Carson Skinn

3rd Row: Blake Killinsworth, Nolan Hargreaves, Reed Randolph, Garrett Anz, Erik Orta, Beveren Means, Ryan Dopson and Parker Ausley

4th Row (sitting): Jason Clemmer, Sean Dehne, Daniel Conte, Jordan Sproull, Conner Eskelsen, Cole Northcutt, and Zak Schoonover





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January 5 - January 30

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Around Steiner

Sunsets for Children's Cancer Center in Austin

Submitted by Bill Marquardt



You could win the best Valentines Day Present ever. Freedom Boat Club in Austin Texas is raising money for the Austin Children's Cancer Center (www.AustinCancerCenters.com). We will be raffling off a Sunset Cruise for two on Lake Travis. Imagine toasting the Lake Travis sunset with a glass of champagne; all the while knowing that you are supporting in the fight against children's cancer.

Included: (\$900 Value)

3-Course Catered Dinner for 2 (Includes Wine and Champagne)

2-Hour Cruise on a 26' Sea Ray Sundeck

Tickets are only \$10. The Drawing will be held on Feb 10th in Steiner Ranch. You will have the option taking the cruise anytime this year with sufficient notice. (Excluding some major boating holidays)

100% of the money raised will be given to the Children's Cancer Center.

Let's fight cancer \$10 at a time. Email or call Bill Marquardt to purchase your tickets today. bmarquardt@freedomboatclub.com or 512-828-1666.



Introducing "Steiner Social": Steiner Ranch's Social Networking Website

Submitted by Peter Lubell

A website has been created for the residents of Steiner Ranch called Steiner Social. This free social networking website offers Steiner Ranch residents a new way to meet, network and socialize with your neighbors. Have a garage sale or block party you'd like to promote? Looking for people to join your poker game? Need one more person for a golf foursome? Want to put together a wine tasting, basketball game or book club? Want to just meet more people from Steiner Ranch? You can do it on Steiner Social!

Steiner Social allows you to create your own profile page, invite your friends and neighbors, share pictures and videos, send messages to your friends, post events, create and join interest groups and share local news. If you're interested in joining Steiner Social, please send an email request to Peter Lubell at palubell@ sbcglobal.net. You will then receive an email invitation with the proper link to sign up. This site is for Steiner Ranch residents only.

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FOR SALE: Violin, brand new, only used approximately 8 months. For info, call 658-7819

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Steiner Ranch residents, limit 30 words, please e-mail <u>thestar@</u> <u>PEELinc.com</u>.

Business classifieds (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office at 512-263-9181 or *advertising@PEELinc.com.*

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Calendar of Events

			JAD	JUARY	2009			
E B	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	
					I	2	3	
					New Year's Day		Hike & Bike	
	4	5 Free Yoga	6 Facility Committee Meeting	7	8 Trails Committee Meeting	9	10	
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13113 Delphinus Walk, \$450,000, Greenbelt 2007 barely lived in, over \$72K in upgrades, huge backyard



12525 Central Park, \$300,000, Greenbelt Rare 1-story with bonus gameroom and half bath up



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Creating Strong Vibrant Communities

It's a fact of our global economy that consumers are drawn to the internet because of convenience. Why it is important to "Think Local Business First?"

- 1 Local businesses are often collectively our largest local employer. The largest growth of jobs is from small business owners.
- When one dollar is spent at a local business, economists indicate it 2. is circulated four to seven additional times in the local economy.
- Every dollar spent locally generates up to 75% more tax revenue 3. to our community and State.
- 4. Local businesses are often the largest financial supporters of neighborhood school programs, local charities and youth sports activities.
- Strong local businesses help maintain property values and 5. contribute to the character of our community by offering a diverse selection of goods and services.
- 6. Local businesses are most often the first job for our children and also the first introduction into the "real world" of economics.
- 7. Small businesses often innovate quicker and thus grow faster and can have a greater impact on our community.

Support the businesses in your community and "Think Local Business First."



529 College Savings Plans Make Sense Submitted by Rich Keith

With college savings plans, students of all ages can save for all college costs, including tuition, fees, room, board, textbooks and computers. It's not just for kids: If you are considering going back to college or graduate school, you can open a college savings plan for yourself. You will save on taxes, and if you end up not going to school, you can always transfer the money, tax-free, to another 529 plan for your children or spouse.

Withdrawals from college savings plans can be used at most colleges and universities throughout the country, including graduate schools. Some foreign education institutions also may be eligible. Many states now offer at least one college savings plan that has no residency restrictions. You can live in Ohio, contribute to a plan in Maine, and send your child to college in California. However, if your state offers state tax advantages to residents who participate in the local plan, you'll miss out if you opt for another state's 529 plan.

College savings plans typically cover all "qualified education expenses" at eligible colleges, universities and other post-secondary institutions, including tuition, fees, books and supplies, equipment, room and board.

When you invest in a college savings plan, you pay money into an investment account on behalf of a designated beneficiary. Contributions can vary and are only limited by the maximum and minimum contributions limits set by most plans. Although the maximum contribution amount differs from state to state, in the majority of states offering college savings plans, the maximum amount that you can contribute for one beneficiary exceeds \$200,000. To further increase the amount of contributions you can make, you can open a second college savings plan in another state.

Most states also offer very flexible minimum contribution limits. Many require a \$250 initial contribution with subsequent contributions of as little as \$50. Typically, each plan gives you a number of investment options that allow you to invest in various (Continued on Page 25)

BUSINESS CLASSIFIEDS

FOUR POINTS TUTORING, offers one-on-one tutoring in all core academic subjects. We serve all ages, pre - kindergarten through adult. Our tutors are experienced educators that are passionate about helping students learn! For further information contact us at 512-497-4355 or Fourpointstutoring@sbcglobal. net

Science & Math Tutoring @ Steiner Ranch: College/High school: CHEMISTRY, all MATH, PHYSICS. Middle/ Elementary School: Math Homework Help, PACE, TAKS, Math Enrichment Programs. Many References! Dr. Anjali Sharad @ 512 853 9624 or excel.science@gmail.com

Three Business Networking Groups in the Area

Are you looking to grow your business in 2009? If so, you might be interested in a few of the business networking groups in the area. There are a few to choose from: **Steiner Ranch Referrals BNI Group**

Meetings are on Thursday mornings from 8:00 to 9:30 at Cups and Cones in Steiner Ranch. Visitors are welcome! If you are interested in visiting a meeting please contact Elicia Rudberg at Elicia@ AustinRelocationResource.com for more information or visit www.BNIAustin. com.

Four Points BNI

Meetings are on Wednesday at lunch from 11:30 to 1:00 at the River Place Country Club. Visitors are welcome! If you are interested in visiting a meeting please contact Amy Oehler at Amy@Lending360. net or visit www.BNIAustin.com.

A Business Referral Group Made Fun

Networking Northwest Austin is expanding its member base of businesses in our area. NWNWA members build close business and personal relationships. We believe in business by referrals and having a limited member base (not duplicating professions), so you will not see your competitors here. We have a caring, positive, involved group of people who not only wish to build their business, but also want to build the strength of our networking group. NWNWA meets on the 2nd and 4th Tuesday at Waterloo Ice House, 360 & FM 2222 from 7:00 am - 8:30am. And a fun happy hour once per month at a beautiful location. Come to a breakfast or call Dorothy Scarborough - President dscarborough5@austin.rr.com, 512-589-3678.

Free Educational Seminars in Personal Finance

- Education Funding, January 15
- New Retirement Strategies, January 22
- Estate Planning and Long Term Care, February 12
- ABCs of Making Money for Teens, Feb 19 (for teens)
- ABCs of Talking to Your Kids About Money, March 12 (for parents)
- Women and Finance, April 2
- Money 101 for your 401(k), March 26 Satisfies IRS 404(c) educational requirements for employers.

All seminars are free, educational and with no obligation. Seminars are held in Steiner Ranch. To RSVP contact rkeith@primerica. com Rich Keith (512) 266-8498.



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News You Can Use

What's at Stake? The Health of Your Trees

Most of us have trees in our front yards that were provided by our home builders. Did you know that the stakes supporting these trees need to be removed within the first year? This is because stakes provide artificial support that replaces a supportive trunk and root system.

Movement of the trunk helps strengthen the tree by thickening it and giving it taper from bottom to top. Trunk movement also stimulates root growth. The artificial support from the stakes leaves tree trunks weak and their root systems less developed.

Bottom line - all staking material needs to be removed after roots have established. This can be as early as a few months, but should be no longer than one growing season.

January Events at the Wildflower Center

Free Admission entire month of January

Rainwater Collection Weekend

Make the most of winter rain with the book and DVD, "Rainwater Collection for the Mechanically Challenged." Free bottle of freshfrom-the-clouds drinking water with each purchase of a rainwater collection product. Saturday and Sunday, January 10 and 11.

Keith Steber and Barbara Irwin Exhibits

Mixed media and oil paintings by Steber and found object flower art by Irwin in the store. January 17 through March 15

Tree Talk & Winter Walk

Find the trees and shrubs you need at the sale and learn all about Texas tree species with walks and talks led by Wildflower Center staff and local tree experts. Book signing at the store and 20 percent off tree books. 9 a.m. to 5:30 p.m. Saturday, January 24

Winter Clearance at the store

Final reductions on seasonal goods. Saturday, January 31

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Driving Directions: From Highway 183 / Austin, travel Highway 183 North and exit FM 1431. Turn left on FM 1431 and then right on Lakeline Boulevard. Take Lakeline Boulevard to Osage Drive and turn left into the community. Turn left on Highland Trail. The Sales Center is on the right.

Offers, plans, prices and availability are subject to change without notice. 12/08

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529 College Savings Plan- (Continued from Page 22)

mutual fund portfolios. Some college savings plans offer age-based mutual fund portfolios. When the child is younger, the portfolio typically invests mostly in stock funds, which carry a higher risk, but higher return potential. As your child grows older, the asset allocation becomes increasingly conservative as it gradually shifts to bond funds and other fixed-income funds.

Many states also offer non-age-based investment options, allowing you to select portfolios with conservative, moderate and aggressive asset allocations. The IRS allows you to change your investment options once every calendar year in a college savings plan.

Investing in college savings plans does come with some risk. Unlike prepaid tuition plans, they don't lock in tuition prices. Nor does the state back or guarantee the investments. There also is the risk with most college savings plan investment options that you may lose money or your investment may not grow enough to pay for college.

Fees, charges and expenses. All 529 plans have fees and expenses. Not only do these charges vary among 529 plans, but also they can vary within a single 529 plan. It is very important to take fees and expenses into account when selecting a college savings plan. Slightly larger fees and expenses can make a big difference in the value of your investment over time. Let's say you invest \$10,000 in a college savings plan with a return of 8% before expenses. With a plan that had annual administration and operating expenses of 3.03%, after 18

years, you would end up with only \$22,966.81. If the college savings plan had expenses of 0.65%, you would end up with \$35,534—a 35% difference!

Before buying a 529 plan, you should find out about the particular plan you are considering, and be sure you understand the plan's description of fees and expenses. Work with your financial professional to help you make the right choices.







Divorce Options An educational seminar

for individuals facing divorce

Presented by Independent Collaborative and Family Law Attorneys

> Amanda Andrae | 512.382.2989 Catherine Benouis | 512.479.7990 Amy Lambert | 512.472.1919 Cristi Trusler | 512.481.0330 Melissa Williams | 512.477.5448

the next DIVORCE OPTIONS seminar will be held on Thursday, January 22, 2009 6:00 p.m. – 7:30 p.m.

Mira Vista Building 2705 Bee Caves Road, Suite 300, Austin, Texas 78746

Divorce Options is an informational session about various divorce process alternatives available in Texas, followed by question and answer time. No individual advice will be given.

Limited space available; reserve your spot by calling Erika at 512.477.5448

For more information: www.texasdivorceoptions.com

News You Can Use

NatureWatch

by Jim and Lynne Weber

The Cunning Coyote

Although the coyote has been (and continues to be) one of the most persecuted mammals in human history, this is largely due to the common misconceptions and myths that surround the species. Add the fact that they are a highly intelligent animal with keen senses of hearing, sight, and smell, and you can easily see why they are the subject of such scrutiny.

About the size of a small

German shepherd, the coyote weighs an average of 25 to 40 pounds, with long, slender legs, a bushy tail with a black tip, and large ears that are held erect. While its coat can vary, it is usually grey or buff-colored and its snout is long and slender. A strong swimmer, the coyote characteristically runs with its tail down, instead of horizontally like foxes or up like wolves and dogs. Primarily nocturnal and very opportunistic, coyotes will eat almost anything, but in Texas they prefer rabbits, rodents, and insects. Because coyotes can utilize many different food sources and humans have all but exterminated its main predator, the wolf, coyotes have rapidly spread to all parts of the country, including urban and suburban areas.

Considered monogamous with pairs living together for several years, coyotes are usually shy and

elusive, but are frequently seen individually, in pairs, or in small groups, especially when near food. A family group, more commonly known as a pack, consists of the parents, their pups, and, occasionally, the previous year's pups. Male and female coyotes pair up, establish a territory, and breed from mid-January to early March. Normally *(Continued on Page 27)*





Nature Watch- (Continued from Page 26)

utilizing a natural cavity or a den dug by another mammal, they will make the necessary renovations by excavating multiple escape tunnels linked to the surface. After a gestation period of 63 to 65 days, a litter of five to seven pups is born. During the weeks following the birth, the male will bring food to the family, but the female will not allow him inside the den. Coyotes normally may live from 10 to 12 years.

It is easy to get the impression that an area is overflowing with coyotes when one hears a family's howls. It reality, there are probably only 2-6 individuals in a pack! While some people may find it a bit unnerving, coyotes use howling as a means of communication to tell non-family members to stay out of their territory, to locate one another within their territory, to distract other coyotes away from young pups, and as a means for older pups to practice mimicking their parents.

Due to misconceptions and fears about coyotes, many people don't recognize the beneficial aspects that coyotes contribute to our ecosystem. Predators, such as the coyote, serve a valuable function in keeping prey species in balance with their habitat. Populations of small animals, such as rodents and insects, could increase out of control without predators. Coyotes can reduce the number of small animals that homeowners and gardeners consider as pests. While coyotes may change ecological balances of predator and prey species somewhat, they will not eliminate other species from the environment. Many scavenger animals, such as foxes and vultures, benefit from coyote predation on other animals through increased food availability from leftover carcasses.

Coyotes are naturally afraid of people and their presence alone is not a cause for concern, though they can become habituated to rely on human-related sources of food. Simple steps you can take to peacefully coexist with them include keeping your garbage and recycling inside and secure until the morning of pickup, closing off crawlspaces under porches and decks, feeding your pets indoors, keeping your pets indoors at night (especially cats and small dogs), and educating your neighbors to do the same.

Like all wild animals, coyotes have a right to inhabit our wild places, including the preserves that border our suburban homes. If you do your part to help strike a proactive balance between humans and these wild creatures and respect their right to exist, you may well be rewarded with a familial chorus of howls on a moonlit night!

Send your nature-related questions to naturewatch@austin.rr.com and we'll do our best to answer them.



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News You Can Use

A New Year's Resolution for your PC

Submitted by Laurie Scott

The holidays are now behind us and we are all brimming with New Year's resolutions that are probably destined to fail, but I have a resolution you can actually keep.

I preach and preach to backup your computer's data to everyone I encounter, yet invariably someone will have a system failure and when I ask if their data was backed up, I'll get a great story about how they meant to purchase an external drive, or that have the drive, but never got around to setting it up. Well, it's a new year and time to commit to safeguarding your data. Stop and think for a minute about all you have on your computer. Maybe you have priceless photos from a vacation, or a birthday, or even wedding and honeymoon pictures. How would you feel if the hard drive suffered a catastrophic failure, or you were the victim of a break-in and your computer was stolen. You can never get those pictures back. Maybe you have important business or financial data, how would you get that back?

So here are a couple of inexpensive ways to protect your precious data. One way is to use an external hard drive that connects to your computer's USB port. You can find them for under \$100 and most of them come with some kind of backup software. A favorite backup software of mine is the free version of SyncBack, which can be downloaded at www.2brightsparks.com/freeware. It is easy to use, and

you can schedule it to run daily so you don't have to remember.

An even better choice is an online, off-site backup. This gives you access to your data from anywhere, and even in the event of fire your data is safe. If you have less than 2 Gigabytes of data, you can backup your information for free at mozy.com. My favorite is using a \$20 software package called JungleDisk. You download it from jungledisk.com. You use the software to easily upload your data to Amazon's secure servers designed just for storage. Your data is encrypted during transmission and while being stored – only you have access to the data because only you have your encryption code. The cost is only \$.15 per Gigabyte for storage and \$.10 per Gigabyte for transfer. You don't have to upload everything you have, just your most valuable files. Even if you have lots and lots of photos, you'll probably only pay 25 cents a month or less. The software lets you easily schedule what files and folders to backup, so you again can set it and forget it.

So this year, make a New Year's resolution to protect your computer's data and do daily or weekly backups. Once you set it up, your computer will keep your resolution for you and a year from now, you can look back and know that you kept at least one of your 2009 resolutions.



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Did You Know?

.... Personal classifieds can be submitted to The Star for FREE by all Steiner Ranch Residents? Email your personal classified to thestar@peelinc. com.

.... Any Steiner Ranch resident or community group can submit an article to The Star? Photos and post-event write ups are welcome. Email your article to thestar@peelinc.com (deadline is the 9th of the month prior to the issue).

.... Kids Club winners are posted online? Visit http://www.peelinc.com/kidsClub.php to see the current and past winners.

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Meet Kendrell and Jonathan

DOB: October 1993 & October 1997

Kendrell and Jonathan want to find a forever family. They have a close bond; Jonathan looks up to his sister and Kendrell is very nurturing to her brother. They enjoy each other's company and play well together and other children. Kendrell and Jonathan do well in school and excel in sports. They are both wonderful children who appear shy or quiet when you first meet them, but both can also be strong-willed and determined.

Kendrell is outgoing, cheerful and makes friends easily. She enjoys running and doing typical "girl" things. She is engaging and talkative. Kendrell may present as a tough girl, but her foster parents report that underneath her tough exterior, Kendrell has a big and generous heart.

Jonathan is a happy, easy-going child. He is active and enjoys sports and drawing. He is smart and can watch someone doing something and it will only take him a few tries to be able to do it himself.

These children very much want to be adopted together and would contribute significantly to the happiness of a family. Jonathan would benefit from a positive male role model that will spend time doing mutually enjoyable activities. Kendrell would thrive in a home that allows her to be a teenager while guiding her in becoming a mature young woman.

If you would like more information on becoming an adoptive parent, please contact the Adoption Coalition of Texas at 512-301-2825 or info@adopttexas.org. For more information about Kendrell and Jonathan, please contact: Grace Lindgren, LMSW, Adoption Coalition of Texas/Wendy's Wonderful Kids Recruiter, Gracelindgren@adopttexas.org, 512-687-3209.



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- Metric Blvd. at Parmer Lane | 512.832.1012

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