



# Courtyard Caller

OFFICIAL COURTYARD NEWSLETTER

Courtyard Homeowners Association, Inc.

August 2009

Volume 8, Number 8

## July 4th Fun!

*Pictures from Courtyard's Annual  
Parade and Picnic*



## Board Message

Although it was a bit hotter than last year, Courtyard residents turned out in good numbers for the annual Independence Day parade and fun-filled picnic celebration in our Community Park. Lead by our Fire Station 31 firefighters and ladder truck, the parade wound down Courtyard Drive to Scout Island Circle South, across Tom Wooten Drive, and down to the Park on Scout Island Circle North. Our celebration at the Park began at the new flag pole with a beautiful rendition of the National Anthem by vocalist/resident Elena Villalón. That was followed by elegant picnic fare (with hotdogs by Grill Master/Chef Ed Ueckert), kayak and canoe rides, face painting, a Moonwalk, and the ever popular Slip 'n' Slide.

Our deep appreciation goes to chairpersons John and Laryl Mannix and the many community volunteers who gave so generously of their time and energy to organize and present this successful and most enjoyable community event. Special thanks is also due to Chairperson Waneen Spirduso and the members of the Kayak/Canoe Committee who organized this year's boat rides on Bull Creek and who so generously shared their time, boats, and equipment with everyone. Over twenty boats were used and sixteen volunteers helped see that everyone had a safe and fun ride. Take a moment and enjoy just a few of the many parade and picnic pictures in this month's newsletter. For more viewing, see the Photo Gallery in the Courtyard's

*(Continued on page 2)*

# COURTYARD CALLER

## CHA BOARD OF DIRECTORS

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Allan Nilsson .....	346-8432
.....	arnilsson@earthlink.net
Villas at Courtyard:	
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.....	Thomas.Hoy@freescale.com
Wolf Court:	
Tim Sullivan.....	346-3146
.....	tsullivan@austin.rr.com

## Board Message - (Continued from Cover Page)

website: [www.courtyardhoa.org](http://www.courtyardhoa.org).

August is back to school month for many students. Please take a little extra care to watch out for students during the morning and late afternoon hours as they begin travel to and from school.

### PLEASE DRIVE SLOWLY IN THE COURTYARD

Finally, if you have not already done so, don't forget that this month there is still a chance to send in your comments to city officials regarding management's proposal to reduce the number of firefighters and equipment at our Fire Station 31. The City Council is currently set to vote on the proposed budget in September. Since the City Counsel has the last word on such reductions, it is important to provide your comments to all members of the Austin City Council as well as Fire Chief Rhonda Mae Kerr and City Manager Mark Ott.

Blue recycling can days this month are Fridays, August 7 and 21.

*Your Courtyard Homeowners' Association Board of Directors*

### 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](http://www.PEELinc.com)



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<small>plus no closing costs**</small>			<small>20 year amortization/no pre-payment penalty</small>		
AUTO LOANS			MONEY MARKET		
<b>3.69%</b> <small>UP TO 60 MONTHS</small>	<b>3.89%</b> <small>66 MONTHS</small>	<b>4.29%</b> <small>72 MONTHS</small>	<b>1.31%</b> <small>\$25,000 TO \$74,999</small>	<b>1.51%</b> <small>\$75,000 TO \$124,999</small>	<b>1.76%</b> <small>\$125,000 AND ABOVE</small>
<small>new or used</small>			<small>minimum daily balance of \$2000 required</small>		
CERTIFICATE OF DEPOSIT <sup>1</sup>			CERTIFICATE OF DEPOSIT <sup>2</sup>		
<b>1.86%</b> <small>6 MONTHS</small>	<b>2.07%</b> <small>12 MONTHS</small>	<b>2.42%</b> <small>24 MONTHS</small>	<b>1.96%</b> <small>6 MONTHS</small>	<b>2.27%</b> <small>12 MONTHS</small>	<b>2.57%</b> <small>24 MONTHS</small>
<small><sup>1</sup>regular - minimum deposit of \$1000 required</small>			<small><sup>2</sup>jumbo - minimum deposit of \$95000 required</small>		

15 AUSTIN METRO LOCATIONS

## Book Club

On August 11, the Courtyard Book Group will meet at 1 p.m. at the Courtyard Tennis and Swim Club to discuss, *The Septembers of Shiraz* by Dalia Sofer, a semi-autobiographical novel about her family's escape from post-revolutionary Iran. This book was the choice for the Mayor's Book this year in Austin. The New York



Times Book Review, often spare with its praise, describes the book as "a remarkable debut: the richly evocative, powerfully affecting depiction of a prosperous Jewish family in Tehran shortly after the revolution. In this fickle literary world, it's impossible to predict whether Sofer's novel will become a classic, but it certainly stands a chance." The book takes place over a period of one year, from September 1981 to September 1982, and features the stories of each family member beginning with the patriarch, Isaac, a successful

jeweler and gem importer under the regime of the Shah with privileged clients that include the wife of the shah. All that ends after the revolution.

The Book Group meets on the second Tuesday of each month and welcomes newcomers. Getting together this way is a great opportunity to get to know your Courtyard neighbors. Meetings are short; generally, we wrap up discussion within an hour. Reading the book is not a prerequisite for attending. Sometimes, the meeting serves as a way to decide whether to read the book! Come join us! Contact Jean Heath with any questions, (512)231-9412.

Looking ahead to September, we'll be reviewing an intriguing book by Tony Horwitz, *A Voyage Long and Strange: Rediscovering the New World*. The author, a history buff, realizes on a trip to Plymouth Rock that he knows little about what happened in his native America between the time Columbus discovered America and the coming of the English colonists. In *A Voyage Long and Strange*, Horwitz, a humorist and prize-winning journalist, presents what he discovered about those years with what one reviewer described as a "combination of myth and misadventure."



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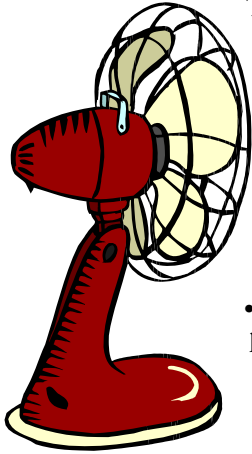
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## Cooling Tips

With the record-setting temperatures Austin has been seeing of late, we thought this might be a good time to provide you with several suggestions for keeping cool:

- Whole-house fans help cool your home by pulling cool air through the house and exhausting warm air through the attic. They are effective when operated at night and when the outside air is cooler than the inside.
- Set your thermostat as high as comfortably possible in the summer.



The less difference between the indoor and outdoor temperatures, the lower your overall cooling bill will be.

- Don't set your thermostat at a colder setting than normal when you turn on your air conditioner. It will not cool your home any faster and could result in excessive cooling and, therefore, unnecessary expense.
- Set the fan speed on high except in very humid weather. When it's humid, set the fan speed on low. You'll get better cooling, and slower air movement

through the cooling equipment allows it to remove more moisture from the air, resulting in greater comfort.

- Consider using an interior fan in conjunction with your window air conditioner to spread the cooled air more effectively through your home without greatly increasing your power use.
- Don't place lamps or TV sets near your air-conditioning thermostat. The thermostat senses heat from these appliances, which can cause the air conditioner to run longer than necessary.
- Plant trees or shrubs to shade air-conditioning units but not to block the airflow. A unit operating in the shade uses as much as 10% less electricity than the same one operating in the sun.

## Go Green Go Paperless

Sign up to receive the *Courtyard Caller* in your inbox. Visit [PEELinc.com](http://PEELinc.com) for details.

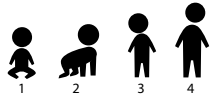


## COLIN'S HOPE

Increasing water safety awareness and standards

### FACTS YOU NEED TO KNOW ABOUT DROWNING

Drowning is the leading cause of unintentional injury-related death in children ages 1-4



### DROWNING WILL AFFECT YOU OR SOMEONE YOU KNOW



Drowning is the 2nd leading cause of unintentional injury-related death ages 1-14.

For more information, check out our website at [www.colinshope.org](http://www.colinshope.org)

### DROWNING CAN STILL OCCUR EVEN IF YOU KNOW HOW TO SWIM

NO ONE is "drown proof" – no matter their level of swimming ability.

Falls, entrapments, and injuries lead to drowning regardless of swimming level.

A majority of people overestimate their own and their child's ability to swim, especially in a panic event.

### DROWNING IS QUICK AND SILENT



Drowning occurs in as little as 2 minutes.



Irreversible brain damage occurs in as little as 4 minutes.



Most children are out of sight or missing for less than 5 minutes and usually in the presence of 1 or both parents.



Most children die who are submerged for as little as 6-10 minutes.

Children who drown do not **scream, splash, or struggle**. They silently slip beneath the water, even with adults & lifeguards present.

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Nicolas Feuillate Champ .....	Was...\$36.99 / Now...\$30.99
Rombauer Chardonnay .....	Was...\$39.99 / Now...\$30.99
The Cutrer Chard-Sonoma Cutrer...Was...\$32.99 / Now...\$27.99	
Miner Chardonnay .....	Was...\$31.99 / Now...\$25.99
Stags Leap Chardonnay.....	Was...\$28.99 / Now...\$19.99
Ferrari Carano Chardonnay.....	Was...\$28.99 / Now...\$19.99
Sonoma Cutrer Chard Russian River..Was...\$26.99 / Now...\$20.99	
Cuvaison Chardonnay .....	Was...\$24.99 / Now...\$18.99
Simi Russian River Chardonnay.....	Was...\$24.99 / Now...\$19.99
Santa Margherita Pinot Grigio .....	Was...\$26.99 / Now...\$19.99
Newton Chardonnay Red labe.....	Was...\$20.99 / Now...\$15.99
Frei Brothers Chard.....	Was...\$19.99 / Now...\$15.99
Merryvale Chardonnay.....	Was...\$20.99 / Now...\$14.99
La Crema Chardonnay .....	Was...\$21.99 / Now...\$14.99
Kendall Jackson Grand Rsv Chard...Was...\$18.99 / Now...\$14.99	
Kim Crawford Sauvignon Blanc.....	Was...\$18.99 / Now...\$14.99
Franciscan Chardonnay.....	Was...\$18.99 / Now...\$13.59
Murphy Goode Chardonnay .....	Was...\$16.99 / Now...\$12.99
Simi Chardonnay .....	Was...\$16.99 / Now...\$13.99
Oyster Bay Sauv Blanc .....	Was...\$15.99 / Now...\$12.99
Kendall Jackson Chardonnay .....	Was...\$14.99 / Now...\$11.99
Rodney Strong Chardonnay .....	Was...\$19.99 / Now...\$10.99
Chateau St. Jean Chardonnay.....	Was...\$14.99 / Now...\$10.99
Toad Hollow Chardonnay.....	Was...\$14.99 / Now...\$10.99
Simi Sauvignon Blanc.....	Was...\$14.99 / Now...\$10.99
Edna Valley Chardonnay.....	Was...\$13.99 / Now...\$10.49
Clos du Bois Chardonnay.....	Was...\$12.99 / Now...\$9.99
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Silver Oak Napa Cab Sauv.....	Was...\$100.99 / Now...\$84.99
Silver Oak Alexander Cab Sauv.....	Was...\$70.99 / Now...\$59.99
Joseph Phelps Cabernet Sauvignon..Was...\$59.99 / Now...\$44.99	
Flowers Pinot Noir .....	Was...\$54.99 / Now...\$44.99
Mt. Veeder Cab.....	Was...\$40.99 / Now...\$32.99
Stags Leap Merlot.....	Was...\$42.99 / Now...\$24.99
Ferrari Carano Cab Sauv.....	Was...\$36.99 / Now...\$22.99
Ferrari-Carano Merlot .....	Was...\$32.99 / Now...\$19.99
Franciscan Cabernet / Merlot.....	Was...\$26.99 / Now...\$19.99
.....	\$18.99
Sterling Napa Merlot .....	Was...\$23.99 / Now...\$18.99
Simi Cabernet / Merlot .....	Was...\$24.99 / Now...\$16.99
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Twenty Bench Cabernet Sauv .....	Was...\$20.99 / Now...\$14.99
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Chateau St. Jean Cabernet / Merlot..Was...\$18.99 / Now...\$10.99	
337 Cabernet Sauvignon .....	Was...\$15.99 / Now...\$10.99
Estancia Merlot .....	Was...\$14.99 / Now...\$10.99
Liberty School Cab .....	Was...\$13.99 / Now...\$9.99
Mark West Pinot Noir.....	Was...\$15.99 / Now...\$9.99
Cline Zinfandel.....	Was...\$12.99 / Now...\$9.99
Red Truck Red Blend .....	Was...\$10.99 / Now...\$7.99



## King Ranch Delight

One large package of boneless & skinless chicken breasts – chopped up.

Sauté some onions and then add a can of chopped chili peppers.

Add a can of cream of mushroom soup, a can of cream of chicken soup and enough chicken broth to make a smooth and somewhat thick sauce.

Lightly grease 9 x 13 Pyrex pan and then layer the following:

*Corn tortillas cut in strips*

*Chicken*

*Sauce*

*Grated Cheddar Cheese*

*Repeat*

Cook for 30 minutes at 350 degrees. Great for large parties!



## Meet Johnathan

DOB: 10/1997

Johnathan is an affectionate child who loves to give and receive hugs. He loves trains, building with Legos and cardboard boxes. He also enjoys going on outings and watching cartoons, especially Scooby-Doo. His favorite food is pizza.

He has been diagnosed with an Autistic Spectrum Disorder which requires therapy. He is not able to communicate as easily as other children his age, which can be very frustrating for him. He has made tremendous progress in foster care and has a strong desire to please the adults around him. Johnathan requires a high level of supervision due to his activity level and his social skills. Johnathan's foster mom describes him as a "lovable child" and a "good kid."



*For more information about adoption in general or Johnathan, please contact the Adoption Coalition of Texas at [info@adopttexas.org](mailto:info@adopttexas.org).*

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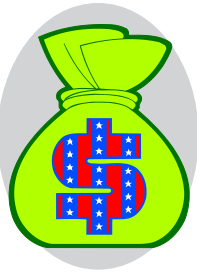
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## A Sensible Plan for College Funding

*Submitted by Rich Keith*

As a parent, you may feel a moral obligation to fund your children's education, but you don't want to sacrifice your current lifestyle or rob your future retirement in order to fund education costs. Well, to make funding both their education and your retirement a non-issue, you must consider how to:



- Maximize your cash flow so that you can invest funds in education and retirement accounts. This includes both reducing debt and lowering expenses.
- Utilize the numerous education tax incentives provided by the IRS to reduce taxes and produce so-called "tax scholarships" for your family.
- Qualify for merit and need-based financial aid offered by colleges

If you can maximize the benefits produced by the above strategies, you may not have to compromise your education and retirement goals. Historically, we see that college costs have risen at 2 to 3 times the inflation rate of the Consumer Price Index. And college really costs you more than you think because it is paid with after-tax dollars. Depending on which tax bracket you are in, the amount you must

earn to pay for college is a good deal more because you must first pay the IRS...before you pay the college.

How old will you be when your last child graduates from college? Assume that you are 45 years old and you plan to retire in 20 years and that a public college costs \$60,000 for 4 years. You take the money out of your retirement savings today. The money you give to a public college for four years will cost your retirement fund about \$280,000 at an 8% return. Elite colleges cost more, but there is a hidden benefit which we will get to later. And remember, these numbers are for just one child's college education.

Clearly this presents a funding dilemma shared by parents everywhere: how to fund college and retirement? Experts agree there are two methods to make this work:

The first method is by using your money through: (A) paying out of your current income, (B) paying with withdrawals from your savings accounts, or (C) borrowing. Most people use some combination of all three. The second method is to use money from others. This comes in the following forms: (A) financial aid, (B) by using special education tax strategies, (C) gifts from relatives, or (D) your child's resources (his/her income and assets). We will explore this topic in future columns, how to make a sensible, methodical plan for funding college expenses.

We recommend an even higher level  
of protection this summer.

### Great Hills Baptist Church

#### Sunday Schedule:

9:30 & 11 am - Bible Life Groups (all ages)

9:30 am - Celebration-Connection  
(Worship Choir & Orchestra)

11:00 am - Life-Connection  
(Worship Band)

#### Classes Beginning September 20:

##### Hot Topics

Topics include: teen purity, empty-nesters, financial stability, parenting for greatness, defending your faith

##### Soul Mates

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or seriously dating

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