



THE Bulletin

The Ranch at Brushy Creek

October 2009

Official Publication of The Ranch at Brushy Creek HOA

Volume 1, Issue 8

RBC Developers Report

August 29, 2009

We wanted to take this opportunity in the community newsletter to bring you up to speed with regards to our builder team and future development activity in The Ranch at Brushy Creek.

The builders holding lot positions in The Ranch at Brushy Creek HOA are Grand Haven Homes, Monterey Homes, Drees Homes, and Scott Felder Homes. Scott Felder Homes is the most recent addition to the builder team and has replaced Newmark Homes lot position in the community. Other builders in the community, associated with the RBM HOA, are Scott Felder Homes, Mercedes Homes, Highland Homes, and Buffington Signature Homes.

Despite the state of the overall economy, interest in the community and sales activity remain strong. The vacant lot inventory remains healthy. We do not anticipate starting any new sections of lots for another 12 months, and have not identified which section will be developed next.

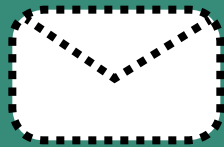
We have all been challenged by the weather this year; from the hail storm in May and then again in June to the current drought situation. The pool facilities and some common area fence sustained damage from the hail, and we continue to juggle our watering schedules to keep the common areas healthy. We thank you for getting your home repairs taken care of in an expeditious manner and for following the City's Water Restrictions.

Thank you for making the Ranch at Brushy Creek a great place to live.

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Fall Festival

Saturday, October 24th

12pm - 4 pm

Local vendors and residents will be lined up at Ranch Trails Park with games and goodies for both young and old. Come in costume and be sure to have your picture taken at our photo booth. Food vendors, bounce houses, pumpkins and more! This will be an event you and your family will not want to miss! Watch your mailbox kiosks for more details.

We still need volunteers, sponsors, and small businesses. Do you have a passion, a business or a hobby and want to get your orders placed in time for Holiday sales? Be a part of the year's biggest celebration with the Ranch at Brushy Creek Fall Festival!! Please contact Angel Carter for details on pricing and to reserve a spot. You will keep any money from sales you make that day. Discounted fees will be available for anyone willing to host an activity booth during the event.

If you are interested, please contact Angel Carter at RBCSocialCommittee@gmail.com for more details.



THE BULLETIN

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ADVERTISING INFO

Please support the businesses that advertise in The Bulletin. Their advertising dollars make it possible for all Ranch at Brushy Creek residents to receive the monthly 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 our sales office at 512-263-9181 or advertising@PEELinc.com. The advertising deadline is the 10th of each month for the following month's newsletter.

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View the current issue of The Bulletin Newsletter
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HOA NOTICE

ROOF REPLACEMENT

All shingle color and style changes must be approved by the HOA Architectural Committee prior to installation.

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Mandatory Water Conservation Measures Now in Place!

Due to extremely low water levels in Lake Travis, the Lower Colorado River Authority (LCRA) is requiring their water customers to implement mandatory water restrictions under the state-approved LCRA Water Management Plan. As a water customer of LCRA, the City of Cedar Park is impacted by this requirement.

Effective immediately, all Cedar Park water customers are subject to mandatory water conservation in accordance with Cedar Park's Drought Contingency and Water Emergency Plan Stage 2. According to Cedar Park's Drought Contingency and Water Emergency Plan, Stage 2 is triggered by a combined storage volume of 900,000 acre feet in the Travis and Buchanan lakes.

The two main aspects of the Stage 2 plan are: the current twice-a-week voluntary watering schedule is now mandatory; and, residents must adhere to specified watering hours.

The following water use restrictions apply to all Cedar Park water customers and go into effect immediately.

Water customers are required to adhere to the City's twice-a-week outdoor watering schedule.

Residential customer watering days:

- Last digit of their street address ending in a 0, 2, 4, 6, or 8: Thursday and Sunday.

- Last digit of their street address ending in a 1, 3, 5, 7, or 9: Wednesday and Saturday.
- Outdoor water use is prohibited between the hours of 10:00 a.m. and 7:00 p.m. You may use a handheld hose equipped with a positive pistol grip nozzle or other device that automatically shuts off water flow when the hose is not being used, or handheld buckets at any time, on any day.
- The washing of automobiles, trucks, motorbikes, boats, trailers, airplanes or other vehicle is prohibited except on designated watering days. Washing is prohibited between the hours of 10:00 a.m. and 7:00 p.m. Such washing when allowed, shall be done with a handheld bucket or a handheld hose equipped with a positive shutoff nozzle for quick rinses.
- Use of water to fill, refill, or add to any swimming pools, wading pools, or Jacuzzi-type pools is prohibited except on designated watering days. This water use is prohibited between the hours of 10:00 a.m. and 7:00 p.m.
- Operation of any ornamental fountain or pond for aesthetic or scenic purposes is prohibited except where necessary to support aquatic life or where such fountains or ponds are equipped with

(Continued on Page 4)

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THE BULLETIN

Conservation Measures-(Continued from Page 3)

a recirculation system.

- The following are considered a waste of water and are prohibited:
- Washing sidewalks, walkways, driveways, parking lots, tennis courts, patios or other hard-surfaced areas except to alleviate immediate health or safety hazards.
- Use of water for dust control.
- Allowing water to run off a property or allowing water to pond in the street or parking.
- Operating a permanently installed irrigation system with broken heads, with heads that are out of adjustment that spray more than 10% of the spray on street or parking lots, or that is misting.
- Failure to repair a controllable leak(s) within a reasonable period after having been given notice.
- Washing an automobile, truck, trailer, boat, airplane, or other mobile equipment with a handheld hose not equipped with a pistol grip nozzle or other device that automatically shuts off water flow when the hose is not being used.

Failure to comply with the mandatory watering schedule can result in a fine up to \$500 per day. If a residence receives more than three tickets, the City can discontinue water service to the account.

Visit www.cedarparktx.us for more information and get water-saving tips at www.watერიq.org.

Gardening Tips

October:

- Time to plant spring flowering bulbs.
- Purchase and plant pansies, snapdragons, dianthus, etc., for winter and spring color.
- Clean and sharpen hand tools. Coat metal surfaces with a light coating of oil to prevent rust from forming before storing for winter.
- Check for aphids and caterpillars on your fall flowers and leafy vegetables. Treat as required.
- A final application of fertilizer can be applied to your lawn if you failed to do so in September.
- For those wanting that green winter lawn, now is the time to sow annual winter rye grass. Use 8-10 pounds per 1000 sq. ft.

If the drought continues, make sure you keep some water on your trees. I've seen quite a few in our neighborhood that have suffered from the heat and lack of moisture



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Recipe of the Month:

Ghost Cookies

- 1 package of Nutter Butter Peanut Butter Cookies
- 1 lb. of white candy coating (what you use to dip strawberries)
- 1 bag of mini semisweet chocolate chips (make sure you use the mini)
- Wax paper

Melt the candy coating in the microwave, (as per the package instructions), stirring until smooth. Dip the cookies into the coating; covering the cookies completely. Let excess coating drip off and then lay on a sheet of wax paper. While the coating is still warm, place two mini chocolate chips on each ghost cookie for eyes. Let stand until set.

(Yields approximately 3 dozen)



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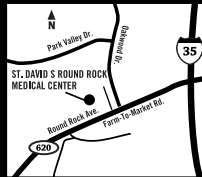
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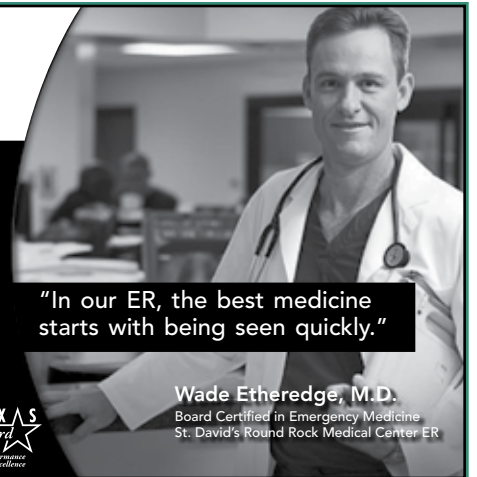
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A Sensible Plan for College Funding

Submitted by Rich Keith

How you fund college expenses is divided naturally between using your money, and by using other peoples' money. This sounds simple but each scenario requires understanding of the long-term impacts. In this article we are going to focus on free money, and on "Tax Scholarships," where the Federal Government helps you send your child to college through tax savings and other methods.

Recently the federal government boosted financial aid for higher education, including various tax breaks. An expanded version of the Hope Scholarship tax credit appeared called the American Opportunity tax credit. The new credit can save taxpayers as much as \$2,500 in tax, or \$5,000 for two collegians, and a refund of \$1,000, if you satisfy certain rules.

Remember that you can't claim the American Opportunity credit for expenses paid with withdrawals from a 529 plan. So you may wish to limit 529 withdrawals so some college expenses are paid with other money, to allow the use of the new tax credit. Some students won't qualify for the American Opportunity credit. Fortunately, a Lifetime Learning tax credit provides a maximum annual credit of \$2,000 for tuition and fees, subject to rules.

The tax advantages of 529 plans are many. A down year for stock funds, combined with a poor year for many bond funds, has driven

down the value of many folks' 529 accounts. People with younger children can keep contributing and look to a rebound. Parents of college and pre-college students, though, may have few options other than using 529 plan withdrawals to pay for higher education. Having said that, it may be better to pay for college from cash flow or from cash reserves. This delays liquidation of 529 assets as long as possible, allowing for a recovery. Remember to reimburse yourself from your 529 plan before the end of the calendar year in which the expenses were incurred.

If the market does not come back in time for your needs, you still have options. If you have other funds that can cover college bills without disrupting your financial plan, keep the money in the 529 as long as feasible, in hopes of future tax-free growth. Of course, if a child is finishing school and there is no younger sibling who could use the funds in the future, then you should spend down your 529 funds. Tax tip: parents of college-bound children should realize net losses in their taxable accounts to lock in tax benefits. The proceeds can be reinvested in 529 accounts so that any future gains from today's low levels can be withdrawn, tax-free, to pay for college later on; perhaps in graduate school. Check with your financial coach and tax advisor for full details.



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<small>6 MONTHS</small>	<small>12 MONTHS</small>	<small>24 MONTHS</small>	<small>6 MONTHS</small>	<small>12 MONTHS</small>	<small>24 MONTHS</small>
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NatureWatch – Mysterious Moths

by Jim and Lynne Weber



Cecropia Moth



Luna Moth

While much more numerous but not as widely studied as their close cousin the butterfly, moths are a large and fascinating group of insects. Making up about 80% of the insect order known as Lepidoptera, most moths are active mainly at night, strangely attracted to light, and while some never eat, many species can live much longer than most butterflies and can even hibernate over the winter.

Like butterflies, the lifecycle of a moth is comprised of an egg, caterpillar (larvae), pupa, and adult. The length of this cycle and each of its phases varies with each species, with some species producing as many as 10 broods a year. Many moths have hairy bodies to help maintain the internal body temperature necessary for flight, and heat up their flight muscles by vibrating their wings, since they don't have the radiant energy of the sun to assist them. Sphinx moths, whose wings beat 70 times per second, have a top speed of 50 kilometers per hour, and even more amazingly, many pupate underground! Moths range in size from the micros that have wingspans of 3-4 millimeters to the female Cecropia moth, with a record wingspan of over 130 millimeters, the largest insect in North America.

Moths are positively phototactic, or automatically move toward a source of light. While the exact reason for this is unknown, interesting theories abound. Some moths are known to migrate short distances, and may use the night sky to navigate. They may use the moon as a primary reference point and have the ability to calibrate their flight paths as the moon moves across the night sky. This may help orient them, and can also explain the disorientation they seem to experience when they unexpectedly 'catch' or fly above a light source that they think is the moon. It's also possible that moths look at light as an escape route mechanism, where flying up (toward the light) signifies safety, and flying down (toward the darkness) signifies danger.

(Continued on Page 9)

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Nature Watch - (Continued from Page 8)

Once they find an appealing source of light (preferring white versus yellow wavelengths), moths seem entranced by it. Like humans, moth's eyes contain light sensors, but unlike humans their dark-adapting mechanism responds much more slowly than their light-adapting mechanism. This could mean that they may not want to leave the light since the dark renders them blind for so long, and might explain why they can be attracted to the light over & over again. Lastly, since moths are generally nocturnal creatures, they may respond to the light like they would the rising sun, and settle in for a good day's sleep.

With so many thousands of moth species, even the largest can be difficult to identify. Clues can be gleaned from their profile or posture, vein patterns in their wings, and even the time of night that they are most active. Moths have antennae that are either feather-like or hair-like, with the male's antennae being larger than the female's. This is beneficial for detecting the pheromones (a chemical signal that triggers a natural response from a member of the same species) released by the females from as much as 8 kilometers away!

Some of our most beautiful nighttime jewels include the Cecropia, Imperial, Luna, and Polyphemus moths. These large moths, all members of the Giant Silkworm (Saturniidae) family, hold our greatest fascination. Cecropia larvae grow to about 4 inches in length, and you can often hear them as they eat. Imperial moths emerge in September/October awash in yellow & purple. The luminescent green Lunas, like all Saturniidae, are born without a mouth – they never eat or drink, as their main purpose is to reproduce. And the Polyphemus is named for the Greek Cyclops due to the large purple eyespot on each hindwing. So the next time you're up at night, wander outside by a light and see if you can spot some of these lovely creatures! *Send your nature-related questions to naturewatch@austin.rr.com and we'll do our best to answer them.*



Imperial Moth



Polyphemus Moth

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ORIGAMI FINALE AND DAMIAN PRIOUR - *Sunday, October 4*

Sculptor Damian Priour lectures on his exhibit at 12:30 p.m. in the auditorium. Artist Joan Son demonstrates this ancient craft from 1 to 4 p.m. in McDermott Learning Center.

MARY FRASHER ART EXHIBIT - *October 9 through December 6*

A mixed media exhibit, "My Back Yard: Life in Central Austin" in the McDermott Learning Center.

NATURE NIGHTS—BUTTERFLIES - *Admission \$1, 6 to 9 p.m. Friday, October 16*

Explore the flight of the monarch butterflies and their friends. Sponsored by KVUE.

WILDFLOWER ART MINI-EXHIBIT - *October 17 to 31*

Clara Newby watercolor exhibit in the store.

GOBLINS IN THE GARDEN- *4 to 7 p.m. Sunday, October 25*

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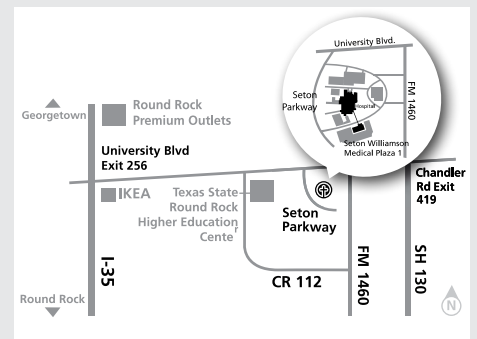
October Special Events

October 13

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October 27

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