



# TCW NEIGHBORHOOD NEWS

Official Publication of Travis Country West Community

## ATM MACHINES SAFETY TIPS:

ATM robbers usually position themselves nearby waiting for a victim to approach and withdraw cash. Most ATM robbery victims are women and were alone when robbed. Most claim that they never saw the robber coming. Most ATM robbers used a gun or claimed to have a concealed weapon when confronting the victim and demanding their cash.

If you or your family members use ATM cash machines on a regular basis, here are some tips that can make the process a little safer. Use only ATM machines in well-lit, high-traffic areas. Don't use ATM machines that are remote or hidden such as being located behind buildings, behind pillars or away from public view. Beware of obvious hiding places like shrubbery or overgrown trees. ATM robbers like to have the element of surprise with no witnesses.

Get a list of ATM locations from your bank and keep it in your car. Choose an ATM that looks and 'feels' safer, even if it is a couple of miles out of the way. Try and limit your use to daylight hours. When you drive up to an ATM location, scan the area for any suspicious persons. If you see anyone suspicious standing nearby or sitting alone in a car, don't hesitate to drive away. Listen to your 'gut' instinct. When you approach a bank ATM on foot be prepared and have your access card ready. After inserting your card and your PIN number keep an eye out behind you. If anyone suspicious or seemingly dangerous approaches terminate your transaction and leave immediately, even if it means leaving your ATM card in the machine. When you receive cash from the machine don't openly count it...put it away immediately, extract your card, and walk away.

If you use your car at a bank drive-thru ATM machine the same rules apply. Make sure there are no obvious hiding places or suspicious persons loitering in the area. If there are, listen to your gut instinct and drive away. Keep the car in gear, doors locked, with your foot firmly on the brake, while using the ATM machine. Keep a close eye on your rear and side view mirrors during the transaction. Robbers almost always approach from the rear on the drivers' side. If you see anyone approaching, drive off even if it means leaving your ATM card behind. You can always retrieve it later or cancel the card. If you are confronted by an armed robber, just give up your money without argument. The cash is not worth serious injury or death.

- Only use ATM machines in a well-lit, open, high-traffic area during the daytime

*(Continued on Page 2)*

*Save the Date!*



benefitting  
Austin Affiliate of  
Susan G. Komen for the Cure

The Stiletto Stampede for the Cure™ is back at the Hill Country Galleria, Saturday, October 16, 2010! Presented by IdealHeel™ and Dillard's, the Stiletto

Stampede for the Cure benefits the Susan G Komen Austin Affiliate. The Stiletto Stampede for the Cure is a high heel dash (100 yards) with a mission to encourage young women and men to know and understand the risks of breast cancer and empower them to prevent the disease by utilizing overall Breast Self-Awareness through early detection, screening methods and education. More information is available online at [www.stilettostampede4thecure.org](http://www.stilettostampede4thecure.org)

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# Travis Country West

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### BOARD OF DIRECTORS

John Campbell ..... President  
 Gail Ow ..... Vice President  
 Seth Prejean..... Treasurer  
 Marco Martinez ..... Secretary  
 Carey Burnett..... Director

For information email: [board@traviscountrywest.org](mailto:board@traviscountrywest.org)

### TCW COMMITTEES

The neighborhood has started the following committees and we are always looking for new volunteers. Please use the contact email for questions and volunteer opportunities.

Social Committee.....[social@traviscountrywest.org](mailto:social@traviscountrywest.org)  
 Pool Committee ..... [pool@traviscountrywest.org](mailto:pool@traviscountrywest.org)  
 Landscape Committee..... [landscape@traviscountrywest.org](mailto:landscape@traviscountrywest.org)  
 Newsletter Committee .....[newsletter@traviscountrywest.org](mailto:newsletter@traviscountrywest.org)  
 Architectural Committee..... [architectural@traviscountrywest.org](mailto:architectural@traviscountrywest.org)

## IMPORTANT NUMBERS

### CITY OF AUSTIN CONTACT NUMBERS

Dead Animal Pick up ..... 947-9400  
 Abandoned Vehicle..... 280-0075  
 Pothole Repair..... 974-8750  
 Street Light Outage ..... 505-7617

### NEWSLETTER PUBLISHER

Peel, Inc. .... [www.PEELinc.com](http://www.PEELinc.com), 512-263-9181  
 Articles ..... [newsletter@traviscountrywest.org](mailto:newsletter@traviscountrywest.org)  
 Advertising..... [advertising@PEELinc.com](mailto:advertising@PEELinc.com), 512-263-9181

## ADVERTISING INFO

Please support the businesses that advertise in the Travis Country West Community Newsletter. Their advertising dollars make it possible for all Travis Country West 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](mailto:advertising@PEELinc.com). The advertising deadline is the 8th of each month for the following month's newsletter.

### ATM Safety - (Continued from Cover Page)

- ATM machines in supermarkets are safer for nighttime use
- Avoid ATM machines adjacent to obvious hiding places
- When you approach an ATM scan the area first for loiterers
- Have your card ready and leave quickly, not counting your cash in public
- Walk or drive away immediately if your instincts tell you so
- Don't argue with a robber, if confronted, and give up the cash
- Don't fight with or attempt to follow the robber
- Drive to a safe place and immediately call the police

- Submitted by Deputy James Kitchens, Travis County Sheriff's Office

### Classified Ads

**Personal classifieds** (one time sell items, such as a used bike...) run at no charge to Travis Country West residents, limit 30 words, please e-mail [newsletter@traviscountrywest.org](mailto:newsletter@traviscountrywest.org)

**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](mailto:advertising@PEELinc.com).



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\*ANNUAL PERCENTAGE RATE. ALL RATES ARE EXPRESSED "AS LOW AS". ACTUAL RATE MAY VARY DEPENDING ON CREDIT QUALIFICATIONS. \*\*AUSTIN TELCO WILL PAY ALL STANDARD CLOSING COSTS ON HOME EQUITY LOANS BELOW \$100K. ADDITIONAL NON-STANDARD FEES WILL BE THE RESPONSIBILITY OF THE MEMBER. \*\*\*RATE APPLIES TO 1ST LIEN COMMERCIAL REAL ESTATE LOANS WITH A LOAN TO VALUE OF 80% OR LESS; CONSTRUCTION/DEVELOPMENT LOAN RATES/TERMS MAY BE DIFFERENT. NO PRE-PAYMENT PENALTY. \*\*\*\*ANNUAL PERCENTAGE YIELD. PENALTIES FOR EARLY WITHDRAWAL MAY APPLY. ALL APR'S, APY'S AND TERMS ARE SUBJECT TO CHANGE WITHOUT NOTICE. PLEASE CALL FOR DETAILS. THIS CREDIT UNION IS FEDERALLY INSURED TO AT LEAST \$250,000 PER MEMBER BY THE NATIONAL CREDIT UNION ADMINISTRATION.



## Austin Newcomers Club

### June Luncheon

Austin Newcomers is a social organization dedicated to introducing residents to the Austin Community and giving them the opportunity to meet and make new friends. Join us at our monthly luncheon as well as take the opportunity to learn about and become involved in many of the varied fun Interest groups.

**Time:** 11:00 AM Social - 12 Noon Luncheon

**Date:** June 16, 2010

*(Reservations required by Thursday, June 10th)*

**Location:** Green Pastures Restaurant

811 W Live Oak Street, Austin, 78704

**Luncheon Cost:** \$20 per person

*For Luncheon Reservations email: LuncheonDirector@*

*AustinNewcomers.com or contact Marilyn Amey, 473-0118*

*For other Newcomers information visit*

*www.austinnewcomers.com or call 512-314-5100*

### June Program: Wild Women of the Old West - originally scheduled for January

The Old West was difficult for women. Not all had brave husbands

who provided for them and made the family living. Frontier women without the protection of a husband or parents were left to do whatever they could to survive.

Many of the men who were outlaws have become legends with heroic stature. The women outlaws are not well known, but many had fascinating lives.

These are not the pioneer women with the sunbonnets who organized our churches, but women who made up their own rules and did what they had to do to live in a tough and lonely world.

Martha McLain will tell us the stories of these women. Marti's family has ranched in Sutton Country, Texas for over 100 years. She is a graduate of the University of Texas, did her graduate work in American Studies at the University of Texas Permian Basin, and studied Spanish and archeology in Mexico City and Guadalajara.

She has held various offices in the Daughters of the Republic of Texas and was named a Honorary Regent for Life in the Daughters of the American Revolution. She is the author of Love Letter of the Old West and April 1, 1902, a columnist, play director (won Best Direction of a Drama award), and speaker.

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# Travis Country West

## TCW Hike and Bike Trail Map



*Gravel Trail and Blacktop Lap include Short LoopBack Milage = 1.77 miles  
(Diamond marked at every half mile)*



*Gravel Trail Only  
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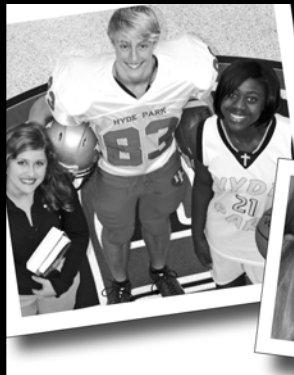
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## FINANCIAL FOCUS

In life, you can't avoid all risks — and you shouldn't try, because endeavors that carry risk also bring the prospect of reward. And it's certainly the same in the investment world. So instead of trying to invest risk-free, which is impossible, learn to recognize the different types of investment risk while becoming familiar with your own risk tolerance.

To start with, let's quickly look at some of the most common forms of investment risk:

- **Risk of losing principal** — This is the type of risk most commonly associated with investing. You could lose some, or even all, of your principal if you sell an investment, such as a stock, whose value has dropped lower than the purchase price. You can't eliminate the risk of losing principal, but you may be able to reduce it by buying quality stocks and holding them long enough to overcome short-term market drops.
- **Inflation risk** — With an investment that pays a fixed rate of return, such as a certificate of deposit (CD), you run the risk of not keeping up with inflation, which means you could lose purchasing power over time. Consequently, it's a good idea not to "overload" on these types of investments.

• **Interest-rate risk** — When you own a bond, your investment is somewhat at the mercy of changing market interest rates. For example, if you buy a bond that pays four percent interest, and market rates rise so that newly issued bonds pay five percent, the relative value of your bond will go down; no one will pay you face value of your bond when they can get new ones that pay higher rates. Of course, if you hold your bonds until maturity, which is often a good idea, you can avoid being victimized by interest-rate risk.

• **Concentration risk** — This type of risk occurs when you have too much of your money concentrated in one area, such as in a particular stock or in one industry. If a downturn strikes that stock or industry, your portfolio could take a big hit. To combat this type of risk, you need to diversify your holdings among stocks, bonds, government securities and other investments. While diversification, by itself, cannot guarantee a profit or protect against a loss, it can help reduce the effect of volatility.

In addition to understanding the above types of risk, you also need to be familiar with your own risk tolerance and how it affects

*(Continued on Page 6)*

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# Travis Country West

## Financial Focus - (Continued from Page 5)

your investment strategy. If you are constantly worried about “the market,” you’ve probably got too many investments that are at risk of losing principal. At the other end of the spectrum, if you’re always concerned that your portfolio won’t grow enough to generate the income you’ll eventually need for retirement, you may be investing too conservatively — and, as a result, you’re inviting inflation risk.

Ultimately, you need to match your own risk tolerance with a strategy that allows you to achieve your goals. This will require self-awareness, patience, discipline — and, at times, a willingness to move outside your own “comfort zone.” By learning to balance and manage risk, you can ultimately put yourself in a position to pursue your investment strategy.



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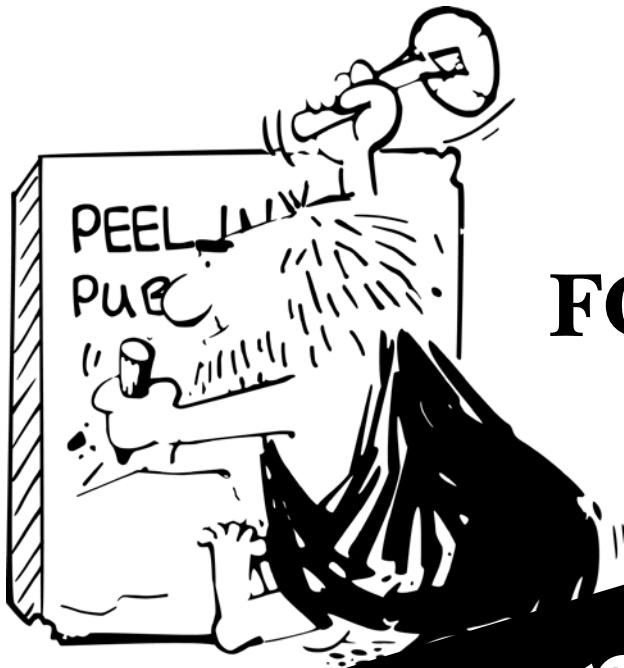
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