



Courtyard Caller

OFFICIAL COURTYARD NEWSLETTER

Courtyard Homeowners Association, Inc.

July 2010

Volume 6, Number 7

CELEBRATE THE FOURTH OF JULY

In The Courtyard

**Saturday, July 3, 2010
PARADE AT 10:30AM**

Join us at 10:15am at Parade Ridge and Courtyard Drive
We will line up behind the Fire Truck and march to the Park
Decorate your bike or wagon and join in the fun
Grab a kazoo and march in the one and only
Courtyard Marching Kazoo Band
Add balloons to the stroller and walk with the Stroller Brigade

PICNIC IN THE PARK !

Wear your bathing suits for the Slip & Slide
Don't miss the clown, face painting, balloon animals
& the Moonwalk

Boat rides courtesy of the Kayak/Canoe Committee

Enjoy hot dogs, lemonade, chips & watermelon

YOU DON'T WANT TO MISS IT!!!!

Parade Route: Starts at Parade Ridge and Courtyard Drive then
proceeds to Scout Island Circle South. Turns left on Tom Wooten
then right on Scout Island Circle North and on to the Park.



BOOK CLUB

*(Tuesday, July 13, 1:00 p.m. at the Courtyard
Tennis & Swim Club)*

Geraldine Brooks, author of *People of the Book* and *Nine Parts Desire*, has become a staple of the Courtyard Book Club's booklist. This July, one of her earlier books, *Year of Wonders*, will inspire the discussion. This short work was described by *Publisher's Weekly* as "a diamond among rhinestones" in the historical fiction genre. The setting is a single year in the life of an English village, Eyam Derbyshire, at the time of the bubonic plague, 1666. Brooks tells the story from the perspective of eighteen-year old widow and mother of two, Ann Firth. The plot is based on a true story of Eyam, referred to as the "plague village" after a bolt of cloth brought into the village by a traveling tailor spreads the plague. Brooks discovered the village and its story while living in England in the 1990's. Sources tell of an astute minister who inspires the village to quarantine themselves in order to prevent the spread of the disease. The only primary sources are three letters from the rector written at the time of the plague. Some additional historical accounts were written some time after the event. On this factual framework, Brooks builds an intriguing story of what might have happened given the realities of life in 1666.

In August, the Club will take a summer break and read a popular novel, *The Girl with the Dragon Tattoo* by Swedish novelist and journalist Stieg Larsson.

For information on the Book Club, contact Jean Heath, 512/231-9412 or healthcjb@yahoo.com.

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Center Court:
 Ryan Duffin..... 626-5905
 Travis County Courtyard (aka "Backcourt")
 Allan Nilsson 346-8432
 arnilsson@earthlink.net
 Villas at Courtyard:
 Thomas Hoy..... 231-1270
 Thomas.Hoy@freescale.com
 Wolf Court:
 Tim Sullivan..... 346-3146
 tsullivan@austin.rr.com

BULL CREEK PARK

Re-Opened

If you haven't been down Lakewood Drive in a while, beautiful Bull Creek Park is open, and it appears the restoration work is completed. Although still a low water bridge, the new bridge is a significant improvement over the old really really low water bridge. At the present time and for the next six months, Bull Creek Park will remain an "on leash" park for dog owners. At the end of this period, the City will perform water quality tests and make a final determination on the status of dogs in this park. If dog owners really care about returning this park to "off leash" status, they need to police themselves and other pet owners and make the effort to pick up pets' "deposits" so these do not end up polluting the creek. Pet owners – whether your pets can be allowed to run free is up to you!

Don't want to wait for the mail?
 View the current issue of *The Caller* on the 1st day of the month at www.PEELinc.com

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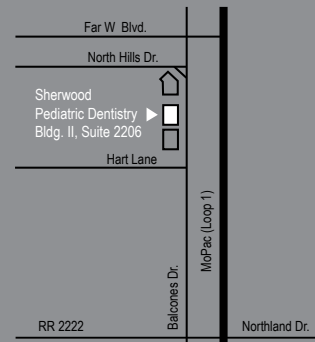
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OFFICE HOURS

Convenient office hours are
Monday 9 am - 5 pm
Tuesday – Thursday 8 am - 5 pm
Fridays are reserved for surgical procedures.



HERITAGE TREES



Doesn't just about everyone want lovely trees to surround and protect their home? Besides their aesthetic value, trees clean our air, protect us and our homes from the blazing sun and howling wind, soften the impact of rain and reduce the amount of run-off into our creeks and rivers. From a strictly dollars and "cents" perspective, studies have shown that trees can contribute as much as 15 -20% to the value of a home or building, and properly placed shade trees can reduce home energy consumption up to 30%, reducing the need to burn fossil fuels

to generate energy for air conditioning.

Fortunately, we live in a city that has long recognized that trees are valuable economically, aesthetically, and for the environmental sustainability of this region. In 1983, the City of Austin (City) adopted one of the most progressive tree ordinances in the country. It's TREE AND NATURAL AREA PROTECTION CODE is based on the fundamental precepts of sound urban forest management, diversification, preservation, and replenishment, and its requirements are designed to achieve a balance of re-forestation and preservation for the best long-term benefit for the community. Among these rules is a relatively new ordinance amendment intended to add an extra level of protection for the City's largest and oldest trees – our "Heritage Trees."

What is a "heritage" tree, you ask? It's a tree that is twenty-four (24) inches or larger in diameter and is on the selected species list: American elm, Arizona walnut, bald cypress, bigtooth maple, cedar elm, eastern black walnut, oak (all species), pecan, Texas ash, and Texas madrone. Most pecans and oaks, and many other trees on this list, have an average life expectancy of 300-500 years. An old heritage tree is not about to die, unless it is in poor health, or it was

injured by improper pruning or other causes. Some tree species, usually those planted at subdivisions by developers, have a life span of only 50 years. Note that Austin only has a 30% green urban canopy while the recommended is 40% for a healthy urban canopy. This means that we are losing millions per year in benefits that the trees could be contributing, including carbon sequestration. Heritage trees contribute the most benefits per tree. They are the workhorses.

For these trees to reach the "heritage" sizes, they are generally a minimum of 75 to 100 years old and, once removed, they cannot be replaced for many many lifetimes. As such, removal of these treasures cannot be undertaken lightly -- serious consideration must be given to reasonable alternatives to destroying the tree. The ordinance also recognizes and tries to address the fact that many less-direct actions can result in the ultimate destruction of the tree. Besides the obvious uprooting or severing of the main trunk of the tree, "removal" of a protected tree can be found by "any act" that causes or may reasonably be expected to cause a tree to die. This includes damage inflicted upon the root system by machinery, storage of materials, soil compaction, substantially changing the natural grade above the root system or around the trunk, excessive pruning or paving with concrete, asphalt or other impervious materials. While we know that appropriate and timely pruning helps to keep your older trees in optimal health, the City encourages people to use a reputable arborist when planning maintenance of their protected trees.

Applications to remove a heritage tree are handled by the City staff, but a staff determination can be appealed to the City's Environmental Board and Land Use Commission. If the tree is thirty (30) inches or larger in diameter, removal requires a variance as determined by the Environmental Board and Land Use Commission. Enforcement of this ordinance is carried out by city inspections and from complaints. Cutting down protected trees without a permit is a Class C misdemeanor and could lead up to \$2000 in fines, plus the costs of mitigation. If someone is cutting down a large tree in your neighborhood, and you are unsure if they have a permit, you can check first before reporting illegal tree removals at www.ci.austin.tx.us/devreview/index.jsp.

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COURTYARD CALLER

IN CASE OF EMERGENCY I.C.E. IT!

Have you ever considered how first responders would know to contact your family or friends if you were in an accident or taken ill and were unable to communicate with them? While most of us carry our mobile phones with names and numbers stored in its memory, would a stranger be able to tell from among the many numbers, which one to call for us in case of an emergency?

If you don't already have some system for emergency contact set up, you might want to give some thought to what people are calling the "I.C.E. Campaign." This campaign was formed to promote a simple and practical idea thought up by a paramedic who found that when he went to the scenes of accidents, there were always mobile phones with patients, but he and his colleagues had no idea which number(s) were important to call for the injured person.

The paramedic reasoned that it would be a good idea and helpful to "spreading the word" if there was a nationally recognized name for the purpose of giving emergency responders, service personnel, and hospital staff a quick method to contact the right person for you by simply dialing the number you have stored as "ICE." For more than one contact name simply enter ICE1, ICE2, ICE3, and so on. The concept of "icing" your emergency contact information is catching on quickly and is well known and in use among emergency personnel already. You may want to join in.

WE CAN DO THAT!

Need help with babysitting, pet care, errands, plant watering, dog walking, chores or grocery shopping? Reliable Courtyard teenagers with transportation are available to assist. Please call Audrey and Julianne Mannix at (512) 502-8876.

Great Hills welcomes our new pastor Danny Forshee

Visit www.ghbc.org for details



WATCH LIVE services Sunday mornings or view any time at www.ghbc.org

Sunday Morning Schedule

9:30 - Traditional Worship | 11:00 - Contemporary Worship | 9:30 & 11:00 - Bible Life Groups (all ages)

Great Hills Baptist Church | www.ghbc.org | 10500 Jollyville Road . Austin, Texas 78759 | 512.343.7763

STRATEGIES FOR A POSSIBLE LAYOFF



A family's most important financial strategies include defensive ones. What if you or your spouse might get laid off in the near future? But you might not get laid off too, so what types of things should a family do? The challenge is to protect your family's assets while staying on-plan to secure your future finances.

First, stay with your retirement savings plan. Keep on contributing because it reduces your taxes and your company may make matching contributions. Combined, these will do you more good than paying off consumer debt. And avoid borrowing against a retirement plan or worse, withdrawing funds early. The taxes and penalties for this are severe.

Next reduce your spending, say, by 10%. This is a good idea

regardless of your situation and the upside is you might reconnect with what is important. Distinguish between wants versus needs. Include the kids on the family decisions. Now that you have more money, it's time to boost your emergency fund. Everyone needs 3 to 6 months of expenses in a readily accessible account. This helps you avoid going into debt when emergencies arise.

Secure your life insurance. This protects your income stream. If you have a group life plan, it will disappear with a job loss. And group plans often have steep increases when you hit those magic milestones every 5 years after 40. Buying a policy outside the company is called portable insurance, and it's smart.

Next knock down your consumer debt. By that I mean anything with a "minimum payment" box – that's bad debt. Use debt-stacking techniques to get out of debt quicker while paying no more on a monthly basis. It's smart to open a home equity line of credit now but don't borrow against it. Think of it as a safety net.

Lastly, secure your home by refinancing while interest rates are low. While you could get a 15-year note, it's smart to get a 30-year loan and pay it off as though it were a 15-year note using higher payments. In this way if you get laid off you can always revert to the lower payments required by the 30-year note.

- Submitted by Rich Keith

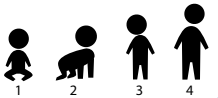


COLIN'S HOPE

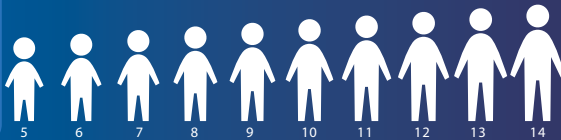
Increasing water safety awareness and standards

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

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.

COURTYARD CALLER

GET YOUR GRILL ON

Summer Is Here!

HEALTHIER RECIPES TIPS

Summer is here. That means summer Barbecue in the great outdoors and enjoying the company of family and friends. There are all kinds of tasty foods to grill up, plus those sides, desserts and drinks that round out the meal. Unfortunately, this leads to an influx of excess calories and weight gain. There goes your beach body that you worked so hard for. Here are some simple barbecue alternative recipes that can help keep you lean and healthy through the summer season when grilling.

GRILLED VEGGIE BURGER

- 4 Garden Veggie burger patties
- 2 Medium red vine tomatoes, sliced
- 2 Dill pickles, sliced
- 1 Bottle of mustard, ketchup, and/or light mayonnaise * use sparingly

- Green leaf lettuce
- 4 Whole grain hamburger buns
- 2 Grilled medium onion, sliced

GRILLED SOY HOT DOGS

- 4 Yves meatless hot dogs
- 1 Bottle of mustard and/or ketchup * use sparingly
- 1 Can of Amy's vegetarian chili
- ½ Cup of dill pickle chopped
- 4 Whole or sprouted grain hot dog buns
- 1 Medium red vine tomato, diced
- 1 Medium sweet onion, diced

GRILLED VEGETABLE KABOBS


- 2 zucchini
- 1 red and 1 yellow bell pepper
- 1 onion
- 12 oz halved mushrooms
- 4 skewers

Cut bell peppers, onions, and zucchini into uniform pieces. Thread the vegetables onto the skewers. Optionally brush with oil and vinegar and then place on grill until vegetables are tender and slightly brown.

Optional side dishes: Grilled corn on the cob, baked BBQ chips, watermelon, or fresh fruit mixture.

- BY VALERIE SALINAS, M.S.





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17
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Rombauer Chardonnay.....	Was \$39.99.....	Now \$30.99
J Sparkling Cuvee.....	Was \$32.99.....	Now \$20.99
Sonoma Cutrer Russian River Chard.....	Was \$26.99.....	Now \$20.99
Cuvaison Chardonnay.....	Was \$26.99.....	Now \$18.99
Santa Margherita Pinot Grigio.....	Was \$26.99.....	Now \$18.99
Mumm Napa Cuvee.....	Was \$24.99.....	Now \$17.99
La Crema Chardonnay.....	Was \$21.99.....	Now \$14.99
Kim Crawford Sauvignon Blanc.....	Was \$18.99.....	Now \$14.99
Clos du Bois Russian River.....	Was \$12.99.....	Now \$12.99
Merryvale Chardonnay.....	Was \$20.99.....	Now \$12.99
Simi Chardonnay.....	Was \$16.99.....	Now \$12.99
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
Simi Sauvignon Blanc.....	Was \$14.99.....	Now \$10.99
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Silver Oak Napa Cab Sauv.....	Was \$100.99.....	Now \$84.99
Silver Oak Alexander Cab Sauv.....	Was \$70.99.....	Now \$54.99
Flowers Pinot Noir.....	Was \$54.99.....	Now \$39.99
Stags Leap Merlot.....	Was \$42.99.....	Now \$29.99
Mt. Veeder Cab.....	Was \$40.99.....	Now \$26.99
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Ferrari-Carano Merlot.....	Was \$32.99.....	Now \$19.99
Franciscan Cabernet.....	Was \$26.99.....	Now \$18.99
Franciscan Merlot.....	Was \$26.99.....	Now \$16.99
Sterling Napa Cab / Merlot.....	Was \$23.99.....	Now \$16.99
Simi Cabernet.....	Was \$24.99.....	Now \$16.99
La Crema Pinot Noir.....	Was \$22.99.....	Now \$18.99
Markham Merlot.....	Was \$22.99.....	Now \$16.99
Simi Merlot.....	Was \$24.99.....	Now \$14.99
Twenty Bench Cabernet Sauv.....	Was \$20.99.....	Now \$14.99
Rodney Strong Cabernet / Merlot.....	Was \$19.99.....	Now \$12.99
Dynamite Cabernet.....	Was \$19.99.....	Now \$12.99
7 Deadly Zins Zinfandel.....	Was \$18.99.....	Now \$12.99
Estancia Cabernet Sauvignon.....	Was \$18.99.....	Now \$12.99
Louis Martini Cabernet Sauv.....	Was \$18.99.....	Now \$12.99
Cline Ancient Vines Zinfandel.....	Was \$18.99.....	Now \$12.99
Avalon Cabernet Sauvignon.....	Was \$18.99.....	Now \$10.99
J Lohr Cabernet / Merlot.....	Was \$18.99.....	Now \$10.99
Dynamite Merlot.....	Was \$19.99.....	Now \$10.99
Chateau St. Jean Cabernet / Merlot.....	Was \$18.99.....	Now \$12.99
337 Cabernet Sauvignon.....	Was \$15.99.....	Now \$10.99
Estancia Merlot.....	Was \$14.99.....	Now \$10.99
Gascon Malbec.....	Was \$14.99.....	Now \$10.99
Liberty School Cab.....	Was \$13.99.....	Now \$9.99

COMPUTING 101

How's Your Memory?

I run into this bit of confusion almost every day – people deleting files to give them more “memory”. Deleting files may give you more hard drive space, but it won't give you more memory.

Let's start with the hard drive. The hard drive in your computer is your filing cabinet. This is where Windows and all your programs are installed. ALSO, this is where ALL your documents, music, photos and movies are stored. Your hard drive is your storage in the same way that you may have music CD's or DVD's stored on a shelf, or your important papers in a filing cabinet. Getting a bigger hard drive simply gives you more storage. A Terabyte hard drive can hold the equivalent of 1,000 copies of the Encyclopedia Britannica. No one listens to all their music at the same time, or looks at all their photos or movies at the same time – we take what we want from “storage” and use the particular item at the time we want to. That takes us to memory.

Memory is made up of small chips inside your computer. They work kind of like an old calculator. Turn off the power and it goes blank. Turn on the power and you start filling it all over again. Memory is what your computer uses when it's actually working on something. The processor inside your computer (probably by AMD

or Intel) is what actually does the thinking. Because memory chips are MUCH faster than your hard drive, the computer pulls what it needs at the time into memory FROM the hard drive.

Let me put it into non-computer terms. You have a wall in your office filled with filing cabinets filled with papers; this is your hard drive. You have a desk that you work at that's 3 feet wide and 2 feet deep; this is your memory. YOU are doing the thinking and working with the papers; this is your processor. What happens when you have more papers to work with than desk space? You start shuffling papers around, maybe putting them into stacks and moving stacks around – this slows getting your actual task done. If you had a bigger desk, you wouldn't waste time shuffling papers. This is where more memory comes into play.

So deleting files from your hard drive doesn't speed up your computer any more than throwing away papers in your filing cabinet helps you get the task at your desk done.

When your computer wants to use more memory than it actually has, it does what we do when we get more information than we can remember – write it down! We use paper; the computer uses the

(Continued on Page 11)

PEEL, Inc. COMMUNITY NEWSLETTERS

Avery Ranch
Barton Creek
Bee Cave
Bella Vista
Belterra
Canyon Creek
Cherry Creek on Brodie Lane
Circle C Ranch
Courtyard
Davenport Ranch
Forest Creek
Granada Hills
Hidden Glen
Highland Park West Balcones
Highpointe
Jester Estates
Lakeline Ranch
Lakeway
Lakewood
Laurel Oaks NA
Legend Oaks II
Long Canyon

Lost Creek
Mayfield Ranch
Meadows of Brushy Creek
Pemberton Heights
Plum Creek
Ranch at Brushy Creek
River Place
Sendera
Shady Hollow
Sonoma
Steiner Ranch
Stone Canyon
Sunset Canyon
Travis Country West
Twin Creeks
Villages of Westen Oaks
Vista Oaks
Westcreek
Westminster Glen
Westside at Buttercup Creek
Wood Glen



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Don't Waste Your Money - (Continued from Page 10)

hard drive. To “add” to its memory, the computer uses unused space on the hard drive to “extend” its memory. The problem with this is writing to the hard drive is MUCH slower, your computer slows down. The solution, close programs that are running you don't need OR buy more memory. The good news? Memory is cheap! Sites like www.crucial.com will peek inside your computer, tell you what you have inside and what you can upgrade with. The Windows Task Manager will tell you how much of your memory you're using. If you're using 80% or more, you'll be noticing a dramatic decrease in speed. Installing memory isn't hard in most computers, but if you're not comfortable call a professional.

Goodbye Windows 2,000! On July 13th, 2010, all versions of Windows 2000 and Windows XP RUNNING SERVICE PACK 2 will reach the end of support. Microsoft will no longer be updating these products. If you have a system running Windows 2000, it's time to move that machine up to XP. If you're still running Service Pack 2 in XP, you need to download Service Pack 3 to continue getting updates. Go to <http://www.update.microsoft.com/microsoftupdate> to get Service Pack 3, or consider upgrading to Windows 7. Windows XP with Service Pack 3 will continue to be supported by Microsoft through April 8, 2014.

- Submitted by Laurie Scott

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