

# THE BULLETIN

## Belterra Community News

March 2011 Volume 5, Issue 3

News for the Residents of Belterra

### Tips for Mastering the Farmers' Market

By Melanie Dragger, M.Com.

Many people are taking steps to improve their health and the environment by eating organically grown and raised foods. While some people are selecting organic items at their local grocery store, farmers' markets are becoming increasingly popular. Over the past year, according to the Department of Agriculture, the number of farmers' markets in the U.S. increased by 858, or 16 percent, from 5,274 in 2009 to 6,132 in 2010. When the USDA first began tracking farmers' markets in 1994, there were only 1,755 markets.

Outside of growing your own produce and raising your own livestock, shopping at a farmers' market is the best way to obtain fresh, local, and seasonal fruits, vegetables, and herbs, as well as farm-fresh eggs, meat, poultry, and dairy products. Many farmers' markets also offer artisan breads, honey, and seasonal jams, jellies, and preserves.

#### Below are tips to help you master your local farmers' market:

**1. Do Your Research**-Before heading to the market, research what produce is in season in your area. Since all products sold at a farmer's market may not be organic, and some organic products sold may not be certified, familiarize yourself with the organic certification process and product labeling. Information on the USDA's National Organic Program can be found at <http://www.ams.usda.gov/nop>.

**2. Bring Your Own Containers**-While some vendors have bags and boxes available for customers, bringing your own containers is the best way to ensure you will be able to transport and protect your purchases properly. Additionally, recycling containers helps the environment by reducing the number of natural resources used to produce new ones.

**3. Bring Cash**-Swing by your bank or ATM before hitting the farmers' market. Most vendors do not accept checks or credit cards. Bring small bills, since it may be difficult for some vendors to make change.

**4. Go Early or Go Late**-The best items usually go first, so try to get to the market early. However, before making a purchase, take a quick trip down the aisles, since prices can vary greatly among vendors. If you can't make it to the market when

it first opens, go at the end of the market day to catch deals from vendors trying to unload their remaining products.

**5. Speak with Vendors**-Shopping at a farmers' market allows you an opportunity to speak directly with growers and farmers. Not familiar with Swiss chard? Looking for a new way to prepare eggplant? Most vendors love to share their knowledge, including discussing their production methods, providing storage and transportation advice, and sharing recipes and cooking tips.

Buying organic products at your local farmers' market offers numerous benefits, including boosting the local economy, reducing the amount of toxic chemicals that enter your body and the environment, and decreasing the amount of fossil fuels used to transport products to consumers. However, organic products can be more expensive than conventionally grown and raised products, and some organic products may be difficult to find in some areas. If going 100% organic is not feasible, use the following list as a guide. According to the 2010 report of the Environmental Working Group, a non-profit organization specializing in research and advocacy related to public health and the environment, these 12 fruits and vegetables consistently contained the highest amount of pesticides when conventionally grown, and should be consumed in organic form when possible:

1. Celery
2. Peaches
3. Strawberries
4. Apples
5. Blueberries (domestic)
6. Nectarines
7. Sweet Bell Peppers
8. Spinach
9. Cherries
10. Kale/Collard Greens
11. Potatoes
12. Grapes (imported)



The EWG's annual ranking of produce pesticide contamination is based on its analysis of tests conducted by the USDA and the federal Food and Drug Administration. More information on the EWG, as well as the full list of fruits and vegetables ranked, can be found at <http://www.ewg.org>.

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### OTHER

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## SAVE THE DATE!

*Mills Elementary Annual Spring Festival*  
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# Landscaping With Deer Resistant Plants

Submitted by Jack Williams

Landscaping in Austin can be fun, but also quite challenging. The unique setting of Austin blends the urban city with the Hill Country of Central Texas. This mix gives the Austin landscape a look and feel unlike any other part of Texas.

With wildlife and people living together, it is common to see deer in neighborhoods all around Austin. The deer can really give headaches to the novice landscaper. When landscaping in Austin, it is important to know the different types of shrubs and perennials you can use to make your yard beautiful and keep the deer from munching on your new plantings. Remember, the

plants mentioned are usually deer resistant, but deer will eat almost any plant if hungry in extreme drought conditions.

Every landscape should have the right mix of evergreen shrubs and flowering perennials. This way, your garden doesn't look dead in the winter and will provide color in the spring, summer and fall. Here are a couple of plants that I have had success with while landscaping in Austin.

**Evergreen Shrubs:**

- Silver Germander
- Pineapple Guava
- Dwarf Yaupon
- Cotoneaster

- Upright and Trailing Rosemary
- Bicolor and African Iris
- Jerusalem Sage

**Flowering Perennials:**

- Salvia species (Several varieties and colors to choose from--I like 'Hot Lips', Mexican Bush Sage and Salvia Greggii)
- Indigo Spires
- 4 Nerve Daisy
- Copper Canyon Daisy
- Turk's Cap
- Bat Face Cuphea
- Yellow Bell

These shrubs and perennials will vary in height and texture, so be sure to plant in the right location. For example, you don't

want to plant a Pineapple Guava in front of a window or an Upright Rosemary too close to a sidewalk--allow for adequate growth. If not, the plants will overwhelm the space and crowd your garden.

By planning ahead and before you begin landscaping in Austin, you will save valuable time, money AND keep deer from eating your plants!

*Best of luck and happy gardening.*



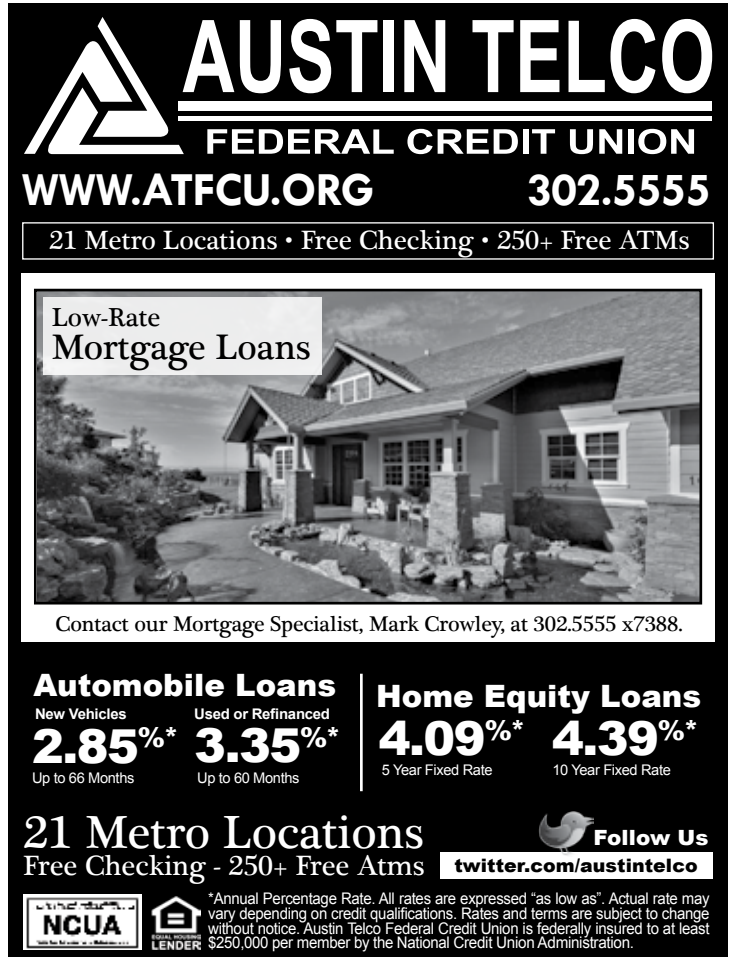
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## FINANCIAL FOCUS

### *Are Your Investments Getting Enough Exercise?*

Now that spring is here, you may find it easier to get outside to run, bike or take part in other physical pursuits that you enjoy. As you know, the more active you are, the more efficiently your body will work. And the same can hold true for your investments — the more exercise they get, the more potential to work on your behalf.

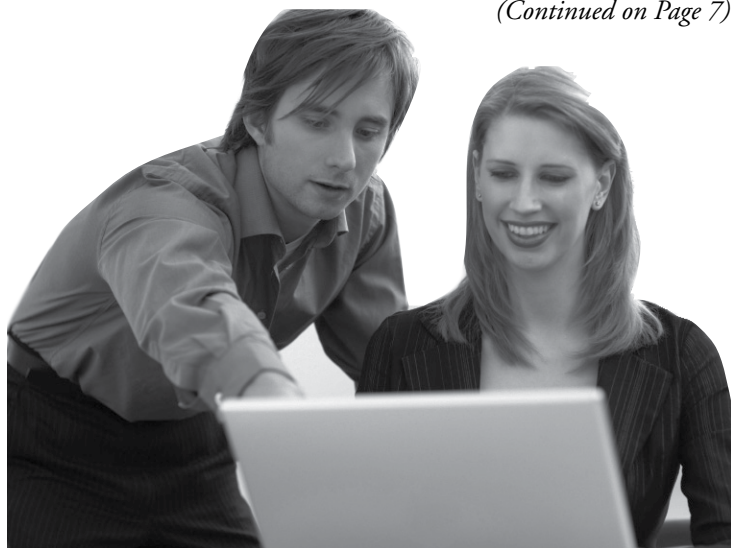
Just how do investments get “exercise”? Through lots of activity. And you can keep your investments active in at least two ways: through systematic investing and through dividend reinvestment. Let’s take a look at both these techniques.

When you engage in systematic investing, commonly called “dollar cost averaging,” you are continuously putting your money “in motion.” Essentially, you put the same amount of money into the same investments at regular intervals. So, for example, you might decide to invest \$100 per month, in Company ABC stock. To impose this investment discipline on yourself, you could even have the money sent directly from your checking or savings account.

Of course, since the price of ABC stock, like that of all stocks, is constantly changing, your \$100 investment will buy different numbers of shares each month. This can work to your advantage, because when the stock price of ABC goes down, your \$100 will buy more shares. When the price goes up, you’ll automatically be a smart enough “shopper” to buy fewer shares, just as you’d typically buy less of something when its price goes up.

Over time, systematic investing typically results in an average cost per share that’s lower than it would be if you were to make sporadic lump sum investments. If you can lower the cost of investing, this may help boost your investment returns. This also can be an effective way to fund your retirement account(s) each year. (Keep in mind, though, that even systematic investing can’t guarantee a profit or prevent a loss in declining markets. Also, you’ll need to have the financial resources available to keep investing through up and down markets.)

*(Continued on Page 7)*



## Nature Watch

by Jim and Lynne Weber

### Shadow Tails

The word 'squirrel' comes from the Greek 'sciourus', meaning 'shadow tail', and refers to the bushy appendage possessed by most all squirrel species. They are members of the rodent family, and Texas is home to 10 species of squirrels with 4 of them common in the Austin area.

Along with their bushy tails, squirrels are generally slender animals with large eyes and soft fur. Their front limbs are shorter than their hind limbs, with 4 or 5 toes on each foot. Their front feet include a usually underdeveloped thumb, and all toes have sharp claws for climbing trees and quickly clamoring over uneven terrain. Squirrels are strongly vegetarian, and feed mostly on a wide variety of seeds, nuts, fruits, buds, bark, and leaves. Their vision is sharp and they have 'vibrissae' or specialized hairs on their head and limbs, which afford them an excellent sense of touch.

The most common tree squirrels in Central Texas are the Eastern Fox Squirrel (*Sciurus niger*) and the Eastern Gray Squirrel (*Sciurus carolinensis*). A large squirrel with rusty or reddish underparts and grayish or brownish upperparts, the Fox Squirrel prefers open

woodlands of mixed trees and riparian areas along rivers and streams, and makes its dens in hollow trees or nests made of leaves. Their diet is largely made up of acorns which are buried in winter and relocated through their keen sense of smell. Mating occurs in January/February, and again in May/June, with offspring born in March and July.

The Gray Squirrel is a medium-sized squirrel with grayish upperparts with white-tipped hairs, white underparts, and a white spot at the base of its ears in winter. Gray Squirrels live in dense live oak stands and bottomland areas, with the Austin area in the westernmost part of their range. There are usually two openings to their nests, which are otherwise similar to the Fox Squirrel, as is their diet and breeding cycle. Destruction of bottomland habitat from logging, overgrazing by livestock, and development are the main reasons why gray squirrels are only locally common, and declining in many areas.

Our most frequently seen ground squirrels include the Rock Squirrel (*Spermophilus variegatus*) and the Mexican Ground Squirrel

*(Continued on Page 6)*



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# THE BULLETIN

## Nature Watch - (Continued from Page 5)

(*Spermophilus mexicanus*). A rather large, stout squirrel with a blackish head and upper back and a mottled grayish-brown rump and tail, the Rock Squirrel is nearly always found in rocky canyons, cliffs, and rock piles, where they make their dens. While they can climb trees, they prefer to be ground dwellers, where they forage for acorns, nuts, insects, and berries. In Central Texas, these squirrels hibernate beginning in November, and emerge in late February or March to begin breeding.

The western edge of Austin is the easternmost range for the Mexican Ground Squirrel, a rather small squirrel with about nine rows of squarish white spots on its back and a moderately bushy tail. They prefer brushy or grassy areas, including mowed lawns and overgrazed pastures and live in burrows dug into the soil. They eat chiefly green vegetation and insects, but are one of the few squirrel species that will eat meat. Breeding begins in late March or early April, with a brood chamber built into a side tunnel in the deepest part of their burrow.

Anyone who has seen a squirrel running along a tree limb or across an open road with its bushy tail undulating and waving behind it, or spotted a squirrel sitting with its tail curled over its back while it eats

or surveys its surroundings, can appreciate why their name means shadow tail! Send your nature-related questions to [naturewatch@austin.rr.com](mailto:naturewatch@austin.rr.com) and we'll do our best to answer them. If you enjoy reading these articles, look for our book, *NatureWatch Austin*, to be published by Texas A&M University Press in 2011.



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**Financial Focus - Are Your Investments Getting Enough Exercise?** - (Continued from Page 4)

Dividend reinvestment is similar to systematic investing in that it allows you to build more shares of an investment. But when you reinvest dividends, you don't even have to take money from other sources to increase your shares — you simply have to request that a stock or a mutual fund, instead of paying you a dividend in cash, reinvest the dividend right back into that same stock or mutual fund. It's an effortless way of adding shares. Similar to dollar-cost averaging, dividend reinvestment imposes an investment discipline on you — you automatically keep putting money in the market during up and down periods. (Keep in mind that dividends can be increased, decreased or totally eliminated)

Exercising your investment dollars in these ways can help you go a long way toward keeping your portfolio in good shape — enabling you to make healthy progress toward your important long-term goals.

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