

THE BULLETIN

Belterra Community News

June 2011 Volume 5, Issue 6

News for the Residents of Belterra

Meet Nathan

name **Nathan**
age **10 years**

personality

- an active child who wishes he could spend all of his time outside!
- loves to play basketball and football; is a huge Longhorns Fan
- can be shy when you first meet him but is learning how to open up to new people
- needs a loving, patient family that will provide a structured and nurturing home



nathan

Adoption Coalition of Texas
Finding Forever Families for Forgotten Children

Wendy's Wonderful Kids
A Signature Program of the Dave Thomas Foundation for Adoption

THE HEART GALLERY of central texas

contact Stephanie Berka
stephanieberka@adopttexas.org
(512) 450-8750

What is life like today for a typical ten year old boy? Skateboards, bicycles, computer games, school with kids he has known since he started kinder garden, neighborhood friends to hang out with, parents that make him clean his room and take a bath on a regular basis, but are always there for him;

grandparents that spoil him? For a child in the foster care system, many of these things are missing. And those are the most important, namely the relationships with family and long term friends that tend to build trust and security that help the child develop a strong sense of self and build on self-esteem.

Meet Nathan, an active 10 year old child in foster care. He loves the Texas Longhorns and is a talented football and basketball player. He enjoys school, has lots of friends and is always respectful to his teacher. Nathan has so much potential for the future and in finding his forever home, he is destined to reach all of it!!

(Continued on Page 3)

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY 911
Ambulance / Fire..... 911

SCHOOLS

Dripping Springs ISD 512-858-3000
Dripping Springs Elementary 512-858-3700
Walnut Springs Elementary 512-858-3800
Rooster Springs Elementary..... 512-465-6200
Dripping Springs Middle School 512-858-3400
Dripping Springs High School 512-858-3100

UTILITIES

Water – WCID # 1 & 2 512-246-0498
Trash – Texas Disposal..... 512-246-0498
Gas – Texas Community Propane..... 512-272-5503
Electricity – Pedernales Electric 512-858-5611

OTHER

Oak Hill Post Office 512-892-2794
Animal Control..... 512-393-7896

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Meet Nathan - (Continued from Cover Page)

Stability of loving relationships and predictability in a safe environment are essential elements to help each child reach their potential. Finding a "Forever Family" for a child like Nathan is critical to his continued growth and development. As long as kids like Nathan remain in the foster care system, they always have the mindset that tomorrow may mean another foster home, another school, another set of parents to adjust to. Could you help Nathan or other children like him to gain the trust and security that comes with having a permanent family?

Adopting a child from the foster care system requires little or no cost to the adoptive family and funding may be available to help the adoptive family support the child or sibling group.

For more information, please contact Stephanie Berka, Wendy's Wonderful Kids Recruiter, Adoption Coalition of Texas at 512-450-8750 or email at stephanieberka@adopttexas.org

To learn more about the adoption process and the Adoption Coalition of Texas, please call Bruce Thompson at 512-301-2825 or visit our website at <http://www.adoptioncoalitiontx.org>



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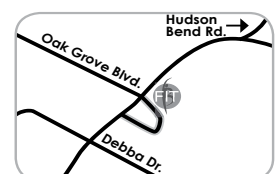
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FINANCIAL FOCUS

Know Your Investment Risks — and How to Respond

When you invest, you take some risks. While you can't totally avoid these risks, you can take steps to help reduce their impact and increase your comfort level. And the more comfortable you are with your investments, the easier it will be to follow a long-term strategy that can help you meet your goals.

Let's look at the most common types of risk related to investing, along with some suggestions on helping to reduce these risks:

Losing principal — This type of risk is most closely associated with investing. For example, when you purchase a stock, you know that its value could go up or down. If it drops below your purchase price, and you then sell your shares, you will lose some of your principal.

Your response — You can't eliminate the risk of losing principal, but by owning a mix of stocks, bonds, government securities and other types of investments, you can help reduce the impact of volatility on your portfolio. Keep in mind, though, that diversification, by itself, can't guarantee a profit or protect against loss.

Losing value when interest rates change — This type of risk primarily affects fixed-income investments, such as bonds. If you purchase a bond that pays, say, a 4% interest rate, and the market rate goes up to 5%, then the value of your bond will drop because

no one will be willing to pay you the full price for it when newer, higher-yielding bonds are available.

Your response — You can combat, or even ignore, interest rate risk by holding your bonds until they mature. By doing so, you'll get your full principal back, provided the issuer doesn't default, and you'll continue to receive regular interest payments unless the bonds are "called," or repurchased by the issuer. (You can help protect against this by purchasing bonds that have some degree of "call protection" and by owning bonds with different maturities.)

Losing purchasing power — This risk largely applies to fixed-rate investments such as certificates of deposit (CDs). To illustrate: If you purchase a CD that pays 2%, and the inflation rate is 3%, you are actually losing purchasing power.

Your response — Despite their vulnerability to inflation, CDs can offer you some valuable benefits, such as preservation of principal. Yet if you are concerned about fighting inflation, you may want to look for investments that have the potential to offer rising income, such as dividend-paying stocks. In fact, you can find stocks that have increased their dividends for many consecutive years. (Be aware,

(Continued on Page 6)

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PRUNING GUIDELINES *for Prevention of Oak Wilt in Texas*

Oak wilt, caused by the fungus *Ceratocystis fagacearum*, is the most destructive disease affecting live oaks and red oaks in Central Texas. Most of the tree mortality results from tree-to-tree spread of the pathogen through interconnected or grafted root systems, once an oak wilt center becomes established. New infection centers begin when beetles carry oak wilt fungal spores from infected red oaks to fresh, open wounds on healthy oaks. Wounds include any damage caused by wind, hail, vehicles, construction, squirrels, birds or pruning. Research has shown that both oak wilt fungal mats on infected red oaks and insects that carry oak wilt spores are most prevalent in the spring. Below is a brief description of how you can reduce the risk of fungal spread when pruning.

- Always paint fresh wounds on oaks, including pruning cuts and stumps, with wound dressing or latex paint immediately after pruning or live tree removal at all times of the year.
- Clean all pruning tools with 10% bleach solution or Lysol™ between sites and/or trees.
- If possible avoid pruning or wounding of oaks during the spring (currently defined as February 1 through June 30). Reasons to prune in the spring include:
 - To accommodate public safety concerns such as hazardous limbs, traffic visibility or emergency utility line clearance.
 - To repair damaged limbs (from storms or other anomalies)
 - To remove limbs rubbing on a building or rubbing on other branches, and to raise low limbs over a street.
 - On sites where construction schedules take precedence, pruning any live tissue should only be done to accommodate required clearance.
 - Dead branch removal where live tissue is not exposed.

Pruning for other reasons (general tree health, non-safety related clearance or thinning, etc.) should be conducted before February 1 or after June 30.

Debris from diseased red oaks should be immediately chipped, burned or buried. Regardless of the reasons or time of year, proper pruning techniques should be used. These techniques include making proper pruning cuts and avoiding injurious practices such as topping or excessive crown thinning. If you are uncertain about any of this information, you should consult with a Texas Oak Wilt Certified arborist, ISA Certified Arborist, or an oak wilt specialist from a city, county or state government agency such as the Texas Forest Service or Texas AgriLife Extension Service.

References (available at <http://www.TexasOakWilt.org>):

Appel, D.N., and R.F. Billings (eds.). 1995. Oak wilt perspectives: Proceedings of the Nation Oak Wilt Symposium, June 22-25, 1992. Austin, TX. Information Development, Houston, TX. 217 p. Billings, R.F., and D.N. Appel (eds.). 2009. Proceedings of the National Oak Wilt Symposium. June 4-7, 2007, Austin, TX. Texas Forest Service Publication 166. 267p.

Prepared January 12th, 2011 in cooperation between Texas Forest Service, Texas AgriLife

Extension Service and International Society of Arboriculture Texas Chapter.



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Financial Focus - (Continued from Page 4)

though, that companies can reduce or eliminate dividends at any time. Also, an investment in stocks fluctuates, and you could lose your principal.)

Apart from these individual techniques to reduce investment-related risk, you should also save early and save often — because the more money you accumulate, the greater your ability to follow a long-term strategy that reflects your personal risk tolerance. That's why it's a good idea to contribute as much as possible over the years to your IRA and 401(k) or other employer-sponsored retirement plan.

By understanding the different types of investment risk, and by acting to help lessen them, you can reduce much of the stress sometimes associated with investing — while you increase your prospects for achieving your objectives.



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Recipe of the Month CHILI CON QUESO

INGREDIENTS

- 2 lbs. Velveeta cheese, cubed
- 1 - 13 oz. can evaporated milk
- ¼ lb. margarine
- 2 onions, chopped fine
- 2 or 3 garlic buds, minced
- 12 or 14 whole green chilies, seeded & mashed
- 1 large jar pimientos, chopped
- 1 large can taco sauce

-Melt cheese in double boiler with milk. Saute onions, garlic in margarine until soft but not brown.
 -Add green chilies, pimientos and taco sauce.
 -Cook about 10 minutes covered.
 -Add cheese mixture.
 -Blend well, but do not boil. Serve hot or cold. -Keeps well in a glass jar in refrigerator.
 -Reheat in double boiler or microwave.
 -Can be used as a dip, or a sauce on broccoli, cauliflower, or green beans; or a spread for toast or stuffing for celery. All 1 T to scrambled egg for "eggs Espanole".

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