

HOME *on the* RANCH



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Overlook • Parkside • Reserve • Waters Edge • Westchester



July 2011

OFFICIAL NEWSLETTER OF THE AVERY RANCH HOA

Volume 5, Issue 7

CALENDAR

HOA MONTHLY BOARD MEETING

Next meeting - Monday, July 11th

Board Meetings are held on the 2nd Monday of each month at 7pm, except for holidays. Board members will meet on these dates to discuss issues related to Avery Ranch. If you have an item you would like discussed during one of these meetings, please contact Alliance Association Management, Inc. at 347-2888. The location for meetings is at the Glenfield Amenity Center.

UPCOMING EVENTS:

Avery Ranch Swim & Water Aerobics Lessons

On-going Swim Lesson Sessions &

Water Aerobics Swim Sessions at MAC Pool

Swim Lesson Schedule & Registration Form: <http://bit.ly/eAygTM>

Water Aerobics Schedule & Registration Form: <http://bit.ly/f1m4MO>

Family Social - 4th Annua

Independence Day Golf Tournament

Sunday, July 3rd

The Avery Ranch Social Committee (ARSC) invites you to our 4th Annual Four-Person Scramble Independence Day Golf Tournament /Fireworks Display. For more information including registration rules for the Golf Tournament, please visit our Avery RanchHOA.com website or refer to the flyer included in this newsletter.

New Residents Meet & Greet

Saturday, July 16th from 10:00 a.m. to noon

Main Amenity Center Clubhouse (Morgan Creek Drive at Morningside) If you are new to Avery Ranch, this is an opportunity to meet some fine folks on the Social Committee and talk with a few Board Members. Get to know how the HOA works, what events are planned for the year, and grab some refreshments.

Welcome to Avery Ranch!

GET TO KNOW YOUR IRRIGATION CONTROLLER

Submitted by Jacob Johnson, Austin Water (LI#17528)

Many residents put a lot of effort into maintaining their irrigation system, which is a necessary step towards efficient watering. However, people then often overlook an equally important aspect of irrigation—scheduling. An essential element of proper scheduling is knowing how to operate the controller. Not knowing that can cost you.

A normal flow rate for a residential irrigation system is around 14 gallons per minute. Compare that with your shower of 2 to 3 gallons per minute or a dishwasher that uses less than 10 gallons per load and you can see just how quickly minutes on the irrigation controller can add up. So if you see your usage dramatically rise in the summer months, check your irrigation settings before chastising your teenagers for their long showers. Well, I guess doing both would work.

Common features on an irrigation controller

- **1) Multiple Program Capability:** Controllers give you the option of setting multiple programs, usually labeled A, B, C, etc. These programs let you fine tune your watering. For example, you could set up your turf stations to water twice per week in the summer while keeping shrubs on a once per week schedule. The important thing to remember is that no matter what program you leave the controller on, it will run all programs that are present! Even if two programs coincide with each other, the controller finishes the first program and stacks the next program to run directly afterwards.
- **2) Multiple Start Times:** You can also set multiple start times for your program(s). Start times represent what time the program will begin and most controllers offer the option between 3 and 16 start times. There are very few controllers that require start times for each individual zone. The benefit of using multiple start times is to allow for absorption in the landscape because many sprinkler

(Continued on Page 3)

HOME ON THE RANCH

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY911
Fire.....911
Ambulance.....911
Sheriff – Non-Emergency..... 512-943-1300

SCHOOLS

ROUND ROCK ISD

Patsy Sommer Elementary 704-0600
..... 16200 Avery Ranch Blvd.
Cedar Valley Middle School..... 428-2300
..... 8139 Racine Trail
McNeil High School..... 464-6300
..... 5720 McNeil Dr.

LEANDER ISD

Rutledge Elementary..... 570-6500
..... 11501 Staked Plains Dr.
Henry Middle School 570-3400
..... 100 N. Vista Ridge Dr.
Vista Ridge High School..... 570-1800
..... 200 S. Vista Ridge Dr.

UTILITIES

City of Austin Water 512-494-9400
Perdarnales Electric..... 512-219-2602

TEXAS GAS SERVICE

Custom Service..... 1-800-700-2443
Emergencies..... 512-370-8609
Call Before You Dig..... 512-472-2822

AT&T

New Service..... 1-800-464-7928
Repair..... 1-800-246-8464
Billing..... 1-800-858-7928

TIME WARNER CABLE

Customer Service..... 512-485-5555
Repairs..... 512-485-5080
Solid Waste Servies..... 512-494-9400

NEWSLETTER INFO

EDITOR

Rona Quejada..... arnewsletter@hotmail.com

PUBLISHER

Peel, Inc. 512-263-9181
Advertising..... advertising@peelinc.com

BOARD MEMBERS

PRESIDENT

Steve Roebuck..... steveroe@swbell.net

VICE PRESIDENT

Pat Wimberly..... PatWimberly@gmail.com

TREASURER

Glen Colby glen@texas.net

SECRETARY

April Aguren april.aguren@averyranchhoa.com

RESIDENT BOARD MEMBER

Mark Bittman mbarhoa@hotmail.com

RESIDENT BOARD MEMBER

Marc Boucher mbouchertx@sbcglobal.net

RESIDENT BOARD MEMBER

Clint Miller clintonwmiller@gmail.com

RESIDENT BOARD MEMBER

Khris Mire khrismire@yahoo.com

RESIDENT BOARD MEMBER

Joe Pero..... jpn2004@hotmail.com

RESIDENT BOARD MEMBER

Gary Wilks wilksg@swbell.net

D.R. HORTON

Tom Moody..... TEMoody@drhorton.com

AVERY RANCH HOA WEBSITE

Visit the Avery Ranch HOA website at
www.AveryRanchHOA.com

FOR QUESTIONS OR CONCERNS

Contact our Property Manager & HOA Board for any
questions/concerns about your neighborhood at

GetHelp@AveryRanchHOA.com

WE WANT TO HEAR FROM YOU...

What events would you like to have in
Avery Ranch? Let us know. Contact our
Avery Ranch Social Committee Chairperson
Jean Mayo at jmayo002@austin.rr.com

Irrigation Controller -(Cont. from Cover)

heads can apply water faster than our soils can absorb it. Find the stations times you are happy with and then cut them in half. Instead of the program coming on at only 4:00 a.m., you could have the program (now with reduced station times) come on at 3:30 a.m. and 4:30 a.m. Remember, if using multiple start times, every minute you add or delete really equals 2 or 3 minutes depending on the number of start times present.

• 3) *Seasonal Percentage Adjustment:*

Another handy feature, the seasonal adjust, allows you to increase or decrease all of your stations times in 5 to 10 percent increments. This is useful if your entire landscape needs more water, but often stress will only occur in certain areas. It's a good idea at that point to only add time to the stations that need more water and an even better idea to inspect those stations to make sure the stressed area isn't getting water due to a clogged nozzle or misaligned head. When setting station times, it's recommended to have the seasonal adjust at 100% because the seasonal adjust button uses 100% as the reference point and makes changes relative to what that number is. Some controllers will show the increased or decreased times while others will continue to show the original times, but are actually running something different.

- 4) *Memory Back Up:* Most controllers now come with a non-volatile memory built into the control panel. This helps retain your settings during brief power outages, but will usually clear itself out after long periods with no power. Other controllers will revert to a default program to run everyday for ten minutes per station after a loss of power. If you have a controller that does this, remember to change out the 9 volt battery every spring when you turn your controller back on and just to be safe, check the settings after thunderstorms.


Plant material, watering components, sun exposure, soil health, and how important each area of your landscape is to you all goes into the decision of how long you should run each station. An irrigation program with the same time on every station is usually a signal that there is room for improvement. This may involve taking time from some stations that are doing well and adding them to others that are showing signs of stress. Monitor your landscape and make changes as needed. Remember, automatic irrigation systems are great for carrying landscapes from one rain event to another, but a lack of rain will highlight deficiencies in the irrigation system.

If you need help with programming your controller and use over 25,000 gallons of water in the summer months, you may schedule a free irrigation evaluation from Austin Water either by calling 974-2199 or visiting our website: www.waterwiseaustin.org.

GET INVOLVED IN YOUR COMMUNITY

*We have community events
because AR Residents
make it happen!*

Are you an organizer? Maybe a person who has an eye for detail? Do you like creating checklists? Are you an arts & crafts person? Your community needs you. Join the Avery Ranch Social Committee! Contact our Avery Ranch Social Committee Chairperson Jean Mayo at jmayo002@austin.rr.com

The Social Committee meets every 1st Thursday at 7p.m. at the Meeting Room located by the pool of the Main Activity Center (Morningside). The Event Calendar is posted on the HOA website under the Social Committee Forum and at the Avery Ranch Neighborhood Events Page on FaceBook <http://www.facebook.com/pages/Austin-TX/Avery-Ranch-Neighborhood-Events/132212366794767> 

*To know more about it,
contact April Aguren at
april.aguren@averyranchhoa.com*

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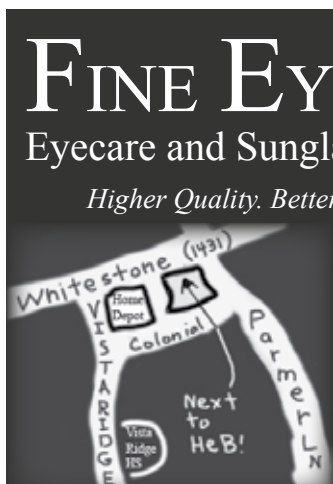
1. School season comes fast
2. Eye doctor will be a madhouse

BEAT THE RUSH!!

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School vision screenings miss 1/3 of children who have vision problems. Is your child a part of this 1/3?
Adolescent vision can change extremely quick which is why yearly exams are so important.*

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4TH ANNUAL Four-Person Scramble Independence Day Golf Tournament/Fireworks

*Sponsored by the Avery Ranch Social Committee
Hosted by Avery Ranch Golf Club*

*SUNDAY, JULY 3RD, 2011 AT
(CHECK IN 2:00 PM) 3:00 P.M. (SHOT GUN START)*

The Avery Ranch Social Committee (ARSC) would like to invite you to our 4th Annual Independence Day Golf Tournament and Fireworks display. Please log on to www.HOAgolf.com and click on the “**July 3rd Avery Ranch & HOA Player Sign up**” and complete the player registration. While you are on-line, register family & friends to join you at our dinner buffet, or just invite family & friends to meet you for our free fireworks display following the tournament. Registration is limited to the first 72 players. Last year’s event was completely sold out....so sign up soon and good luck!

TEAM REGISTRATION:

- Registration Cost: \$80.00 + tax per person.
- Registration Includes: green fee, golf cart, bucket of balls at driving range, & dinner buffet (Additional guests can join you for the all you can eat dinner buffet for \$10 + tax per person).
- Door prizes & trophies for 1st, 2nd, & 3rd place.
- All proceeds benefit the Avery Ranch Homeowners Association social committee

Mulligan’s are available for purchase, and may be used anywhere, tee through green. You may include the Mulligan fee with your on line registration or purchase the day of the event. Please check-in by 2:00 pm. Don’t forget to bring a blanket/chair to view the fireworks.

BUSINESS OWNERS – SPONSOR A HOLE FOR \$100.00

Spend a fun filled afternoon at the tee box and meet & greet every golfer. Click “July 3rd Avery Ranch & HOA Sponsorship Sign up”.
Additional \$10.00 plus tax per person for dinner buffet. Click ...Family buffet dinner...

FOR MORE INFORMATION CONTACT:

Marc Boucher Mbouchertx@sbcglobal.net Tel. 699-7126
All entries must be received by June 30th, 2011
www.HOAgolf.com

AveryRanchHouses.com

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Admission is FREE

**Saturday, July 9
9:00 am to 12:30 pm**

Venue:

**Kids 'R' Kids Learning Academy
at 15111 Avery Ranch Blvd.,
Austin, Texas 78717**

Child Safety and Protection Festival will be held at Kids 'R' Kids Learning Academy on July 9th from 9:00 am to 12:30 pm. All children attendees will receive an Identification Card courtesy of the Austin Police Dept. and National Center for Missing & Exploited Children. Booths include Police car, fire truck, inflatables, music and information display tables. It will be an educational and wholesome entertainment for the whole family!

IT'S OKAY TO CUT OAK TREES NOW

by Patty Hoenigman, Oak Wilt Specialist

Now that June 1st has passed, it's okay to cut your oak trees, but please remember that it's still essential to paint over the cuts within 10 minutes of making the cut to keep your tree from getting Oak Wilt Disease. This applies to all varieties of Oak trees. Even small cuts should be painted. Any paint of any color works fine, but people most often use a water based black paint.

The season to avoid pruning Oak trees is February 1st - June 1st, as this is when the nitidulid beetle is most active and it transports the deadly fungus to freshly cut trees where it feeds on the sap. By painting your cuts, you are changing the scent, which will make it so the beetle won't be interested in infecting your tree. If you have questions about trees, please feel free to call Patty at 512-608-8883 or email patty@thetaxcenter.us

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HOA ARCHITECTURAL DESIGN & REVIEW COMMITTEE NEWS

ADRC Definition

The Architectural Design and Review Committee (ADRC; aka Architectural Control Committee - ACC) is your neighborhood committee responsible for approving all exterior property modifications. The committee is comprised of three volunteer members who work to conserve the natural beauty of our neighborhood while helping to maintain property values.

SUMMER PROJECTS

by Khris Mire, AROA Resident Board Member

Summer is in full swing and the kids are in desperate need of outdoor playtime. Avery Ranch offers a variety of outdoor amenities like playgrounds, basketball, volleyball, and tennis courts, but using the community's amenities aren't always possible. Homeowners that are looking to add outdoor play equipment to their residence need to make sure that the improvements conform to the Master Declaration of Covenants, Conditions, and Restrictions (CCR's).

While portable basketball goals are not allowed, installing a permanent goal is. A resident can install a permanent goal along the driveway and out of the Public Utility Easement. Basketball goals must be made of heavy-duty aluminum with a black or green finish and a backboard made of clear acrylic.

Trampolines and playscapes must not be placed within the setbacks or build lines. Build lines and setbacks are typically five feet on the side fences, and seven and one half to ten feet from the back fence. Play equipment must be kept in good condition with any netting or paint/stain showing no signs of wear and tear.

Before placing any additions on your lot, first apply for approval by using the ACC (ADRC) application that can be found on the front page of the Avery Ranch website (www.averyranchhoa.com). Be sure to include a copy of the resident plat map indicating the location of improvements when applying, along with a detailed description of the addition(s).

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AVERY RANCH LANDSCAPE WATERING

By Steve Roebuck, Avery Ranch Owners Association - President

Often it appears that Avery Ranch is not following the City of Austin Rules when watering the landscape. Residents want to know why we are not being environmentally conscious.

Avery Ranch has two separate supplies that are used to water our property. One supplier is the City of Austin. This water is used for the immediate surroundings of our amenity centers. Its use is subject to the City Watering requirements and our landscapers, ISS Grounds Control, are very diligent about adhering to that of that schedule.

Our other supplier is Cedar Park, and that water is reclaimed water supplied to us directly from Brushy Creek. It is this system that enables us to keep our watering costs

low, thus providing some relief from higher HOA fees. It is also very environmentally friendly, as the water is not suited for human consumption, only for watering landscapes. We own two large pumps that deliver that water to our sprinkler system. Watering times with this system are not subject to the City

of Austin Rules, although we do try to water within the windows allowed. Sometimes this is not possible, and that is when people take notice.

When we have areas that have been subject to construction, or when sprinklers have been non-functional for some time, it becomes necessary to water more in order to “catch up” and prevent the landscape from dying. Due to capacity issues inherent with the pumps, odd watering times may be temporarily required.

We purchased our homes here partly due to the beauty of the property, so please know that we are doing what is necessary to maintain that beauty while staying within the confines of local rules.



Pump motors for landscape watering

A large photograph of a diverse group of people (men and women of various ethnicities) smiling and pointing their fingers towards the camera. They are outdoors, and the background is a bright blue sky with some clouds.

Your friends are our friends!

Call today to learn about our referral program!

512-263-9181



PEEL, INC.
community newsletters

HOA ARCHITECTURAL DESIGN & REVIEW COMMITTEE NEWS *CONT.*

COMPLETE QUIZ TO WIN A PRIZE

This month's prize a \$50 gift certificate, is provided by Morellia Mexican Grill.

Courtesy of your Architectural Design & Review Committee (ADRC)

All answers can be found in this issue of "Home on the Ranch"
and the official Avery Ranch HOA website (www.averyranchhoa.com)

1. What day, time and location will the New Resident Meet & Greet be held?
2. What is one of the suggestions from the article "Chatter" that you can do about your garbage cans when going out of town?
3. What is the time frame to avoid cutting the limbs on oak trees?
4. Who are the two suppliers of water for the Avery Ranch common grounds?
5. What time is the new Quarry Splash Pad open from?
6. What day is the MAC closed for pool cleaning?
7. How many forums are on the Avery Ranch HOA website?
8. How can you change your "Home on the Range" newsletter delivery method?
9. Where in the discussion forums on the Avery Ranch HOA website can you find the board meeting agenda?
10. What is the website that offers discounts to homeowners through Alliance?

The first three residents with accounts in good standing who submit correct answers via email to ContestAvery@gmail.com will win a gift certificate chosen by the ADRC and funded by a local business. Answers must include your Name, Address, and Phone Number in the email. Board Members or Committee Officers are not eligible. Winners are limited to once every twelve months.



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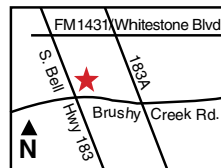
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HOME ON THE RANCH

HOA ARCHITECTURAL DESIGN & REVIEW COMMITTEE NEWS *CONT.*

| VIOLATION SUMMARY | May 2010 | Jun 2010 | Jul 2010 | Aug 2010 | Sep 2010 | Oct 2010 | Nov 2010 | Dec 2010 | Jan 2011 | Feb 2011 | Mar 2011 |
|-------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Landscaping | 80 | 64 | 62 | 62 | 31 | 33 | 35 | 18 | 23 | 5 | 76 |
| Vehicle Parking | 10 | 9 | 17 | 17 | 13 | 19 | 11 | 19 | 18 | 15 | 28 |
| Rubbish & Debris | 34 | 26 | 32 | 32 | 34 | 46 | 47 | 13 | 43 | 13 | 59 |
| Noise | 0 | 1 | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Animal & Pets | 4 | 1 | 1 | 2 | 0 | 1 | 2 | 7 | 2 | 2 | 8 |
| Decorations | 1 | 0 | 0 | 4 | 0 | 1 | 0 | 0 | 0 | 16 | 17 |
| Fencing | 0 | 2 | 4 | 0 | 5 | 5 | 5 | 6 | 3 | 3 | 12 |
| Improper Use | 0 | 1 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 1 |
| Maintenance | 0 | 0 | 1 | 1 | 1 | 0 | 1 | 0 | 0 | 0 | 0 |
| Signs | 14 | 6 | 9 | 9 | 4 | 7 | 6 | 6 | 4 | 1 | 3 |
| Sports Equipment | 1 | 2 | 3 | 3 | 4 | 1 | 7 | 3 | 11 | 4 | 7 |
| Unsightly | 13 | 2 | 5 | 5 | 6 | 7 | 13 | 7 | 13 | 8 | 10 |
| Architectural | 6 | 2 | 2 | 2 | 1 | 7 | 13 | 12 | 26 | 12 | 45 |
| | 163 | 116 | 137 | 139 | 99 | 127 | 140 | 92 | 144 | 79 | 267 |

The perfect church for people who aren't.

Celebrate Recovery | Mondays @ 7:00 pm

Codependency Group (for those with loved ones struggling with addiction)
Sexual Addiction Group (male group)
Chemical Addiction Groups (male & female groups)
Women's Support Groups (eating disorders, sexual addiction)

Health, Hope & Healing | Mondays @ 7:00 pm

Divorce Care
Safe People

Specialty Classes | Sundays @ 8:30 & 11:30 am

Re-married/Blended Families
Ladies Only and Men's Only Classes

Starting Soon: Men's Anger Management, Boundaries, Women's Wounded Heart (survivors of sexual abuse)

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

Sunday Morning Schedule | 10:00 Worship | 8:30 & 11:30 - Bible Life Groups (all ages) Great Hills Baptist Church | the radiant church



An Avery Ranch resident serving the Avery Ranch Area!



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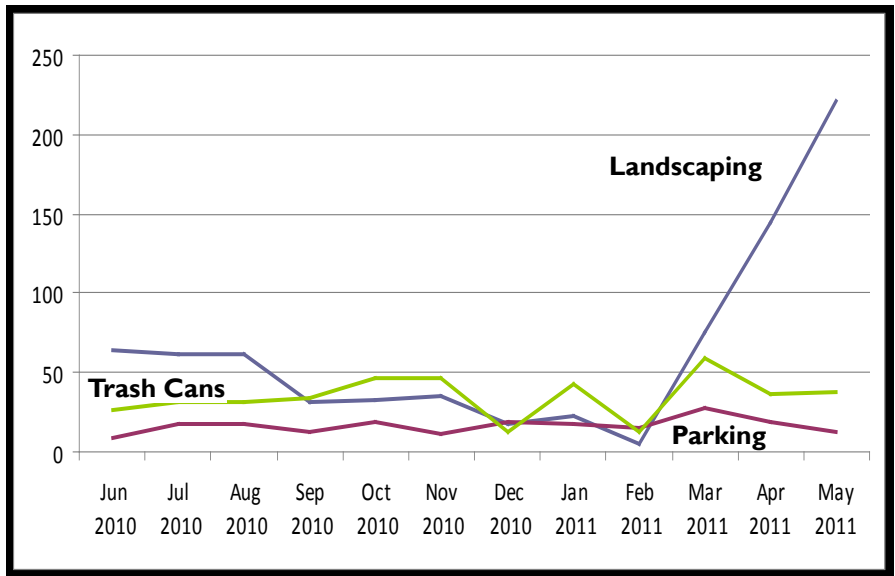
Sundays | 12:00 - 7:00

CALL TODAY! 512.293.5132

HOME ON THE RANCH

HOA ARCHITECTURAL DESIGN & REVIEW COMMITTEE NEWS *CONT.*

| VIOLATION SUMMARY | Apr 2011 | May 2011 |
|-------------------|----------|----------|
| Landscaping | 145 | 221 |
| Vehicle Parking | 19 | 12 |
| Rubbish & Debris | 37 | 38 |
| Noise | 0 | 0 |
| Animal & Pets | 5 | 3 |
| Decorations | 2 | 8 |
| Fencing | 5 | 8 |
| Improper Use | 1 | 2 |
| Maintenance | 0 | 0 |
| Signs | 4 | 8 |
| Sports Equipment | 3 | 5 |
| Unsightly | 14 | 17 |
| Architectural | 32 | 36 |
| | 267 | 358 |



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Open House on Saturdays



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All children will receive an Identification Card
(Courtesy of the Austin Police Dept. and National Center for Missing & Exploited Children)

Child Safety and Protection Festival



Public free

**Saturday: July 9th
9 am - 12:30 pm**

**Kids 'R' Kids Learning Academy,
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- ❖ Martial arts Demonstration by Rockhold Karate
- ❖ Battery Powered electric rides on Toys by Kids Wheels
- ❖ Fitness Exercises by Coach Mo's Elite Fitness
- ❖ Valuable Health tips from Texas Department of Health
- ❖ Usborne Book Fair
- ❖ Inflatables, Clown, Face Painting, Food, Drinks and Music
- ❖ 2010 NASCAR TSRS Sportsman of the Year, Mr. Jeff O'Neill will pose with children in his race-car.



2011 AVERY RANCH GARDEN TOUR A BIG SUCCESS!

This year's Garden Tour on May 21st was enjoyed by the largest number of residents since it began 5 years ago. We had 152 people taking the Tour with another 23 participating as hosts, or volunteers. Thank you to everyone for either participating or touring the 10 wonderful gardens on the Tour. They were all truly inspirational. You can still see pictures of them at: centraltexasgardening.info/artour.html

Seven lucky residents won door prizes which included 5 of the "Avery" logo granite signs, a nice perennial plant, and a book about the "Don't Mess with Texas" campaign. Bottled water was served to every visitor taking the Tour. A Travis County Master Gardener booth was kept busy by residents asking garden related questions and receiving advice and information from trained garden experts. Our garden hosts were delighted with the friendliness of the Tour visitors and vice versa. If you missed this year's Tour, please plan to be involved in 2012.



Shelly Brandell shows the various stages of her garden's development



Tere Saladyk talks to guests about the plants in her garden



Visitors enjoy Lisa LaPaso's xeriphytic and native plant garden

COOL DOWN AT THE COUNTY'S NEW QUARRY SPLASH PAD

*By Williamson County Commissioner
Lisa Birkman*

Things are heating up quickly and it seems as though we have a hot and dry summer ahead. To stay cool, I would suggest you head over to the new Williamson County's new Quarry Splash Pad at the Southwest Regional Park as it is now open to the public! A ribbon cutting ceremony was held on June 10th to celebrate the completion of this new play area. The Quarry Splash Pad is a unique park that uses existing rock features from the quarry formerly located on the land to create an exciting water experience. Play areas include the Quarry, Rapids and the Sand Play Area on approximately two acres. Water features include water cannons, waterfalls, and water jets. The cost of construction was approximately \$1.9 million with the funds coming from voter approved bonds.

There are two large pavilions and two smaller, birthday pavilions that can be reserved by calling 512-260-4283. Food is allowed in the park, but no glass is allowed. The splash pad is open 10 a.m. to 7 p.m. daily for an entrance fee of \$1 per person. There is no standing water and no lifeguard on duty. Also, in the Southwest Regional Park for children is a miniature train and small playscape. For more information, visit the parks page on the county's website, www.wilco.org.

The Southwest Regional Park is located at 3005 C.R. 175 just north of FM 1431. The Quarry Splash Pad is located behind the softball fields.

If you need more information on any county issue, you can reach me at lbirkman@wilco.org or 244-8610.

HOME ON THE RANCH

CHATTER

By Rona Quejada, Newsletter Editor

Many families travel during the summer months. As you plan for your trip and the things you need to bring, don't forget to list down things to do to keep your home safe while you're away. Using the web and other references, following are some "common sense" procedures that can help keep your home secure.

1. Test all your locks in order to ensure that they are in proper working order and replace any locks that could potentially compromise your home's security.

2. Test your security system before leaving for your vacation including security or motion sensing light systems. Don't forget to activate them before you leave.

3. Create a "there's someone home" appearance by putting a hold on your mail and newspaper delivery, trimming your lawn and hedges right before leaving or schedule for lawn maintenance if you will be away for a long time. Leave a light on a timer and don't forget to turn off that alarm clock that won't stop ringing unless it's physically turned off.

4. If you are leaving on a "garbage collection" day, request a neighbor to push your trash and/or recycling bins by the side of your house or garage (don't leave your trash/recycling bins by the curb in front of your house).

5. Turn off the ringer on your telephone or put the ring volume to a minimum.

6. Unplug appliances that do not need to be on while you're away and turn off the water to your washer.

7. Leave your spare house keys with a trusted friend or family member in case of an emergency.

8. Walk around your property with the mindset of criminal and determine what temptations might lure them in. Removing these temptations can make their property less attractive to potential criminals.

9. Be careful not to over-share the fact that you're not at home as you update your Facebook page, Twitter or other social network sites or when you check-in through geolocation sites. A website called "Please Rob Me" (<http://pleaseroyme.com/>) discusses how people may misuse this information. Also, think about waiting until you get home before you upload those awesome vacation photos.

Have a fun-filled summer, bon voyage!



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NURTURING MONEY-SMART CHILDREN

By Sugandha Jain

When children grow up with healthy expectations about spending, saving, and giving, money can become a tool for fostering their growth and well-being. We can encourage this growth in our children by teaching them to cultivate a healthy relationship with money.

"A lot of highly intelligent and successful people have enormous amounts of debt, mainly because they never learned about money management," says Dr. Srinivas Nippani, Associate Professor of Finance at Texas A&M University. "It is surprising how many people are not money smart." Nippani believes an early exposure to money management skills can lead to a better financial life. And, some of these actions can be incorporated easily into day-to-day activities - such as educating children on how much is spent on necessities and luxuries. "I firmly believe that including children in decision-making with regard to their own future and including them in family decisions will help them become money smart."

Growing Financially-Savvy Children

Here are ways to help children

learn about money management:

- **Coupons:** Clip coupons with the kids for regularly-purchased items, like milk, snacks, and school lunch items, suggests Kathy Muldoon, Senior Vice President at Carter Financial Group. At the grocery store, kids can help match the coupons to the brands and learn how to match the correct sizes and variations to the coupon. Then, "When children turn in the coupons to the cashier, the money that they have saved because of the coupons is their contribution to the family's income. This activity reinforces the concept of savings to children," says Muldoon. Children as young as five can be introduced to this type of savings. They also can begin to understand how setting aside part of their allowance each week can help them reach a short-term goal. Older children, around age eight, can learn to save for a longer period.
- **Budgeting:** Business Advisor Michael Rose suggests children learn about budgeting through the family grocery budget. "Each time you go the grocery store, give the receipt to your children and let them keep track of the expenses. At the end of the month, ask your children, 'How did we do last month? Were we under budget or over budget?' They will tally and report the budget to you." Empower kids by naming them to the family's "Budgeting Board of Directors!" Also, identify their "money personality" - how they feel about money and spending - and then help them overcome any obstacles these traits might present. Are they Savers or Spenders? Impulse Buyers or Cautious Buyers?
- **Sharing money:** Muldoon recommends families hold meetings to create and discuss their mission statement, values, and motto regarding money-sharing. She says kids can understand setting aside money each week for a charitable activity once they are able to set aside money for themselves. Muldoon also recommends families discuss how they can, for example, help the zoo raise

(Continued on Page 16)



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HOME ON THE RANCH

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Nuturing Money-Smart Children -

(Continued from Page 14)

money for a new habitat or collect canned food for contributions. This can teach children responsibility toward others by inculcating the concept of giving and by providing opportunities to model charity and volunteer work.

Money Messages

Parents can transfer their fears to their children, or they can transfer their courage and capabilities related to money-management! Growing more comfortable with the topic of money will benefit the entire family. Trips to the grocery store, budgeting, and family discussions all are powerful and practical tools families can utilize to create an early awareness about money matters and, hopefully, provide a foundation for positive financial futures.

Sugandha Jain is an internationally published journalist and a Master Registered Texas Trainer.

RECIPE OF THE MONTH

Summer came really early this year. With this heat, many of us would prefer a light but flavorful lunch, like a Chipotle Chicken Wrap. Robert Roddy, Head Chef of Sunset Grill at the Avery Ranch Golf Club, says that this recipe is light on the calories but packs a nice flavorful punch to your lunch. You can either try this yummy wrap by visiting our AR Clubhouse and let Chef Robert and his staff do it for you or, if you want to make it at home, Chef Robert listed below how to put it together:

INGREDIENTS

12 inch Chipotle Tortilla
5 oz. Grilled Chicken Breast, cut into strips
1 oz. Diced Tomatoes
2 oz. Shredded Lettuce
1 oz. Chipotle Ranch Dressing

PREPARATION

1. Place grilled Chicken Breast strips, Lettuce, Tomatoes into the center of the Tortilla,
2. Add 1 oz of Chipotle Ranch Dressing evenly over the top,
3. Fold both ends of the wrap together and roll like a burrito,
4. Cut in 1/2 and serve with a side of fruit.

Enjoy!



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PICK UP THE PILE

By Tracy Johnson

Canine waste is full of bacteria. When left behind in parks, campgrounds, and yards, it threatens our water supply. When it rains, it runs into rivers, streams, and wells. It only takes one irresponsible pet parent to infect an entire area's natural source of H₂O. That's because different types of bacteria like fecal streptococcus, fecal coliforms (E. Coli), campylobacter, and salmonella which is found in pet waste can make humans sick.

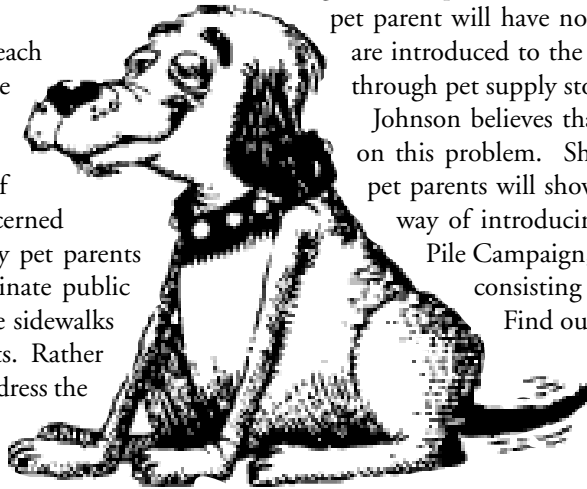
Being prepared to pick up your dog's pile each and every time he or she feels nature call is one way to remedy this growing problem. It's the right thing to do for a number of reasons as explained by Tracy Johnson, Founder of the Pick Up the Pile Campaign. The concerned Austinite was alarmed to see just how many pet parents let this issue go despite city efforts to eliminate public waste. She routinely encounters piles on the sidewalks and recreation areas of the parks that she visits. Rather than keep quiet any longer, she decided to address the

problem one pet parent at a time.

Her nationwide campaign is set to go into effect June 1st. Cities around the country will take part in educating the public about the dangers of canine waste. Johnson notes that it's never been easier to safely conceal and discard piles. A number of products have been designed to help remedy this problem. Even the most squeamish pet parent will have no trouble being responsible once they are introduced to the items Johnson has found online and through pet supply stores.

Johnson believes that education is key to shedding light on this problem. She also thinks the next generation of pet parents will show greater concern for the issue. As a way of introducing young people to the Pick Up the Pile Campaign, she is offering a fun Scavenger Hunt consisting of different Tasks, Trivia, and Finds.

Find out how to participate by visiting www.pickupthepile.com.

A large advertisement for Austin Playmakers. The background is a photograph of a basketball player in a white jersey and red shorts, running on a court. Overlaid on the image is a large, diagonal banner with the text "PLAY ARE YOU A PLAYMAKER?" in red and white. To the right of the banner, a list of upcoming tournaments is provided: 3 on 3 Basketball, Flag Football, Dodgeball, Kickball, and Softball. In the bottom left corner, there is a logo for Austin Playmakers, featuring a stylized "AP" with a red star. Below the logo, the text "Austin Playmakers .com" is written. In the bottom right corner, contact information is provided: "play@austinplaymakers.com" and "Call for details: 512-269-6054".

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When the beloved garden center, Pots & Plants closed its doors- several flamingos were injured in the move. You can help them return for the best care in town at The Hospital at Westlake by donating \$15. ALL profit in June, July and August benefits Colin's Hope. You can add to The Hospital at Westlake's flock, or start your own flock at home. Visit www.westlakemedical.com for more details or stop in The Hospital's Waterfall Café, 5656 Bee Caves Road, Building L, level 3 to sponsor your flamingo. Spread the word on Facebook and raise even more funds for Colin's Hope.



August 28th 3rd Annual Colin's Hope Kids Triathlon

Athletes ages 5-15, mark your calendars for August 28th. Our Kids Triathlon will once again take place in the Lake Pointe neighborhood. NEW this year are athlete training clinics sponsored by Austin Cycle Camp, Jack & Adams and Nitro Swimming. Go online to register at www.colinshope.org.

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