

HOME *on the* RANCH



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Overlook • Parkside • Reserve • Waters Edge • Westchester



July 2012

OFFICIAL NEWSLETTER OF THE AVERY RANCH HOA

Volume 6, Issue 7

Happy 4th of July!

What:

Pre-Fireworks Entertainment
(Courtesy of your Avery Ranch Social Committee)

Where:

Morningside Pool at the Main Amenity
Center

When:

July 3rd, Tuesday

Time:

Beginning at 4 p.m. until the
Fireworks Show

Forget about cooking supper and support your Neighborhood!
There will be All-American Hot Dogs, Chips, Drinks and Ice Cream
Sundaes for sale.

Enjoy American Music by the Pool!
We'll have a Live Band and activities for the Kids.

HOME ON THE RANCH

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY 911
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

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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

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RESIDENT BOARD MEMBER

Steven Pierce.....

RESIDENT BOARD MEMBER

Robert Cummings

D.R. HORTON

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Note: Due to vacancies on the board, residents Steven Pierce and Robert Cummings have been appointed to serve until the Annual meeting, at which time, the board will have 5 positions up for election.

AVERY RANCH HOA WEBSITE

Visit the Avery Ranch HOA website at AveryRanchHOA.com

FOR QUESTIONS OR CONCERNS

For questions or concerns in your neighborhood contact our Property Manager and HOA Board at GetHelp@AveryRanchHOA.com.

LOOK INTO HYDE PARK TODAY . HPBS.ORG



Summer Camps @ Mopac & Braker
Open to the Austin Community
Football Camp . July 16 - 19
Volleyball Camps . July 23 - 26
SAT/ACT Academic Camp . July 23 - 26
Basketball Camp . July 30 - Aug 2

Admissions Event . July 10
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EXCELLENCE. CHRIST-CENTERED. COMMUNITY. BIBLICAL WORLDVIEW.

Association Crime Prevention

By: Denise Thompson and CAI

Everyone wants a safe place to call home and with summer vacations coming up, it is a good time to think about community awareness. It's up to everyone to pitch in to keep crime rates down. Thankfully, taking a few simple steps can go a long way in keeping theft, vandalism and other felonies and misdemeanors out of the association.

Know Your Neighbors. And not just the neighbors on your block, but also the neighbors from all parts of the association. At the very least, you'll get a better idea of who actually lives (and in turn, who belongs) here. Talking with your neighbors will also give you the chance to find out if there have noticed any crimes or suspicious activity in the association recently so that you can be on the lookout as well. Consider creating and distributing a list with everyone's contact information so that you and your neighbors can alert each other of any problems that arise. Of course, be sure to get your neighbors' permission first to put their information on the list.

Hosting a potluck bar-b-que in your yard or street cul-de-sac is a great way to get neighbors together for an information exchange.

Leave The Light On. A good way to deter felons from breaking into your home is to make sure your front porch light stays on all night, even when you're out of town. Not only does it signal that someone's home, it also makes it harder for vandals to hide among the shadows. If you're worried that you'll either forget to turn the light on at night or off in the morning, you can purchase an inexpensive timer that will automatically do that for you every day. Also, if you see any street lights around the association that are burnt out, please let the board know as soon as possible so that we can replace them for everyone's safety.

Lock Up. If you want to keep unwanted guests out, don't make your home inviting. Even when you're around, it's best to keep all gates, doors and garages locked at all times. It's also a good idea to keep

your windows closed and locked when possible, especially if they're on the ground floor. Do not leave your garage doors open while you are not outside in sight. It is too tempting for someone up to mischief to quickly stop and grab a bike, toolbox or other item. Chances are if your garage door is left open, so is the door leading into your home- never give strangers an easy way into your home!- Lock Up!

Put On Your Walking Shoes. Taking a stroll around the association isn't just good exercise. You can casually patrol the community for anything suspicious or usual, as well as swap notes about criminal activity in the area with other neighbors who are out and about. Also, when more residents regularly walk around the association, it can help scare off hooligans who are afraid of getting caught in the act. Being familiar with your neighbor's faces, vehicles and overall neighborhood habits goes a long way in helping you be alert to possible crime or other safety hazards in your area.

Clean It Up And Keep It Up. Picking up litter, removing graffiti and keeping trees, bushes and lawns trimmed not only makes the association look better, but also sends the message that our residents are diligent about keeping the neighborhood a respectable place to live. Be sure all common area and street lights are in good working order at all times. This can help discourage troublemakers from hanging around your community and encourage responsible and involved people to move to the association.

See Something, Say Something. If you notice a crime or a suspicious activity, regardless of how small the incident may seem, notify association security if you have or the police immediately. Of course, only call 911 if it is an emergency; otherwise, call 311 for all non-emergencies. Another number for non-emergencies is (512) 974- 2000.

We all have a responsibility to our community to help keep it safe, and incorporating even a few of these tips can go a long way. Do your part to make our association a place you're happy to call home



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When To Use 3-1-1

By: Denise Thompson

WHEN SHOULD YOU USE 3-1-1?

- If you have solid waste/garbage/recycling concerns or issues.
- If you see a water leak or flood.
- If there is a non-emergency crime that needs to be reported to police.
- If you see an animal left in a vehicle or witness other means of animal cruelty or neglect.
- If you have complaints about a barking dog or animal bites.
- If you have bat issues.
- If you own or see a sick or injured animal (besides livestock or deer).
- If you see debris in the street.
- If a traffic signal is malfunctioning or if a traffic sign needs maintenance.
- If there are trees or low limbs in the street, or vegetation causing blind corners.
- If you need to report a pothole in the road.
- If a dead animal needs to be removed from the road.

WHAT IS 3-1-1 NOT FOR?

- To report power outages. Call (512) 322-9100.
- If you see an injured deer. Call (512) 389-4848.
- If you have questions about your electric or water account. Call (512) 494-9400.
- If you see tree limbs on power lines. Call (512) 494-9400.
- If you have questions about street construction. Call (512) 974-7065.
- Wildlife rescue issues. Call (512) 472-9453.
- If you have questions about central booking or jail. Call (512) 854-5245.
- If you have questions about Texas Gas Service. Call (800) 700-2443.

Calendar

HOA MONTHLY BOARD MEETING

Next meeting - Monday, July 9th

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. Agenda can be found on the Avery Ranch Website in the discussion forums section no later than Friday prior to the meeting. 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 Morningside Amenity Center.

INDEPENDENCE DAY FIREWORKS

Pre-Fireworks Entertainment from 4 p.m. until Fireworks Show
Tuesday, July 3rd at the Main Amenity Center

We're cooking some All-American Hotdogs. Chips, drinks and ice cream will be on sale too! Cash purchases only.

AVERY RANCH WATER AEROBICS

Lessons will be held Monday and Wednesday beginning June 4 from 8 to 8:45 a.m. at the MAC pool, 10121 Morgan Creek Drive (Morningside) There will be 4 sessions, 8 classes per session at the cost of \$20/session. Aqua Fitness: Medium to high intensity workouts. Each class completes cardiovascular work, along with toning, flexibility and abdominal work. All levels welcome, you can work at your own pace. You must be an Avery Ranch resident to register and participate. Call Twin Lakes Family YMCA at 512-250-9622 for details.

REGISTRATION FOR SUMMER SWIM LESSONS

Lessons will be held at the MAC pool, 10121 Morgan Creek Drive (Morningside) Registration at Twin Lakes Family YMCA, Located at 204 E. Little Elm Trail, Cedar Park, Texas 78613. Ongoing Open Registration for Avery Ranch residents. Swim Lesson Class Descriptions can be viewed at <http://bit.ly/zmJq30>. Swim Registration Form URL: <http://bit.ly/wKdINb>

NEIGHBORHOOD GARAGE SALE

Saturday, September 29th from 7 a.m. to 1 p.m.
Start cleaning out your garage and closets and get your items ready!
Sale to be advertised in the Austin American-Statesman and on Craig's List.



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Child Safety & Protection Fair July 14th - 9 am to 12pm

All Children Will Receive an Identification Card

Planned activities include:

- Police K-9 Demonstrations with Austin Police Department
- Fire engine from Fire Department #45
- Ambulance Tours from Austin-Travis County EMS
- Blood Donation Truck from The Blood and Tissue Center of Central Texas
- Search and Rescue Dogs from Interdiction/ K9 Unit of Austin Police Department
- Free Fingerprinting ID by New York Life Insurance
- Rail Safety Education by Operation Lifesaver
- Guest performance by members of the Vista Ridge High School Theatre Troupe
- Confidence-building skills by IPC founder, Deborah Antich
- Dental Presentation and free toothbrushes by Rising Stars Pediatric Dentistry
- Fitness exercises from The Gym Station
- Hands-on science activities by The Early Childhood Childcare Liaison of the Austin Independent School District
- Free Food Samples from Kadai Indian Kitchen



HOME ON THE RANCH

Have you received a violation notice?

If you cannot remedy the problem within 15 days, please give Alliance a call. In most cases they are happy to give you an extension depending upon your circumstances. Doing this will save you the frustration of receiving a second violation notice.

Do you enjoy Neighborhood Events?

You can help support the Social Committee by donating via PayPal under the Payments tab at www.AveryRanchHOA.com.



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Curbside Gardens

by Patty Hoenigman, Master Gardener

The Garden Tour was an inspiration this year in particular since so many of us are changing out our curbside gardens to drought tolerant plants. As I drove to the various houses on the tour, I made note of a number of the plants people have used successfully to create lovely gardens out of the otherwise narrow and difficult-to-water strips. If you are looking for drought tolerant plants to use rather than just rock, here are some to consider.

Blackfoot daisy provides a lush burst of white daisies with yellow centers. This plant thrives with neglect after it's established. One plant will eventually cover a 3-4 foot diameter. Lovely!

Santolina comes in several varieties, some darker green, some more of a blue green, and has adorable yellow button-like flowers. It stays low, providing a structural form with aromatic foliage making it deer resistant.

Rosemary is another good choice that's highly deer resistant. Be sure to choose the trailing variety that spreads out and stays low, rather than the vertical growth form which will exceed the 18 inch height limitation for curbside gardens. Water it until it's established and then it will grow on its own with just an occasional extra drink.

May Night Sage is a lovely compact sage, with a beautiful purple spiky flower. It stays low and isn't bushy like so many in the sage family. Consider planting a dozen to make a statement. They'll look like wildflowers without the downside of seeding out.

Mexcan Feathergrass is a variety of clumping ornamental grass that looks so pretty blowing in the wind. The curbside gardens in Brookside near the main entrance show it off well. It looks especially good planted in groupings of 3 or more, and stays within the height requirements, unlike many of the other clumping grasses.

Wooly Stemodia is a good choice where you have a wider section to fill in. It stays under 6 inches in height, but spreads to 3 feet or more with a lovely silvery color.

Pink Skullcap is an old favorite for its mound of pink blooms. Cut it back in the winter, but it will come back year after year.

Heartleaf skullcap is a good choice if you have less sun and more shade. Its nature is to spread by underground rhizomes, so planting it in a curbside garden will keep it contained. Give it time to fill in and you'll be happy with the soft, blue-green foliage and lovely purple flower spikes.

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HOME ON THE RANCH

Another Great Garden Tour!

By Bob Beyer, Master Gardener

Avery Ranch Social Committee, Garden Tour Coordinator

The weather was perfect, the garden hosts were wonderful, and everyone taking the Avery Ranch garden tour was enthusiastic with many wonderful compliments received.

We thank our 2012 Garden Tour hosts and helpers for making this yet another successful garden tour event. These include Bob and Lana Beyer, Lisa LaPaso and Cavin Weber, Amy and Fahd Pirzada, Yvonne and Jim Jandrain, and Shelly and Howard Brandell from Morningside; Bob and Virgie Gallagher and Carol and Greg McMillan from Granite Shoals; Alex Pritchard and Kim Vodica from Brookside; and Andrew Santhave and David Johansson from Water's Edge. Helping to make the Tour a success was Don Honeyman from Parkside, Rita Rear and Juli Word from the Social Committee, plus Mary Ann and Gary Pirics from Champions.

The theme "Getting Serious about Xeriscaping" was excellently reflected in the yards and gardens on this year's Tour. Visitors left with new ideas and information about how we all can help save our precious water resources by seeing good examples of what our neighbors have done. Everyone enjoyed meeting new people in the community while enjoying the various gardens at a leisurely pace.

If you missed the Tour, you can still see a slide show of the yards



at www.centraltexasgardening.info/artour.html

We hope you will keep the Avery Ranch Garden Tour on your list of events not to be missed next year and even consider placing your garden on next year's Tour.

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A Taste of Avery Ranch

When you tell people that you live in Avery Ranch, don't you get a great response? I have people come in to my model all the time who heard rave reviews of Avery Ranch from someone that told them to come and check us out! Hard to believe we are 11 years old and still going strong!

*** WIN A FREE ROUND OF GOLF!**

I recently asked several homeowners what they loved about living in Avery Ranch? I'd like to hear from you as well. Please stop by the Model and tell me 3 things you love about living in Avery Ranch. If you come in and share that with me, I'll register you to win a round of Golf at Avery Ranch for a Weekend or Holiday. If you don't play golf, you can win A Gift Card! This will begin the 1st of July and end on the 29th. I will announce the winner on the 30th by email.

SOMETHING TO DO ON SATURDAY MORNING

Cedar Park Farmers Market- Every Saturday morning 9-1, rain or shine in the parking lot at Lakeline Mall, behind Sears and Dillard's
Contact: Carla Jenkins office : (512) 363-5700 or email 12m.Texas@gmail.com

UPCOMING BLUES ON THE GREEN SHOWS

- 7/11 BoDeans with Quiet Company
- 7/25 Marcia Ball with Nakia

Stay tuned for more updates on the summer series lineup and check kgsr.com for more upcoming events.

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- The Cartier:
Closed 5/12 - 1607 sq. ft. • 3 bed, 2 bath, \$222,666
- The Drake:
Closed 5/12 - 1743 sq. ft. • 4 bed, 2 bath, \$230,700
- The Holly:
Closed 5/12 - 1906 sq. ft. • 3 bed+1, 2.5 bath, \$233,536
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HAVE A GREAT SUMMER!



Salt of the Earth: Sodium & Your Health

TIPS FOR REDUCING SODIUM FOR BETTER HEALTH

Sodium is everywhere—swirling in the oceans, stored in vast underground crystalline deposits—and contained in just about every food and drink imaginable.

The fact is, sodium is as an essential, life-sustaining ingredient for every known plant and animal on the planet. Without sodium, our bodies would cease to function. Sodium helps our cells draw in nutrients, maintains balanced pH levels, enables nerve function and muscle contraction, helps regulate your heartbeat, and is a key component of your bones, explains Jose Mejia, M.D., a cardiologist for The Austin Diagnostic Clinic (ADC).

Yet too much of this essential element can pose serious health risks in people, including high blood pressure, heart disease, stroke, kidney disease, and congestive heart failure. According to the U.S. Department of Health and Human Services (HHS), the average person should only consume 2,300 milligrams (mg)—about one teaspoon full—or less, per day. If you are 51 or older, are black, or already have high blood pressure, diabetes, or chronic kidney disease, then you should limit your intake to 1,500 mg or less per day, Dr. Mejia adds.

“Unfortunately, the average American gets about 3,400 mg of sodium a day, which is far more than is recommended for good health,” Dr. Mejia says.

SALT BY ANY OTHER NAME

One of the most troubling parts of monitoring your sodium intake is understanding how extensively the food industry uses sodium

as a flavor enhancer and as a preservative in everything from bread to canned soup. And then there’s a matter of naming conventions. Common table salt, otherwise known as sodium chloride, is just one form of sodium. There are many other compounds that contain sodium, including monosodium glutamate (MSG), baking soda, baking powder, disodium phosphate, sodium alginate, and sodium nitrite (sometimes just nitrite).

“Most of the sodium we eat comes from processed foods and foods prepared in restaurants. Sodium is already part of processed foods and cannot be removed. Even fresh fruits, meats, vegetables and dairy products contain sodium,” Dr. Mejia notes. “However, food manufacturers and restaurants can produce foods with far less sodium. In addition, you can select lower sodium foods when possible, and you can cook more foods yourself to better control how much sodium you eat.”

SHOP SMART TO REDUCE SODIUM

The most practical way to reduce your sodium is by altering what you bring home from the grocery store. Many items like baked goods, breakfast cereals, soups, and lunchmeats are very high in sodium.

“Pay very close attention to food labels,” Dr. Mejia says. “It may add extra time to your shopping trip, but it’s important to understand just what the food industry means when it uses sodium-related terms. Portion size is just as important.”

- **“Sodium free” or “Salt free.”** Each serving

of this product contains less than 5 mg of sodium.

- **“Very low sodium”**- Each serving contains 35 mg of sodium or less.
- **“Low sodium”**- Each serving contains 140 mg of sodium or less.
- **“Reduced” or “Less sodium”**- The product contains at least 25 percent less sodium than the regular version. Check the label to see how much sodium is in a serving.
- **“Lite” or “Light in sodium”**- The sodium content has been reduced by at least 50 percent from the regular version.
- **“Unsalted” or “No salt added”**- No salt is added during processing of a food that normally contains salt. However, some foods with these labels may still be high in sodium because some of the ingredients may be high in sodium.

A DASH OF SOMETHING ELSE

The widespread use of sodium means it can be challenging to avoid, especially if you are traveling with limited food options at airports. In that case, bringing low sodium snacks is a good option. At home, consider using alternative seasonings that are sodium free. Eventually, your taste buds will adjust to the lower sodium options.

“It takes some effort, but a low sodium diet can have tremendous health benefits,” Dr. Mejia says. “If you are concerned or curious, it may be a good idea with check with your physician about the amount of sodium you are eating.”

*Jose Mejia, M.D., Cardiologist
The Austin Diagnostic Clinic,*

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COMMUNITY NEWS

Round Rock New Neighbors

Round Rock New Neighbors is a local organization of women for neighbors new or "old" (been here awhile) from Round Rock and surrounding areas.

We hold monthly luncheons with a program and a speaker. We have many "interest groups" and activities and we also do community outreach.

Come join us and meet new friends and enjoy our activities.

Check out our website at www.rrnewneighbors.org or call Candy Massaglia at 721-5439.

Child Safety and Protection Festival

Kids 'R' Kids, 15111 Avery Ranch Blvd. celebrates Child Safety and Protection Festival on July 14th from 9 am to 12 noon. This fun-filled event will be complete with children's activities, entertainment, safety demonstrations, food and more. This event is free and open to the community. For more information, email sugandha007@yahoo.com

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HOME ON THE RANCH

Get Involved in Your Community

We have community events because AR Residents make it happen!

Join the Avery Ranch Social Committee! Help out your community by getting involved, even in just one event. If you have a passion for a certain activity, come out to our monthly social committee meeting and let us know. You don't have to attend every meeting all year long. 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>

Playtime for kids ... Adult time for parents! Become a part of the Avery Ranch Playgroup! To know more about it, contact April Aguren at april.aguren@averyranchhoa.com.

SEND US YOUR *Event Pictures!!*

Do you have a picture of an event that you would like to run in this newsletter? Send it to us and we will publish it in the next issue. Email the picture to ARNEWS@AveryRanchHOA.com. Be sure to include the text that you would like to have as the caption. Pictures will appear in color online at www.PEELinc.com.



Credit Inquiries

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Credit inquiries are not created equal. Some can hurt your score, while others do not.

Soft Inquiry (Or Soft Pull)

- Does not adversely affect your score and you may not even be aware a soft inquiry has been made
- Prescreened credit solicitations in the mail are the most common type of soft inquiry
- Employers use these in background checks
- Pulling your own credit report is done with a soft pull; you can obtain your free credit report once a year by visiting www.AnnualCreditReport.com

Hard Pull

- Made by a potential lender when you apply for an auto loan, mortgage or credit card
- The negative impact on your score is based on the number of times this type of inquiry is made within the preceding 12 months
- Special rules are applied in counting the number of inquiries made if you are comparison shopping for a home or auto loan (i.e., multiple mortgage inquiries may be counted as one hard pull)

It's important to avoid any unnecessary hard pull inquiries so that your credit is not affected negatively, and you are in a better position when you apply for a loan you truly need.



MELANIE HADLEY
Vice President/NMLS 208645
Direct: 512.314.7312
www.MelanieHadley.com

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It's not the end of the world: Raising Resilient Children

By Sugandha Jain

"It is far more important to know how to deal with the negative than to be positive"

---Martin Seligman, Author of the book *Learned Optimism*

Do you want your children to grow up to be fragile as a flower or tough as Teflon? If you want your children to be strong, then, you need to fuel them with power to face every adversity that comes their way. According to Paul Stoltz, Adversity Quotient (AQ) is the ability of individuals to withstand adversity and surmount it. Resilient children with a high AQ turn obstacles into opportunities.

Resiliency is the ability to not only survive, but thrive. In order to remain strong, we must stretch ourselves and spring forward. In life, things happen that knock us back for awhile. We just don't want to get stuck there. We may fall back, but then look out- we're moving forward, stronger than ever!

A rubber band can be used to explain the concept of

resilience in children. A rubber band can be stressed and stretched, but it quickly returns to its regular shape when the stressor is gone. Similarly the resilient child quickly «bounces back» from stress or trauma. This ability to recover quickly from a stressful experience is important to brain development. When a child is stressed the brain is bathed in a stress hormone called cortisol. If cortisol levels remain high, the hormone starts to interfere with the development of connections within the brain.

A 2012 study by Stanford University School of Medicine team used MRI scans to identify how humor affects children's minds. The research proves that a strong sense of humor is an important part of positive emotion and may help children to be more resilient. Being able to see the humor in stressful situations, or to be able to laugh at difficult things can make children successful in life.

Parents have to find ways to laugh more and find humor in everyday life. Laugh at yourself and FOR your children. As parents we have many opportunities to show our children when things don't go as planned, that we can fret, pout, wish for different circumstances OR we can bounce back and make fun!

Sugandha Jain is Master Registered Texas Trainer and Director of Accreditation at a local preschool.



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Chocolate Cab Cupcakes

Try these decadent cupcakes when you need a special dessert and pair it with your favorite Cab!
By The Four Points Foodie

Cupcake Ingredients

- 1 1/2 C all purpose flour
- 3/4 C sugar
- 1 t baking powder
- 1 t baking soda
- 1 t sea salt
- 1 C special dark cocoa
- 1/2 C canola oil
- 2 large eggs
- 1 t Ancho Chili Powder
- 1 C Cabernet Sauvignon
- 1 special dark chocolate bar



Frosting Ingredients

- 1/2 C vegetable shortening
- 6 oz unsalted butter, softened
- 1 C confectioners' sugar
- 1 C special dark cocoa
- 2 T Cab Reduction {see note below}

Directions: Preheat your oven to 350 degrees and line a cupcake pan with papers. Sift the dry ingredients together in a large bowl. Add the oil, eggs, chili powder and cab and blend with a mixer. Using a 1 inch ice cream scoop, place 1 scoop in each paper. Add 1 piece of dark chocolate, and then add another scoop of batter. Place in oven and bake for 18 minutes. Remove from oven and cool.

Directions: Blend shortening and butter together until fluffy and add confectioners' sugar and cocoa. Mix to combine then add the Cab Reduction and blend well. If the frosting is too thick, add a hint of vanilla or cream to thin it out. Place in pastry bag and pipe onto cooled cupcakes and serve.



www.FourPointsFoodie.com

HOME ON THE RANCH

Financial Focus - Student Loans Crushing College Grads

Submitted by Rich Keith

Today's college grads are facing the "real world" with an extra scoop of debt. Two-thirds of students graduating from college or graduate school have student loans – about \$25,000 on average. That's a 25% increase over the past 10 years. In fact, today's twentysomething holds an average debt of \$45,000, including everything from student loans to mortgages and credit cards. Unfortunately, unemployment for those aged 18-29 is 12.4%, well above the national rate of 8.2%.

Don't feel as if you have to be the savior. Six in 10 boomers report giving financial help (outside of college tuition) to a child or grandchild in the past five years. Of those, \$59,000 was the average amount of aid. If this sounds like you, ask yourself: Do I really have the resources? Am I saving enough for retirement? Try to share more financial wisdom and less cash with your adult offspring. The more you save for your own future means less possibility that you'll need their help later on.

Without going into too much detail, share the family financial picture with your children once they hit the mid-teen years. They need to know the family income is X and it takes Y amount to cover the mortgage and bills. Once they see X minus Y in action they will be surprised at how much it actually costs to run a household.

This may have a side benefit of limiting how much and how often your children ask you for money and gifts.

Children who have a basic understanding of money, especially the corrosive effects of debt, have a better chance of becoming financially independent later in life. They will be more resistant to the credit card offers sure to come to them in their freshman year at college. And they will more ready to partner with their parents as the family manages their college finances with them.



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When it comes to errand runs, afternoon lunch with friends or the occasional romantic evening out, finding a clean, safe and fun place for your children to stay can be difficult. With that in mind, Kid Spa Austin's Drop-In Care Program was formed as "A Getaway For Your Kids So You Can Get Away".

Check us out and register online today at
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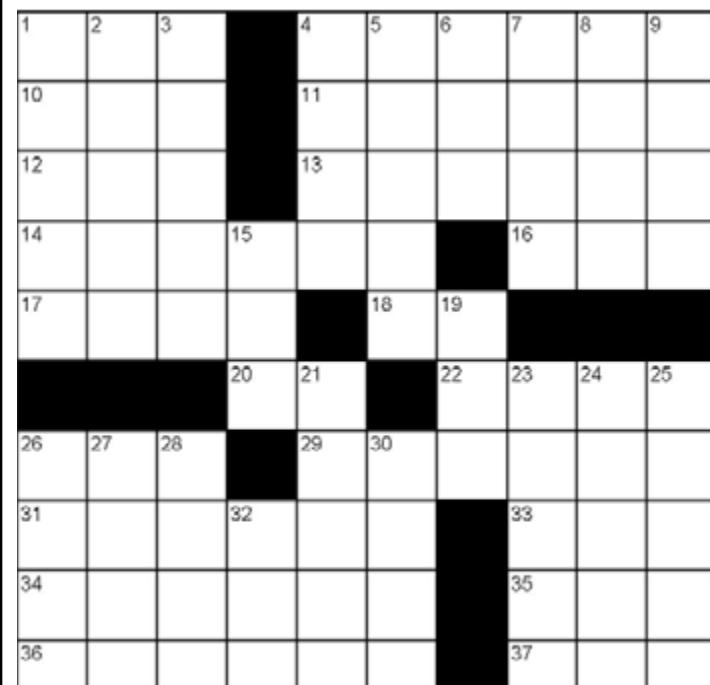
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18. Iowa (abbr.)
20. Man's title
22. Type of dressing
26. Short-term memory
29. Exodus
31. Hype
33. Airport abbr.
34. Glistening
35. Cask
36. Star system
37. South southeast

DOWN

1. Wood
2. Ice house
3. Fast food meal
4. Ashen
5. Excuse
6. Cocktail drink
7. Follow
8. Eaten
9. Association (abbr.)
15. Words per minute
19. Abridged (abbr.)
21. Become less tight
23. Onion like vegetables
24. Painter Richard
25. Utilization
26. Thick carpet
27. Roman cloaks
28. Gangster's girlfriend
30. Musky
32. Pod vegetable

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