



Courtyard Caller

OFFICIAL COURTYARD NEWSLETTER

Courtyard Homeowners Association, Inc.

July 2012

Volume 8, Number 7

Celebrate
THE FOURTH OF JULY
In The Courtyard

WEDNESDAY, JULY 4, 2012

PARADE AT 10:15 AM

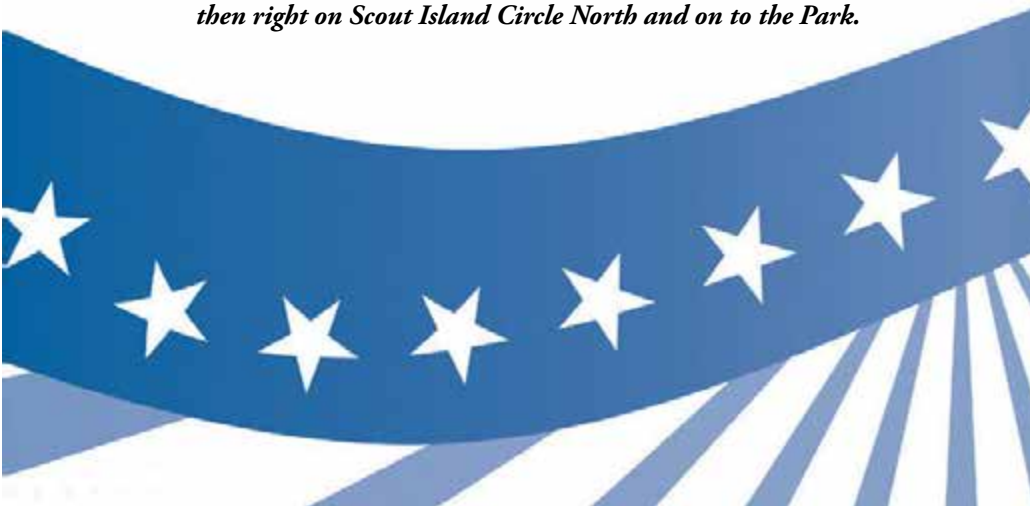
Join us at 10:00 am at Parade Ridge and Courtyard Drive. We will line up behind the Fire Truck and march to the Park. Decorate your bike or wagon and join in the fun! Grab a kazoo and march in the one and only Courtyard Marching Kazoo Band. Add balloons to the stroller and walk with the Stroller Brigade

PICNIC IN THE PARK!

Wear your bathing suits for the Slip & Slide! Don't miss the clown, face painting, balloon animals, and the Moonwalk. Enjoy hot dogs, lemonade, chips & watermelon

You don't want to miss it!

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



COMMUNITY MEETING REMINDER

An informative community meeting will be held July 17th at 6:30 for the purpose of informing Courtyard residents what might be expected in the event of a wildland fire threat.

Qualified speakers from the Texas Forest Service will be present to provide information, suggestions and ideas as it relates to the possibility of a fire threat in our neighborhood. Being informed and prepared will equip us to respond to such a threat. Please plan to attend! Lives and property can be protected. This will be an excellent opportunity for our neighborhood.

For further information please contact Jim Gattis at jim.gattis@ymail.com or 512-468-2266

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COURTYARD BOOK CLUB

TUESDAY, AUGUST 7

1 P.M. IN THE COURTYARD CLUB

During this hurricane season, the book club's July discussion of *Salvage the Bones* was a reminder of the devastation Hurricane Katrina wreaked on the gulf coast, damaging both property and lives. In August, the group will travel in time and locale to remember Pearl Buck and the important role her books played in introducing China to Americans.

Anchee Min, author of *Pearl of China*, grew up during the Cultural Revolution and was not allowed to read Pearl Buck's books. In school, she was taught that Buck's books were so "disparaging" that they would never be translated into Chinese. In fact, when Nixon was to visit China and Buck hoped to accompany him, Madame Mao herself organized the effort to exclude Buck and further discredit her writing on China. As a young student, Anchee Min joined in that denunciation of Buck. In 1971, Min immigrated to the United States and began writing books of her own about China's history. On a book tour, a member of the audience gave her a copy of *The Good Earth*. Min read the book in route home and was stunned by the compassionate and loving portrayal of her country and its people. It was at that moment that Min's idea of writing a book about Pearl Buck was born. In *Pearl of China*, Min portrays Buck through the eyes of a young Chinese girl, Willow, who was a steadfast friend.

In September, the Book Club will read *The Glass Room* by Simon Mawer, a novel which follows the hopes and dreams of a family as embodied in a special house. Their dreams are overtaken by the frightening times of the 1920's and 30's in Europe. This novel, included on so many "best of" lists in 2009, promises to generate much discussion.

For information about the Courtyard Book Club, contact Jean Heath, c.jeanheath@gmail.com or 512-231-9412.

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 cathleenbarrett@hotmail.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.





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IMPORTANT IDENTITY THEFT INFORMATION FROM A CORPORATE ATTORNEY TO EMPLOYEES IN HIS COMPANY

- Do not sign the back of your credit cards. Instead, put "Photo ID Required."
- Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. That way you will know exactly what you had in your wallet, and all of the account numbers and phone numbers to call and cancel if necessary. Keep the photocopy in a safe place. It is also a good idea to carry a photocopy of your passport when traveling either here or abroad.
- If your wallet or purse is stolen, do the following immediately:
- Cancel your credit cards using the information you have photocopied
- File a police report in the jurisdiction where your information was stolen. This proves to credit providers you were diligent, and is a first step toward an investigation if there is one.
- Call the three (3) national credit reporting organizations (Equifax, Experian, and TransUnion) to place a fraud alert on your name. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.
- If you write checks, consider the following:
- Do not put your complete account number on a check when paying a credit card account. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
- Put your work phone # on your checks instead of your home phone. If you have a P. O. Box, use that instead of your home address. If you do not have a P. O. Box, use your work address. Never have your SS # printed on your check – obviously!

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How to Spend the Lazy Days of Summer

Summer is a fun time, but without some creativity it can seem boring. Here are some ideas for fun ways to spend the lazy days of summer:

Making snow cones, watching a movie at a drive-in theater, going dirt biking, riding 4-wheelers, going to amusement parks, going to zoos, having water gun fights, drawing/painting outdoors, going on nature hikes, playing flashlight tag, playing dodge ball, eating cold watermelon, playing 4-square, camping, hanging out with friends, building forts, building tree houses, having tetherball competitions, riding bikes, skateboarding, sewing/crocheting, going roller skating/ice skating, swimming, playing basketball, pulling all nighters with your friends, going to the arcade, enjoying a Root Beer float, going to the beach, gardening, playing video games, taking a summer class., going to water slide parks, attending street fairs/

county fairs, reading a really long book, finding random activities in the newspaper and going to them, visiting state parks, attending or participating in community theater, having bon fires with friends, creating a summer scrapbook, playing



miniature golf, bowling, go carts, water-skiing, scuba diving, snorkeling, fishing, bird watching, playing sand volleyball, horseback riding, sleeping under the stars, body surfing, outdoor dining, outdoor grilling, picnicking, kayaking, taking photographs, visiting botanical gardens, going to a ball game, eating hot dogs, going on road trips, stargazing, watching fireworks, taking boat rides, eating freshly picked strawberries, hunting frogs at night, making/eating homemade ice cream, having a pool party, attending outdoor concerts, catching fireflies, skipping stones in the creek, playing hop-scotch/marbles/jacks, roasting marshmallows, watching a parade, sidewalk chalk drawing, flying kites, exploring woods/fields/caves, visiting grandparents, family reunions.....

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A Sweet Lesson on Patience

Written by a NYC taxi driver

I arrived at the address and honked the horn. After waiting a few minutes I honked again. Since this was going to be my last ride of my shift I thought about just driving away, but instead I put the car in park and walked up to the door and knocked. 'Just a minute', answered a frail, elderly voice. I could hear something being dragged across the floor.

After a long pause, the door opened. A small woman in her 90's stood before me. She was wearing a print dress and a pillbox hat with a veil pinned on it, like somebody out of a 1940's movie. By her side was a small nylon suitcase. The apartment looked as if no one had lived in it for years. All the furniture was covered with sheets. There were no clocks on the walls, no knickknacks or utensils on the counters. In the corner was a cardboard box filled with photos and glassware.

'Would you carry my bag out to the car?' she said. I took the suitcase to the cab, and then returned to assist the woman. She took my arm and we walked slowly toward the curb. She kept thanking me for my kindness.

'It's nothing', I told her. 'I just try to treat my passengers the way I would want my mother to be treated.'

'Oh, you're such a good boy, she said. When we got in the cab, she gave me an address and then asked, 'Could you drive through downtown?'

'It's not the shortest way,' I answered quickly.

'Oh, I don't mind,' she said. 'I'm in no hurry. I'm on my way to a hospice.' I looked in the rear-view mirror. Her eyes were glistening. 'I don't have any family left,' she continued in a soft voice. 'The doctor says I don't have very long.' I quietly reached over and shut off the meter.

'What route would you like me to take?' I asked. For the next two hours, we drove through the city. She showed me the building where

she had once worked as an elevator operator. We drove through the neighborhood where she and her husband had lived when they were newlyweds. She had me pull up in front of a furniture warehouse that had once been a ballroom where she had gone dancing as a girl. Sometimes she'd ask me to slow in front of a particular building or corner and would sit staring into the darkness, saying nothing.

As the first hint of sun was creasing the horizon, she suddenly said, 'I'm tired. Let's go now'. We drove in silence to the address she had given me. It was a low building, like a small convalescent home, with a driveway that passed under a portico. Two orderlies came out to the cab as soon as we pulled up. They were solicitous and intent, watching her every move. They must have been expecting her. I opened the trunk and took the small suitcase to the door. The woman was already seated in a wheelchair.

'How much do I owe you?' She asked, reaching into her purse.

'Nothing,' I said

'You have to make a living,' she answered.

'There are other passengers,' I responded. Almost without thinking, I bent and gave her a hug. She held onto me tightly.

'You gave an old woman a little moment of joy,' she said. 'Thank you.' I squeezed her hand, and then walked into the dim morning light. Behind me, a door shut. It was the sound of the closing of a life.

I didn't pick up any more passengers that shift. I drove aimlessly lost in thought. For the rest of that day, I could hardly talk. What if that woman had gotten an angry driver, or one who was impatient to end his shift? What if I had refused to take the run, or had honked once, then driven away?

On a quick review, I don't think that I have done anything more important in my life. We're conditioned to think that our lives revolve around great moments. But great moments often catch us unaware—beautifully wrapped in what others may consider a small one.

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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.



RANDOM THOUGHTS

- I think part of a best friend's job should be to immediately clear your computer history if you die.
- Nothing sucks more than that moment during an argument when you realize you're wrong.
- I totally take back all those times I didn't want to nap when I was younger.
- There is great need for a sarcasm font.
- How the hell are you supposed to fold a fitted sheet?
- Was learning cursive really necessary?
- Map Quest really needs to start their directions on #5. I'm pretty sure I know how to get out of my neighborhood.
- I can't remember the last time I wasn't at least kind of tired.
- Bad decisions make good stories.
- You never know when it will strike, but there comes a moment at work when you know that you just aren't going to do anything productive for the rest of the day.
- Can we all just agree to ignore whatever comes after Blue Ray? I don't want to have to restart my collection...again, and I can see enough actor acne now.
- I'm always slightly terrified when I exit out of Word and it asks me if I want to save any changes to my ten-page research paper that I swear I did not make any changes to.
- "Do not machine wash or tumble dry" means I will never wash this -- ever.
- I hate when I just miss a call by the last ring (Hello? Hello? Damn it!), but when I immediately call back, it rings nine times and goes to voicemail. What'd you do after I didn't answer? Drop the phone and run away?
- I hate leaving my house confident and looking good and then not seeing anyone of importance the entire day. What a waste.
- I keep some people's phone numbers in my phone just so I know not to answer when they call.
- My 4-year old son asked me in the car the other day, "Dad, what would happen if you ran over a ninja?" How do I respond to that?
- I think the freezer deserves a light as well.
- I disagree with Kay Jewelers. I would bet on any given Friday or Saturday night more kisses begin with Miller Lite than Kay.

Did you forget the name of that...



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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. “Keeping the amount of sodium you eat under control can be challenging, but understanding the main dietary sources of sodium is one of the best ways to start lowering your intake.”

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.”

SHOPPING 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. Frankly, it’s the only way to make sure you are not eating too much sodium.”

Here are some of the most common terms used on food packaging. If it doesn’t have a label, your best option may be to avoid buying it.

- **“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”**- Not 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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