THE VILLAGE "It takes a Village..."

NEWS FOR THE RESIDENTS OF THE VILLAGES AT WESTERN OAKS AND LEGEND OAKS I



I've been treating headaches for over 25 years and I believe they are very misunderstood by the general public.

It's only human nature to have a reason for why something is occurring, so when people get a headache they usually try to determine the reason for their headache. Some of the reasons I hear are quite amusing. "My husband gives me a headache, ...my boss, ...my kids." "I sit at a computer all day and THAT is the reason I have a headache." Sometimes people think that headaches are just normal and everyone gets them. I can assure you that headaches are not normal. Headaches are a sign that there is something wrong. Just like all symptoms are signs that something is wrong.

Headaches can be caused by a lot of different things. They can be caused by exotic and dangerous things like a brain tumor, but more often they are caused by common things. The most common reason is pressure on the nerves of the neck that radiate back into the head. When the bones of the spine are misaligned it will put pressure on the delicate nerves that exit the spine. This will in turn cause the muscles of the neck and shoulders to become

tight and develop knots in them You can actually reach up and feel the knots in your muscles. These knots are not normal and are a sign of spinal misalignment and soft tissue damage. Once the spinal misalignments are corrected the muscles relax more and the headaches are gone. Just for fun, I sometimes ask a headache patient when was the last they had a headache, once they have had their spine corrected. They will usually say something like "Gosh I haven't had a headache in months". I will ask them if they got divorced and they will look at me funny and say "NO, why?" You said your husband was the cause of your headaches! "Oh I guess I was wrong!"

So headaches are not normal, but are very common. They're usually caused by nerve pressure built up in the neck which causes tight muscles in the neck and shoulders. They can usually be corrected with gentle chiropractic therapy. You should get this checked even if the headaches are mild because if the bones of the spine are misaligned it will cause arthritic changes to form in the bones of the spine which will limit your ability to move and bend as well as other difficulties. Be proactive about your health.

IMPORTANT NUMBERS

EMERGENCY NUMBERS
EMERGENCY 911
Fire
Ambulance911
Sheriff – Non-Emergency512-974-0845
SCHOOLS
Elementary
Clayton512-841-9200
Kiker512-414-2584
Mills
Patton512-414-1780
Middle
Bailey512-414-4990
Small512-841-6700
Gorzycki
High School
Austin
Bowie512-414-5247
UTILITIES
Water/Wastewater
City of Austin512-972-0101
City of Austin (billing) 512-494-9400
Emergency
Texas State Gas
Customer Service1-800-700-2443
Gas related emergency1-800-959-5325
Pedernales Electric Cooperative
New service, billing
Problems
ATT/SBC Telephone
New Service1-800-288-2020
Repair1-800-246-8464
Billing1-800-288-2020
Allied Waste512-247-5647
Time Warner Cable512-485-5555
OTHER NUMBERS
Oak Hill Postal Station1-800-275-8777
City of Austin
Dead Animal Collection512-494-9400
Abandoned/Disabled Vehicles512-974-8119
Stop Sign Missing/Damaged512-974-2000
Street Light Outage (report pole#)512-505-7617
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Thursday, February 21st

Where: Austin Custom Winery Address: 7010 Hwy. Texas 71 #300

Time: 7 - 10 pm

For more information contact:

Melinda McKenna

288-8088 or Melinda@AustinReps.com





FOR YOUTH DEVELOPMENT FOR HEALTHY LIVING FOR SOCIAL RESPONSIBILITY

GET IN THE

GAME

All kids deserve the oppoortunity to discover who they are & what they can achieve. That's why YMCA of Austin Youth Sports programs focus on skills, healthy competition, values & teamwork. Records may fade, but kids who play sports hold onto the memories and benefits for a lifetime. Spring co-ed sports include:

- Soccer
 Kickball
- Volleyball

Summer Camp Registration
Opens on February 4

Southwest Family YMCA 6219 Oakclaire Dr. & Hwy. 290 AustinYMCA.org • 891-9622

Opens on February



3rd Annual Tuesday February 26th

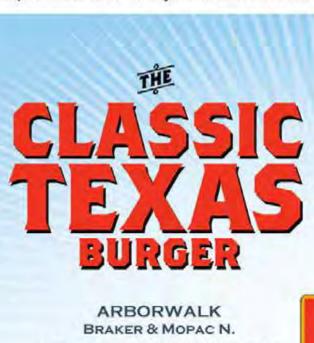
6:30 - 9:00 PM

Rib Eating Contest 7:30 - 7:45 PM

- * Round Rock I-35: Round Rock High School
- * 620 Four Points: Vandegrift High School
- * 360 South: Defending Champions Westlake High School
- * 183 North: Anderson High School
- * Former Longhorns & current NFL players will serve as honorary "Rib Eating Coaches"
- * Help local high school teams as they compete for the "Rudy's Golden Rib Trophy" for most ribs eaten!

20 "All you can eat for St Louis Ribs only. All drinks, sides, desserts, and other meats are at regular price and are not part of charitable proceeds. Please no sharing of "All you can eat St. Louis Ribs" - it's for a good cause folks! Offer not included for take home orders.





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AUSTIN NEWCOMERS CLUB

February ANC Publicity Input

Austin Newcomers Club is dedicated to introducing new residents to Austin while extending a hand to make new acquaintances and join fun Interest Groups.

This month our luncheon program will feature James L. Haley, a noted Texas author of nearly twenty books. He'll speak about his newest book, THE TEXAS SUPREME COURT: A Narrative History, 1836-1986. One tale from the book:

LAW & ORDER COMES TO TEXAS

During the first court session in East Texas, one feudist who had been hauled in for trial thumped his Bowie knife into the judicial bench and declared, "This, sir, is the law in Shelby County!" Unfazed, Judge Robert M. Williamson leaned back, cocked his pistol, and said, "Well this, sir, is the constitution that overrules your law. Sit down."

What with feudists, Indian raids, Mexican invasions, high water, yellow fever, illiterate clerks, drunken juries, and people who thought they had a God-given right to do whatever they liked, it took a while for law to come to Texas. Come hear

how it happened!

The monthly luncheon will be held on Wednesday, February 20 at Green Pastures restaurant, located at 811 West Live Oak in Austin. We get together at around 11:00 a.m. for a social hour with lunch at 12:00 noon. The luncheon is \$20 per person; reservations are required, and payment must be received by Thursday, February 14.

The club website is www.AustinNewcomers.com and the telephone number is (512) 314-5100.

James L. Haley, author



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CHEERS for Children

Wine, Bourbon and Food Tasting

February 23, 2013 | 6:30pm -? At Roger Beasley Maserati of Austin 12925 Pond Springs Road, 78729

Benefiting Dell Children's Medical Center

Northwest Austin Circle of Friends presents our 14th Annual CHEERS for Children event benefiting Dell Children's Medical Center of Central Texas. This exciting event, a premier wine, bourbon, and food tasting, will be held Saturday, February 23, 2013. Your are invited to join us for an exciting evening filled with premier wines, select bourbons, delicious cuisine from local restaurants, great live music, and a variety of fun and games - all included in the ticket price - as well as live and silent auctions with uniquely tempting items. And, held at a new venue this year, the Roger Beasley Maserati showroom in Northwest Austin is sure to add an extra level of excitement!

All funds raised benefit Dell Children's Medical Center and The Texas Child Study Center Endowment. Additionally, proceeds are 100% matched by a generous donor!

Tickets are available online for a discount until Feb. 21 or can be purchased at the door. For more information go to DellChildrensCircleofFriends.org (listed under "upcoming events"). Or contact Karen Peoples, Chairman NWA COF, at klpeoples@austin.rr.com or (512) 563-2927.

The Texas Child Study Center, the mental health program at DCMC, is a collaboration between Dell Children's and The University of Texas which treats children and adolescents with emotional, developmental and behavioral challenges. With your support, this facility will develop disease-specific evaluative and interventional programs to address disorders such as eating and anxiety, as well as attention deficit hyperactivity disorder (ADHD), autism, depression, and other mental health issues.



GriefShare

GriefShare (www.griefshare.org) is a 13-week faith-based seminar and support group for people grieving the death of a loved one. We will meet at Manchaca United Methodist Church located at 1011 FM 1626, each Sunday beginning January 20, 2013, from 3-5 p.m. There is a \$15 charge for a workbook (scholarships available).

It's a place where you can be around people who understand how you feel and the pain of your loss. You may begin the class at any point during the 13-week time frame. Led by Nancy Zaloga and Susan Feldkamp.

• Call 280-3469 for further information.

NOT AVAILABLE ONLINE

Fabulous Working Ladies of South Austin

What can I say but we have the most amazing Chapter of women. Don't let the name Fabulous "Working" Ladies fool you. Our group believes supporting women who work inside and outside the home whether it is in our professional jobs or working on being the best we can be. Just a few ways our group gave back was raising enough money to purchase a bike for a disabled child for Ambucs and supporting "Heal In Comfort". In the coming year we will create more ways for our members to connect whether it is in our Bunko Group at Austin Custom Winery or working together side by side to help our community.

Come meet our group and enjoy getting to know people in a

personal way. Sign up at SouthAustinFAB.com

Where: Mandola's Date: February 21st Time: 11:30 – 1



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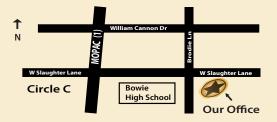


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Fiscal Cliff Simplicity Submitted by Rodney Mogen

The New Year brings hope and it brings excitement to everyone. It also brings the talk of budgets and finance planning in households, companies and the government. We're inundated with news about how taxes are increasing or staying the same and how there are surpluses or deficits depending on the government budget you are looking at. The last couple months talk has been dominated by the "Fiscal Cliff" worries and now will be dominated through Mid-March about the Debt Ceiling.

All sides in the discussion have expressed great points and will want to filter their views through legislation, but the true facts sometimes get lost in the coverage. Some factions want to be able to provide for those in need and be their safe harbor in life, others want to drastically eliminate independence on the government and slash budgets drastically, while still other want to find a balance. This is very similar to your household and managing all parts of your household's needs. I tend to be very frugal, my wife won't spend to spend but she wants to be able to enjoy, and we have to find a balance between both when it comes to our daughter. So there is a constant clash, just like you would find in your household and a compromise is found on a regular basis. To truly understand what is going on in the economy one needs to understand why these issues being discussed are so important and what they actually mean.

First the so called "Fiscal Cliff" issue was not being expressed very clearly. There are two parts of the issue, the first being some automatic cuts to the budget that were quite significant that were agreed upon by Congress and the Senate back in 2011 when they couldn't agree on what to do about spending when they voted to raise the debt limit back in 2011. Think of this like your family got a \$200,000 increase in their credit limit with no immediate affects but in 16 months you would overnight need to cut your spending by 15% immediately overnight at the start of 2013, could you do it? What would be the effects on your personal economy? The second part of the Fiscal Cliff was the immediate removal of several tax cuts including tax rates and favorable treatment on dividends and capital gains potentially resulting in higher taxes and lower takes home pay. So it would have a dual effect of forcing an automatic

spending cut in your budget on items you need to buy and then further reducing your income further reducing your budget. The fear here is it would damage the already fragile economy with consumers feeling less likely to spend as they have less money and their credit is now maxed out.

That leads us to the next issue that is looming and will be discussed about over the next couple months. Currently the Federal Budget is running at \$3.8 trilling in expenses but only takes in \$2.4 trillion in revenue, leaving an annual deficit of \$1.4 trillion with an accumulated credit balance of \$16.4 trillion and increasing. In a household budget terms it would look like this:

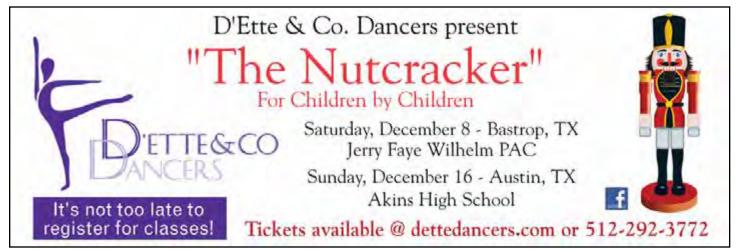
Income: \$24,000 Expenses: \$38,000 Deficit: \$14,000

Current Debt of \$164,000

So in other words you would be adding \$14,000 a year to an already high debt while barely paying down that debt or at all. The Fiscal Cliff deal only addressed 38.5 billion in cuts and net increased revenues leading to essentially a \$385 payment on the debt. That is what the issue is, how can the government decrease their budget deficit spending without hurting the economy. How would you handle it, if this was your annual budget? In addition, when they discuss deficit spending they are addressing the annual deficit not the already high national debt, no plans have been made to pay that down either they just pay the interest or service the debt.

So with this understanding of the talks, what does this mean to you? Your taxes no matter what your income are going up. While the Bush Era Tax cuts were maintained for almost all the tax paying population, the employee share of F.I.C.A (otherwise known as payroll taxes) has been raised from 4.2% to 6.2% for 2013. Whether you are employed somewhere or are self-employed this part will be increased, decreasing your overall net income. Now this wasn't a special raise, there had been a Holiday that the 112th Congress and Senate (the one that just left) and

(Continued on Page 9)



Fiscal Cliff Simplicity (Continued from Page 8)

President Obama had put in place two years ago. With the current state of the "entitlement" programs including Social Security, the payroll tax had to be increased and the holiday was going to end at some point, the net result is a tax increase which would have had to happen this year no matter what. Secondly, long term savings in tax bearing accounts (those accounts that are taxed as they grow excluding 401(k)'s, IRA's, Pensions and other similar accounts) will continue to be treated at a lower Capital gains rate for most taxpayers as long as total income is less than \$400,000 single and \$450,000 households. Lastly, the economy should continue its recovery mid-year 2013 depending on exactly what the resolution is to the new debt ceiling deal, the raising of the country's debt limit, and how quickly they get there. This is expected to be a drawn out battle with both sides digging in their heels. Expect the economy to plateau as people wait to see what will occur. What are your thoughts?

Some think that a constant level of spending and debt carryover is needed to fuel the economy. Those individuals have a point, where in the UK Austerity or deep budget cuts have slowed the economic growth more than the rest of the world. However, they are mostly a government run economy where this economy is closer to that of a free market economy and while government policy affects it, there is not a direct correlation to government behavior and economic behavior. Don't confuse economic behavior though with stock market performance or lack there-of. Economic performance is based more on the actual work that is done and stock market is a more subjective process. This is very similar to your income and your evaluation. Your normal salary is economic performance. You have ebbs and flows in your working life with raises, layoffs, and other job interruptions and promotions. These are natural cycles in your economic life just like recessions (a job change) depressions (layoff or losing your job) recovery (first few weeks at a new job) and prosperity (several months or years at a job with promotions and salary increases). These cycles are natural. The stock market is more a subjective view of your performance. Think of the stock market as your peer and superior review done annually. You could have had a great year numbers wise but you weren't the most friendly person so they knocked your review down, or you went out and schmooze don a regular basis and your numbers were so-so but you got a great rating. That is exactly what the stock market is, a subjective and emotional view of economic performance, based on some facts but built on emotional reactions.

The preceding are comments the current economy attempting to be presented in a simplified manner. Rodney Mogen is a Financial and Business Consultant with no ties to a Broker/Dealer. The comments above are not a representation of tax or financial advice. Any specific information to your specific situation should be directed to your advisors.







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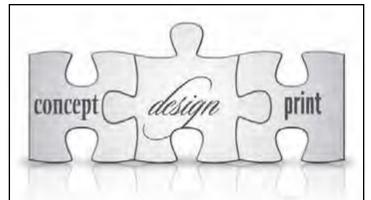
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Heart Healthy Lifestyles By: Concentra Urgent Care

Approximately every 60 seconds, an American will die from a coronary event. According to the American Heart Association (AHA), an estimated 71 million Americans have some form of heart disease, the most common being high blood pressure. And most of these problems are self-created by poor lifestyle choices.

WHAT CANYOU DO TO LIVE HEART HEALTHY? THE AHA RECOMMENDS:

- Eating a healthy diet
- Lean, skinless meats and poultry
- Fat-free, 1% fat, and low-fat dairy products
- Avoid foods containing partially hydrogenated vegetable oil or added sugars
- Avoid foods high in dietary cholesterol
- Prepare foods without added salt, saturated fat, and trans fat
- Exercising regularly
- 20-to-60 minutes per day, 3-to-5 times per week
- Avoiding tobacco products and tobacco smoke
- Limiting your alcohol intake
 - Women: 1 drink per day (maximum)
 - Men: 2 drinks per day (maximum)

In addition to poor lifestyle choices, heredity plays a factor in

heart disease, too. It is therefore important to know your family history to help identify familial risk factors and help prevent the development of certain familial illnesses.

WHAT SHOULD BE INCLUDED IN A FAMILY **HISTORY?**

- · Any known congenital or hereditary disorders
- Major illnesses
- Chronic ailments or risk factors
- Smoking
- Obesity
- Alcohol problems
- The cause and age of death of any deceased relatives
- Childhood conditions
- Major illnesses
- Vaccinations
- Surgeries
- Treatments, especially those involving radiation

For more information on living a heart healthy lifestyle, you can contact your health care provider or visit the American Heart Association's Web site at www.AmericanHeart.org.



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February 2013

END OF YEAR MARKET STATS - WESTERN OAKS

25

Total Home Sales: Median Sold Price: Median Sold Price/Sq. Ft: Median Days on Market: (as of December 30, 2012) **2011** 2012 148 165 \$252,500 \$267,000 \$115.58 \$124.50

Active Listings Median Asking Price: Median Price Per Sq. Ft: Median Days on Market: 2012 8 \$275,000 \$125.96 71

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CROSSWORD PUZZLE 10 12 14 34

ACROSS

- 1. Dad
- 4. Panther
- 10. Time period
- 11. A Nissan car
- 12. Admiral (abbr.)
- 13. Programmer
- 14. A deviated one makes you 7. Enjoy snore
- 16. Vane direction
- 17. Time periods
- 18. Letter afterward
- 20. Evening
- 22. Garden tools
- 26. Pod vegetable
- 29. Egg dish
- 31. List of errors
- 33. Wrath
- 34. Tie clip
- 35. Rival
- 36. Stoles
- 37. Moray
- View answers online at www.peelinc.com

DOWN

- 1. "__ porridge hot..."
- 2. Special request
- 3. South American plain
- 4. Tropical island
- 5. Holding device
- 6. And so forth
- 8. Sign
- 9. Weed in a wheat field
- 15. Cooking measurement
- 19. Her
- 21. Pattern
- 23. __Oyl (Popeye's girlfriend)
- 24. Spooky
- 25. Strong metal
- 26. Domestic friends
- 27. Little Mermaid's love
- 28. Region
- 30. Pilots
- 32. April (abbr.)

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Awesome agent! Great Bob McKenna is the best agent we had had. My husband and I h (Read Mon	/e
By Lorene P Austin, TX on 12/18/12	
♦♦♦ Helpful, friendly, a I first started working with Austin Real Estate Partners in (Read Mon	e)
By Tom G Round Rock, TX on 10/22/12	
♦♦♦♦ Home Purchase We have purchased and sold a total or three properties with A (<u>Read Mon</u>	
By Carson V Austin, TX on 10/18/12	
Verified by Customer Lobby	

SW Austin Neighborhood Barker Ranch	2008		2009		2010		2011		2012		Percent Change Since 2011	5 Yr Annualized Appreciation (Depreciation) Rate
	\$	101	\$	104	\$	108	9.	99	\$	100	1.01%	(0.20%)
Belterra	5	108	S	100	\$	101	5	104	5	107	7 17%	(0.00%)
Circle C Ranch	3	120	3	115	3	110	3	119	5	125	5.28%	0.95%
Heights at Loma Vista	\$	126	\$	123	\$	115	5	113	S	119	4.91%	(1,36%)
Highpointe	5	99	5	95	5	96	5	95	5	105	9.87%	1.29%
Ledge Stone	S	104	\$	-89	\$	94	5	100	S	105	4.48%	0.28%
Legend Oaks	S	112	5	115	5	116	5	112	5	112	0.32%	0.13%
Maple Run	8	109	5	110	8	111	8	105	5	113	8.05%	0.84%
Meridian	5	117	5	114	\$	121	\$	119	5	128	7.25%	2.15%
Oak Creek Parke	\$	99	\$	98	\$.	100	5	106	5	106	(0.16%)	1.96%
Sendera	3	113	5	112	5	113	\$	109	\$	114	4.53%	0.15%
Shady Hollow	S	118	9	113	S	110	S	112	S	116	3.54%	(0.30%)
Villages at Western Oaks	3	121	S	117	3	117	S	115	S	124	7.17%	0.61%
Western Oaks	2	122	\$	122	S.	120	\$	118	\$	137	15 66%	2.07%
SW Austin Average	5	115	5	111	\$	113	5	112	5	119	4.77%	0.67%
% Change Yr / Yr		n/a	(3	UZ36)	1.	48%	.VD.	41565	4.	77%		

Market Report data was obtained from the Austin-Multiple Listing Densis (MLC) on 01/07/2010. In some cases new construction and 1560 nomes are not included in the MLS data and therefore are not represented. Usts is deemed accurate but not guaranteed.



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