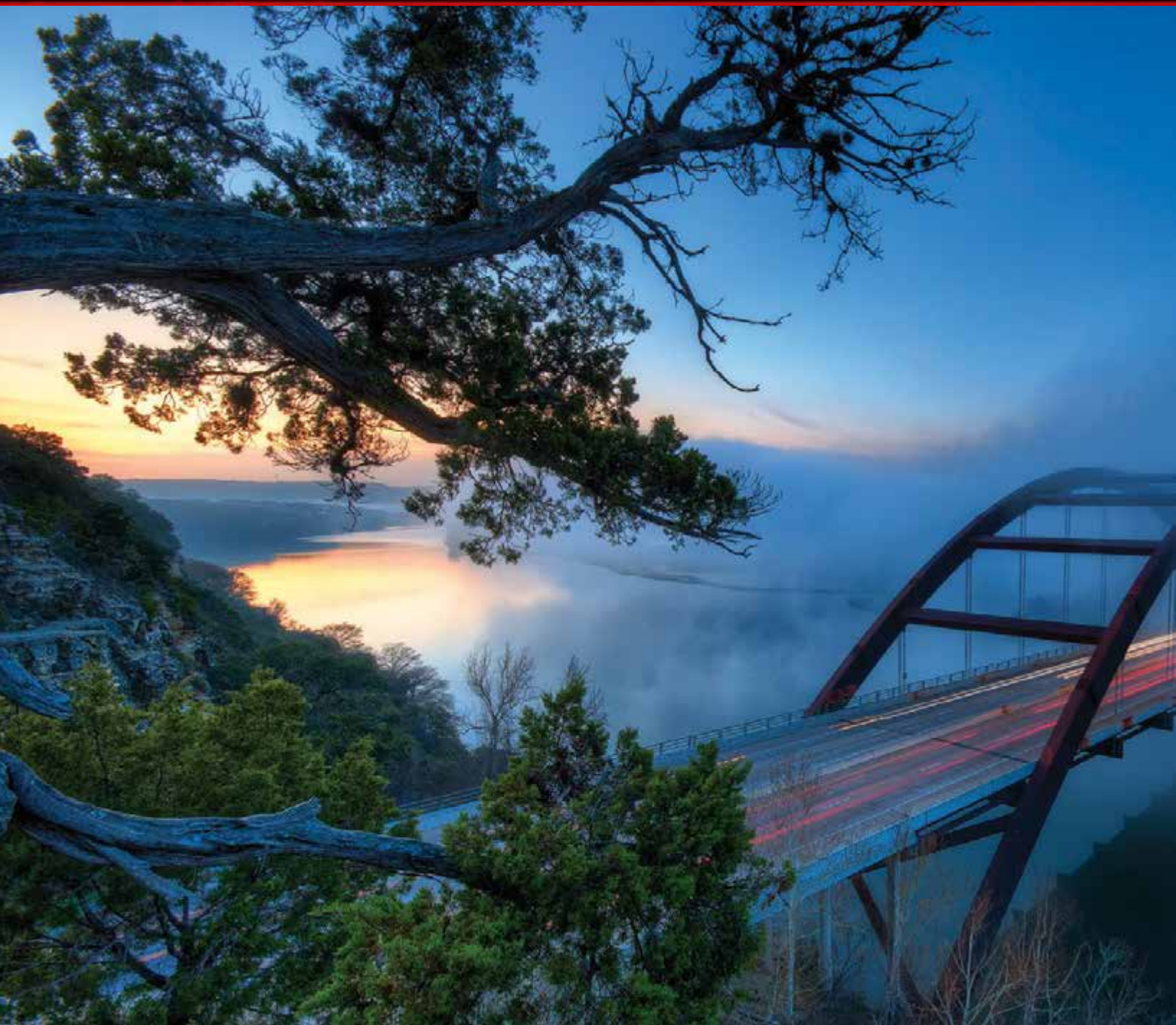



# *West Lake Hills* ECHO

Volume 2, Issue 2

February 2013







# The Art of Eye Surgery

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Please support the advertisers that make the West Lake Hills Echo possible. If you are interested in advertising, please contact our sales office at 512-263-9181 or [advertising@peelinc.com](mailto:advertising@peelinc.com). The advertising deadline is the 8th of the month prior to the issue.

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## ARTICLE INFO

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The West Lake Hills Echo is mailed monthly to all West Lake Hills residents. Residents, community groups, churches, etc. are welcome to include information about their organizations in the newsletter. Personal news for the Stork Report, Teenage Job Seekers, recipes, special celebrations, and birthday announcements are also welcome.

To submit an article for the West Lake Hills Echo please email it to [westlakehills@peelinc.com](mailto:westlakehills@peelinc.com). The deadline is the 15th of the month prior to the issue.

## COVER PHOTO

*Do you take great photos?*

Do you take great photos? Would you like to see your photo published? We are looking for great cover photos for upcoming issues of the West Lake Hills Echo. Our deadline for submittals is always the 9th of the month prior to the issue. All photos should be submitted electronically by the deadline date in high resolution (300 dpi) to [westlakehills@peelinc.com](mailto:westlakehills@peelinc.com). Portrait (vertical) photos work best.

To view other photos submitted please visit [www.PEELinc.com/WestLakeHills](http://www.PEELinc.com/WestLakeHills).

By submitting your photo you agree to allow your photo to be published in future issues of the West Lake Hills Echo or other Peel, Inc. publications.

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## IMPORTANT NUMBERS

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Ambulance.....	911
Police Department .....	512-327-1195
Sheriff – Non-Emergency.....	512-974-0845
Fire Department Administration .....	512-539-3400
Travis County Animal Control.....	512-972-6060

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Hill Country Middle School .....	512-732-9220
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Eanes Elementary.....	512-732-9100
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Bridge Point Elementary .....	512-732-9200
Barton Creek Elementary.....	512-732-9100

### UTILITIES

Water District 10 .....	512-327-2230
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Crossroads Utility Service 24 Hour Number....	512-246-1400
New Accounts .....	512-402-1990
Austin Energy .....	512-322-9100
Texas Gas Service	
Custom Service.....	1-800-700-2443
Emergencies.....	512-370-8609
Call Before You Dig.....	512-472-2822
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Austin/Travis County Hazardous Waste .....	512-974-4343

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Municipal Court .....	512-327-1863
Property Tax.....	512-854-9473
Appraisal District .....	512-834-9317
Chamber of Commerce.....	512-306-0023
City of West Lake Hills .....	<a href="http://www.westlakehills.org">www.westlakehills.org</a>

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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**

**Deficit: \$14,000**

**Expenses: \$38,000**

**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

*(Continued on Page 5)*

## Fiscal Cliff Simplicity (Continued from Page 4)

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 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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## TRIM YOUR WASTE-LINE IN 2013

*Submitted by Nissa Lind*

This year resolve to reuse – start with these 10 waste reducing ideas. It is never too late to make a change that benefits the environment and strives to make it better for future generations.

**1. Switch to reusable bags** - In the United States alone, an estimated 12 million barrels of oil is used annually to make the plastic bags that Americans consume. The average American uses about 500 PLASTIC BAGS EACH YEAR, for an average of 12 MINUTES before they are discarded. So whether you buy the less expensive store brand reusable bags or the nicer looking and more stylish bags, each person that brings their own bags to the store can make a big impact over the course of the year.

**2. Pack a waste free lunch** - According to the EPA, each child who brings a brown bag lunch to school every day generates about 67 pounds of waste by the end of the school year. This applies to adults who take frozen entrees or other baggie laden lunches. There are lots of reusable options now for both kids and adults available on many different websites and in just about every store that carries kitchen products. My favorites have been the various bento box style lunch systems.

**3. Bring your own beverage container** - 2,480,000 tons of plastic bottles and jars were thrown away in one year (2008). Plastic bottles are among the most prevalent source of pollution found on our beaches. A report by the Pacific Institute explained how 17 million barrels of crude oil were necessary to fuel Americans' bottled water habit in 2006. As of 2006, an estimated 60 billion PET single-use beverage containers were bought. Approximately 45 billion of these were discarded after use. (*Container Recycling Institute*). There are all kinds of options for reusable; refillable beverage containers whether you choose plastic, stainless steel, glass or ceramic, just pick the one which works best for you and your lifestyle.

**4. Bag plastic baggies** – Less than 1 percent of plastic bags are recycled each year. Recycling one ton of plastic bags costs \$4,000. The recycled product can be sold for \$32 (*Clean Air Council*). Cotton produce and bulk bags are readily available in stores and online to eliminate all those plastic produce bags. On the go, there are also reusable options for lunches made out of cloth, polypropylene, or PETA (a vinyl free option) and if you must use disposable, then try waxed paper bags.

**5. Ditch paper towels** – A massive 3,000 tons of waste get thrown in the landfill every day because of them. Impossible to not use paper towels you say? Not necessarily, even if you have kids. Clean with

microfiber cloths that you can throw in the wash and reuse. Several options are available for the kitchen and bath made out of bamboo, cotton and recycled wood cellulose. Many are even biodegradable if composted correctly. You might have a little more laundry, but that's a much smaller price to pay than adding waste to the landfills.

**6. Rethink your gift wrap** – From Thanksgiving to New Years Day, household waste increases by more than 25%. Added food waste, shopping bags, packaging, wrapping paper, bows and ribbons - it all adds up to an additional 1 million tons a week to our landfills. (*EPA and Use Less Stuff*). In the U.S., annual trash from gift-wrap and shopping bags totals 4 million tons. (*Use Less Stuff*). For the last several years, my family has been moving to fabric wrapping for the winter holidays. A trip to the fabric store to pick out some holiday prints when they are 50% off, have several yards cut of each one, whether you get coordinating or completely different fabrics. You can use it over and over or switch it out every other year. There are several websites that have instructions on how to wrap to make a pretty fabric bow that allows you keep the festive look for the holidays. If it is a gift I'm giving away outside of the family, then we re-use birthday gift bags or if I can find it in a store, I buy paper wrapping that can be recycled (generally brown paper type).

**7. Mix your own sports drinks** – Yes, there are products out there. Not only do you keep the plastic bottle out of the landfill, but the mix your own products are sometimes healthier with less additives and sugar than buying the bottled drinks at the store.

**8. Cut out plastic cutlery** - Bamboo and stainless steel are the most common options. Choosing something reusable other than plastic is the best, but if you do use plastic, then why not wash and reuse.

**9. Replace plastic wrap and foil** - Using plastic or glass storage containers at home is the best option to eliminate excess plastic or ziploc baggies, aluminum foil, and plastic wrap.

**10. Nix disposable dryer sheets** – If your clothes washer doesn't make it easy to use liquid fabric softener, your other options include pvc-free rubber dryer balls, wool dryer balls, and reusable dryer sheets.

Everyone has different preferences and different chemical tolerance for their household, so I didn't include my favorite brands for these categories. You can find a plethora of choices for each product category with a basic internet search. Some resources if you need more inspiration or product ideas are [www.use-less-stuff.com](http://www.use-less-stuff.com), [www.ewg.org](http://www.ewg.org), [www.reuseit.com](http://www.reuseit.com), and [www.bagitmovie.com](http://www.bagitmovie.com).

## Travis County Sheriff Office "Tip 411"

### SAFETY INFORMATION – HOW TO BE "STREETWISE AND SAFE":

Knowing how to protect yourself can reduce the opportunity for muggers, purse snatchers and other criminals to strike.

- Stay Alert; keep your mind on your surroundings.
- Trust your instincts! If you feel uncomfortable in a place or situation, leave.
- Get to know your neighbors where you live and work. Make a note of those businesses that are open late.
- Try and keep your vehicle in good running condition to avoid breakdowns away from home; if your vehicle breaks down, call for help, raise the hood, use flares, or tie a white cloth to the door handle or antenna. Stay inside the locked vehicle until help arrives. If it is dark, call a friend to come and wait with you.
- Drive with all your doors locked; windows up whenever possible.
- Do a quick visual of the inside of your vehicle before you get in.
- If attacked in an elevator, hit the alarm and as many floor buttons as possible.
- When walking, plan the safest route to your destination and back. Choose well lit routes; carry a shriek alarm; REMAIN ALERT!

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## WELCOME TO THE WEST LAKE HILLS ECHO

The West Lake Hills Echo is a monthly newsletter mailed to all West Lake Hills residents. Each newsletter will be filled with valuable information about the community, local area activities, school information, and more.

If you are involved with a school group, play group, scouts, sports team, social group, etc., and would like to submit an article for the newsletter, you can do so online at [www.PEELinc.com](http://www.PEELinc.com), or you can email to [westlakehills@peelinc.com](mailto:westlakehills@peelinc.com). Personal news (announcements, accolades, honors, celebrations, etc.) are also welcome as long as they are from area residents.

**GO GREEN!** Subscribe via [Peelinc.com](http://Peelinc.com) to have an email sent to you with a link to a PDF of the newsletter, or have an email sent to you instead of having a newsletter mailed to you!

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## Headaches

*Submitted by Dr. Jeff Echols*

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.



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- ★ 360 South: *Defending Champions* Westlake High School
- ★ 183 North: Anderson High School
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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](http://www.AustinNewcomers.com) and the telephone number is (512) 314-5100.



This QR code takes you directly to the Austin Newcomers website:

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## CHEERS for Children

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*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. You 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](http://DellChildrensCircleofFriends.org) (listed under "upcoming events"). Or contact Karen Peoples, Chairman NWA COF, at [klpeoples@austin.rr.com](mailto: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.*

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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 CAN YOU 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](http://www.AmericanHeart.org).*

# The Echo

## 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 [westlakehills@peelinc.com](mailto:westlakehills@peelinc.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](http://www.PEELinc.com).



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