

RANCH RECORD

Official Newsletter for the Steiner Ranch HOA

VOLUME 7 ISSUE 6

JUNE 2013



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Mia Sanchez, GRI

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512.426.6995

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Marguerite Craig

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Lisa Nauert, CLHMS, CNE

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512-266-7553 – Telephone
512-266-9312 – Facsimile
www.steinerranchhoa.org

The Association Office is no longer open on Saturdays. Please make a note of the “Regular” office hours that are now in effect.

REGULAR OFFICE HOURS

Monday - Thursday 1:00pm - 5:00pm
Friday 10:00am - 5:00pm
Saturday CLOSED
Sunday CLOSED

STAFF

CMCA, AMS, PCAM, Executive Director

Scott Selman scott@steinerranchhoa.org

CMCA, AMS, PCAM, Community Coordinator

Sharon Adams sharon@steinerranchhoa.org

CMCA, AMS, Maintenance Manager

Rafael Echazarreta rafael@steinerranchhoa.org

Accounting Controller

Christopher Ruiz cruiz@steinerranchhoa.org

Accounting Assistant

Geri Thompson geri@steinerranchhoa.org

Community Standards Coordinator

Mackal “Mack” Taylor mack@steinerranchhoa.org

Compliance Coordinator

Candy Brindley candy@steinerranchhoa.org

Amenity Coordinator

Patricia Campbell patricia@steinerranchhoa.org

Front Office Coordinator

Donan Grant donan@steinerranchhoa.org

Maintenance Technician

Angel Alvarado
Macedonio Salazar
Ricardo Gonzalez
Sam Stille

MISSION STATEMENT

Peel, Inc. Community Newsletters

Our goal is to provide the Steiner Ranch community with one source of local news content that is provided by Steiner Ranch residents. Our goal is to help build Steiner Ranch by connecting local businesses with residents and residents with relevant neighborhood information.

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Ambulance 911
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Travis County ESD No.6/Lake Travis Fire Rescue
Administration Office 512-266-2533
Travis County Animal Control 512-974-2000

STEINER RANCH CONTACTS

Steiner Ranch Community Association Office 512-266-7553

SCHOOLS

Leander ISD 512-570-0000
Vandegrift High School 512-570-2300
Canyon Ridge Middle School 512-570-3500
Laura Welch Bush Elementary 512-570-6100
Steiner Ranch Elementary 512-570-5700
River Ridge Elementary 512-570-7300

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TDS (Trash & Recycle) 512-421-1300
Austin/Travis County Hazardous Waste 512-974-4343

OTHER NUMBERS

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ADVERTISING INFO

Please support the advertisers that make The Ranch Record possible. If you are interested in advertising, please contact our sales office at 512-263-9181 or advertising@peelinc.com. The advertising deadline is the 8th of the month prior to the issue.

ARTICLE INFO

The Ranch Record is mailed monthly to all Steiner Ranch residents. Residents, community groups, churches, etc. are welcome to submit 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 consideration please email it to steinerranch@peelinc.com. The deadline is the 8th of the month prior to the issue.

COVER PHOTO

This month's cover photo was taken by James Mustacchia of his kids, Tibbie (4) and Sara (2). James is a frequent contributor of photos that are always so fun to see! You can contribute to for a chance to grace the front cover of the Ranch Record!

Do you take great photos?

*Would you like to see your photo published?
We are looking for great cover photos for upcoming July
issue of the Ranch Record.*

REQUIREMENTS FOR SUBMISSION:

- Must have been taken in Steiner Ranch (some exceptions)
- Be of High Resolution (240 dpi or higher)
- Prefer "portrait" orientation

We'd love to have something that pertains to this time of the year in some way, so be creative and give it a try. Our July 2013 issue submittal deadline is June 8th and photos should be submitted electronically by the deadline date to Sharon Adams at sharon@steinerranchhoa.org.

By submitting your photo you agree to allow your photo to be published in future issues of the Ranch Record or other Steiner Ranch publications.

Table of Contents

AROUND STEINER

- 6 Mark Your Calendar
- 8 Annual 4th of July Parade
- 10 2013 Movies in the Park
- 11 Concert in the Park
- 12 Ladies Night Out 4 Safe Place
- 13 Casino Night Fun
- 14 Girl Scout Cookie Sales Fund Troop's Surfing Trip
- 15 Troop 815 Raises Money for March of Dimes
- 16 Teenagers Can Help Too!
- 18 Annoying Cyclists Spotted in Steiner Ranch
- 19 Saddle Up and Ride!
- 20 Steiner Serves
- 22 Steiner Ranch Summer Camps
- 22 Workshop Series

POOL & SWIMMING NEWS

- 24 Summer Pool Hours
- 26 Thank You to our Sponsors!
- 27 Pool Procedures
- 28 Stars Pool Usage
- 33 No Diapers Allowed
- 33 Year Round Swimming Program for Adults
- 34 Planning a Pool Party?
- 34 Swim Lessons Offered in Steiner Ranch
- 36 Water Aerobic Begins in May
- 38 Viper Swim Camp

SPORTS NEWS

- 40 Tennis Tips

FROM THE ASSOCIATION OFFICE

- 42 Fireworks/Firecrackers Prohibited
- 44 Association Assessment Payments Due
- 44 Community Input Needed!
- 46 Communication Overload
- 46 Executive Director Report

SCHOOL NEWS

- 48 Dig Into A Good Book This Summer
Business Section
- 50 Seven Business Networking Groups in the Area

NEWS YOU CAN USE

- 52 Pets in the Park
- 52 Worried about Crime in Your Neighborhood
- 53 Why Doesn't Solar Work at Night?
- 54 Lack of Advance Planning Causes Constant Low Lake Levels
- 55 Financial Corner: Are You Saving Everything You Can?

KIDS STUFF

- 58 Smoking Stinks!

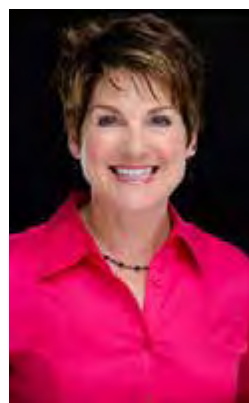
IN EVERY ISSUE

- 30 Calendar
- 50 Teenage Job Seeker
- 50 Business Classified

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Mark Your Calendars 2013 Steiner Ranch Social Events

JUN 1

Movies in the Park: "The Incredibles"

JUNE 2

Pets in the Park Girl Scout Fundraiser

JUL 4

4th of July Parade

JULY 20

Movies in the Park

AUG 3

Movies in the Park

AUG 17

Concert in the Park

SEPT 28

Ladies Night Out

OCT 5

Fall Community Wide Garage Sale

OCT 20

Pumpkin Patch

OCT 27

Halloween Trunk or Treat

NOV 2

Camping on the Ranch

NOV 8-10

Fall Scrap-a-Thon

NOV 16

Holiday Sales Event & Santa Photos

All Events are tentative and subject to change or cancel, so please check monthly issues of the Ranch Record, the Steiner Ranch website at www.steinerranchhoa.org and Facebook (Steiner Ranch Social Committee) for updates.





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ANNUAL 4TH OF JULY PARADE

The
Annual Steiner Ranch
4th of July Children's Parade will be
held on Thursday morning, July 4th at 9:00am
at the John Simpson Community Center, 3506 John
Simpson Trail, hosted by the Steiner Ranch Mom's & Tor's
Group.

All neighborhood children are invited to decorate their bikes, wagons, scooters, and other modes of transportation in a patriotic theme to celebrate this nation's Independence Day. The Parade will start and end at the John Simpson Park. We will be providing a DJ, fun games, local vendor displays, a watery slide and a bouncy house, Face Painting and serving Ice Cream provided by Cups and Cones at the end of the Parade. So be sure to be prepared to get WET! All participants are welcome to stay after the event for swimming at the JS pool and toddler splash pad.

Want to get together to decorate your ride of choice???
Get Ready For the 4th--sponsored by Steiner Moms & Tots
Wednesday, July 3rd , 4:00 PM
John Simpson Park

Come decorate your bikes, wagons, and strollers for the 4th of July parade. We'll have streamers, stickers and other decor as well as a patriotic snack and drinks for the kids. Please bring your "parade wheels" and any other supplies and decor that will make them pretty and patriotic! Some good options include pinwheels, string and metal cans, streamers and balloons.

Register for the decorating event at:

<http://decoratetheparade2013.eventbrite.com>

Anyone interested in Sponsoring can contact Sharon
Adams, Community Coordinator at sharon@steinerranchhoa.org or 512-266-7553.



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*Save the Date
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Annual Steiner Ranch
CONCERT IN THE PARK
Saturday, August 17th*

The Steiner Ranch Summer Concert in the Park series returns on Saturday, August 17th with a great music line up! You'll hear opening acts from Steiner's own "Shoulda Turned Left", as well as the kid sensations, "Taco and the Enchilladas", followed by the main act and very popular "Luv Handle".

The event will be hosted by businesses and organizations in the immediate Steiner Ranch and Four Points areas. Games and activities for the entire family will include inflatables, interactive games, video games, face painting, a foam pit and much more.

Food and beverages from local restaurants will be available for purchase, with the exception of alcohol, and attendees are welcome to bring their own refreshments. It's also recommended to bring lawn chairs and blankets or anything else suitable for an afternoon in the park. Join your neighbors and friends for a great time of music, dancing and family fun.



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Around Steiner

Ladies Night Out 4 Safe Place, a Domestic Violence Shelter

*September 28, 2013 - 7-11 pm - Towne Square
Community Center. 12550 Country Trails Lane*

You are invited to Steiner Ranch Social Committee 3rd annual Fundraiser for Safe Place, Ladies Night Out 2013, is a fun event with Friends, Food, Fun, Music, and a Raffle. Each of our Vendors has provided a gift for the raffle. Winning raffle ticket numbers will be posted on the Social Committee's Facebook page.

WHAT IS DOMESTIC VIOLENCE?

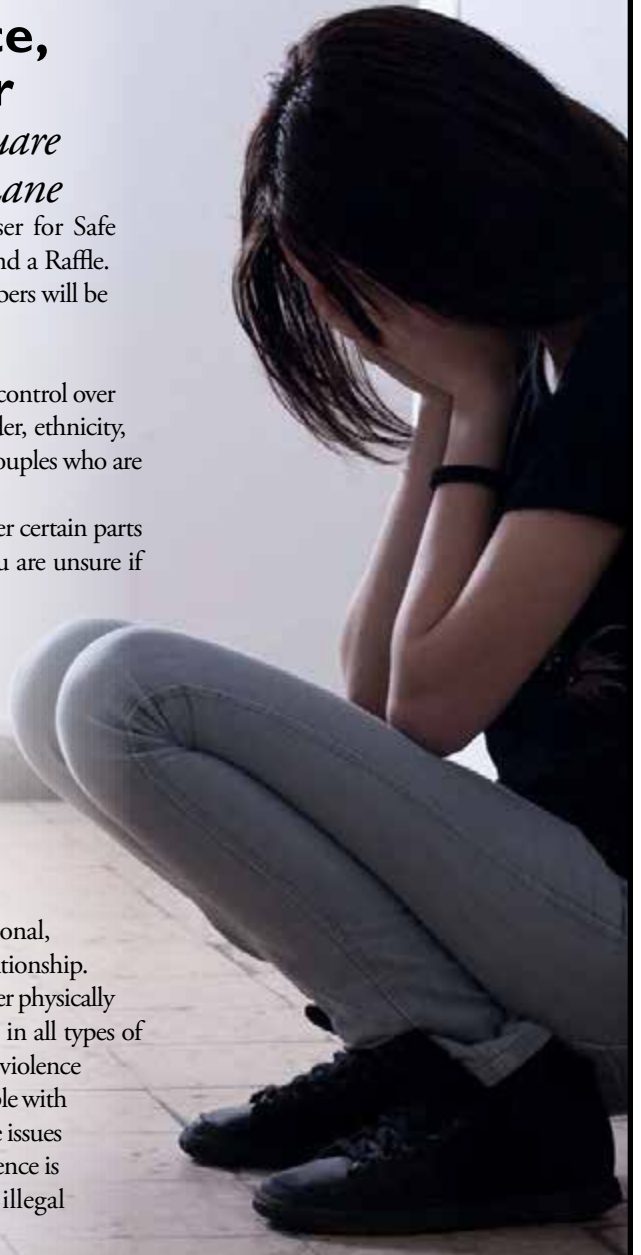
Domestic violence is a pattern of behavior used to gain or maintain power and control over an intimate partner. Domestic violence can happen to anyone regardless of gender, ethnicity, age, education, religion, disability status, or sexual orientation. It can happen to couples who are married, living together or in a dating relationship.

Abuse can take many forms and often begins by the abuser exerting control over certain parts of their partner's life; the abuse then progresses in frequency and intensity. If you are unsure if you or someone you know is in a violent or controlling relationship, read the red flags or call the hotline.

Forms of abuse include:

- Physical (Any forceful or violent behavior),
- Emotional (Any abuse that attacks someone's self-esteem and definitions of who they are),
- Economic (The use of finances where financial equality is not the goal, rather it is the financial control of one person over another),
- Psychological (Any abuse with the threat of violence. Psychological abuse involves fear, hurt, and degradation).

Many survivors and families realize after physical abuse begins that emotional, economic or psychological abuse were present during the early stages of the relationship. Most people relate to domestic violence as the physical act of a male spouse or partner physically harming a wife or girlfriend. Actually, the power and control issues are prevalent in all types of relationships and can include female abuse of a partner. Teen Dating Violence, violence within gay, lesbian, bisexual and transgender relationships and violence against people with disabilities or who are deaf are often overlooked. Within the last several years, these issues have been well studied and better understood; therefore, the term Domestic Violence is often referred to as "Intimate Partner Violence." All intimate partner violence is illegal and traumatic.



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Casino Night Fun!

Steiner Residents brought a little Vegas to the Towne Square Community Center on Saturday, May 14th, with Craps, Texas Hold'em and Black Jack tables, there was a little something fun for everyone that attended.

Residents enjoyed free food, beer and Sangria along with some "poker night" music!

At the end of the night, participants cashed in their winning for raffle tickets and got a chance to win one of several raffle prizes donated by area business! Special thanks to those businesses include:

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Girl Scout Cookie Sales Fund Troop's Surfing Trip

On April 21st, sixth grade Cadette Troop#2417, went to Galveston's beach and learned to surf! The girls coordinated with Texas Surf Camps to teach them and their moms to surf with a three hour lesson. The water was warm, the waves were perfect and the trip was filled with fun memories for the girls and their moms. The troop began planning this trip in the Fall, when they set their sales goals for cookie sales. The troop developed an integrated marketing plan that helped them surpass their goals. Each girl sold at least 200 boxes of cookies in order to fund her lessons and overnight stay at a posh beach resort.

The Girl Scout cookie program is the largest girl-run business in the world. When a Girl Scout sells you cookies, she's

building a lifetime of skills and confidence. She learns goal setting, decision making, money management, people skills, and business ethics. These five aspects are essential to leadership, to success, and to life.

While Girl Scout cookie selling season was over in February, area Girl Scouts have just begun celebrating their accomplishments of selling over \$100k worth of cookies, equating to over 27,000 boxes! Troops sell cookies to develop life skills, in addition to empowering girls of all ages to fund their troop activities, outings and pay for the badges they earn. Girl Scouts build girls of courage, confidence and character that make the world a better place.



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Troop 815 Raises Money for March of Dimes

Submitted by Viviane Peterka, River Ridge Elementary, 2nd VP- Family & Community Events

Girl Scouts Troop 815 joined Steiner Serves efforts in April and raised money for the March of Dimes.

The girls collected donations for a week at River Ridge Elementary.



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Around Steiner

Teenagers Can Help Too!

By Ramie Ruble

People say teenagers never help and that their primary duty in life is to be annoying. Well, that statement is not true for most Vandegrift High School students. Sure we can be annoying, and we like to sleep in on weekends, but most of us genuinely care about our community and want to help prevent disasters like the Steiner fires from happening again. Everyone was deeply impacted by the fires, and we have no desire to re-experience the terrors of evacuating the neighborhood. We want to help and do anything we can to prevent natural disasters in our community.

As teenagers, we often think we don't have the time or experience to help in community events. But there are some ways we can help right here in our community. For a start, we can "like" the Steiner Ranch Firewise page on Facebook. We are pros at Social Media and can spread the word faster than, well, a wildfire. We can also sign up for Red Flag Warnings and encourage our families to have a Ready, Set, GO! Plan. We can even help organize or participate in a Greenbelt Fuel Reduction Workday.

We are a community. The fires brought us closer together, and we need to continue that bond by doing everything we can to make our community Firewise. Let's show the adults that we, as teenagers, can be productive and help in our community.



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ANNOYING CYCLISTS SPOTTED IN STEINER RANCH

by Thomas Lea

As warmer weather approaches there appear to be more and more runners, walkers and cyclists riding around our neighborhood. Many times you'll notice that cyclists sometimes occupy a portion of or the entire lane, there are times they ride two abreast, and generally slow us down on the roads. What can we as drivers do? Take a deep breath and ask yourself why am I so annoyed and angry? It might help to remind ourselves that these cyclists are our neighbors, they have children, they have a right by law to share the road and deserve the common courtesy and friendly interactions that make Steiner Ranch the best place in Austin and arguably on the planet to live. So why not just slow down a little bit and make a little effort to pass safely and go out and around them? That being said, let's try to answer some of the questions that run through our heads.

Why do they occupy an entire lane? If a lane is too narrow to safely share with motor vehicles, cyclists are allowed to occupy the entire lane. This discourages attempts by motor vehicles to attempt unsafe passing of the cyclist (Texas Transportation Code 551.103).

Why do they ride two abreast? We have an active cycling community in Steiner Ranch and larger club rides can mean quite a few cyclists riding together. Often these larger groups of cyclists ride two abreast and occupy an entire lane and the law allows for this so long as they do not impede the normal and reasonable flow of traffic (Texas Transportation Code 551.103). In almost all cases here in Steiner Ranch vehicles have the ability to safely pass cyclist even if the cyclist are riding two abreast.

Why do they ride so far away from the curb? It is critical that the cyclist has enough maneuverability on either side to avoid debris and react to unexpected situations such as wind gusts. In addition, studies have shown that visibility is only 140 feet when a cyclist is right up against the curb but increases by 10 to 1,400 feet when they are 3 feet away from the curb. This is the recommended distance for a cyclist to ride away from the curb.

How can I safely pass if there is a single lane and an island in the middle of the road or if there is a double yellow line? Well the law requires us to use common sense and do what is reasonable. You should make every effort to NOT endanger the lives of the cyclist, other motorist or yourself. You should try to pass cyclist, construction workers, walkers, runners or any other pedestrian safely and provide adequate distance between your vehicle and pedestrian/cyclist. This can even mean crossing a double yellow line but in doing so you have the responsibility to make sure there is no oncoming traffic. If you feel that it is unsafe to pass then simply slow down or stop. There are no sections of road way in Steiner Ranch that will take more than a few seconds or minutes for a cyclist to get through so you can safely get by.

Driving with cyclists on the road is about balancing safety of the cyclist with convenience of the driver. Both are legally allowed to use the roads, but only cyclists are at risk of serious injury or death when there is an accident. Please be kind to cyclists and share the road. It is not only the law but also the neighborly thing to do.



SADDLE UP AND RIDE!

The Steiner Ranch Cycling Club is a group of fun loving cyclist that enjoy getting outside, burning calories, and meeting new people. Cycling is easy on your body, good for your health and a great way to build community. We invite everyone in Steiner Ranch to join our Tour de Cure team. The ride is on September 8. We will be riding and raising funds for the American Diabetes Association and their efforts to find a cure for diabetes. Diabetes is a national epidemic and diet, obesity and inactivity are the biggest contributors to Type II diabetes. Last year our team of 54 riders helped raise over \$24,000. To join our team please visit: <http://main.diabetes.org/goto/BEEF> The Texas Beef Council is sponsoring our team and each rider will get beef sponsored meals, prizes, jersey (while supplies last) and many other perks.

SATURDAY RIDES

Every Saturday we meet at Cups & Cones at 8:30am for a 45+ mile bike ride. This ride is designated for intermediate to advanced riders. We have two groups one that is a faster group that has average speeds ranging from (17 – 20 mph) and a slower group that averages (16 – 18 mph). We rotate our rides between several routes. While we try to keep the group together there is no designated sweeper for this ride. Please go to our website at www.steinerranchcycling.com to get information on the specific for the upcoming weeks route.

SUNDAY RIDES

Every Sunday we meet at Cups & Cones at 8:30am for the Tour de Steiner Ranch and about 23 miles of Steiner Ranch fun. While this is a NO DROP ride you should be able to average at least 12 mph for this ride. Please note that on the Final Sunday of each month we meet up at the Steiner Ranch Steakhouse at 8:30am for the Jack & Adams ride instead of starting from Cups & Cones. After the ride the Steakhouse has generously provided for ½ price breakfast and live music. There are typically 100 – 200 riders for this event. Please go to our website at www.steinerranchcycling.com to get information on the specific for the upcoming weeks route.

SPECIAL RIDES

Saturday June 1 – Texas 4000 First day of the ride. Join the 2013 LIVESTRONG Texas 4000 team on the first day of their 70 day cross-country ride from Austin to Anchorage! The ATLAS Ride is open

to the entire community and is the perfect way to show your support without committing an entire summer to the effort! The ride will kick off at Running Brushy Middle School in Cedar Park and will conclude in Lampasas at Texas Legato Winery. Course distance options include 25, 50 and 70-mile routes and full SAG, rest stop and mechanical support will be provided. The post ride celebration includes BBQ, live music and more! www.atlasride.org

Sunday June 2 - Athleta Iron Girl Austin Women's Triathlon - The Iron Girl event experience provides women with the perfect platform for first timers and experienced athletes to reach their personal bests. This triathlon offers 1/2 mile swim, 12 mile bike and 3 mile run <http://www.irongirl.com/Events/Austin.htm#aczz2SSIQO100>

Please join Steiner Ranch Cycling in thanking the following sponsors for supporting cycling in our community:

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- Texas Beef Council

GOLD

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- Cups & Cones
- Independent Investment Bankers Corp.
- Lake Travis Eye and Laser
- Microventures
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- Pinnacle Sports Performance and Rehabilitation
- PMB Helin Donovan
- RoadBikeGear.com
- Sendero Homes
- South Oaks Family Medicine
- Wild Basin Fitness

RIDE DISCLAIMER:

Each rider is responsible for his or her own safety on our rides. Please join us at your own risk. Our weekly rides are open to public participation but ride leaders do NOT assume any liability for your participation. We will ask that all participants follow traffic laws and wear a helmet while on our rides. We will also request that all participants sign a waiver release. For comments or questions feel free to reach us via our website at www.steinerranchcycling.com

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Around Steiner



Steiner Serves is a group of Steiner/Four Points area residents that have committed to do one SMALL thing each month to benefit a featured charitable cause. We are pleased to announce that the charitable organization for the month of June is Any Baby Can.

Any Baby Can improves the lives of children by strengthening them and their families through education, therapy and family support services. "At Any Baby Can, we believe that every child deserves a strong family, and it's the foundation of everything we do." For additional details, please visit www.anybabycan.org

If you would like to get involved, we are requesting "NEW"

donations (NEW & GENTLY USED are acceptable for books) of the items below be dropped off at a special drop off point at Cups & Cones throughout the month to be assembled in special canvas bags filled with love and donations for the following three themes:

1. **Summer Fun for Mom and Kids (Swim Gear, Art Supplies, Movie Tickets and Beauty Services)**
2. **Taking Home Baby (Diapers, Wipes, Clothes and Baby Care Supplies)**
3. **Reading Time (Age Appropriate Books for Kids and Parents Learning English)**

We have a kickoff event on Tuesday June 4th from 6-8pm at the Steiner Ranch Steakhouse and culmination event on Saturday June 29th from 10am – 4pm at the Towne Square Room and Pavilion to enjoy food, fun and assemble the canvas bags!

To learn more about our efforts for this month, please go to www.steinerserves.org "June Tab" or our Facebook page: <http://www.facebook.com/groups/SteinerServes/> or contact Greg Van Wyk at greg@austinasstet.com or Amy Van Wyk at amypvanwyk@gmail.com The 7,000 deserving clients that Any Baby Can serves each year and their 100 dedicated staff thank you in advance for your kindness and generosity!

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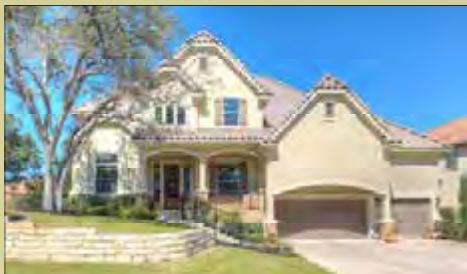


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Around Steiner



Registration for Summer Camps is now in full swing! Look for registration forms and current information on-line at www.steinerranchhoa.org. Here are some of the summer camps we will be offering:

- Dallas Cowboys Football Camp
- Lonestar Soccer Camp
- Brown's Gymnastics Camp
- Tap-N-Toe Hip Hop Camp
- Sportball Multi-sport Camp
- Steiner Tennis Camp
- Cheer Bliss Cheer Camp
- LZM Art Camp
- Abrakadoodle Art Camp
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Join us for one of the many free workshops offered to Steiner Ranch Residents! We are always looking for more unique and different workshops to offer residents so if you or someone you know can provide education opportunities that are not already being offered for Steiner Ranch residents, please contact Sharon Adams at sharon@steinerranchhoa.org or 512-266-7553.

JUNE 6TH, 7:00PM TSCC

The Value of Exercise & the Effects of Aging

Presentation to discuss the importance and role of exercise to alter the aging process and disability. The various types of exercise will be reviewed. No RSVP required

JUNE 13TH, 7:00PM TSCC

Solar & The Energy Future of Texas

Booming population growth, a wildly thriving economy, deadly droughts and a severe deficit of power plants are all factors causing electricity rate increases across the state. Join Circular Energy to watch an accredited presentation on Texas' impending electricity crisis and how it will affect us all. Learn how solar fits into the bigger picture and understand why utilities like Austin Energy are giving generous rebates that make solar cheaper than the status quo. RSVP to Lionel Johnnes at lionel@circularenergy.com for more details or to reserve a spot. Questions and RSVP to: info@circularenergy.com, 866-274-5578.

JUNE 25TH, 6:30PM-8:00PM TSCC

Protect Your Child in the Digital World

Come join Natalie Kloss-Biagini from TexasChildSafety.com for a fun and very informative workshop on how to keep your children safe in the digital world from Cyberbullying, Sexting and Internet Predators. Parents will walk away with tips, techniques and tools they can use to keep their kids safe. This is targeted to parents that have children 7-16. Children over 11 can attend, children under 11 can play in the patio area outside TSCC. Light Refreshments will be provided. Please RSVP to rosaliachiu@gmail.com or call 512-470-6978 for more information, we need a minimum of 20 adult attendees to conduct the workshop.

For additional information go to www.steinerranchhoa.org or contact Sharon Adams, Community Coordinator at sharon@steinerranchhoa.org.

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Pool & Swimming News

SUMMER POOL HOURS

The following hours will apply:

BELLA MAR

Monday 2:00pm – 10:00pm

Tue- Sun 7:00am – 10:00pm

The following programs will be using the lap pool:

Master's Swim Program – Wednesday & Friday 5:30am – 6:45am;

Sunday 6:30am – 7:45am

Bella Mar – Steiner Stars Swim Teams

Red – Tuesday – Friday 7:30am – 12:30pm

Blue – Monday – Thursday 1:30pm – 6:30pm

TOWNE SQUARE

Closed Monday until 12:00pm

Tuesday – Sunday 8:00am – 10:00pm

JOHN SIMPSON

Closed Monday until 2:00pm (Note new pool closing hours)

Tuesday – Sunday 8:00am – 10:00pm

The following programs will be using the lap pool:

John Simpson - Austin Elite Swimming – Monday – Friday 4:30pm – 6:30pm (3 lanes)

*Please note**Lifeguard will be on duty at Bella Mar & Towne Square 7 days a week from noon – 8pm and at John Simpson Fri-Sun noon – 8pm. Swim at your own risk.*



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POOL PROCEDURES

Due to the high demand and use of the Steiner Ranch pools, for the 2nd year you will see gate monitors during various times and days at the Bella Mar pool. Their job will be to check that only HOA members in good standing and no more than four of their guest are entering the gates of the pool. If you have reserved a room or pavilion, they will check in your guest and give them a wristband. This will help the gate monitors and the guards identify your guest.

WHAT DOES THIS MEAN TO YOU?

- Make sure you take your key fob with you to the pool. Gate monitors will not allow you to enter the pool without it.
- Make sure you are in good standing with the HOA. Good standing means you have no outstanding HOA fees, no outstanding violations and, if you are a tenant, you are registered.

- Do not bring more than four guests to the pool. (Unless you have a reservation)
- No one under 14 will be allowed to enter without an adult 18 years old or older.

WHY GATE MONITORS?

- Our main reason for the gate monitors is for the safety of our patrons. Too many people that are not residents of Steiner Ranch have had easy access to the pools when gates are left open.
- To help prevent "accidents" in the pools. Contamination of the pools cost thousands of dollars each year. Gate monitors will be able to inform parents of young children the rules regarding diapers.

We hope that the addition of the gate monitors will help provide a safe and fun environment for you when enjoying the Steiner Ranch Pools.

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Stars Pool Usage

	Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	5-May	6-May	7-May	8-May	9-May	10-May	11-May
AM							
PM			Bella Mar: 3:30-7:30 PM				
2	12-May	13-May	14-May	15-May	16-May	17-May	18-May
AM							
PM			Bella Mar: 3:30-7:30 PM				
3	19-May	20-May	21-May	22-May	23-May	24-May	25-May
AM							
PM			Bella Mar: 3:30-7:30 PM				
4	26-May	27-May	28-May	29-May	30-May	31-May	1-Jun
AM		MEMORIAL DAY					Home Meet
PM			Bella Mar: 3:30-7:30 PM				Bella Mar
5	2-Jun	3-Jun	4-Jun	5-Jun	6-Jun	7-Jun	8-Jun
AM							Home Meet
PM			Bella Mar: 3:30-7:30 PM				Bella Mar
6	9-Jun	10-Jun	11-Jun	12-Jun	13-Jun	14-Jun	15-Jun
AM			Bella Mar: 7:30am-12:30pm				
PM			Bella Mar: 1:30-6:30pm				
7	16-Jun	17-Jun	18-Jun	19-Jun	20-Jun	21-Jun	22-Jun
AM			CC: 7:30a-12:30p	Red v Blue	7:30am-12:30pm		Home Meet
PM		Bella Mar: 1:30-6:30pm	3:30-10p				Bella Mar
8	23-Jun	24-Jun	25-Jun	26-Jun	27-Jun	28-Jun	29-Jun
AM			Bella Mar: 7:30am-12:30pm				Home Meet
PM			Bella Mar: 2:30-6:30pm				Bella Mar
9	30-Jun	1-Jul	2-Jul	3-Jul	4-Jul	5-Jul	6-Jul
AM			BMCC: 7:30a-12:30p		July 4th		
PM		Bella Mar: 2:30-6:30pm					
10	7-Jul	8-Jul	9-Jul	10-Jul	11-Jul	12-Jul	13-Jul
AM		Party/BMCC	John Simpson: 7:30 AM - 12:30 PM				
PM		4-8 PM					
11	14-Jul	15-Jul	16-Jul	17-Jul	18-Jul	19-Jul	20-Jul
AM			John Simpson: 7:30 AM - 12:30 PM				
PM							
12	21-Jul	22-Jul	23-Jul	24-Jul	25-Jul	26-Jul	27-Jul
AM			John Simpson: 7:30 AM - 12:30 PM				
PM							
13	28-Jul	29-Jul	30-Jul	31-Jul	1-Aug	2-Aug	3-Aug
AM			John Simpson: 7:30 AM - 12:30 PM				
PM							
14	4-Aug	5-Aug	6-Aug	7-Aug	8-Aug	9-Aug	10-Aug
AM							
PM							
15	11-Aug	12-Aug	13-Aug	14-Aug	15-Aug	16-Aug	17-Aug
AM							
PM							

After school practice schedule
Bella Mar facility
3:30 PM - 7:30 PM
Alternate red/blue teams
NO open lap swim lanes
Begins April 29th

RED team - morning practice
Bella Mar facility
7:30 am - 12:30 pm
NO open lap swim lanes

BLUE team - afternoon practice
Bella Mar facility
1:30 pm - 6:30 pm
ONE open lap swim lane
(5:30 - 6:30 upon request)

Shooting Stars
John Simpson facility
7:30 am - 12:30 pm

No Stars Practice - holiday

Home Meets at Bella Mar



Chris Beltran

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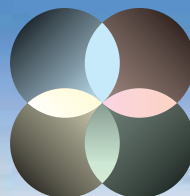
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June 2013

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
YAH - Young At Heart SMAT - Steiner Moms and Tots						1 Steiner Stars Swim Meet - Pool Closed til 1pm Movies in the Park at dusk: "The Incredibles" - TS Fields
 2 12:00pm - 5:00pm - Pets in the Park Girl Scout Fundraiser (TS Fields)	3 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	4 6:00pm - Steiner Serves Kick Off for June 6:30pm - Facilities Committee Meeting (TSCC)	5	6 8:30 am - YAH Walking Group 7:00pm - Value of Exercise and Effects with Aging (TSCC)	7 Last Day of LISD School 5th Grade Parties - 11:00am - 4:00pm (TS, BM, JS Pools) VHS Graduation - 7:00pm Congratulations, Seniors!	8 Steiner Stars Red Swim Meet - Bella Mar Pool Closed til 1pm Newsletter Articles/Photos Due
9	10 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC) Stars Summer Practice Begins SUMMER CAMPS BEGIN	11 9:30am - Social Committee Meeting (Cups & Cones)	12	13 8:30am - YAH Walking Group 7:00pm - Solar Workshop (TSCC)	14	15
 16 Happy Father's Day!	17 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	18	19 STAR WARS MEET! Bella Mar pool closes at 3:30pm	20 8:30 am - YAH Walking Group 7:00pm YAH Bunko (BMCC)	21	22 Steiner Stars Swim Meet - Bella Mar Pool Closed til 1pm
23/30	24 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	25 6:30pm - Protect Your Child in a Digital World (TSCC)	26 3:30pm - SRMA Board of Directors Meeting (TSCC)	27 6:00pm - SRROA Board of Directors Meeting (TSCC)	28	29 Steiner Stars Swim Meet - Bella Mar Pool Closed til 1pm

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July 2013

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC) HOA Assessments Due	2 6:30 pm - Facilities Committee Meeting (TSCC)	3 4:00pm - Decorate Your Ride (JS Pakr) 8:30pm - FREE Aikido (BMCC)	4 9:00am - 4th of July Parade (JS Park)	5	6
7	8 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	9 9:30am - Social Committee Meeting (Cups & Cones)	10 8:30pm - FREE Aikido (BMCC)	11 8:30 am - YAH Walking Group	12	13
Viper Swim Camp 8am-10am (BM Lap Pool)						
	14	15 8:00am - 10:00am - VIPER Swim Camp (BM Lap Pool) 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	16 8:00am - 10:00am - VIPER Swim Camp (BM Lap Pool) 7:00pm - Solar Workshop (TSCC)	17 8:00am - 10:00am - VIPER Swim Camp (BM Lap Pool) 8:30pm - FREE Aikido (BMCC)	18 8:00am - 10:00am - VIPER Swim Camp (BM Lap Pool) 8:30am - YAH Walking Group	19
21	22 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	23	24 8:30pm - FREE Aikido (BMCC)	25 8:30am - YAH Walking Group 6:00pm - SRROA Board of Directors Meeting (TSCC)	26	27 9:00am - 4:00pm - Red Cross Babysitting Class (TSCC)
	28	29 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	30	31 3:30pm - SRMA Board of Directors Meeting (TSCC) 8:30pm - FREE Aikido (BMCC)		

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NO DIAPERS ALLOWED

As the swim season gears up, please be aware of the pool policy regarding children who are not potty-trained:

Children who are not potty-trained and who use swim diapers are not allowed in the Bella Mar Lap Pool.

ALL OTHER COMMUNITY POOLS

Double diapers (swim diaper + plastic pants) must be worn by children who have not been completely toilet trained. This policy is in place to help keep accidents from happening and reducing the need to close pools due to contamination.



Year Round Swimming Program for Adults

Come join the Masters Swim Program! The workouts are adjusted for everyone from beginners all the way to advanced -- no swim experience needed! No intimidation allowed! If you can swim one length of the pool, then you are ready to join in on the fun. Currently, we have "newbies" who haven't ever participated in organized adult swim classes, new and experienced triathletes who want to improve the swim part of their triathlons, and experienced master's swimmers looking to enjoy an organized swim workout. Regardless of your skill level, you will find a lane with swimmers who match your ability and enthusiasm.

Our swim schedule is as follows:

Wed - Fri 5:30 a.m. - 6:45 a.m. | Sun 6:30 a.m. - 7:45 a.m.

\$45 per month for Residents | Come on and give it a try! It's easy to sign up | You must be 18 yrs. and older.

Join U. S. Masters Swimming! To be eligible to compete in masters' meets, to get a great magazine, and for HOA insurance purposes, go to the United States Masters swimming website, www.usms.org/reg and join our team Red Giants Masters swimming. You can print your card immediately and take a copy to the HOA office. Fill out the Program Registration form at the HOA office, provide a copy your USMS card and submit payment! As this is a Year Round Program, it's a great way to meet new friends and be a part of a fun community of swimmers and neighbors!

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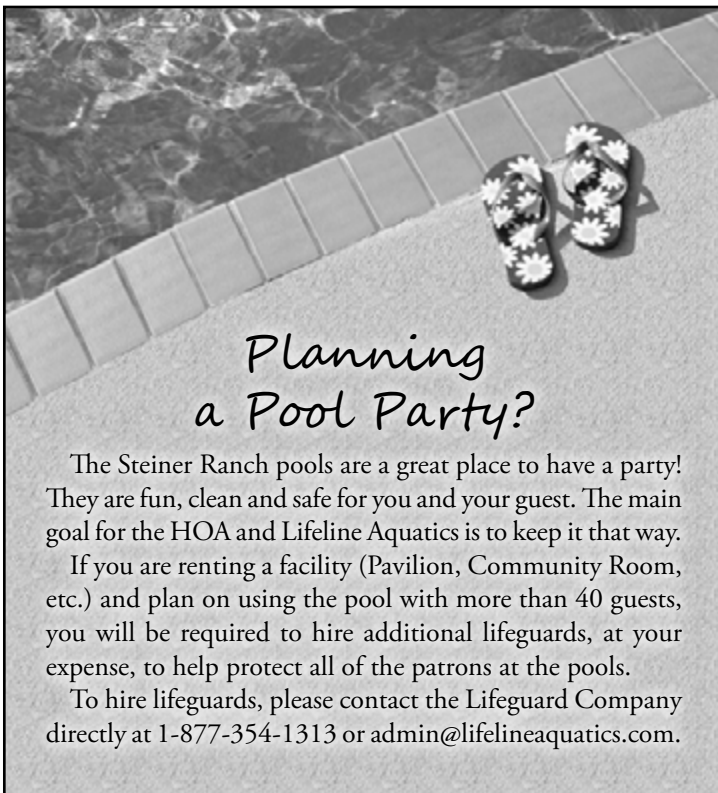
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Pool & Swimming News



Planning a Pool Party?

The Steiner Ranch pools are a great place to have a party! They are fun, clean and safe for you and your guest. The main goal for the HOA and Lifeline Aquatics is to keep it that way.

If you are renting a facility (Pavilion, Community Room, etc.) and plan on using the pool with more than 40 guests, you will be required to hire additional lifeguards, at your expense, to help protect all of the patrons at the pools.

To hire lifeguards, please contact the Lifeguard Company directly at 1-877-354-1313 or admin@lifelineaquatics.com.

Swim Lessons offered in Steiner Ranch

Beginners: Instructors teach basic water safety fundamentals and stroke techniques to children ages 3 to 6. The emphasis of the class is to increase the students' level of comfort while in and around the water to create a safe, fun experience for all. No previous swimming experience is required. Safety and fun go hand in hand with these new learners!

Intermediate: Instructors work with swimmers who have previous swimming experience to further develop, improve upon, and refine their strokes. Designed to allow students to become 100% comfortable and safe around the water!

Advanced: Instructors teach advanced stroke techniques, turns and starts, and lap swimming strategies, with a focus on preparing swimmers for swim team and other competitive aquatic events. Students will also learn to utilize aquatics equipment to improve their strokes on their own, and become better swimmers all around!

Each session is 2 weeks (8 classes) long for a cost of \$75.00. For information and registration go to www.steineranchhoa.org.

NOTE** If you wish to hire someone to teach a private lesson (other than the vendor provided by the HOA), the instructor must provide the HOA with General Liability coverage prior to any lessons being conducted. Question? Call Sharon Adams at 266-7553.



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— steiner ranch campus —

SUNDAYS @ 10:30 am

Laura Welch Bush Elementary



Join us at 10:15 for coffee and a light breakfast.
We would love to meet you.

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— community party —

FRIDAY, JULY 12 | 6:30 - 9:30 PM
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WATER AEROBIC BEGINS

If you want to get into an exercise program, but cannot get motivated, or the pavement plays havoc on your knees, legs or hips, or you just don't want to exercise in the workout room by yourself, try WATER AEROBICS. Water aerobic classes will again be offered this Spring/Summer @ Towne Square Pool in Steiner Ranch. Classes will begin May 1st. The schedule will be as follows:

Mon/Wed @ 6:45 pm

Tues/Thurs @ 9:00 am

16 classes/month @ \$75

8 classes/month @ \$45

4 classes/month @ \$25

(plus \$5.00 for non-residents of Steiner Ranch)

Classes are 50 minutes long & will incorporate a full body workout in the water. Classes are lead by a certified water aerobics instructor.

Some of the benefits of water aerobics fitness program are:

- strengthen & improve muscle tone
- enhances muscular flexibility
- increases range of motion
- improves posture & physical appearance
- relieves tension & stress
- increases energy levels & stamina
- burns up calories
- strengthens the cardiorespiratory system (heart, muscles, & brain)

These classes are a great way to start the morning or end a "trying" day at the office or work. Come join us for lots of fun & great workouts to music. It's an opportunity to meet your neighbors & make new friends. These classes are for both adult men & women.

For more information, call Ann @ 266-4780 or email askennedy@austin.rr.com. Sign up will take place prior to the first class of every month @ Towne Square Pool.





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BELLA MAR IN STEINER RANCH

- Requirements - Bring water, a towel, swimsuit, goggles and a cap. Swim equipment will be provided
- \$90
- July 9th - 12th from 8am - 10am
- Grades: Middle School - 9th Grade

Register at www.leanderisd.org

Contact - Holly Raffaelli

holly.raffaelli@leanderisd.org - 512-944-5531

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THURSDAY - Board-n-Bottle ...Get a Specialty Flatbread with a Bottle of our Featured Red or White wine of the day for just \$20.
FRIDAY - Fridays are for Fish ...Whether for spiritual discipline or just good health, give meat a break in favor of fish.
SATURDAY - Seafood Saturday ...Weekly Chef Specials using fresh fish, clams, oysters, shrimp and lobster.
SUNDAY - Family Feast ...Family Style Dining Specials starting at \$20 for a family of 4. Entrée, Salad, & Bread.

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TENNIS TIPS

By USPTA/PTR Master Professional
Fernando Velasco



How to Execute The Forehand Service Return

In previous newsletters, I offered tips on how to hit a forehand groundstroke, a two-handed backhand, one-handed backhand, forehand volley, the two handed backhand volley, the serve, the forehand half-volley, the one-handed backhand volley and the overhead “smash”.

In this issue, I will offer you instructions on how to execute the second most important shot in the game of tennis: The Service Return, since it is the response to the first most important shot of the game: The Serve.. In the illustrations, Ken Comey, player at the Grey Rock Tennis Club, shows the proper technique to execute this stroke. Photos by Charlie Palafox.

Step 1: The Ready Position: When Ken is getting ready to return the serve, his eyes are focused on the tennis ball held by the opponent. Knees are relaxed and the hands are holding the racket with a relaxed grip..

Step 2: The Split Step: When the opponent tosses the ball into the air, Ken will take a hop with both feet off the ground, trying to time the split step with the contact of the ball on the opponent's racket

Step 3: The Back Swing: Once Ken realizes that the ball has been directed to his forehand, he will turn his upper body

and will take the racket back. Notice that the left hand is up in front to allow him to keep his center of gravity in the center. He has loaded his weight on his right foot and will be ready to step forward to meet the ball

Step 4: The Point of Contact: Ken now is ready to step into the ball. He has kept his eye on the ball and his center of gravity now is shifted to the point of contact. Notice the left knee being slightly bent and the left foot is pointing to the ball meeting the racket

Step 5: The Extension of the Point of Contact: Ken is now directing the ball toward the opponent's court. His eyes have now shifted toward his target and his body weight is now fully in front of his left foot. The left hand is still helping to keep the center of gravity in the center without opening up too early.

Step 6: The Follow Through: Once Ken has finished his stroke, the momentum of the racket continues to move almost to a point behind his neck. His left hand is next to his body and his right elbow is pointing toward his target. His body is now ready to take the “split step” with both feet in order to prepare for the opponent's returned shot.

Look for in the next Newsletter: The Two Handed Backhand Service Return

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From the Association Office

FIREWORKS / FIRECRACKERS PROHIBITED

Steiner Ranch Fireworks Policy

The Steiner Ranch Master Association (SRMA) and the Steiner Ranch Residential Owners Association (SRROA) have heard from an increasing number of homeowners concerning fireworks and firecrackers in Steiner Ranch. All homeowners are reminded that Section 2.14 of the Steiner Ranch Master Association Development Area Declaration and Section 3.13 of the Steiner Ranch Residential Owners Association Covenants, Conditions & Restrictions (CC&R's) titled Hazardous Activities SPECIFICALLY forbid fireworks within Steiner Ranch, unless prior written board approval has been granted for professional pyrotechnic shows meeting all mandated safety requirements.

There are a number of reasons for this prohibition.

The usage of increasingly powerful fireworks places homes at serious risk of fire.

The topography and green space of Steiner Ranch is conducive to major fires.

Federal rules regarding management of the BCCP (which borders Steiner Ranch) impose significant restrictions on activities that may

affect the wildlife therein. Serious penalties for their violation can be imposed by federal officials.

Homeowners are entitled to the peaceable enjoyment of their property.

Fireworks and firecrackers are and will remain prohibited in Steiner Ranch for the reasons above. Your Board has authorized a warning for the first violation and a \$250 fine for the second violation of Section 2.14 and/or Section 3.13. Violations, once finalized after appeal, are permanent; repeat violations are subject to a \$500 fine. Professional patrols are in place to assist with the implementation of this policy.

Your Board reminds all homeowners that each of us has the ability and the responsibility to enforce the CC&Rs of Steiner Ranch whenever we feel that a violation is occurring. In the matter of fireworks and firecrackers, please contact the Association Office, at (512) 266-7553 as soon as possible during or immediately following an occurrence. Physical and/or photographic evidence is very helpful in substantiating a violation. Should you have any questions or comments on this policy, please contact the Compliance Coordinator at the Association Office at (512) 266-7553.

STEINER RANCH STEAKHOUSE

**Happy Hour is from 4:00 - 6:30 pm
Every Day of the Week**

Specialty Cocktails - \$5

Well Drinks - \$5

Select House Wine - \$5/glass

Draft Beer - \$3

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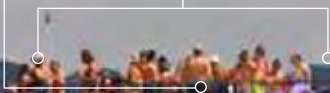
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From the Association Office

Association Assessment Payments Due

Semi-annual assessments for July - December 2013 are due on July 1, 2013. Statements will be mailed to each homeowner at the mailing address on file in mid-June. If you do not receive a statement, please contact the Community Associations Office at 512-266-7553. You are not exempt from paying assessments or late fees even if you do not receive a statement. Payments received after July 31, 2013 for any reason are subject to an initial \$25.00 late fee per association and a \$25.00 late fee for each additional month that the assessment remains unpaid. Please note that the assessment must be received by July 31st, not simply postmarked by July 31st. Your escrow account does not pay your assessments. Online Assessment payments can be made at www.steiner ranchhoa.org, by clicking on the "Online Assessment Payments" link. You can also sign up to receive your statements online. You can still mail in your payments at the address listed on your statement, or bring them to the Association office at 12550 Country Trails Lane to avoid an On-line fee.

****Please note, you may lose resident privileges such as pool access, facility rental, and attendance at, or registration for, social functions and programs, if you have delinquent assessment.****

***If paying by AUTO Pay, please be sure to make the appropriate changes to the Assessment amount prior to mailing*

Steiner Ranch Facility Use Input Survey Community Input Needed!

Over the last two years, members of the community have brought many ideas regarding Capital improvements to the Facilities Committee. As your facilities representatives, we are looking for community opinions on the flowing projects we fell have merit in adding to the overall quality of Steiner Ranch. This is not a "vote", but simply a way of gauging community interest and you are not actually voting to enact a special assessment.

Some of these items will involve upfront funding through a special assessment, so knowing how the community responds will help us make final recommendations to the Board of Directors on how to proceed with possible implementation. All cost and assessment amounts listed on the survey are rough estimates to provide a baseline for this evaluation and actual amounts would vary. Please take just a few minutes to complete this important survey online at www.steiner ranchhoa.org. Only one survey per household will be counted and you must be a Steiner Ranch homeowner to complete the survey. Survey will be closed June 30th.

If you need a hard copy of the survey, please contact the HOA office.

Thank You, Steiner Ranch Facilities Committee



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Communication Overload

Technology has changed the way we communicate at the Homeowners Association, but with so many ways to get information it can be confusing to know if what you are reading is from a reliable source.

The best way to get information regarding Steiner Ranch is from the HOA website at www.steinerranchhoa.org. This site has so many great features that just began last year, like the Message Boards, Classifieds, Young at Heart and Mom's and Tot's information. It is also the place to get community documents, such as Pool Hours, Architectural Modification Forms and the approved plant list, just to name a few. Once on the site, we recommend going into your "Profile" and signing up for important email notifications under "subscriptions". You can receive weekly Activity alerts, Lost & Found pet notification and important Safety alerts.

The other most reliable source of information is on the Steiner Ranch Social Committee Facebook Page. This page is great for all the activities and programs in Steiner, but it also becomes the main source of information in case of an emergency, like the Labor Day fires of 2011.

But, what about all the other Facebook Pages that say "Steiner Ranch"?

There are some great resources that are not "official" Steiner Ranch HOA pages. Here is a list of a few that we recommend and why (notice this list is getting longer):

Steiner Ranch Lost & Found Pets – This site was created by a homeowner who lost her pet and is now helping other find their pets. Anyone who has found or lost a pet can post on this page.

Steiner Ranch Firewise – This page is run by the Steiner Ranch Firewise Committee and is a great resource for residents who are concerned about Wildfire and how to mitigate the risk of loss of life and property from wildfire.

Steiner Ranch Neighborhood Association – This page is run by the Steiner Ranch Neighborhood Association, which is a homeowner run Association. They are focused on addressing issues relevant to the community including safety, security, and smart growth.

Steiner Ranch Post – This page is also run by a resident of Steiner and shares community information and opinion, as well as business development information.

Steiner Ranch Moms and Tots Group – This is a closed group just for Moms and Tots of Steiner Ranch. This page is a great resource for all things "kids".

Steiner Serves – We love this page because it is dedicated to help different non-profit organizations in the area which changes monthly.

Steiner At Work – This page is perfect for those businesses in Steiner looking for work. They can post and if you "like" the page, you will be able to view what job opportunities are available.

Steiner Sells – This page is for anyone in the Four Points area to buy and sell goods.

Steiner Sells-Items over \$500 – Same as above, but for those big ticket items.

Steiner Ranch Small Business Group – If you own a small business, it's the place to advertise your goods and services.

We know there are more out there, so just send an email to Sharon Adams about being added to the list for future issues of the Ranch

Record at Sharon@steinerranchhoa.org.

Executive Director Report *Community Managers from Across the Country Visit Steiner Ranch*

Community Managers International Association (CMIA) is an association dedicated to providing resources and support of large scale communities across the country. The annual conference for the association was held in Austin this year and was hosted by Sun City Texas in Georgetown. While planning their Austin Conference, they asked if Steiner Ranch would be willing to give them a tour and presentation.

The conference provided a wonderful opportunity to show off Steiner Ranch and provide our staff with networking contacts from other large scale community managers and compare best practices. Community managers from California to Virginia to Florida were part of the conference. All attendees were onsite community managers that manage properties that range in size from a thousand units up to almost ten thousand units.

Much of the tour and conversation focused on the aftermath of our Labor Day fires and the recovery and learning process that has followed. With community managers from California and Colorado, there were great practices shared by all. The Firewise Communities program Steiner Ranch is actively participating in was common among virtually all the other communities.

Feedback from the CMIA attendees was overwhelmingly positive about the quality of the Steiner Ranch Community. The highlight of their tour was when they had to wait a few minutes for the four year old, tutu wearing dance class to clear out of the community room. No matter where you are from or what type of community you manage, children in a tutu will make you smile. The experience kicked off a great conversation about the family involvement in Steiner Ranch, the wonderful volunteer groups we have from Mom's in Tot's to Young at Heart, and the Social Committee activities throughout the year.

Without a doubt, Steiner Ranch has unique and ongoing concerns and challenges, and after meeting with the CMIA group of managers, there are some that are similarly faced by communities throughout the country. The feedback we received emphasized that even with these challenges, Steiner Ranch is a beautiful neighborhood with a strong and positive community spirit.



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DIG INTO A GOOD BOOK THIS SUMMER at River Ridge Elementary and Four Points Middle School

Leander ISD and Hill Country Education Foundation have once again teamed up this summer at Four Points area school libraries – River Ridge Elementary and Four Points Middle School – to provide support and access to library books and to bring programming to students. Thanks to LISD school librarians, these schools will be open on several days in June and July.

“Statistics have shown that students that don’t actively read over the summer lose instructional gains made during the previous school year,” said Becky Calzada, LISD library coordinator. “Leander ISD’s goal is to provide neighborhood library access to prevent this “summer slide” in reading loss, get students ready for the next grade level, while also promoting the value and love of reading.”

LISD offers the service not only because of the record number of participants during the summer, but also because some parts of the district do not have easy access to public libraries. The Hill Country Education Foundation has been working towards establishing a community library in the Four Points area.

“Libraries provide an integral component for education in our communities,” said Kai Lamb, president of HCEF. “While we don’t have the luxury of a nearby library in Four Points, teaming up with LISD provides us the opportunity to fill this gap.”

Kicking off the summer program at River Ridge on June 10, HCEF will host Lucas Miller, the “singing zoologist,” who teaches children about the environment. He will inspire your student to learn more about animals and ecology in a fun, entertaining presentation.

On July 31, the last day for summer library at River Ridge, the ever-popular Joe McDermott will bring his feet-stomping, hand-clapping performance. River Ridge will also offer some middle school books for check-out. Students of all ages will enjoy the program on July 17 when HCEF brings Austin Reptile Shows to Four Points Middle School. Austin Reptile offers captivating presentations that include a variety of live reptiles for an up-close and personal experience. Students will participate in an engaging discussion and learn fascinating reptile facts covering such topics as traits, natural history and adaptations. FPMS will offer some elementary and high school books for check out.

In addition to programming, story time and book talks, librarians will be available to provide technical support and assistance for students wanting to learn more about checking out e-books from Leander ISD’s new virtual library called Overdrive. Volunteers from area Boy Scouts and Girl Scouts as well as National Junior Honor Society will be assisting librarians. Please note that there will be no restrooms available at the library. Non-registered LISD students will be unable to check out books. Kindergarten students registered for the 2013-2014 school year will be able to check out books.

RIVER RIDGE ELEMENTARY

<http://ldl.leanderisd.libguides.com/summerlibrary>

Mondays and Wednesdays 9 am to noon

- June 10 – Lucas Miller, the singing zoologist, at 10:00 a.m.
- June 12-storytime, 10:00 am
- June 17-storytime, 10:00 am
- June 19-storytime, 10:00 am
- June 24-storytime, 10:00 am
- June 26-storytime, 10:00 am
- July 8-storytime, 10:00 am
- July 10-storytime, 10:00 am
- July 15-storytime, 10:00 am
- July 17-storytime, 10:00 am
- July 22-storytime, 10:00 am
- July 24-storytime, 10:00 am
- July 29-storytime, 10:00 am
- July 31 – Joe McDermott, children’s music recording artist, at 10:00 a.m. All books due.

FOUR POINTS MIDDLE SCHOOL LIBRARY

<http://fpms.leanderisd.libguides.com/summerlibrary>

Tuesdays noon to 3 pm

Four Points Library

- June 11-booktalks, 1:00
- June 18-booktalks, 1:00
- June 25 – Austin Reptile at 1:00 pm.
- July 9-booktalks, 1:00
- July 16-booktalks, 1:00
- July 23-booktalks, 1:00
- July 30-All library books due.



River Ridge Info:



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Business Section

Seven Business Networking Groups in the Area

ARE YOU LOOKING TO GROW YOUR BUSINESS IN 2013?

If so, you might be interested in a few of the business networking groups in the area. These are a few to choose from:

STEINER RANCH REFERRALS BNI GROUP

Meetings are on Tuesday mornings from 8:00am to 9:30am at the Oasis. Visitors are welcome! If you are interested please contact Michael Bennett at michael@bennett-tech.net for more information or visit www.BNIAustin.com.

FOUR POINTS CHAMBER OF COMMERCE

The Four Points Chamber of Commerce provides networking opportunities at social gatherings, luncheons with guest speakers and activities. The Chamber brings businesses together along highway 620 from Hudson Bend to Anderson Mill and Ranch Road 2222 from Jester to Volente. Four Points Chamber supports business growth in the community where we live, work and play. In less than 6 months Four Points Chamber of Commerce exceeded its first year membership goals and continues to grow! For information about participating in upcoming events or membership benefits visit www.fourpointschamber.com or call (512) 551-0390. Membership inquiries may also be sent directly to membership@FourPointsChamber.com.

NETWORKING NORTHWEST AUSTIN

Networking Northwest Austin is expanding its member base of businesses in our area. We believe in business by referrals and having a limited member base. We have a caring, positive, involved group of people who wish to build their businesses using the strength business referrals. No fees. Business education and speakers. Networking Northwest Austin meets on the second and fourth Mondays at 11:30 at Cheddars HWY 183 and Anderson Mill Rd. Visit <http://www.meetup.com/NetWorking-NorthWest-Austin/>

STEINER RANCH MARKETERS MEETUP GROUP

Join other marketers who live in Steiner Ranch and work in online marketing, search engine optimization, affiliate marketing,

search engine marketing, social media optimization, social media marketing, pay-per-click advertising, email marketing, and other areas of Internet marketing. Informal get-togethers in the community to learn and share things, as well as make connections with others. The group is open to anybody who lives in Steiner Ranch and is interested in Internet marketing: entrepreneurs, freelancers, 9-to-5ers, business owners and aspiring marketers alike. More details at SteinerRanchMarketers.com

YOUR LOCAL CITY

Steiner Ranch has a new business networking group. Your Local City is a positive, membership based, business networking organization with 17 groups meeting all over the Austin area. The Steiner Ranch group meets every Friday at 8:00 am at Lakeside Pizza and Grill located in the Shops at Steiner Ranch at Steiner Ranch Blvd. and Quinlan. Come join us to grow your business.

LAKEWAY NETWORKING, INC.

We are a diverse group of business professionals in the Lake Travis area, helping our members grow their businesses through qualified referrals. We meet every Thursday at 8AM at Santa Catarina, 1310 RR 620 South, in Lakeway. Come visit us and see how your business can benefit by being a member of Lakeway Networking. For more information, please contact Kelly Connor at kellyconnor@austin.rr.com or 512-736-2495.5.

A+ REFERRALS BY THE LAKE BNI (LAKEWAY)

BNI is a professional business networking group that helps you build a team of partners to market your business. Come join us on Mondays from 11:30-1:00pm at Fore in Lakeway. Lunch is \$10 and visitors are welcome. Please feel free to contact Kimberly McLaughlin at kimberly@LaHaPro.com or visit www.BNIAustin.com for more information.

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Business Section

PETS IN THE PARK

Sunday, June 2, 2013, Noon til 5 PM

Towne Square Community Park in Steiner Ranch

Attention Animal Lovers!! Do you love pets? Do you have a pet? Do you just LOVE ANIMALS?!?!?

Come spend an afternoon in the park (BRING YOUR PET!) with live music and food to our event benefitting the Austin Animal Center. There will be a variety of local community businesses and pet vendors including: veterinarians, pet-sitters, pet trainers, pet suppliers, and, of course, the Austin Animal Center. This event is being hosted by Lake Austin Service Unit Girl Scout Junior Troop 2375 to raise awareness about pet ownership, fostering and care in hopes of alleviating the significant overcrowded conditions at the shelter.

Please come join us to recognize the hard work of one of our community Girl Scout troops and to support the Austin Animal Center. This is a free, non-profit event. Pet Supply Donations for the Austin Animal Center are welcome.



Worried about Crime in Your Neighborhood?

Have you ever been curious about what goes on, in and around Steiner Ranch? There is a free online service that you can sign up for to get email alerts with all the activity that Travis County Sheriff's Officers respond to. To sign up, go to www.spotcrime.com. You can receive updates via email or text messages.

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WHY DOESN'T SOLAR WORK AT NIGHT?

Steiner Ranch has seen an increase in solar installation the last year. With equipment costs at an all-time low, Austin Energy rebates high and the IRS tax credit, payback on most systems can be less than 5 years. So why isn't everyone doing this? Knowledge! There are a lot of options and companies out there and it can be confusing so the easy option might be to do nothing. With the production costs for electricity increasing, solar is making sense for many to reduce their overall utility costs in the long term. Below are some FAQs about solar.

HOW DURABLE ARE THE PANELS AGAINST HAIL AND WIND?

All solar panels installed are certified to withstand golf ball sized hail. The racking system, that holds the system to the roof, need to withstand 120mph winds. All solar systems should be covered under your current homeowner's policy. Always check with your insurance company or agent for specific coverage questions

WHAT IS THE AUSTIN ENERGY REBATE AND HOW LONG WILL IT LAST?

Austin Energy rebate is calculated as such:

$$\text{Size of system in watts} \times \text{Efficiency of Inverter} \times \$2 = \text{rebate for the system}$$

Austin Energy allots about \$6 million dollars a year. To make the rebate last their fiscal year, Austin Energy may reduce the rebate amount. In 2012, the rebate was dropped from \$2.50 to the current level of \$2.

WILL I HAVE ELECTRICITY IF THE POWER GOES DOWN?

No. Because these are "grid tied" systems, without battery backup, they are designed to shut down automatically for safety.

DO I HAVE TO CLEAN THE PANELS?

Typically, rain will keep the panels clean. If there is a dry spell without rain, I recommend washing the panels. In extreme cases, you may have to get on the roof to rinse them off. Dirty panels may decrease the efficiency about 1-3%.

WHAT ARE THE WARRANTIES ON THE EQUIPMENT AND WORKMANSHIP?

Panels have a production based warranty. They guarantee 90% for 10 years and 80 % for 15 years. That is a total of 25 years. The inverters usually have a 10 year warranty. The workmanship is also 10 years.

CAN THE HOA PREVENT ME FROM GETTING SOLAR?

No. In 2011, Texas passed a law stating that HOAs cannot prohibit homeowners from installing solar. However, to promote unity and keep property values high, your local HOA, including Steiner Ranch, Do require you to go through their normal process. They won't be able to deny you but they will want to make sure everything is uniform and will not only increase your property values. They are there to help you not take away from you. Consult with your HOA office

HOW LONG DOES THE PROCESS TAKE?

The installation process will take about 7-9 weeks. It takes 4-5 weeks to get Austin Energy's approval, pull permits from the city and get HOA approval. Installation takes about 1 week. Austin Energy inspection and commissioning of the system will take about 3 weeks.

HOW DOES THE FEDERAL TAX CREDIT WORK?

You need to consult with your tax advisor about your specific situation.

HOW DO I CHOOSE A COMPANY?

There are over 20 companies in Austin of which only a handful does residential. From time to time, nomadic companies from San Antonio and Dallas offer "great summer" deals. These companies work for about 6 months only to leave once the rebate is gone. Getting them to follow up on warranties or customer service may be challenging.

ASK YOUR NEIGHBORS!!! With so many solar neighbors, it is easy to get their experiences. Solar customers are very excited and happy to talk about their system.



Lack of Advance Planning Causes Constant Low Lake Levels

Deborah S. Gernes, WCID 17

From April 11 to the end of May, LCRA is releasing water from the Highland Lakes for the endangered Blue Sucker fish. Environmental releases such as this are often times met with the natural “run of the river” flows, but in severe drought conditions such as we are in now, there are little or no inflows, so the water must be provided from the storage in Lakes Travis and Buchanan.

Environmental flows are vitally important and must be maintained. These flows are a firm water requirement which LCRA is aware of and must account for in their Water Management Plan. Because of the continuing extreme drought conditions and because of LCRA’s large water releases from the Highland Lakes storage for agriculture in 2011 despite the hottest summer in history and despite predictions of continuing drought, Lake Travis was drawn down to a low level of 626 ft msl in November of 2011. The lakes have never recovered, and are at a critically low level even now. (The lowest level recorded in the 1950s drought was 614ft msl.) These low levels cause the lakes to hover at a continual state of emergency year round and are a danger to municipal water supplies critical to the health and safety of residents, schools, hospitals and businesses.

Water District 17 and all other water utilities have had their customers on mandatory outdoor use restrictions for two years.

Utilities are concerned because the level of Lake Travis is currently below 628 ft msl (38%), the combined storage in Lakes Travis and Buchanan is only 782,000 acre feet (39%), and the hot season has not yet even started. The required environmental releases are now causing Lake Travis to fall at 6 inches per week and combined storage to fall at 10 acre feet per week. The result of these releases will be that in a few weeks, the lakes will be down to 750,000 acre feet, which is the trigger point for stage 3 drought conditions which will require water utilities to cut customers back to once per week outdoor watering.

LCRA held a firm water customer meeting to discuss mandatory curtailment which will be ordered when the lakes get down to 600,000 acre feet of storage. LCRA is now predicting this curtailment will happen in mid-summer if there is no significant rainfall. Mandatory curtailment is a formal term which requires a 20 percent cutback from 2011 actual water usage rates. In order to achieve this high percentage reduction, it may be necessary for utilities to cut off all outdoor use with the exception of tree watering.

Unless there is some rainfall soon, residents need to be prepared for extreme cutbacks in outdoor water usage this summer.



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FINANCIAL CORNER: ARE YOU SAVING EVERYTHING YOU CAN?

By Rodney G. Mogen

When discussing their Personal Strategy Plan I was asked about retirement options. In today's environment there is a lot of talk about job security, living paycheck to paycheck yet the dream for retirement is still there. There have also been discussions about challenges to Social Security, insolvency of the Security Trust, and also taxation on retirement plans over a certain amount. Who is to say what will happen, but more and more people are seeing that dream of retirement as a fleeting goal and non-existent.

However if one does want to save for retirement how would they do it? There are several savings products one can use. Those include:

- Savings/Checking
- CD's
- Stocks and Bonds
- Mutual Funds
- Business
- Venture Capital

Are there any savings products that I have left off? Some would say yes, the answer is really NO. The vehicles most people would say are left off are:

- Life Insurance
- 401(k)'s
- IRA's
- 403(b)'s
- Annuities
- Roth IRA or Roth 401(k)
- SEP/SIMPLE IRA's
- Other similar products

Now these are all great vehicles to save in, however, the key to understand is other than an annuity or life insurance they are not tangible products but more a line in the tax code that allows for some advantage in savings or on taxes in the near or long term. While these are the shells one can use, the actual vehicles are listed in the first grouping. All of these shells use the vehicles in the first part to fund themselves so when one says I'm invested in an IRA, they are misleading you. The more accurate statement is I have an IRA and I'm invested in Mutual Funds, Stocks, CD's, etc...

Life Insurance and annuities are great saving vehicles that provide some tax advantage depending on the person and the situation (please consult a tax advisor) and the investments inside are similar to mutual funds, but are called Sub-Accounts due to the way they are registered. A registration is a federal filing and provides certain restrictions or regulations required and our different from product to product. I'm going to come back to Life Insurance and Annuities later on in this series so for now we'll put it on the backburner.

First, when creating any savings plan, you need three important things:

A Specific Goal – Define it to the penny, the year, and the term. For example I need \$50,000 a year for four years of education at Baylor University starting in the year 2022.

How much Risk you are willing to take? And How Liquid does you want your money? This is an ever changing assessment. You need to understand what exactly your risk tolerance is. In the past ten years people who said they are aggressive really are not and those that said they are moderate are actually conservative. There are five risk tolerances to take a look at using Modern Portfolio Theory. They are:

Aggressive – looking for a 10%+ return annually over your investment timeframe. Usually money in this category is not liquid.

It is also money you won't need for fifteen or more years either.

Moderate Aggressive – 7-9% pre-tax rate of return. A little more liquid than above but still fairly illiquid.

Moderate – 6-7%. Again more liquid and a mixture between equities and bonds.

Moderate Conservative – 4-6% pre-Tax rate of return. A lot more liquid and a higher percentage in income producing investments.

Conservative - <4% - Extremely liquid and for that you give up return capability.

A Specific Plan - I call this your Personal Strategy Plan™. For all savings goals, you need a written, thorough and detailed, and specific plan of how you are going to accomplish these goals.

While I'm breaking this up into one goal at a time, which is how you want to address each goal, you can have a Personal Strategy Plan™ that combines all goals together. The thing to note is that with each goal you SHOULD have different risk tolerances based on your term for the goal. You may even have different risk tolerance or acceptance levels based on the vehicles or products you are using. For example you can be saving for retirement in a mutual fund and also in mutual funds within a 401(k). In the 401(k) you might tend to let those dollars ride a little more, whereas the other mutual fund you might be a little more conservative to balance out the portfolio.

The Key Here is one need to adjust their portfolio and have a balanced approach to it. This is called Asset allocation and diversification. A lot of people talk about diversification. DO you know what diversification means when it comes to investing? The answer to this question is quite entertaining to hear from clients over the years. When I talk with people about investing they usually tell me they are well diversified. When I dig further, here is what I find their feeling of diversification is below, but before that, what do you think they say?

The responses my clients have when they say they are diversified are below:

- 25% Large Capital stocks
- 20% International stocks
- 20% Middle Capital Stocks
- 20% Bonds or Real Estate
- 15% Small Capital

At first look, this seems to be pretty diversified right? Wrong! Diversification always refers to your entire portfolio. Now when I said real estate, usually my clients are referring to their homes. Your home is really not an investment, unless you plan to sell it one day for use in future plans. SO I never include that in a portfolio ever but I know a lot of people do.

What do you notice about this diversification? It's almost all in stocks. While there is a spreading around across different stock categories, there are over 20 different asset classes out there. An asset class is a description of a category that you can place assets. However above only five of the assets classes were or are represented. In addition, where are most of these investments? In a retirement

(continued on Page 56)

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Financial Corner *(continued from Page 55)*

plan or a brokerage account.

Diversification has more than an investment feel, but also time and tax diversification. Utilizing multiple assets classes allows for you to spread your investments out over time and tax as well. Diversification is important and can really protect your overall portfolio if done right. How are you diversified?

What can you do to change that diversification? What are some opportunities to diversify? Some examples of assets classes are below:

- Large Company Stocks – your larger corporations
- International Stocks – companies whose headquarters are not on US Soil.
- Small Company Stocks – small businesses that have made a splash
- Middle Company Stocks – Bridging between small and large
- Intermediate Bonds – 3-7 years
- Short Term Bonds – 0-3 years
- Long Term Bonds – 7+ years
- Real Estate – Not your house, but additional land, other properties, rental properties.
- Venture Capital – Small Business Opportunities
- Commodities – Investing in grain or precious metals

These are just a sample of all the different asset classes and are broader categories to focus on. Investing in these will also lead to time and tax diversification. So as not to break any laws I can't go any further on a tax diversification basis than this: There are three areas, Tax Deferred, Pre-Tax and Tax free categories. With all these opportunities to invest in picking certain asset classes will also give you tax and time diversification.

After you prepare a diversification and asset allocation strategy, you will need to re-balance it on a regular basis and address specific needs and issues on an ongoing basis. You should re-balance at least annually but some say semi-annually. You should also change your allocation strategies, or re-optimize, every 3-5 years or depending on drastic market changes.

Now that you have a goal, a Personal Strategy Plan™, and an asset allocation plan one can then talk about what is right for different goals. You should always have cash reserves and should build those up first. While cash reserves are considered by some as part of your investment portfolio, I do not. You can have cash in your portfolio but this cash is meant as an investment. Cash in your Cash Reserves section is meant strictly for liquidity and a safety net.

After Cash Reserves are accomplished then look at your different investment goals. One of those might be education and another might be retirement. For education savings, there are a few things to take into account for.

Check the next installment for the furthering of this discussion on education and retirement savings and life insurance and annuities.

Rodney Mogen is a principal of Mogen Consulting Financial & Training LLC. MCF&T LLC is not a registered Investment Advisor nor is registered with any Broker/Dealer. All comments here are not to be considered actionable. Any specific question contact a financial advisor or tax advisor for specific question.



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Smoking is one of the worst things kids or adults can do to their bodies. Yet every single day about 3,900 kids between the ages 12 and 17 start smoking. Most middle school students don't smoke — only about 1 in 16 does. And most high school students don't smoke either — about 1 in 5 does (that means 4 out of 5 don't). **BUT WHY DO THOSE WHO SMOKE EVER BEGIN?** There's more than just one answer. Some kids may start smoking just because they're curious. Others may like the idea of doing something dangerous — something grownups don't want them to do. Still others might know lots of people who smoke and they might think it's a way to act or look like an adult. Fortunately, fewer people are starting smoking than a few years ago. Maybe that's because more and more people have learned that smoking and tobacco use can cause cancer and heart disease. But sometimes kids can't really think that far into the future to worry about an illness they might not get for many years. So let's talk about the problems that might affect kids more quickly:

- bad breath
- yellow teeth
- smelly clothes
- more colds and coughs
- difficulty keeping up with friends when playing sports
- empty wallet — cigarettes and tobacco products are very expensive!

Let's find out more about cigarettes and tobacco.

WHAT ARE SMOKING AND SMOKELESS TOBACCO? Tobacco (say: tuh-BA-ko) is a plant that can be smoked in cigarettes, pipes, or cigars. It's the same plant that's in smokeless tobacco, known as dip, chew, snuff, spit, or chewing tobacco. Smokeless tobacco is not lit or inhaled like tobacco in cigarettes, pipes, and cigars. Instead, smokeless tobacco is put between the lip and gum and sucked on inside the mouth. Tobacco contains nicotine (say: NIH-kuh-teen), a chemical that causes a tingly or pleasant feeling — but that feeling only lasts for a little while. Nicotine is also addictive (say: uh-DIK-tiv). That means that if you start to use nicotine, your body and mind will become so used to it that you'll need to have it just to feel OK. Anyone who starts smoking could become addicted to it. If you're addicted to something, it's very hard to stop doing it, even if you want to. Some kids get addicted right away. And adults are often addicted, which is why so many of them have a hard time quitting smoking.

WHY IS IT SO BAD FOR YOU? Cigarettes and smokeless tobacco kill hundreds of thousands of Americans every year. You know those rubber bracelets that were created to bring attention to different causes? The Campaign for Tobacco-Free Kids created a red one with the number 1,200 on it. Why 1,200? That's the number of people who die each day due to smoking. The nicotine and other poisonous chemicals in tobacco cause lots of diseases, like heart problems and some kinds of cancer. If you smoke, you hurt your lungs and heart each time you light up. It also can make it more difficult for blood to move around in the body, so smokers may feel tired and cranky. The longer you smoke, the worse the damage becomes.

THE OTHER COST OF SMOKING Using tobacco eats up a lot of money, too. A pack of cigarettes costs about \$6, on average. That means, even if you buy just one pack a

week, you'll spend \$312 in a year. Some people smoke a pack a day, which adds up to \$2,190! That's a lot of computer games and clothes you could buy instead.

WHAT'S IT LIKE? Usually, people don't like smoking or chewing tobacco at first. Your body is smart, and it knows when it's being poisoned. When people try smoking for the first time, they often cough a lot and feel pain or burning in their throat and lungs. This is your lungs' way of trying to protect you and tell you to keep them smoke free. Also, many people say that they feel sick to their stomachs or even throw up. If someone accidentally swallows chewing tobacco, they may be sick for hours. Yuck.

WHAT IF MY FRIEND SMOKES? If you have friends who smoke or use tobacco, you can help them by encouraging them to quit. Here are some reasons you can mention:

- It will hurt their health.
- It will make their breath stinky.
- It will turn their teeth yellow.
- It will give them less endurance when running or playing sports.
- It's expensive.
- It's illegal to buy cigarettes when you're underage.

If you think it will help, you could print out articles like this one to give to a friend who smokes. He or she may be interested in learning more about the dangers of smoking. But people don't like to hear that they're doing something wrong, so your pal also could be a little angry. If that happens, don't push it too much. In time, your friend may realize you are right. In the meantime, it could help to talk with a parent or a school counselor if you're worried about your friend. When your friend is ready, a grownup can help him or her quit for good. If your friend decides to quit, lend your support. You might say it's time to kick some butts!



Selling Smoke

You won't see cigarettes advertised on TV or billboards, but cigarette companies still spend billions of dollars each year to promote their products. Have you ever seen an ad for cigarettes or tobacco? Did it make you want to try it?

This information was provided by KidsHealth, one of the largest resources online for medically reviewed health information written for parents, kids, and teens. For more articles like this one, visit www.KidsHealth.org or www.TeensHealth.org. ©1995-2006. The Nemours Foundation

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