

RANCH RECORD

Official Newsletter for the Steiner Ranch HOA

VOLUME 7 ISSUE 9

SEPTEMBER 2013



follow us on
facebook

[Facebook.com/SRSocialCommittee](https://www.facebook.com/SRSocialCommittee)



Real Estate Brokerage Services

Select a Steiner Ranch Agent



Amberly Klam

REALTOR®

512.492.5128

Amberly@AvalarAustin.com



Rhonda Durrill

REALTOR®

512.994.8400

Rhonda@AvalarAustin.com



Cindy Thompson

REALTOR®

512.698.6929

Cindy@AvalarAustin.com



Maralee Schmidt

REALTOR®

512.785.7343

Maralee@AvalarAustin.com



Joy Brillante

REALTOR®

512.423.4479

Joy@AvalarAustin.com



Pamela Allen

REALTOR®

512.762.5562

Pamela@AvalarAustin.com



Steve Craig

REALTOR®

512.415.0099

SteveCraig@AvalarAustin.com



Melissa Van Leeuwen

REALTOR®

512.230.4419

Melissa@AvalarAustin.com



Mia Sanchez, GRI

REALTOR®

512.476.6995

Mia@AvalarAustin.com



Marguerite Craig

REALTOR®

512.656.8292

Marguerite@AvalarAustin.com



Lisa Nauert, CLHMS, CNE

REALTOR®

512.217.3762

Nauert@AvalarAustin.com



Carrie Gallagher

REALTOR®

512.845.8331

Carrie@AvalarAustin.com

LEADERSHIP WITH INTEGRITY = A CULTURE OF EXCELLENCE



Jeff Apra

REALTOR®

512.800.2888

Jeff@AvalarAustin.com

AVALAR AUSTIN REAL ESTATE

(UPSTAIRS ABOVE CHO SUSHI)

4300 N. QUINLAN PARK RD. #210, AUSTIN, TX 78732

512.610.5000

Congratulations!

Broker/Co-Owner, Kay DaSilva

BROKER OF THE YEAR

Awarded by Platinum Top 50



**OFFICE BASED IN
STEINER RANCH
SINCE 2006**

COMMUNITY INFO

STEINER RANCH COMMUNITY ASSOCIATIONS OFFICE

12550 Country Trails Lane
Austin, Texas 78732
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 and 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
Juan Carlos Limas
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.

“Be the Community.”

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY 911
Fire 911
Ambulance 911
Sheriff – Non-Emergency 512-974-0845
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

UTILITIES

Travis County WCID # 17 512-266-1111
City of Austin Electric 512-494-9400
Texas Gas Service
Custom Service 1-800-700-2443
Emergencies 512-370-8609
Call Before You Dig 1-800-344-8377
AT&T
New Service 1-800-464-7928
Repair 1-800-246-8464
Billing 1-800-858-7928
Time Warner Cable
Customer Service 512-485-5555
Repairs 512-485-5080
TDS (Trash & Recycle) 512-421-1300
Austin/Travis County Hazardous Waste 512-974-4343

OTHER NUMBERS

Lake Travis Postal Office 512-263-2458

NEWSLETTER PUBLISHER

Peel, Inc. 512-263-9181
Advertising advertising@peelinc.com

GO GREEN! GO PAPERLESS!

Sign up to receive the Ranch Record
directly to your inbox.
Visit PEELinc.com for details.

REACHING YOUR NEIGHBORS

and many others...

- Avery Ranch
- Barton Creek
- Bee Cave
- Bella Vista
- Belterra
- Canyon Creek
- Circle C Ranch
- Courtyard
- Davenport Ranch
- Forest Creek
- Highland Park West Balcones
- Hometown Kyle
- Hunter's Chase
- Jester Estates
- Lakeway
- Lakewood
- Legend Oaks II
- Long Canyon
- Lost Creek
- Meadows of Bushy Creek
- Meridian
- Pemberton Heights
- Plum Creek
- Ranch at Brushy Creek
- River Place
- Round Rock Ranch
- Sendera
- Shady Hollow
- Sonoma
- Steiner Ranch
- Stone Canyon
- Teravista
- Travis Country West
- Twin Creeks
- Villages of Westen Oaks
- West Lake Hills
- Westside at Buttercup Creek
- Wood Glen

FOR ADVERTISING INFORMATION

Call Today **512-263-9181**

www.PEELinc.com
advertising@PEELinc.com

PEEL, INC.
community newsletters



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 Steiner Ranch photographer Norma Harais of the Gierke family whose story is featured on page 12. It's an inspiration story, so be sure to have some tissue ready when you read it

Do you take great photos?

Would you like to see your photo published?

We are looking for great cover photos for upcoming October 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 October 2013 issue submittal deadline is September 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 The Ranch Report
- 6 2013 Steiner Ranch Social Committee Events
- 8 Concert in the Park 2013
- 10 Young at Heart
- 11 WAGS Hope & Healing Collection Drive
- 12 Firewise Chat
- 13 Halloween Trunk or Treat
- 14 2013 Movies in the Park
- 16 Steiner Ranch Ladies Group
- 18 Community Wide Fall Garage Sale
- 18 Ladies Night Out for Safe Place
- 20 Holiday Sales Event & Santa Photos
- 21 2013 Fall Programs
- 21 Workshop Series
- 22 Join Girl Scouts at our Upcoming Girl Scout Rallies!
- 23 Hope4JD Family Fun Fest

POOL & SWIMMING NEWS

- 24 Vandegrift Vipers Swim Team
- 29 No Diapers Allowed
- 29 Year Round Swimming Program for Adults
- 30 Fall Pool Hours

SPORTS NEWS

- 32 Steiner Steelers Advance
- 33 Saddle Up and Ride!
- 34 My "Tour de France" Experience

FROM THE ASSOCIATION OFFICE

- 36 The Facility Committee Corner
- 36 Regular Office Hours

SCHOOL NEWS

- 38 Back to School!
- 39 Four Points Academic Booster Club Activities

BUSINESS SECTION

- 40 Lake Travis Republican Club Meeting

NEWS YOU CAN USE

- 42 Financial Focus
- 44 The Real Estate Deal
- 45 Neighbor Spotlight
- 46 Be Lice-Free for Back-To-School
- 49 Crime Prevention

IN EVERY ISSUE

- 26 Calendar
- 41 Classifieds
- 41 Teenage Job Seekers

Find Out What Your Home Is Worth!



CALL TODAY
For Your FREE
Market Analysis!



Angie Noeth

*Selling Steiner Ranch
for Over 10 Years*

Keller Williams Realty

512.695.7025

www.Agent-Angie.com

Around Steiner

THE RANCH REPORT

Budget Season is Upon Us

By Scott Selman, Executive Director

As we head in to the fall, many of us will begin working on financial plans for 2014. The Steiner Ranch Associations are no different and will begin these efforts in September as well. Steiner Ranch has a group of dedicated volunteer homeowners that work with the management team and Board of Directors to recommend a budget each fall. They examine the current expenses and make recommendations on expenditures for the upcoming year. They also monitor the current expenditures to make sure the association is operating as efficiently as possible. The major expenses each year are landscape and facilities maintenance, trash and recycling, and staff and employee related expense. In addition, a significant amount of funds are set aside each year for future repair and replacement of the association's amenities (typically referred to as "Reserves").

If you would like to be involved in examining and recommending future expenses, there are two main committees involved on a monthly basis. The Facilities Committee meets the first Tuesday evening of most months at the Towne Square Community Center and the Finance Committee meets the third Tuesday evening of each month. Please check the association calendar of events on the website or contact the association management offices for more details if you would like to be involved.

If you would like to view the annual budgets of the association, they are available on the website under "Homeowner Resources / Documents". Once on the documents page, there is a drop down menu with a selection of "Association Budgets". The association offices at the Towne Square Community Center are also open every weekday afternoon for questions or comments on the association finances and budgets.

Mark Your Calendars

2013 Steiner Ranch Social Committee Events

SEPT 28

Ladies Night Out for SafePlace

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.



THE HEALTH CARE CENTER AT LONGHORN VILLAGE

Assisted Living | Skilled Nursing & Rehabilitation | Memory Care

12001 Longhorn Parkway • In Steiner Ranch
Austin, Texas 78732
(512) 382-4664 • (877) 266-5605

www.longhornvillage.com

Managed by Life Care Services™





SHANNON KRAMER

www.Shannon-Kramer.com

512.658.0720 | ShanKramer@hotmail.com

Your friend. Your neighbor. Your agent. Bartlett Real Estate's #1 Steiner Agent

your key to personal real estate service.



SOLD



**SOLD in
3 DAYS!**



SOLD



SOLD

Looking for a Realtor
that shares your goals?

My commitment to you:

*I care about selling your home and
reaching your goals. You will never be
"just another transaction" to me.*

CALL ME
for a personalized
real estate experience!

HOME OF THE MONTH:
801 Lakewood Hills Ter.



Incredible Price! \$769,000



Pool, Outdoor Living, Media,
Decorator's Dream Home!



**Steiner Ranch Specialist, Certified Negotiation Expert (CNE), Steiner Ranch Resident,
Bartlett Real Estate's Top Producing Agent**



Each office independently owned and operated.



Concert in the Park 2013

The 6th Annual Concert in the Park was held on August 17, 2013 at the Towne Square Park. Photo's and a concert summary will follow in the October Ranch Record, but first we want to thank our organizers, Kimberly McLaughlin of La Hacienda, Sharon Adams of the Steiner Ranch HOA. Also a thanks to our fundraising Chair, Jannine Farnum, our Budget Chair, Rodney Mogen of Mogen Financial Consulting and Training, the Steiner Serves organizer Cindy Cummings and the Steiner Serves community for their huge donation effort, as well as Paula Kaisner of Cruise one for helping cover the details!

But this concert cannot happen without the Businesses of Steiner Ranch and the Four Points area. Please frequent their establishments and use their services as a way to say Thank You from the Steiner Ranch Community.



GOLD SPONSORS

- Austin Baptist Church
- Randolph-Brooks Federal Credit Union
- Steiner Ranch HOA

SILVER SPONSORS

- Kimberly McLaughlin, La Hacienda Professionals
- Gene Arant Team, Keller Williams
- HEB
- Hill Country Bible Church
- Mathnasium of Steiner Ranch
- Millie & Mox Children's Boutique
- Randall's Food Markets
- Salon Hue
- School of the Hills
- Shedstreet.com
- Tap-N-Toe School of Dance
- Vista Ridge Dental

BRONZE SPONSORS

- 26-Music
- ASK Energy
- Cattiva Cosmetics
- Craig Smyser, Re/Max Capital City

- Cruise One, Cruise and Land Resort Vacations
- Four Points Family Chiropractic
- Highlights Gametime Grill
- Iquest Global Enrichment Center
- Jardin de Ninos Interlingua Spanish Immersion International
- Kawa Asian Kitchen
- Kid-E-Shack
- Lake Travis Animal Hospital
- Lakeside Pizza & Grill
- Menchies
- New Horizons Learning Center
- Nik's Italian Kitchen & Bar
- Pilates at Four Points
- Renewal by Andersen
- Shannon Kramer, Keller Williams-Bartlett Real Estate
- Sheehan Farmers Insurance
- Steiner Ranch Orthodontics
- Take Shape for Life
- Texas Water Solutions, Inc.
- Thirty One, Sherri Smetena

- Villari's Martial Arts
- Wild Basin Fitness

NON-PROFIT SPONSORS

- ABLE, Inc (Assisting Better Living Everywhere)
- Heart 2 Heart
- Hill Country Education Foundation
- Longhorn Village
- Steiner Ranch Neighborhood Association

CHARITY BAG SPONSOR

- Cyndy Stewart, Redfin

ENTERTAINMENT

- Luv Handle
- Taco & the Enchiladas
- Shoulda Turned Left
- Mr. Rudy
- VHS Marching Band
- VHS Legacies
- VHS Cheerleaders
- Villari's Martial Arts
- Tap-N-Toe School of Dance

ANNOUNCER

- Sherwin Fields, Sherwin Fields Photography

Joy!

Inspiring a Joy of Learning that Lasts a Lifetime

Bluebonnet School's challenging classroom curriculum reaches children through directed exploration and imaginative play, combined with vigorous outdoor activities on our spacious playgrounds. We know that a preschool child's learning is most lasting when paired with a sense of wonder and fun and playfulness.

Our teachers engage and meet each youngster developmentally. We carefully track each child's progress, individualizing work based on their needs — with periodic scheduled parent conferences to share information.

When children leave Bluebonnet they take with them a sense of curiosity and a joy of learning which lasts a lifetime.

Bluebonnet School of Canyon Creek
512-219-5100

10321 Boulder Lane (at 620), Austin, TX 78726

Bluebonnet School of Cedar Park
512-331-9009

3420 El Salido Pkwy (at 620), Cedar Park, TX 78613



**Texas Pre-K Center
of Excellence**



Bluebonnet School

A Private Preparatory Preschool

www.bluebonnetschool.com

YOUNG @ HEART

steinerranchyoungatheart@gmail.com

Young at Heart is an active group of Steiner Ranch residents in the 40+ year age range who are mostly empty-nesters and enjoy having a busy social life, educational opportunities, exploring the Austin and Hill Country areas and meeting other people with similar interests. Whether you live here full time, part time or are just here visiting your family, if you'd like to attend any of our activities, please email or call.

YOUNG AT HEART HAPPY HOUR

Steiner Ranch Steakhouse

Monday, September 16th

5:30 PM to 8:00 PM

The format of the group encourages both regularly scheduled monthly or weekly events as well as those with flexible dates. Many activities are scheduled just a few days before they take place. Those on our contact list receive emails about all of our upcoming events.

We have a lot of activities scheduled for September and October but dates, times and places had not been decided at the time the information was provided to the Ranch Record. These activities have been scheduled but places are still to be determined.

Walking Group on every Thursday at 8:30 AM

ROMEO (Men's Lunch Group) on Monday, September 9th at 11:30 AM

Book Club on Tuesday, September 10th at 1:00 PM

Ladies Social Bridge on Wednesdays, September 11th and 25th

Happy Hour on Monday, September 16th

Bunko on Thursday, September 19th at 7:00 PM

Dates, times and places will be sent by email to all on the Young at Heart list for these and all other groups and events as they are scheduled. These include Canasta, Concerts and Plays, Couples Game Night, Couples Evening Mexican Train, Dinner Groups, Epicureans, Exploring Austin, Garden Club, Hiking, Men's Poker, Movie Club, Scrabble and Technology Club. Wine Socials and Happy Hours are held in alternate months at varied times and places. Happy Hours are held in restaurants while Wine Socials are in member's homes with everyone bringing a bottle of wine and an appetizer to share.

Anyone who is interested in learning more about Young at Heart and the opportunities it offers should contact steinerranchyoungatheart@gmail.com or Dottie Thoms at 512-531-9360.

Wags HOPE & HEALING COLLECTION DRIVE

Drop off unwanted dog items at the Steiner Ranch HOA Office September 19 – 22. 12550 Country Trails Lane.

Local nonprofit dog rescue organization Wags, Hope and Healing is collecting new or gently used pet items at the Steiner HOA office, 12550 Country Trails Ln, on September 19 - 22. Alternatively, make a monetary or Amazon Wish List item donation online at any time at www.wagshopeandhealing.org.

ITEMS ON THEIR WISH LIST INCLUDE:

- Canned puppy food
- Clean bedding/towels
- Collars and leashes
- Plush dog toys
- Kiddie pools/Water tubs
- Rawhides
- Dog houses or shelter materials
- Cleaning supplies, paper towels, garbage bags
- Exercise pens and large metal crates
- Flea/Tick preventative
- New or used fencing material

Please call ahead with large items so they can be picked up same-day 512-777-9936

Wags, Hope and Healing also encourages the community to learn more about their organization at www.wagshopeandhealing.org.



NOW ENROLLING FOR FALL CLASSES



Ballet

Hip Hop

Tap

Jazz

**STEINER RANCH HOA
STENER WILD BASIN FITNESS**

**MENTION THIS AD
AND RECEIVE 10% OFF**

www.tapntoeschoolofdance.com



512-785-3666

FIREWISE CHAT

Two years ago, David and Jessica Gierke and their then 4-year-old daughter Emiliana were visiting Jessica's biological father on his ranch in central Mexico. It was the couple's eight-year anniversary, and they were enjoying the vacation and getting to know Jessica's father. They decided to take a drive into town, and that is when their peaceful stay changed courses.

They had been out of cell phone range, but the minute they reached a coverage area, alarms started to go off on David's phone. It was their home alarm system, notifying them that the power had been cut off. They called their Steiner Ranch neighbors right away, who were keeping an eye on the house and watching their dog, to see if there was a problem. The news that there was a wildfire in the neighborhood and that their home was in the path came as a shock to them. Even worse, in the rush and panic of evacuation, their dog Lucas had been forgotten. They drove back to the ranch and started to pack. They were planning to leave the next day anyway. As they were getting ready, they kept reassuring each other, "After all, losing a house to a wildfire is something that happens to other people somewhere else, right?"

The next day, David, Jessica and Emiliana started their 11-hour drive back to Austin. As soon as they were in an area with cell phone coverage, David's phone began to alarm again. David and Jessica talked in code, so as not to worry Emiliana. At the same time, Jessica was texting with her cousin and neighbors to get any information she could. "Right away, we knew the house had caught fire," Jessica remembered. "It was all on our phones. The house alarm system had recorded the minute-by-minute demise of our home, complete with temperature readings."

Jessica was able to find a few websites with information as David drove. The best news came a little after noon that day when a neighbor was able to verify that a living dog had been found at their address. A different neighbor managed to return to the area. The fence was gone, the second floor was gone and most of the first floor was burned, but there were still beams standing. And he had found Lucas!

The Gierkes decided to stop in San Antonio and spend the night with Jessica's parents, seeing that Steiner Ranch had not been opened to homeowner's yet. A cousin who lives in Austin brought Lucas to Jessica's parents in San Antonio. "He had been bathed a couple of times, but he still smelled of smoke. We later had him groomed and that is when we noticed several burned spots on him. He coughed up soot for about two weeks, but he was still with us," Jessica said.



To further complicate the situation, Jessica and David had been trying to have another child. They realized that if Jessica was pregnant, she didn't need to be digging through a fire-damaged house. "I took the pregnancy test the morning they gave us the go ahead to come back into the neighborhood and came down the stairs, crying," Jessica said. "I was pregnant. Nothing could spoil this day for us."

"We knew we had something to dig through, unlike some of our neighbors. But this was a little bit of happiness in the midst of all the destruction - the seed of a new beginning," David said. Within hours of entering and seeing their half-destroyed home, construction workers were there to brace the structure and help remove items. Neighbors came and helped David sift through the ashes for anything that could be saved. Someone mentioned that they needed boxes, and boxes arrived in about 45 minutes. Uncle Bob's Storage gave them free rental for three months. ABLE.org organized a plan to help save any existing trees with a watering schedule.

"Within a day or two our wonderful neighbors donated clothes, books and toys for Emiliana. We received so much support and donations. Plus, we got so much more back than what we lost - friendship on such a level that would have taken years," Jessica said. "We can't imagine not living in Steiner."

The year 2011 had already started out as a not so good year for the Gierkes. David had been in a car accident six months before the fires. He had a blood clot in his leg and was out of work for a month. Now they had to rebuild a house, with a baby on the way.

"This whole experience has made our life fuller," David recalled. "Our family getting through that year brought us closer to God and to our community." He then points out three items that survived the fire - a Lord's Supper plaque, the wooden Virgin Mary and a slate with a painting of Jesus on it. Jessica recalled a phrase her grandfather used to say, "No hay mal que por bien no venga." (All bad things happen to a good end.)

The bumpy road continued as Jessica experienced some difficulties with her pregnancy. "But God put the right people in our lives at the right times," she said. They were able to find an amazing builder through their realtor, who happened to be the framer of their original house. The architect from their original floor plan donated his time and plans. They made some modifications to the home and picked out everything up front. Then, they waited. May 1, 2012, they moved into their new home. Eight days later, a 7 lb., 6 oz. baby boy named Liam joined the Gierke family.

A new beginning ...

HALLOWEEN TRUNK OR TREAT

CALL FOR SPONSORS

Calling all Steiner Residents, Clubs, Organizations and Groups! Get your kiddos dressed in costume and your trunks and tailgates decorated for this year's Trunk or Treat and Halloween Event. The event will be held at Towne Square on Sunday, October 27th from 4—6pm. Please read details for this year's event below. We hope to see you and your little costumed kiddos on the 27th!

WHO IS THIS EVENT FOR?

This event is for Steiner Ranch children, ages 10 and younger and their friends and families.

WHY NOT ON HALLOWEEN ITSELF?

We are hosting the event the Sunday prior to Halloween so that young children can take advantage of neighborhood Trick-or-Treating at an early time on October 31st.

HOW CAN MY LITTLE TRICK-OR-TREATER PARTICIPATE IN THE EVENT?

Participation in the Trunk or Treat component of the event is on a first-come, first-served basis. The first 300 children under 10 will be given a wristband to participate, so please arrive early.

WHAT ELSE WILL HAPPEN AT THE EVENT?

Games, rides, activities and more! Food and drink will be available for purchase. We will post additional event details on the Steiner Ranch Social Committee Facebook page as they become available.

WHO CAN HAVE A VEHICLE IN THE TRUNK OR TREAT?

We are seeking cars and trucks to get their vehicles in the Halloween spirit and hand out candy or small toys to children at the event. Get your friends together and get creative decorating those trunks! Pirates, princesses, rodeo, favorite football teams; all are great themes for your trunk or tailgate. Vehicles participating in the Trunk or Treat will be allowed into the parking lot early to decorate. Every vehicle will need to provide enough candy or toys for 300 children under 10 years old.

HOW DO I REGISTER MY VEHICLE?

To participate in the Trunk or Treat, please log on to the Eventbrite page and sign up, or call Tracy Miller at 408.460.3897. You must register to participate and spaces are limited so sign up now!

<http://www.eventbrite.com/event/7774209871>

Vista Ridge Dental

Family, Cosmetic & Implant Dentistry

STEINER RANCH'S LOCAL DENTIST

smiles are our speciality

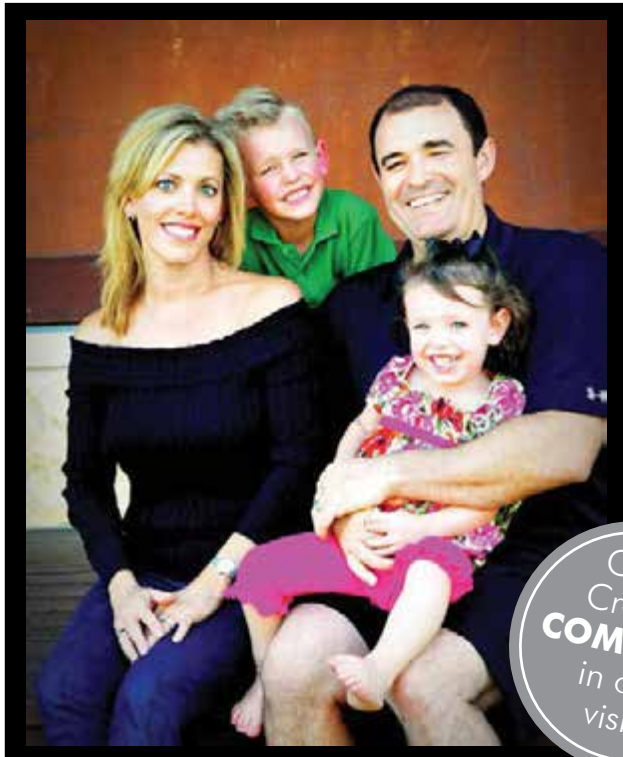
COMPLIMENTARY WHITENING FOR LIFE

With New Patient Exam. Some conditions may apply. Expires 09/30/2013

Call for an appointment today!

266-3600

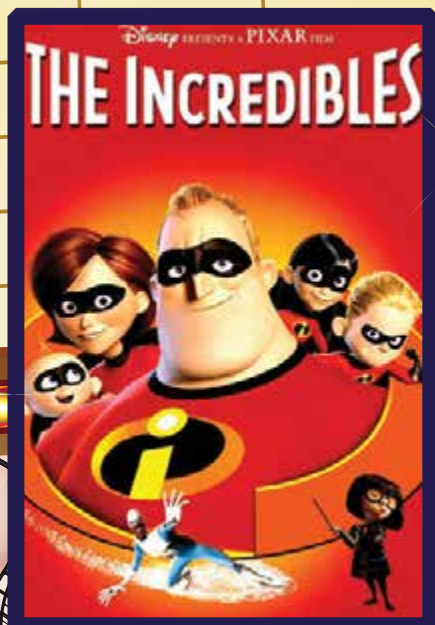
WWW.RWATSONDDS.COM
4300 QUINLAN PARK RD, STE 230
AUSTIN, TX 78732



Cerec
Crowns
COMPLETE
in one
visit!



2013 MOVIES IN THE PARK



PLAYING AT

**Bella Mar
Community Center**

**SEPTEMBER 7TH
8:30 TO 10:30**


WIN AN iPAD

**1 Given Away
At Each Movie**


**Concessions Sold by
Lady Vipers Lacrosse**

HOSTED BY:


Brandy Finnessey
of **RE/MAX 1**




MORTGAGE MENTOR



SCHOOL IN THE HILLS



MOOVERS





**For More Info about the Movie Series
Call 512.698.3366**



ADC Steiner Ranch Opening Soon

Just in time for cold and flu season, The Austin Diagnostic Clinic is pleased to announce that our Steiner Ranch office will open in late fall 2013.

Our newest location will offer the following services and specialties for you and your family:

Specialties

Allergy
ENT
EasyCare
Endocrinology
Pediatrics
Podiatry
Rheumatology

Services

Allergy shots
Infusion services
Lab
X-ray

We look forward to caring for you and your family. Follow our progress at ADClinic.com.



**The Austin Diagnostic Clinic
Steiner Ranch - Opening Soon**
5145 N. FM 620, Bldg. I
512-901-1111 • ADClinic.com
My Health, My Doctor, My ADC

Steiner Ranch Ladies Group

This newly formed group is just for the Ladies (over 21) of Steiner Ranch! It's for the working moms, stay-at-home moms, single, divorced, married, empty nesters and every Lady in between!

We look forward to meeting you at any of the events we have planned. We want to keep the Steiner Ranch ladies connected and active.

Join the Meet up group and the Facebook page for the latest updates.

Just to start, here is what we have planned:

WINE GROUP

Organizer Paula Kaisner

Our Wine Group will be exploring the Austin area for fun filled evenings with flavorful Wines and Friends. Please join us in September for our first adventure. Please join us at <http://www.meetup.com/steiner-ranch-ladies-group/>.

LADIES NIGHT OUT

Organizer Jamie Clevlen

Hi, I am looking forward to meeting you at our Fun Ladies Night Out adventures. Our kickoff is Steiner Ranch Ladies Night Out for Safe Place, September 28th at Town Square, 7-11pm. We have a fun filled calendar for you join us at <http://www.meetup.com/steiner-ranch-ladies-group/> we look forward to meeting you.

LADIES LUNCHEON

Organizer Sharon Adams and Myrta McGugan-Mogen

Our first Ladies Luncheon will be in September, location to be determined. We are looking forward to meeting you. Please join us at <http://www.meetup.com/steiner-ranch-ladies-group/>.

COOKING CLASSES

Organizer Chef Mike of Nola's Kitchen

Ladies, The Chef is looking forward to showing you the joy of cooking. You will also learn how to run your kitchen more efficiently saving you time and money. Please join us at <http://www.meetup.com/steiner-ranch-ladies-group/>.



BOOK CLUB

Organizer Cathy Hill

First book Club Meeting will be in September, the Book to be reviewed will be Book One - Mark of the Lion by Francine Rivers. Please join us at <http://www.meetup.com/steiner-ranch-ladies-group/>.

RUNNING GROUP

Organizer Sara Ferniza

I have lived in Steiner for the past three years. I am very passionate about running and enjoy sharing my knowledge with others. All levels are welcome. Distance between 3 to 6 miles depending on the group. Please bring a bottle of water. Contact me at through www.meetup.com/steinerranchladiesgroup/ if you have any questions.

WALKING GROUP

Organizer Myra Antell

Hi ladies! I love to walk and explore our beautiful neighborhood as part of my fun fitness routine. Our starting points will vary, just to keep it fun and interesting. Walks will be about an hour and we'll keep a pace that is comfortable for the group, smell the flowers, enjoy the scenery and each other's company. Our first walk will depart from the playground at Town Square. I am looking forward to seeing friends and making new ones! Please join us at <http://www.meetup.com/steiner-ranch-ladies-group/>.

CONCERT IN THE PARK, AUGUST 17, TOWN SQUARE, 6 - 9PM

Organizer Steiner Ranch Social Committee

LADIES NIGHT OUT FOR SAFE PLACE, SEPT 28, TOWN SQUARE, 7-11PM

Organizer Steiner Ranch Social Committee

If you are interested in starting and organizing a group, just let us know!

Myrta McGugan-Mogen – mmgugan1@live.com
Sharon Adams – Sharon@steinerranchboa.org



ER



Heart Institute



Women's Services



300+ Physicians

Lakeway Regional Medical Center is there to help **EVERY** step of the way.

We are the Texas Hill Country's healthcare destination.
Our full-service hospital offers a 24-hour Emergency Room,
an on-site Heart Institute and Orthopedic Center. With quality
healthcare so close, why go anywhere else?



Lakeway Regional
Medical Center

Visit us at www.LakewayRegional.com or call 512-571-5000

100 Medical Parkway • Lakeway, TX 78738

COMMUNITY WIDE **FALL GARAGE SALE**

The Steiner Ranch Fall Community Wide Garage sale is scheduled for Saturday, October 5th from 8:00am – 12:00pm.

Place the items you wish to sale in your driveway or garage before 8:00am. It's that easy! We will do the advertising for you!

This is a well attended event and the best time of the year to clear out your home of unwanted items.



EXPLORE WITH US

explore**God**

Series Starts Sunday, September 8

hcbc.com/exploreGod | exploreGod.com



**HILL COUNTRY
BIBLE CHURCH | AUSTIN**

ONE CHURCH. TWO LOCATIONS.
512.331.5050 // hcbc.com

STEINER RANCH CAMPUS

Sundays at 10:30 am

(Laura Welch Bush Elementary)
12600 Country Trails Lane, Austin, TX 78732

Ladies Night Out for Safe Place

Ladies Night Out for Safe Place a Domestic Violence Shelter, is a fundraiser held by the Steiner Ranch Social Committee in which the sole purpose is to raise awareness of domestic violence and to help provide funding for the shelter. This event is a fun filled celebration of women and their accomplishments. We have many women owned or co-owned businesses. Please welcome some of our 2013 vendors:

- Little Red Dragonfly
- Painting with a Twist
- Barefoot Books Ambassador
- Nanny's & Granny's
- Silpada
- Hamptons Jewels
- Austin Natural Jewelry
- Crowned Chick Designs
- Miss B
- Muzzie's Austin
- River Hills Family Medicine
- Four Points Family Chiropractic
- Vista Ridge Dental
- Cross Keys Designs, LLC
- BeneFIT Bikram Yoga
- Resolute Fitness: Cycling & Yoga
- Koko FitClub
- Beijo Bags
- Thirty One
- Lake Austin Spa Resort
- Plexus Worldwide
- Mary Kay
- Salon Hue
- NeriumAD
- Rodan + Fields Dermatologists
- Pink Poodle
- Lake Travis Animal Hospital
- Cups & Cones
- IQuest Global
- Ice Interior Design
- Lake Side Pizza

Come Join in the Fun!

Music! Food! Drinks! Raffle!

Saturday, September 28, 2013 – 7pm – 11pm
Towne Square Community Center



"I am a full time professional, fortunate enough to be associated with one of the most technologically advanced real estate companies in the U.S., but I am also a broker who can adapt, make changes and get the job done with the flexibility of a small broker. We do not sell more homes than anyone in our market, but you will not find anyone who will work harder, or more professionally to get you the most money for your home."



Your Friend, Your Neighbor,
Your Real Estate Expert

**ASK ME ABOUT MY MOVE UP
GUARANTEE - TO SELL YOUR
HOME IN STEINER!**

5-Star Award Winner in Texas Monthly
Ranked in Top 100 of all Austin agents

3009 Glacier Pass, Ste. 101
Cedar Park, TX 78613
Direct: 512.698.3366
Office: 512.337.0266

<http://RealEstateInSteinerRanch.com>

Brandy.MyAustinHouse.com



PATRICK ACTON & CHRISTIE PORSCHEN COREY & AMY ONEIL JON & RACHEL NIVEN TRACEY MARINA BOBBY BONES AARON & TASHA THOMPSON LESTER GRANT JACKIE BARNES DENISE & IAN STEUSLOFF TERRENCE JONES NATE & KJERSTI BURNHAM LISA & SCOTT MONTS LUCAS HARRELL DONNA PANGAN DR. CARL NUESCH KATHLEEN GULF CINDY & ED MIMS BRODIE MCDUGALD GUS SCHLACHTER KEVIN & KIRA HAMM AMY & MIKE FLORES BRENDA & JOEL BOMIA DANIEL MARKER PEGGY KOHN (MARGARET) & GUS SCHLACHTER DON COUCHMAN & MARLYN HARRINGTON MARK WEST JENNIFER & DEREK CUNNINGHAM HUNTER POMROY FARES HOWARI HOLLIE SMITH & CHRISTIAN HUSTON TARA SIMS ADAM SIENS KIM DAO SETH JOHNSON & LAILA JOHNSTON BRIDGITTE & GENE PAYNE CARLOS & LORI RIVERA ANN & JEFF LEWIS VALERIE DONAHUE WALTER & CARMEN LACOUNT MARIA & RICHARD HOPPERSTAD TAMIKO AMOS SAMANTHA BEDNARSKI NATHAN & NANCY GRUELL HAYES FAMILY HUYNH FAMILY XIAOLAN MA JOHN & ADRIENNE LUTZ DANA LYNCH & NATASHA RANDOLPH MORALES FAMILY XIAOCI NIU HAIYU QI & PING LIU ALARIK & ERIKA RIOS JAMIE SOHN TINA & STEPHEN HONGPING SONG & PING YE FRED & GINNA TREADWELL MICHELLE TUCKER SREEKANTH UPPALURU JOE WINNELL ALEX WONG QUAN WANG &

WHAT DO ALL THESE PEOPLE HAVE IN COMMON?

BRANDY FINNESSEY HELPED THEM WITH THEIR HOME AND THEY ALL SAID
THEY WOULD HIGHLY RECOMMEND HER TO THEIR FRIENDS & FAMILY.

LILING TIE AMI & KETAN SHAH FAMILY SHASHANK PORE HOWARD LU KRISHNAMURTHY FAMILY CISNEROS FAMILY PATRICK BAIN BRAD & KAREN KEUP JOHN MCEWAN ANDREW DILLON GERALD MCCHESNEY DOUGLAS DOBBS MAJA DIVJAKINJA LISA CUMMINGS BILL CUMMINGS LOIS MERMELSTEIN EHAB ALI SAMMY HENSON FAYE BROOKS KRISTIN TURPIN REVA HOFFMAN MANDI FAUL MEGHAN MCCHESNEY SCOTT MONTS CRAIG MCDUGALD SHANE BROWN DR. SCHIRO DR. GARCIA DUSTIN CRUMP PATRICK WOYDZIAK LARRY HEWITT JIM MAUNDER DEBBRA ANDERSON JOE AUGERI RON BAKER JOHN BARCZI DONNIE BECKER STACY BOWERS CASSIE BRAUN VEANNA CATTANACH KORTNEY CHASE TONI HAAS KATHY CLARK BILL MENZIES IAN HOWE DAPHNE PHILIPS DESI MAES MATT EDWARDS SHARON EISERT ERJON MANAJ JONATHAN ESCALANTE LAURIE FAY CRUZ FUENTES LEEANN GIBSON MANDY GONZALEZ TUCKER LAWS MICHAEL GUERRA DYLAN HARVILL LAURA & STEVE HARVILL MARK HAYNES FRED HILL JC TIMMONS CHRISTY HAVEL SHREEKANT NATE BURNHAM LISALAJOUS ART & ANN MAPLE CONNIE MENEFE JASON MEYER JEFF MURPHY TROY NEW STEVE VIROSTKO NIKKI WORLEY CHRIS PELLERZI CHRISTINE REULE DEEDEE RITZINGER CARLINA ROLLINS AZIM SALEHI SANG CHUNG ANDREW SEINS IAN STEUSLOFF JOANI STOCKER VALERIE CASTRO QUAN WANG KATIE WOOD ROBERT WOODRUM

Holiday Sales Event & Santa Photos

Vendor Registration is now open!

I know, I know, it's too early to start thinking about the Holidays, but planning has begun for the 2013 Holiday Sales show and we are looking for great, unique and fun vendors for our show. The Steiner Ranch

Social Committee will be hosting its Annual Holiday Sales event on Saturday, November 16th from 10:00am - 2:00pm at the Towne Square Community Center. You can come and get all of your Holiday shopping done without ever leaving Steiner Ranch.

Three areas are dedicated for vendor space. Vendor spaces inside

the Community Center are available at a fee of \$60.00 and spaces outside in the covered pavilion & uncovered veranda are \$40.00. (Heaters are provided). Spaces are available on a first-come, first-served basis. Registration fees must be paid to reserve your

space, and no refunds will be made after November 1st. Steiner Ranch reserves the right to deny any application based on content or similarities to/duplication of products or services.

To register as a vendor, go to www.holidaysalesevent2013/eventbrite.com.

If you have any question, contact Sharon Adams, Community Coordinator at sharon@steinerranchhoa.org.

org.



A new look for your interiors starts HERE!



One day* of ReDesign,
Move-in Services
or Staging:
\$375 Introductory Price
credit cards accepted

Intuition
INTERIORS
REDESIGN & STAGING

IntuitionInteriors.com

512.925.1958

*usually 6-8 hours, including consultation

Let Intuition Interiors create stylish interiors in *your* home. In most cases, we can redesign several rooms in one day - using what *you have collected for years!*



"You solved the function problem in the living area & the changes in the dining room are brilliant. I love it!" --L.T. ... ReDesign service

"My Realtor couldn't believe the transformation of our house. We accepted a great offer within the first week on the market!" --A.D. ... Stage Right service

"Now THIS Is the way to move into a house!" --P.M. ... Move-in Magic service

"Interior designer Marcie Elliott-Smith of Intuition Interiors is the mastermind behind The Driskill's holiday decorating. 'It's just amazing what she comes up with when she's given free creative reign.' " --K. Coots, *The Driskill Hotel* (from CultureMap.com)

REGISTRATION IS OPEN 2013 FALL PROGRAMS

FOR ADULTS & CHILDREN

The Steiner Ranch Fall Program for 2013 will begin in late August/early September. Most of the programs were offered last spring, but we also have a few new ones that have been added to the ever growing list of Programs. The Fall Program Guide and registration information can be downloaded from our website at www.steinerranchhoa.org. Classes being offered this Fall are:

CHILDREN'S PROGRAMS

- Sportball
- Tap/Ballet/Hip Hop
- Gymnastics
- Karate
- Tennis
- Art
- Soccer
- Flag Football
- Abacus Brain Study
- Music
- Soccer/Flag Football
- Culinary Cooking Classes
- Tot Football
- Wrestling

TEEN/ADULT PROGRAMS

- Yoga for Seniors
- Karate
- Tennis
- Master's Swimming
- Zumba
- Stroller Strides
- Walk Live
- Akidio

For questions or to obtain more information, please contact Sharon Adams at 512-266-7553 or sharon@steinerranchhoa.org.



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.

SEPTEMBER 24TH, 7:00PM TSCC

The Optimal Diet to Prevent Heart Disease

Presentation on obesity to discuss the epidemiology and how complicated weight loss can be, including the consequences of obesity contributing to multiple medical problems and the treatment, including medication, surgery, diet and exercise.

Dr. Rosin is an expert in the medical treatment of all above risk factors, congestive heart failure, coronary interventions including stents and pacemakers, cardiac rehabilitation, obesity, and physical fitness.

No RSVP required

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

STEVE'S PLUMBING REPAIR

Master License: M-39722

- Water Pressure Problems
- Sewer & Drain Service
- Fiber Optic Drain Line Inspections
- Free Estimates
- Satisfaction Guaranteed

Steve Brouger
512.276.7476

2605 Buell Ave



Around Steiner

JOIN GIRL SCOUTS AT OUR UPCOMING GIRL SCOUT RALLIES!

ALL ABOUT GIRL SCOUTS

Girl Scouts is the world's largest girl organization dedicated to empowering girls through leadership experiences. Girl Scouts is in the business of growing purposeful leaders. We are the only youth organization to offer the Leadership Experience, which gives girls the opportunity to develop a strong sense of self and a personalized leadership style.

WAYS TO BE A GIRL SCOUT

Girl Scouts offer the freedom to tailor girls' level of involvement to fit their schedule, interest and lifestyle. Though most choose to be in a troop, they also can be a Girl Scout that is only involved in camps, events, travel and special interest series like media, backpacking, STEM or more!

Troops offer girls an opportunity to work with the same group of girls in their own grade level. As a group, the troop participates in several activities over a span of nine to twelve months. Troops can attend council-sponsored events or use their imagination to develop their own activities. One or more adults serve as Troop Leaders who guide the girls in a variety of ways after receiving training and a variety of resources.

GRADE LEVEL GIRL SCOUTS



As a Daisy Girl Scout you will expand your world as you meet in groups of five to 10 girls with two or more adult leaders in a nurturing environment. You might go on trips, learn about nature and science, and explore the arts and your communities. You will learn the Girl Scout Law and Promise. Daisy Girl Scouts can also earn Learning Petals and participation patches.



Be adventurous and bold as you explore the world around you. Brownies do lots of fun and exciting things together. You can earn Try-Its, go on adventures in your community and beyond. Discover friendship, fun and age-appropriate activities at your Brownie Girl Scout meeting. Who knows how far you can go with your imagination and a few adults to help guide you?



Become an agent of change and discover the "power of one" and the "power of team." Join with other Junior Girl Scouts to plan and do amazing things and discover what girl power is all about. You will

become more confident and courageous with every step you take to explore the world with your new BFFs and your troop/group leaders, and earn badges and patches to commemorate your Journey.



How many people does it take to make a friendship? How many people does it take to make peace in the world? As a Cadette you can navigate your own course or join with other girls to plan and carry out fun events, amazing new adventures, and community projects, all designed to create healthy and long-lasting relationships.



Imagine a world that is perfect. Let's call it Girltopia. As a Senior Girl Scout you will be challenged to envision an ideal world and use your imagination and courage to take action to move closer to Girltopia. Senior Girl Scouts are leaders. This is your time to put your skills to their best use.



At this level of Girl Scouting you won't be asking, "Who's doing something about it?" You will be doing something. Ambassadors learn to advocate for issues that are important to them. You can make a plan, present it to people of influence and create lasting change in the world, no matter where you begin.

Individual Girl Member any grade

Perhaps you are a girl-on-the-go who has no time for group meetings and sees herself as an individual with her own unique journey in mind. You can become an Individual Girl Member. This is a chance for you to be connected to all of the exciting adventures in Girl Scouts without joining a troop.

For more information about area Girl Scouts visit – www.LASUgirlscouts.org.

HOPE4JD Family Fun Fest

AND BATTLE OF THE YOUTH BANDS

Youth bands compete to raise the most money for HOPE4JD

**September 28 from 10am to 8pm
at Stunt Ranch – 13317 Fitzhugh Rd.**

www.stuntranch.com



**Join friends and family at Stunt Ranch for
great food, music, and family fun.**

**Activities include Silent Auction, Ziplining, Rock Climbing, Ropes Course,
Bungee Trampoline, High Fall Air Bag, Inflatables, Face Painting, Snow
Cones, Food Trailers, Craft Vendors, and much more...**

Featuring **Dysfunkshun Junkshun** **at 6pm**

**Admission: \$10 for Adults and \$5 for Kids. Free admission for kids under
3. Activity wristbands are \$5. Buy tickets online at HOPE4JD.org or at
the gate. Signed waivers are mandatory for participation. They are
available at hope4jd.org or at the event.**

Sponsors and volunteers needed!
Please visit www.HOPE4JD.org for more information

SPONSORED BY:



HOPE4JD is a 501(c)(3) public charity organized to support families of children up to age 21 who suffer a hypoxic/anoxic brain injury due to a nonfatal drowning in Texas. EIN # 32-0351208

Vandegrift Vipers Swim Team

The Vipers Swim season started at the Bella Mar Pool beginning August 20th at 5:30am where Vipers Head Coach, Kim Davies, Asst. Coach Carlee Bauer and over 50 swimmers tried out for the Vandergrift High School Swim Team. It takes a lot of dedication to get up that early in the morning on the last week of your Summer Vacation! Morning practices for the high school team are held at the Bella Mar pool every weekday before school from 7:30am – 9:00am.

The Swim team will hold an inter-squad meet on September 14th at the Bella Mar Lap Pool with their first meet against Leander High School at the Block House Pool in Leander on September 21st. Look for information on their biggest Fundraiser of the year, the "I AM TOUGH, Swim-a-Thon" from where each swimmer will swim 10,000 yards in 100-yard increments, with sponsors donating a flat fee or a rate-per-lap donation. It's a grueling event for the kids and anyone can come out, cheer them on and donate to the cause.



FREE ESTIMATES

Mention this ad for
\$100 off service
of \$1000 or more



"Lots of satisfied customers"

Southern Painting

RESIDENTIAL & COMMERCIAL

- INTERIOR/EXTERIOR
- POWER WASHING
- CAULKING / SCRAPING
- UNIFORMED PAINTERS
- QUALITY GUARANTEED
- GENERAL REPAIRS

www.southernpainting.com

512-267-6200

References/Bonded & Insured

***There is a World of Difference Between
Covering a Surface With Paint*
And Painting
As SOUTHERN PAINTING Does**

got eyes?

Protect them from the harmful sun!

Maui Jim *Ray-Ban*

RIVER PLACE
VISION CENTER

Dr. Dennis Smith
Steiner Ranch Resident

- Adult & Pediatric Eyecare
- Laser Vision Correction
- Vision & Medical Insurance Accepted

343-2020

riverplacevision.com



Steiner Ranch ORTHODONTICS

4302 N. Quinlan Park in Vista Ridge (across from the Welcome Center)

"The American Dental Association recommends your child see an accredited Orthodontist by age 6"

BEFORE

AFTER



"The first photo shows severe crowding, multiple blocked and impacted teeth with underbite. Three years after braces removed, spaces remain closed and the bite remains stable with ideal overjet and overbite. Note the natural angulation of the incisors."



&



would like to thank our sponsors that made the

SUMMER SMILE SMASH

possible!



Amanda Dudley

D.J. FRED BISHOP
www.austintexasdj.com

266-8585
www.BracesAustin.com

SEPTEMBER 2013

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 Labor Day Holiday HOA Office Closed 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	3 6:30 pm - Facilities Committee Meeting (TSCC) 7:00pm - SRLG Cooking With Chef Mike (BMCC)	4 8:30pm - FREE Aikido (BMCC)	5 8:30am - YAH Walking Group	6	7 8:30pm - Movies in the Park - The Incredibles (BM Fields)
8 	9 11:30am - YAH ROMEO 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	10 9:30am - Social Committee Meeting (Cups & Cones) 1:00pm - YAH Book Club	11 8:30pm - FREE Aikido (BMCC) YAH Ladies Social Bridge	12 8:30 am - YAH Walking Group 12:00pm - YAH Technology Group (TSCC)	13 9:00am - 11:00am - Women's Vision Board Workshop	14 7:00am - 11:00am - VHS Black VS Silver Swim Meet (BM Lap Pool)
15	16 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	17 7:00pm - SRLG Book Club	18 8:30pm - FREE Aikido (BMCC)	19 8:30am - YAH Walking Group 7:00pm - YAH Bunko (BMCC)	20	21
22  7:00pm - SRLG Sewing 101	23 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	24 7:00pm - The Optimal Diet to Prevent Heart Disease (TSCC)	25 YAH Ladies Social Bridge 3:30pm - SRMA Board of Directors Meeting (TSCC) 8:30pm - FREE Aikido (BMCC)	26 8:30am - YAH Walking Group 6:00pm - SRROA Board of Directors Meeting (TSCC)	27	28 7:00pm - Ladies Night Out for SafePlace (TSCC)
29	30 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)				YAH - Young At Heart SRLG - Steiner Ranch Ladies Group	



Chris Beltran

Mortgage Market Manager

NMLS ID 418640

901 S MoPac Expy Bldg 3 Suite 140

Austin Texas 78746

C 512-750-3771

chris.beltran@pncmortgage.com

pncmortgage.com/chrisbeltran

A division of PNC Bank, National Association



PNC
MORTGAGESM

OCTOBER 2013

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 6:30pm - Facilities Committee Meeting (TSCC)	2 8:30pm - FREE Aikido (BMCC)	3 8:30 am - YAH Walking Group	4	5 9:00am - 12:00pm - Fall Community Wide Garage Sale
6 	7 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	8 9:30am - Social Committee Meeting (Cups & Cones)	9 8:30pm - FREE Aikido (BMCC)	10 8:30 am - YAH Walking Group 12:00pm - YAH Technology Group (TSCC)	11	12
13	14 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	15 7:00pm - SRLG Book Club (TSCC)	16 8:30pm - FREE Aikido (BMCC)	17 8:30am - YAH Walking Group 7:00pm - YAH Bunko (BMCC)	18	19 9:00am - 4:00pm - American Red Cross Babysitting Class (TSCC)
20 	21 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	22	23 8:30pm - FREE Aikido (BMCC)	24 8:30 am - YAH Walking Group	25	26
27 4:00pm - 6:00pm - Halloween Trunk or Treat (TS Parking Lot)	28 6:30pm - FREE Yoga (TSCC) 8:30pm - FREE Aikido (BMCC)	29	30 3:30pm - SRMA Board of Directors Meeting (TSCC) 8:30pm - FREE Aikido (BMCC)	31 8:30 am - YAH Walking Group 6:00pm - SRROA Board of Directors Meeting (TSCC)		

Make a *colorful* impact.

Call today to reserve this space.



PEEL, INC.
community newsletters

512-263-9181





LASER
RESURFACING

Get Rid of Wrinkles

LUNCH & LEARN

Wednesday Sept 18, 11-1 p.m.

See the Results!

BEFORE & AFTERS

atxderm.com/before-after



steiner ranch
dermatology

4300 N Quinlan Park Rd. #225
Austin, Texas 78732
512.266.0007 • atxderm.com

1.

HOW TO GET RID
OF WRINKLES:

Lunch and Learn. Learn how we use resurfacing lasers to erase lines, build collagen, and make your skin more healthy and youthful! All attendees leave with a FREE GIFT!

SPOTS ARE LIMITED
CALL 512.266.0007

2.

EXILIS SPECIAL:

Exilis Skin Tightening Special: Tighten jowls, lift the neck waddle, 20% OFF combination special.

NO DIAPERS ALLOWED

As the swim season winds down, 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!

STEINER RANCH STEAKHOUSE



We offer smoked prime rib, ribeyes and filets.
Of course, as with all of our entrees, the smoked steaks come with two side items.

512.381.0800

5424 Steiner Ranch Blvd. Austin, TX 78732

WWW.STEINERRSTEAKHOUSE.COM



Pool & Swimming News

FALL POOL HOURS

The following hours will apply:

BELLA MAR

Closed Monday until 2:00pm

Tue- Sun 7:00am – 10:00pm

The following programs will be using the Bella Mar lap pool:

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

Sunday 6:30am – 7:45am

Vandegrift High School Swim Team – Monday – Friday 7:30am – 9:15am

Lost Creek Aquatics – Mon – Fri 3:45pm – 7:00pm (4 lanes)

TOWNE SQUARE

Closed Monday until 12:00pm

Open Tuesday – Sunday 8:00am – 10:00pm

The following programs will be using the Towne Square pool:

Towne Square - Water Aerobics Mon/Wed at 6:45pm and Tue/Thur at 9:00am until the water is too cold to continue.

JOHN SIMPSON

Closed Monday until 2:00pm

Open Tuesday – Sunday 8:00am – 10:00pm

*Please note**Lifeguard are no longer on duty after Labor Day.
Swim at your own risk.*





LAWN CARE
Residential and Commercial

LANDSCAPING
Design and Installation

SPRINKLER
Installation and Repair

Tree and Shrub Trimming

Power Washing - Stone Work - Fencing

FREE ESTIMATES

info@PrestoLandscapeAustin.com
(512) 294-8967
www.PrestoLandscapeAustin.com

Irrigation License Number - LI 169169



Touchdown Kids

FOOTBALL FUN! Ages 3-6

Now playing at a PARK near you!
Lakeway || Steiner Ranch
www.touchdownkids.com
512-420-9450

Steiner Ranch Realty Group



Rosalia Chiu • Wayne Clark • Mary Ann Valentino

your **steiner ranch** real estate specialists & neighbors

Meet the Steiner Ranch Realty Group. Our team of top-producing agents are tech savvy, they know this market, they average 10 years experience and they outperform the competition many times over.

To find out more about buying or selling in your neighborhood or to see how much your home is worth, call one of our specialists.

steinerranchrealtygroup@realtyaustin.com

Call 512.397.3787 today!
(512.EXPERTS)

steinerranchrealtygroup.com

STEINER RANCH FALL SOCIAL MIXER

STEINER RANCH STEAKHOUSE

THURSDAY SEPT 19, 2013

Happy Hour Cocktails from 4:30 - 6:30 PM

First 25 RSVPs will receive free drink tickets at the event. RSVP to 512-397-3787 or email steinerranchrealtygroup@realtyaustin.com.

SPONSORED BY

MIKE KATSUS
INSURANCE

STEINER RANCH
REALTY GROUP

THE MILLER
GROUP

We make **your** mortgage work for **you**.



We offer:

- Superior technology to evaluate your options
- A full-service, concierge-style experience
- Low lender fees & competitive interest rates
- Quick closes & an on-time close rate of 98.9%
- Unique loan products & in-house processing

Contact: **AJ Miller**

Austin & San Antonio Branch Manager
Sr Loan Officer, Certified Mortgage Planning Specialist
amiller@townsquaremortgage.com
<http://www.ajmillerloans.com>
cell: 512.820.5919 fax: 512.727.9380



First National Bank
MORTGAGE



Now hiring seasoned loan officers in Austin & San Antonio!

STEINER STEELERS ADVANCE to NFL Flag Football National Championships

Submitted by Galan Manske

The sun burned brightly in the July Texas sky as the NFL Flag Football Austin Regional Tournament kicked off an exciting day of football and the start of the 2013 tournament season.

The 13-14 Girls bracket was filled with coaches and teams featuring former Regional and National Champions. The Lady Saints from Las Vegas (2012 Nationals), and the Texas based Neighborhood Sports teams the Steiner Ranch Steelers (2012 Nationals), the Cedar Park Vikings (2011 Nationals), and the Cedar Park Texans (3 time National Champions) had tasted victory before and came ready to battle again from the first whistle. While each boasted an impressive pedigree, only one team could earn the honor of being 1st in the nation to gain admission to the 2013 NFL Flag Football National Tournament of Champions.

Led by a stout defense and a creative offense, and bolstered by impressive victories in the qualifying rounds, the Cedar Park Texans took the number one seed into the championship game. Their opponent? A familiar foe from down the road in Steiner Ranch, the Steiner Steelers, whose "Power Pink" shorts dazzled in the hot sun as they ran and passed their way to convincing wins over the Lady Saints and Vikings. "We knew coming in that the level of competition would be high," said Steelers Offensive Coordinator David Lapping, "but we were confident that with our experience, we had a good shot to go far." "We came in with a high level of confidence - we've been in big games before - but a little swagger is nothing without the performance on the field to back it up," echoed Defensive Coordinator Micah Royer.

Defense wins championships. Never was that statement



The Steiner Steelers (wearing tournament issued Dallas Cowboys jerseys) are (left to right): Emily Manske, Camille Halfmann, Allie Dalle, Madie Royer, Aly Tekippe, Haley Dulak, Madison McCauley, and Avery Ross.

more true than on that hot summer day in Austin. The Cedar Park Texans and Steiner Steelers put on a defensive clinic in the decisive championship game. Sacks came in bunches for the Texans as they harassed the Steelers quarterback; the Steelers countered with big stops, including a critical interception in the end zone to deny a scoring drive. At the end of regulation, the score stood at 0-0. On to overtime.

The Steelers advanced the ball on their first two plays, only to be set back yet again by a Cedar Park blitz and sack, to end with a three and out. As Cedar Park took their turn at offense, the Steelers attacked the line of scrimmage with a blitz of their own - a sack on the first Cowboys play from scrimmage. On their second play, Cedar Park dropped back to pass again but had nowhere to go against blanket man-to-man coverage; the Steelers recorded their second consecutive sack and a safety to close out the game. A 2-0 overtime win and a return trip to Nationals for the defending Dallas Cowboys Austin Regional Champion Steiner Steelers.

"I am so proud of my girls!" gushed Steiner Steelers Chief Statistician Jennifer Purvis, "they gave me the best birthday present!!"

The NFL Flag Football National Tournament of Champions will be held in February 2014, featuring the top 8 teams in the nation per bracket across 4 age groups: 9-10 co-ed, 11-12 co-ed, 13-14 boys, and 13-14 girls. The Steiner Steelers will work hard to bring Steiner Ranch its first National Championship!

SADDLE UP AND RIDE!

The Steiner Ranch Cycling Club is a group of fun loving cyclist that enjoy the outdoors, burning calories, and meeting new people. Cycling is easy on your body, good for your health and a great way to build community.

SATURDAY RIDES

We meet Saturday's at Cups & Cones at 7:30am. Our Saturday rides are longer and faster than our Sunday rides.

There is no cost to ride with our group. Our Saturday rides have an advanced group with average speeds in the 18 – 20 mph and we have an intermediate group which has average speeds between 16-18 mph. Both groups roll out together but about ½ way through the ride it splits in two. We have many routes that we rotate between and you can see what the current weeks ride is going to be by reading the weekly club newsletter or going to the website. You can sign up for the newsletter by going to our website at www.steinerranchcycling.com

For our Saturday rides we try to keep the group together however you need a certain level of fitness to keep up with both groups and there are no designated sweepers. Our Sunday ride is a NO DROP ride.

SUNDAY RIDES

We meet Sunday's at Cups & Cones at 7:30am for slower and shorter distance ride. Our Sunday rides average speeds are in the 12 – 15mph and distances between 23 – 30 miles. This is a NO DROP RIDE. Please visit our website at www.steinerranchcycling.com for details regarding weekly ride updates or to sign up for our weekly newsletter.

SPECIAL RIDES

TOUR DE CURE – Sunday September 8, 2013 - Our riding club has joined the Texas Beef Council in raising over \$20,000



for a cure for diabetes. If you would like to ride with us you can join our team at <http://main.diabetes.org/goto/BEEF> or if you don't want to ride but want to make a donation to the American Diabetes Association you can do that through my page <http://main.diabetes.org/goto/DanteFichera>

STEINER RANCH STEAKHOUSE / JACK & ADAMS

- Sunday September 22, 2013 - This ride is broken into three groups, Advanced, Intermediate, and the No Drop entry level ride. We will roll out of the Steiner Steakhouse parking lot at 8:30 a.m. for two distances of 15 miles and 34 miles.

Jack Murray of Jack & Adams and Sid Steiner of Steiner Steakhouse will be on hand as 2 of the many shop ride leaders. Post ride, half price brunch will be available courtesy of Steiner Steakhouse. All items on the brunch menu sit between \$7 and \$15 bucks. So for half off you can eat for \$3.50 to \$7.50 per person. There will also be live music on the patio that overlooks Lake Travis.

SAFETY TIPS OF THE MONTH

For Cyclists: Please use arm signals when making turns or stopping.

For Motorists: When making a right turn many motorist will race in front of a cyclist to make a right turn in front of the cyclist creating a dangerous situation for both the cyclist and others around them including other motorist and pedestrians. Please slow down and get behind the cyclist to make your right turn. It will only take a few more seconds and I promise, you won't be late to work because of this minor inconvenience.

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

PLATINUM

- PayPal
- Texas Beef Council

GOLD

- | | |
|--|----------------------------------|
| • Austin City Living | • Harr |
| • Cups & Cones | • Pinnacle Sports |
| • Independent Investment Bankers Corp. | • Performance and Rehabilitation |
| • Lake Travis Eye and Laser | • PMB Helin Donovan |
| • Microventures | • RoadBikeGear.com |
| • Mogen Consulting | • Sendero Homes |
| • Financial & Training | • South Oaks Family Medicine |
| • Moreland Properties | • Wild Basin Fitness |
| • Munsch Hardt Kopf & | |

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.

For comments or questions feel free to reach us via our website at www.steinerranchcycling.com or email Dante Fichera at dantefichera@gmail.com

My “Tour de France” Experience

By Dan Monahan

Pyrenees... Mont Ventoux.....Alpe-d'Huez.....Champs-Élysées! If those words got your heart racing then you are obviously a fan of cycling and the Tour de France! I was recently lucky enough to travel to France to experience this historic event and was left with memories that will last a lifetime.

For those not completely familiar with the Tour de France (“TdF”), it consists of 21 day-long segments (stages) over a 23-day period and covers roughly 3,200 kilometers (2,000 mi).. The number of teams usually varies between 20 and 22, with nine riders in each. It not only involves incredible cycling skills, but also stamina, strength & gamesmanship. For those of us that are fans of the sport it is fun to analyze the decisions made and if they worked; did someone breakaway at the right moment, will they be able to hold this pace now that they are unprotected and riding alone & how are they working as a team to allow one member of this group to be crowned champion.

Professionally, I am in the technology field and have a close relationship with Barracuda networks, one of the sponsors of the GARMIN/CERVELO/BARRCUDA cycling team. Because of this I received “insider access” to the TdF that I would like to share.

My first TdF experience started with one of the most legendary climbs in the history of the TdF; Alpe-d'Huez! This is a favorite for both spectators and participants alike. This Epic hill is 10 miles of climbing at an average grade of 8%, this is roughly like riding your bike up Steiner Ranch Rd to the steakhouse except for 10 miles! In addition to the steepness of this climb there are 21 legendary switchbacks in the road. Fans of the TdF will start camping out for their spot on this road over a week in advance of the riders, and when I say camping out, I mean CAMPING OUT! Tents & RV's line the sides of the road, tens of thousands of fans, all waiting for their one chance to cheer on their country's rider for all of 30 seconds! Each of these switchbacks are adopted by a country for the time they are on the mountain. The famous Dutch corner, The Irish corner, the Italian corner... all with HUNDREDS of their countries flags flying, words of encouragement written on the



road & a buzz of excitement that is hard to put to words. Think about the greatest tailgate party you've ever attended, multiply this by 100 and you might be able to understand the excitement and pride they feel for THEIR countryman riding in the Tour!

Climbing Alpe-d'Huez on the morning of the race, my teammates and I wearing our Garmin/Cervelo/Barracuda jerseys, was an amazing experience. The party of the fans had already started and they wanted to cheer for anyone on a bike! Every

switchback was a new round of excitement and disbelief that I was here! The final 2 miles of the stage were closed to the general public but our group was allowed to proceed and continue our climb. Not only were we the only ones riding, we were doing it with Christian Vande Verde, a rider who had dropped out of the race due to injuries but stayed on to support his team... the Garmin team! Finishing this stage with the man who finished 4th in the tour just two years ago was surreal! I'm just a guy who loves to ride his bike, how is this happening?!?!

After our finish we were able to watch the team and the Peloton finish from our private viewing area at the finish line, another moment where I found myself in a state of disbelief!

This moment repeated itself several times over other stages while in the south of France before making the trip north to Paris for the final stage. Here again was an experience that left me shaking my head. Again with my teammates and our team jersey's, we took to the closed streets of Paris for some riding that was jaw dropping. The fans were 4-5 deep, hours in front of the riders when we took to the streets! Riding under the Eiffel Tower, past the Louvre, up and down the streets of the Champs-Élysées, the very route the TdF cyclists will be taking in a mere few hours was awe inspiring!

My tour experience concluded with a private party with our team riders, their families and everyone associated with our team celebrating an amazing finish to a grueling 3 weeks of riding. I was left with some of the best vacation memories of my life and a desire to return and experience this amazing event once again. For a fan of cycling this is a Bucket list item I highly encourage you to check off the list, it is better than anything you could imagine!

RISING STARS

Pediatric Dentistry



DR. PRU AURORA, DR. MICHELLE FREEZE, DR. JEFFREY GREGERSON, DR. SHINY THOMAS

Dentistry for infants, children, teens and patients with special needs.

512.266.7200



Congratulations!

Dr. Michelle Freeze

Honored by her Peers
2013 Super Dentists® List

Two Convenient Locations

Steiner Ranch

4308 N. Quinlan Park #201
Austin, TX 78732

Lakeline

14005 N. HWY 183 #800
Austin, TX 78717

SmileLikeAStar.com

FREE
Kids Sonicare
*with New Patient
Exam and Cleaning*
\$56.00 Value

Coupon must be presented at time of exam

From the Association Office

THE FACILITY COMMITTEE CORNER

Thanks to the Steiner Ranch community for continuing to support the volunteer efforts in Steiner Ranch. We have several homeowner volunteers that sit on the Facilities Committee and work hard to balance the use of the facilities with the many organized groups and the ever growing community. Any homeowner can be part of this committee by contacting Sharon Adams, Community Coordinator at sharon@steinerranchhoa.org. The Committee's next meeting is scheduled for Tuesday, September 3rd at 6:30pm at the Towne Square Community Center. Topics will include upgrading the Towne Square Basketball backstops, trial improvements and field usage.

Last month, it was published that there would be two USAS Swim teams in Steiner. Since then, one of those teams has decided to not continue, allowing for the other team, Lost Creek Aquatics, to expand into that time slot. The community support for this new team has been overwhelming and positive, so look for this team to be at the Bella Mar pool using 4 of the 8 lap lanes during the month of September, Monday – Friday from 3:45pm – 7pm. They will expand to 6 lanes beginning in October when community use drops drastically due to the cold weather. As of this date, 100% of the LCA Steiner team is composed of Steiner Ranch residents!

Regular Office Hours

Please make a note of the "Regular" office hours that are now in effect.

Community Associations Office
12550 Country Trails Lane

Monday - Thursday

1:00 – 5:00pm

Friday

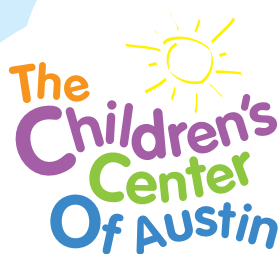
10:00am – 7:00pm

Telephone

512-266-7553

Fax

512-266-9312



**The
Children's
Center
Of Austin**

*Offering 3 Convenient
Austin Locations!*

Steiner Ranch
4308 N. Quinlan Park Road
Suite 100
Austin Tx 78732
512-266-6130

Jester
6507 Jester Boulevard
Building 2
Austin Tx 78750
512-795-8300

Bee Caves
8100 Bee Caves Road
Austin Tx 78746
512-329-6633

www.childrenscenterofaustin.com

Every child is unique! Our exceptional curriculum meets the educational, developmental, and social needs your child needs. Each day is filled with hands on educational learning, compassionate teachers and fun!

Space for the fall is limited. Call us or drop in at any of our 3 beautiful locations.

Now Enrolling for
FALL





NICKERSON LAW GROUP
ESTATE PLANNING & ASSET PROTECTION

DOES YOUR FAMILY HAVE A LEGAL PLAN?

WWW.JULIANICKERSON.COM 461.1383 T

WHAT WOULD HAPPEN TO YOUR FAMILY AND YOUR ASSETS IF SOMETHING WERE TO HAPPEN TO YOU?



The state of Texas has a legal plan for you, but it's probably not the one you want.

The Nickerson Law Group can help you put a legal plan in place for your family and bring you peace of mind that your family will always be protected and cared for.

- * Custom designed to meet your family's goals and values
- * Professional counseling on a level you can understand
- * Flat fee packages for all estate sizes
- * Convenient Austin location in Davenport Village in Westlake



TO SCHEDULE YOUR FAMILY'S LEGAL PLANNING VISIT

Call our office to schedule an appointment at (512) 461-1383
or click online at www.julianickerson.com

It's a true working meeting where we discuss your specific family situation and goals. You'll complete some information prior to our meeting, and in about a half hour, you'll know what it takes to properly protect your family and what the flat fee would be for us to develop your legal plan.

School News



Back To School

School started in August, so now is the time for drivers to pay closer attention to the school zones in the neighborhood. We want to remind you that the speed limit in a school zone is 20mph and traffic fines double!

Other changes to be aware of include;

- Children behaving unpredictably
- School Bus Stops
- Crossing Guards – please obey the guards! Remember, they are there for the safety of you and your children
- New areas of traffic congestion
- Be prepared for delays
- Use of cell phones in schools zones is prohibited!

Please give yourself extra time in the mornings and mid-afternoons and remember if you are traveling in a school zone to slow down.

Time To Slow Down!

LSC

LAKEWAY
SPINE CENTER

Chiropractic Care, Massage Therapy,
Rehabilitation & Acupuncture

Dr. Andrea Luise-Williams
One Mom Caring For Another
(512) 402-1881

www.lakewayspine.com

Located in the Independence Title Building in Lakeway

Did you know that Chiropractic Care is safe and effective for many of the aches and pains during pregnancy? We have a team of experts in Pre & Post Natal care to help you during your pregnancy. Dr. Andrea Luise-Williams has been recognized by the American Pregnancy Association for her outstanding care of moms-to-be! Pregnancy is such an important time to focus on your health and well being. Let us help YOU feel better!

Call us today for more information!

Accepting Most Medical Insurances Including:
United Healthcare, Blue Cross Blue Shield, Humana,
PHCS, Aetna, Assurant Health & Many Others...



LAKE
SIDE
DENTAL
Family and Cosmetic Dentistry

Gentle, Comprehensive, Quality Dental Care for You and Your Family!

- Routine Cleanings and Exams
- Porcelain Crowns, Bridges, Dentures & Veneers
- Dental Implants and Mini-Implant Dentures (Placement and Restoration)
- Gentle Root Canal Therapy
- Invisalign Clear Braces
- Professional Teeth Whitening
- Same-Day Emergency Appointments
- Preventative Dental Care
- Extractions & Oral Surgery
- Gentle Periodontal Therapy
- Oral Cancer Screenings
- Custom Nightguards & Mouthguards

www.LakesideDentalAustin.com



Vincent A. Morales, DDS

NEW PATIENT OFFER

\$99 FIRST VISIT EXAM,
X-RAYS &
CLEANING*

*Call for Details

In-Network with most insurances. Call for Appt. Today!

512.249.5555

6911 Ranch Road 620 North STE C-100
Behind Walgreens & Wells Fargo across the street from Boat House Grill

YOUR FOUR POINTS ACADEMIC BOOSTER CLUB 2013-2014 ACTIVITIES

August 19 – The Hill Country Education Foundation volunteers are busy preparing for another active year. Please participate in these upcoming events and help Your Four Points Academic Booster achieve academic success in the areas of entrepreneurship, leadership, college-readiness, science, technology, engineering and math (STEM).

September 9 – VHS Open House. Visit the HCEF table to learn more.

October 1 – HCEF Giving Campaign Begins. HCEF 4th Giving Campaign gets underway. Consider how easily we write a check for one of our kids to participate for a few months on swim team or basketball, or even more for marching band, cheer or a club sport. Now consider the impact we can make as a community when we co-mingle an HCEF donation with the other 6,200 Four Points-area families and create an empowering educational experience for our students. For quick and easy giving, go to www.HillCountryEdFoundation.org.

October 16 – VHS Homecoming Parade & Pep Rally. Visit HCEF volunteers inside the stadium and find out how you can help your Academic Booster Club.

Early November – 5th Annual FIRST® LEGO® League Scrimmage. To learn more this HCEF event, email HCEF Robotics

Chair BeckyLCarter@gmail.com.

February 21 – HCEF Gala at the Oasis. Dinner, Drinks, Silent and Live Auctions, Heads or Tails Game, Live Band and more planned for HCEF's largest fundraiser of the year. To volunteer, donate or learn more, contact mlbeck@HillCountryEdFoundation.org.

Early May – 4th Annual Impact Grant Awards. HCEF Grant Committee will surprise area teachers and administrators with program funding during the annual grant patrol. To date, HCEF has awarded more than \$80,000 in Impact Grants.

ABOUT HILL COUNTRY EDUCATION FOUNDATION

As the Academic Booster Club for eight public schools in the Four Points community, the Hill Country Education Foundation enhances the educational experience of students attending or preparing to attend Vandegrift High School by developing and financing innovative, quality programs and projects. HCEF focuses on leadership, entrepreneurship, college-readiness, science, technology, engineering and math (STEM). HCEF is a 501(c)(3) non-profit organization. The eight schools include Grandview Hills, Laura Welch Bush, River Ridge, River Place and Steiner Ranch Elementary Schools, Canyon Ridge and Four Points Middle Schools and Vandegrift High School.

IT'S BACK TO SCHOOL TIME!
FIND THE RIGHT HOME
NEAR THE BEST SCHOOLS

THANK YOU MAKING
THE 6TH ANNUAL
STEINER RANCH
CONCERT IN THE PARK
A GREAT SUCCESS!

SPECIALIZING IN SELLING HOMES IN STEINER RANCH
KIMBERLY MCLAUGHLIN
Top Originator Of Real Estate Deals (TOO RED)

La Hacienda
PROFESSIONALS, LLC
REAL ESTATE SERVICES

Kimberly McLaughlin • Realtor, BSCS, GRI
Cell: (512)652-8132 Office: (512)266-7557
Kimberly@LaHaPro.com | www.LaHaPro.com

Too Red
Steiner Ranch Realtor

REGISTER ONLINE FOR FALL

Fun for ages 18 mos - 9 yrs!

STEINER RANCH COMMUNITY CENTER
2913 NORTHLAND DR, AUSTIN, TX 78757

MONDAYS | SEP 2 - OCT 24 (8 WKS) | \$124
Multi-Sport | 3-4 YRS | 3:00-4:00PM
Baseball | 5-6 YRS | 4:00-5:00PM
Baseball | 7-9 YRS | 5:00-6:00PM

MONDAYS | OCT 28 - DEC 19 (7 WKS) | \$109
Multi-Sport | 3-4 YRS | 3:00-4:00PM
Basketball | 5-6 YRS | 4:00-5:00PM
Basketball | 7-9 YRS | 5:00-6:00PM

THURSDAYS | SEP 2 - OCT 24 (8 WKS)
Parent & Child | 18 MOS-2 YRS | 9:15-10:00AM | \$100
Multi-Sport | 3-5 YRS | 10:00-11:00AM | \$124

THURSDAYS | OCT 28 - DEC 19 (7 WKS)
Parent & Child | 18 MOS-2 YRS | 9:15-10:00AM | \$88
Multi-Sport | 3-5 YRS | 10:00-11:00AM | \$109

STEINER RANCH WESTRIDGE PARK
12550 COUNTRY TRAILS, AUSTIN, TX 78732

SATURDAYS | SEP 7 - OCT 19 (7 WKS)
Parent & Child | 2-3 YRS | 9:00-9:45AM | \$88
6-8 YRS | 9:45-10:45AM | \$109
4-5 YRS | 10:45-11:45AM | \$109

SATURDAYS | NOV 2 - DEC 21 (7 WKS)
Parent & Child | 2-3 YRS | 9:00-9:45AM | \$88
6-8 YRS | 9:45-10:45AM | \$109
4-5 YRS | 10:45-11:45AM | \$109

HOCKEY | SOCCER | TENNIS | BASEBALL | BASKETBALL | VOLLEYBALL | GOLF | FOOTBALL

512.407.8814 | AUSTIN_INFO@SPORTBALL.US
WWW.SPORTBALL.US Like us on Facebook

Sportball
Sports instruction for kids

Lake Travis Republican Club Meeting

Steve Munisteri, Chairman of the Republican Party of Texas, will be the featured speaker at the monthly meeting of the Lake Travis Republican Club, to be held Tuesday, September 17, 2013, at the Hills Country Club, from 11:30 AM to 1:00 PM.

Munisteri grew up in Houston, TX, and is a 39 year veteran of Republican politics in Texas and the United States as a conservative grassroots activist. He started his involvement in 1972 as a volunteer for Hank Grover, Richard Nixon and John Tower. He then went on to form a conservative club at Memorial High School in Houston, and in 1975, contacted then Harris County GOP Chairman Ray Barnhardt to become involved in the Ronald Reagan for President campaign and to become more involved in the local party. He went on to serve the party in numerous volunteer capacities, including working as a precinct chairman of two different precincts in Harris County, serving as delegate or alternate delegate to numerous state conventions, and serving on the State Republican Executive Committee for State District 17. He has experience in working in over 50 campaigns, in all aspects from blockwalking and phone banks, to sitting in on strategy sessions for national Presidential



campaigns.

Steve also has a long history of involvement in the conservative movement. In 1976, he was selected as state Vice Chairmen for Texas Young Americans for Freedom and served as state Chairmen from 1977 to 1980. In 1980, Munisteri founded Young Conservatives of Texas, a group which continues to produce the future generations of our conservative leaders and elected officials in college campuses across the state.

Mr. Munisteri attended Memorial High School in Houston, before graduating from the University of Texas in Austin with a BBA in Finance with Honors. He also earned a J.D. from the University of Texas Law School. Following his election to the State Chairmanship at the 2010 Texas GOP Convention in Dallas, Mr. Munisteri obtained a second residence in Travis County and currently serves full-time as the State Party Chairmen at RPT headquarters in Austin.

Tickets for the meeting are available for \$15.00 for members, and \$20.00 for guests. Reservations can be obtained by calling 512-261-0722, or by email at wwarmuth@austin.rr.com. A Lunch Buffet will be served.

Looking for that dream vacation?

I specialize in:

- * **Individual cruise planning**
- * **Land resort vacations**
- * **Guided vacation tours**
- * **Group cruises (reunions, club trips, church groups, etc)**



Whether it's taking a cruise to Alaska, cruising the Caribbean, taking a European riverboat cruise or choosing all inclusive land resort, I can help you plan. You would be keeping your business local.

"I am a Steiner Ranch resident. I'd love to help you plan your next dream vacation."

Feature of the Month

Special rates for the **only 4-night cruise** on the refurbished Royal Caribbean **Navigator of the Seas** from Galveston, Feb 5-9, 2014!



Paula Kaisner
Independent Vacation Specialist
512-607-6635 • pkaisner@cruiseone.com
www.kaisnercruises.com

TLC
TRUSTING LOVING CARING
HOME & PET SERVICES LLC

Pet Sitting

- Pet care and Fitness program
- In-Home Day or Overnight care

Home Services

- House sitting, home security checks
- Indoor/Outdoor Property Caretaker

People Care

- Transportation for doctors visits, shopping and more
- Home visits, outings, errands

Trust TLC for the best care of your home and pets.
Look for the TLC service car in your area.
BOOK YOUR HOLIDAY SERVICES NOW!!

Serving Greater Lake Travis, Lakeway, Spicewood, Bee Creek, Hamilton Pool Road, Oakhill, RR12 to Dripping Springs, Hwy 71, Steiner Ranch, River Place, Westlake, and Bee Cave.

NAPPS

Bonded and Insured

PSI
Pet Sitters International
MEMBER

NOT AVAILABLE ONLINE

BUSINESS CLASSIFIED

LEARN GUITAR...In-Home Guitar Lessons: Great teacher, fun environment. B.A. in Music, Berklee College of Music. Steiner resident. Over 16 years of teaching experience. All ages, styles and skill levels welcome. Proudly serving Steiner Ranch for years. For more info call Charles Couch at 646.704.3092 or visit www.charlescouch.com.

CONNOR CLEANING SERVICES - Are you paying more than \$100 to have your house cleaned? 4200 sq. feet or less- you are paying too much! Call Connor Cleaning. Reliable. Dependable Service. Quality Work. Supplies furnished. Over 12 years in business. Affordably priced. Call 512-209-1141. Bonded.

ACCOUNTING & TAX SERVICES: Local CPA & Quickbooks ProAdvisor offering all inclusive small business accounting and tax services for businesses & individuals. Affordable rates & quality work. 10% off if you mention this ad! Kelley Arnold (512) 466-9319. Email: kelley@steinerranchcpa.com. Web: www.steinerranchcpa.com.

THE HANDYMAN CAN: Six year Steiner resident available for honey-dos, inspection punch lists, plumbing repairs, hang pictures, fans and lights. Assemble most anything; furniture, holiday presents etc. You name it I can probably do it. No job too small, no minimum. Many 100% satisfied Steiner clients. Richard 970-9616

CURIOUS ABOUT THE BIBLE? Want an easy, no pressure way to find out what "God's Word" is all about? Learn about the Bible by mail or online for FREE at your own pace. <http://truelife.worldbibleschool.org>.

BEGINNING WATERCOLOR AND/OR ACRYLIC ART LESSONS FOR CHILDREN OF ALL AGES - In Home Studio providing all high end supplies. See my website at www.janinemartens.com or phone 551-3602 to schedule an appointment. First half hour free then \$20 per hour.

Classified Ads

Business classifieds (offering a service or product line for profit) are \$65, limit 40 words, please contact Peel, Inc. Sales Office at 512-263-9181 or advertising@PEELinc.com.

PERSONAL CLASSIFIED

LOOKING FORTUTOR, high school or college age, to work with my daughter this school year. She is in 5th grade this year. She is no verbal and use a letter board to communicate. We will provide the training. She is really easy going and smart. Her academic load is the same of any other 5th grader so a lot of work to do. Please contact Grazia DeRocco at de_mail@derocs.com



FINANCIAL FOCUS

Submitted by Rodney Mogen

Every year there is a discussion about Social Security. Social Security is an electric topic to discuss and some have called it the “third Rail” meaning touching it could kill you. SO many people have a comment about Social Security, but it appears sometimes people do not understand really what Social Security is. Which is why I decided to write this article?

To have a discussion about social security one needs to understand its origins and its history. Social security was created and signed into law during the great depression. As often happens it was a reaction of the times by Government to promote financial security among its citizens. In its first installment, Social Security was meant simply for the worker only, was a voluntary contribution program, and was set up to essentially pay out to only a small percentage of people since the average life expectancy was 59 and they set the age for 65, thus not expecting a large amount of people collecting from the program. Here is a timeline of the social security program:

1935

Passed and signed into law

1935

Social Security was designed to be a single lump sum at retirement age of 65, NO MONTHLY PAYMENTS

1939

Coverage was expanded to cover dependent and spouses – again on a lump payment of \$250. (Interesting fact that \$250 is still used today for Social Security death benefits)

1940

The first monthly payment was released for \$37 (1940 dollars) or \$455 in today's dollars per month.

1946

Became the Social Security Administration

1950

Coverage expanded to cover all industries. Prior to this only workers in Commerce and Industry were covered (i.e. retail and manufacturing)

1956

Disability Insurance added and payroll taxes rose to 3%, participation of contributions to the program no longer voluntary.

1961

Early Distribution at age 62 is allowed. Payroll taxes raised to 6% (3% employee and 3% employer)

1972

Inflation Adjustment Added – Payroll Taxes now at 9% (4.5/4.5)

1978

Coverage expanded to cover senior dependents of qualified workers 10% (5%/5%)

1983

Partial Tax of benefits added, Self-Employment tax was brought up to equal 10.8%.

Several other changes have occurred since including age increases in benefits and taxable limits being increased.

2013

Payroll tax re-increased to 12.4%. Made equal now where there is a 6.2% charge to each party of employer and employee.

With this history now we can take a look at how the money that goes in is spent. It is estimated there will be \$70 Billion in payroll taxes taken in during 2013. Of that they are expecting to pay out \$50 billion to recipients annually, they are at 71% goes to recipients. They then spend another \$65 Billion on operation and administration. Have you done the math, yes they are already over? Their administration is more than the amount the pay to recipients.

This is why Social Security is such a hot topic. People need it and rely on it and others see it as an expense. So simply put, Social Security was meant to help people but not to be a dependent income source.

Proper planning should be done to diversify and reduce your reliance on this program. What thoughts do you have?



LAKE FRONT COTTAGES

— Available Now —

Our newest offering is an enclave of lake homes nestled on the northeast tip of the community. These elegant homes provide sweeping views of Lake Travis and overlook our 120-slip marina. Stop by to see our furnished model and start enjoying Texas living at its finest!

Cottages starting from the \$600's



RESORT COMMUNITY & PRIVATE CLUB

ReserveAtLakeTravis.com ★ 1.800.214.3142

HAL JONES
DEVELOPMENT LLC

RM MCOMBS PROPERTIES

The Real Estate Deal (RED) IN STEINER RANCH

Steiner Ranch Market Data - July 2013										
List Price Range	Homes Active for Sale			Homes Pending Sale			Homes Sold in the last 90 days			
	# of Homes	Avg List \$/SqFt	Avg Days on Market	# of Homes	Avg List \$/SqFt	Avg Days on Market	# of Homes	Avg Sold \$/SqFt	Avg % of LP	Avg Days on Market
Up to 300K	3	\$ 126.99	32	5	\$ 127.84	18	12	\$ 132.48	98.81%	22
301K-400K	10	\$ 132.29	87	16	\$ 125.94	21	43	\$ 125.75	98.80%	28
401K-500K	17	\$ 154.75	39	14	\$ 141.97	49	41	\$ 137.41	98.70%	29
501K-600K	9	\$ 141.92	53	7	\$ 168.44	33	19	\$ 145.18	98.32%	38
601K-700K	7	\$ 172.16	53	5	\$ 155.07	65	13	\$ 158.11	96.59%	71
701K - 999K	5	\$ 170.89	76	6	\$ 167.07	113	15	\$ 169.22	97.74%	80
1M and up	3	\$ 240.87	120	1	\$ 257.49	5	4	\$ 239.15	92.87%	48
Total	54			54			147			

**This data was pulled from the Multiple Listing Service provide by the Austin Board of Realtors on August 8, 2013.*

Inventory is still extremely low in Steiner Ranch and notice that Days on Market from list to under contract is also very low. We had a frenzy of homes that flew off the shelf in May and June with things slowing down slightly in August but don't misunderstand me, the market is still extremely good. Steiner Ranch homes are selling for very close to list price and in many cases above list price when priced right due to low inventory and high demand.

I promised this month I would talk a little about property auctions. There are several formats of property auction. I will define these and then dive into more detail about the foreclosure auctions.

Auctions are executed in different formats. There are Minimum Bid, Reserve Price and Absolute Auctions.

Minimum Bid Auction – The seller will set a minimum amount that a property will be sold for (typically published), once that minimum amount is met in the bidding process, the property will be sold to the highest bid. If the minimum bid is not met, the property will be retained by the seller.

Reserve Auction – The seller will set a strike price that is kept confidential. Bidding can start at any amount but is typically lower than the strike price to drive up the bidding frenzy. If the bidding surpasses the strike price, then the property will be sold to the highest bidder. If not, the property will remain the sellers. There have been several properties in Steiner Ranch that have tried this method of sale with varying degrees of success. I have also seen property auctions in this format where bidders have spent 10 minutes bidding each other up only to find out that even the highest

bid wasn't enough to strike a sale. Needless to say, this can be very frustrating for potential buyers.

Absolute Auction – The seller will sell the property to the highest bidder.

Foreclosure Auctions - Travis County's foreclosure auction happens on the first Tuesday of every month on the county court house steps. There are several auctions that happen on that day in that location at different times.

I have personally witnessed the following types of auctions on the court house steps:

Sheriff's Sale – properties are auctioned off per a court order that included forceful seizure and then sale of a property to satisfy a judgment.

Tax Foreclosures – Tax foreclosures are homes that are foreclosed on due to delinquent property taxes.

Mortgage Foreclosures – these occur when a mortgage holder neglects to pay their mortgage and the lien holder decides to execute the foreclosure process leveraging a trustee for a sale following the Texas State Law governing that process. Texas is a "non-judicial" state with respect to the foreclosure process. For more information about what a "non-judicial" foreclosure is you can go to the following URL: <http://www.propertyradar.com/foreclosure-guides/foreclosure-101/non-judicial-foreclosure-process/>. Wendy Alexander is a trustee that does a lot of business in Travis County and typically starts her auctions right at 10am. Juanita Strickland is also a trustee that works regularly with Travis County properties and I believe she runs her auctions

(Continued on Page 48)

Neighbor Spotlight

By Kimbely McLaughlin

"WOW" is the only word I can think of to describe what I am about to share with you this month. Get ready to drool guys because this is the ultimate MAN CAVE. Funny I used that term because the original inspiration for this master piece started when the husband was watching a tv show called "Man Cave" on the DIY Network. He spent about 5 years dreaming up this concept and spent about 7 months making it come to life. One of the reasons why it took as long as it did to implement, and another thing I really respect about these guys, is that they did the project in stages so that they could pay for each stage in full as they went along.

This man cave is complete with Big Screen TV viewing room, amazing custom bar and Shuffle Board Room complete with a beautifully crafted buffet. The idea was to create the ultimate place to entertain friends – talk about over achievers.

So what went into creating this masterpiece. They had to start by knocking down a few walls to open up the space but to do so they had to add structural support. They covered these structure beams with wood to beautify the space. The big screen is a 120" screen and has a projection system. In case that wasn't enough TV for you, he also added two 50" tvs and one 40" tv around the space so you will never be out of range of any sporting event.

From there we move to the bar. It literally took my breath away the first time I saw it. Remember the bar in "Cheers"? Well this blows that away! This bar is complete with 2 side by side refrigerators, an icemaker, kegerator with 2 taps, dishwasher and sink with garbage disposal. He built cabinets under the bar (instead of just open space and shelves) to store all those things you need at a bar

(Continued on Page 48)



photos courtesy of Elle Adams

Your Homecoming Dress Headquarters!

**NO MATTER THE EVENT,
WE HAVE THE DRESS FOR IT!**

- ★ Prom
- ★ Weddings
- ★ Pageants
- ★ Cotillions
- ★ Galas
- ★ Formals

Muzzie's Austin has the largest selection of dresses and accessories to complete your look for any special occasion!



Muzzie's Austin
"Fashion With an Attitude"

1601 W. 38th St. Suite 3, Austin TX 78731

512.380.9884

www.muzziesaustin.com



BE LICE-FREE FOR BACK-TO-SCHOOL

By Stacey Pomerantz

Back-to-school means lots of new things: new clothes, new backpacks and new supplies. It's a time to navigate a new class schedule and meet new teachers. Yet, it needn't be a time to worry about head lice. We often hear about lice during back-to-school season because kids return to a tighter environment after a summer of being outdoors. Lice are transmitted via direct head-to-head contact 95% of the time. The ideal scenario for lice transmission is when kids talk, hug or sit with heads touching. Keep in mind that lice don't jump or fly. They also die relatively quickly (24-36 hours) if they're not directly on your scalp. Lice are easier to avoid and get rid of than you might imagine. Since lice do not carry or spread disease, there is no formal exclusion policy in Texas schools. Head lice doesn't mean a child is dirty or should be shunned. Mostly, lice are inconvenient due to the time necessary to eliminate them. Here are some easy tips to stay lice-free this school year:

1. Each child should have his/her own set of brushes and combs. Store them in separate drawers or baskets at home. Label them accordingly and make sure each child knows whose is whose and keep your own separate.

2. Use lice deterrent spray every day. There are a few varieties of combination detangler/lice repellent sprays on the market. These sprays contain scents that lice find offensive, such as mint or tea tree oil. When used daily, these scents repel a louse and cause it to nest elsewhere (in another scalp). It can be most effective when applied every day, including before

sleepovers, play dates and school.

3. This is a biggie: teach your kids to avoid direct head-to-head contact when playing with friends. Show your little ones a photo of children using the iPad or reading books in very close proximity. Help them learn how to play with other kids elbow-to-elbow, not head-to-head!

4. If school reports a lice outbreak – though they are not required to – or you suspect your child has lice, do not panic! Instead, make sure you have a good quality nit comb (normal combs do not trap lice or nits). Most parents say that it is hard to see evidence of lice. Use the comb as your eyes via daily comb-outs. Catching lice early can often prevent a household contraction. If you're not sure how to do a proper comb-out, look online where many 'how to' videos exist.

5. Finally remember the rule of "once a week, take a peek." While your kids are de-compressing after a long day of learning, run your nit comb through their hair at the base of their necks and behind their ears. Nits can be many colors from a cream color to amber. They glisten in dry hair and are the shape of a sesame seed that clings to one side of the hair shaft, often close to the scalp.

If you think you see lice and want to outsource removal, there are several options who will come to your home for treatment. At the end of the (school) day, you'll be happy to have these tips in your back pocket.

JUMP START A GRADE • HOMEWORK HELP • 1ST-12TH GRADE • SAT/ACT/ISEE TEST PREP

Back to School with Mathnasium!

Call or visit to learn how convenient and affordable your child's soaring self-confidence can be!



Call now for **FREE Assessment!***
(*With enrollment, valid at listed locations only.)

- ✓ Review and Reinforce math concepts and skills
- ✓ Preview upcoming curriculum
- ✓ Individualized instruction
- ✓ Programs designed to catch up, keep up or get ahead!
- ✓ Flexible memberships

MATHNASIUM
The Math Learning Center

Mathnasium of Steiner Ranch
4308 N. Quinlan Park Rd., #215
Austin, TX 78732
(512) 284-9849

www.mathnasium.com/steinerranch

Mathnasium of North Austin
10401 Anderson Mill Rd., #109A
Austin, TX 78750
(512) 331-MATH (6284)
www.mathnasium.com/northaustin



**Join now
for \$30!**

HURRY! Offer ends soon.

AUSTIN'S BEST FITNESS

Unlimited Yoga, Pilates,
Zumba, Spin, & More!

Full Service, Great Amenities

Cardio + Weights
Personalized Training

Only at

Wild Basin Fitness

512-266-6161 www.WildBasinFitness.com

News You Can Use

The Real Estate Deal (Continued from Page 44)

around 1pm.

Auction.Com – This is not a “foreclosure” auction but this company leverages the first Tuesday investor crowd to sell their properties. This is a seller approved “auction” of a property that can follow any of the formats described above.

I am sure there are other formats and types of auctions that exist, but these are the ones I have actually witnessed on the court house steps. It’s chaotic and appears to be unorganized and very archaic in such a technology age. The crazy thing is that all of the auctions can be happening at the same time. No one uses a microphone so unless you are in one of the first 2/3 rows of people, you can’t hear anything. So get there early and bring a lawn chair to save your spot in front of the auctioneer table. While property auctions can be a fantastic place to find a deal, there are several things you need to know before you dive in.

SOME OF THE THINGS YOU NEED TO KNOW:

If you win the bid for the property, you not only own the property, you also own any debt associated with it. For example, if the previous owner had not paid taxes for a year, you now are responsible for that debt and any penalties on late payment. Do your research before you bid on a property. Title companies can usually help identify any liens on a property for a fee.

Tax foreclosures are not “final” foreclosures. There is a redemption period in which the previous owner can buy back the property plus a penalty. For more details about tax foreclosures you can go to the following URL: <http://www.traviscountytax.org/goPropertiesForeclosures.do>. BTW, Mortgage foreclosures are final.

You never know what property is actually going to come up for auction on that day. Lists of what properties will be possibly auctioned off are published starting 3 week prior to event but properties are pulled from auction all the time. I have even seen a property auctioned off, a bidder awarded the property and then after the auction when the new owner went to pay for the property, the trustee had been instructed to remove the property from the auction.

Most sales require a cash payment in full. So you will see investors carrying around stacks of cashier checks they have ready to assign to the trustee in all denominations since you don’t know ahead of time how much you might be paying for any particular property. Some auctions will allow payment by credit card for a 3% fee but not all.

I am by no means an expert at auctions but I do find the process fascinating and wanted to share what I have learned over the years about them. See you out on the court house steps every First Tuesday!

Neighbor Spotlight (Continued from Page 45)

but aren’t pretty to look at. The back drop has hanging glass front cabinets with beautiful crystal and spot light shelves that house his prized sports paraphernalia. Four pendant lights hang over the bar to give it that ambient lighting you expect in a high class establishment. A brass foot rail was installed so when you are sitting in one of the 9 full bar chairs you can be extra comfortable. Yes I said 9 full, swivel bar chairs. Now look closely at the granite top – it is truly amazing. The pictures don’t do it justice but what you are seeing is a double, chiseled edge granite that they used for the bar and the buffet.

The buffet was an important addition. This is where food is presented so that the bar isn’t encumbered. Also, it means their guests don’t have to reach over other people at the bar to get to the food. The buffet is located in the shuffle board room with the other 4 TVs. They chose an elegant hanging light and placed two, small caged fan to finish off this amazing entertaining space.

These guys thought of everything. I think I might even be able to get passed all the “49er” trophies to hang out with them and enjoy their amazing space.

If you would like to have a part of your home showcased in an upcoming “Neighbor Spotlight”, please contact PEEL Inc and they will put you in touch with me.

Modern Medicine. Compassionate Care.

Treating you like family.



VETERINARY CLINIC

Full Service Hospital
Digital Radiography
Ultrasound
Dog & Cat Boarding
Kid’s Lobby

Mon 7:30 AM-7:00 PM
Tues-Fri 7:30 AM-6:00 PM
Open 1st and 2nd Saturday
of the month 7:30 AM-1:00PM



Shops at Riverplace
10601 FM 2222, Suite J
Austin, TX 78730

(512) 276-2633

www.2222VeterinaryClinic.com

*Dr. Frank, Dr. Mindi,
and the Metzler Family*

CRIME PREVENTION

What you know matters! Don't be afraid to report a crime.

Did you know? Did you hear about the great new tool used by Law Enforcement Agencies to alert citizens of crimes, suspects and other pertinent information that could be used to help solve crimes?

CitizenObserver is a web based notification toolset for law enforcement that enables citizens to receive and respond to text, email, and web alerts from our agency. Sign up today through the website.

CitizenObserver is being used by the Travis County Sheriff Office to communicate information to Citizens ranging from crime alerts and offender notifications. Be in touch with what's happening!

FOR THE CITIZEN OBSERVER WEBSITE, LOG ON TO WWW.CITIZENOBSERVER.COM



More Prevention tips to come in the next issue. Until then, stay vigilant and make the call! This is Travis County Sheriff Office West Command, signing off until next shift!

At no time will any source be allowed to use The Ranch Record contents, or loan said contents, to others in anyway, shape or form, nor in any media, website, print, film, e-mail, electrostatic copy, fax, or etc. for the purpose of solicitation, commercial use, or any use for profit, political campaigns, or other self amplification, under penalty of law without written or expressed permission from Peel, Inc. The information in the newsletter is exclusively for the private use of Peel, Inc.

DISCLAIMER: Articles and ads in this newsletter express the opinions of their authors and do not necessarily reflect the opinions of Peel, Inc. or its employees. Peel, Inc. is not responsible for the accuracy of any facts stated in articles submitted by others. The publisher also assumes no responsibility for the advertising content with this publication. All warranties and representations made in the advertising content are solely that of the advertiser and any such claims regarding its content should be taken up with the advertiser.

* The publisher assumes no liability with regard to its advertisers for misprints or failure to place advertising in this publication except for the actual cost of such advertising.

* Although every effort is taken to avoid mistakes and/or misprints, the publisher assumes no responsibility for any errors of information or typographical mistakes, except as limited to the cost of advertising as stated above or in the case of misinformation, a printed retraction/correction.

* Under no circumstances shall the publisher be held liable for incidental or consequential damages, inconvenience, loss of business or services, or any other liabilities from failure to publish, or from failure to publish in a timely manner, except as limited to liabilities stated above.

Specializing in the Extraordinary



Jana Church
REALTOR®

Capital
City

Sotheby's
INTERNATIONAL REALTY

MASTER PLANNED COMMUNITIES

LUXURY HOMES

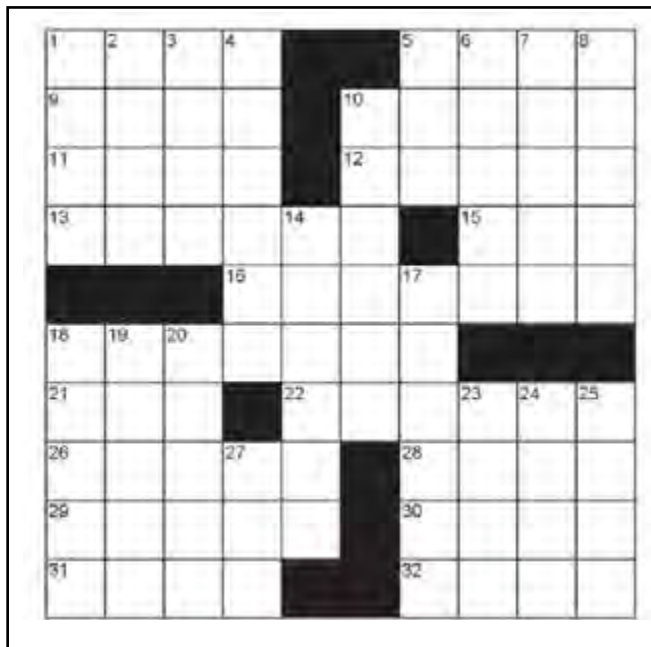
GENTLEMEN'S RANCHES

LAKEFRONT

INVESTMENTS

C: 512.971.5213 | E: Janachurch@yahoo.com | W: janachurch.capitalcitysothebysrealty.com/eng

CROSSWORD PUZZLE



ACROSS

1. Blow
5. Green Gables dweller
9. Not there
10. Ask for legally
11. Smooth
12. Island nation
13. Fertilized cell
15. Ex-serviceman
16. Rovers
18. Covered in coarse hair
21. Single
22. Sacred songs
26. Scrimmage
28. Prophet who built the arc
29. Remove
30. Canal
31. Eye infection
32. Tear

DOWN

1. Virtuoso
2. Airy
3. "Ribbit" animal
4. Singing voices
5. Wing
6. Innocent
7. Meat curing ingredient
8. Gives off
10. Sharks
14. Man's wig
17. Less nice
18. Houses
19. Sluggish
20. Electrical device
23. Tenet
24. Water pipe
25. Cote
27. East southeast

View answers online at www.peelinc.com

© 2006. Feature Exchange

Learn to play a musical instrument, learn to sing, take a group music camp or rock out in our **ROCK CAMPS!**



ENROLL NOW for Fall. Keep their minds tuned. Work with the best professionals!



Visit our website for details and discover your creativity!

Fine Art Painting Classes



Enroll now for fall lessons and group classes

(512) 26-MUSIC

PRIVATE LESSONS ~ CAMPS ~ ROCK CAMP
www.26MusicSchool.com



26-MUSIC SCHOOL | 512-26-MUSIC or 266-8742 | www.26MusicSchool.com

House Buying Pet Peeve #367: The Pop-n-Fizzle.



You found your dream house. It is perfect. Unfortunately, four other families thought so too. And your agent entered the bidding war with the negotiating strength of a pop gun. Oh no.

Agents with the Gene Arant Real Estate Team are trained to handle tough real estate negotiations. Without a doubt, the Austin real estate market can be very competitive. We are prepared to handle any situation.

Let's find your next home.



www.SteinerRanch.com/resale

Real Estate Welcome Center | 4303 N. Quinlan Park Rd. | 512.261.1000 | genearant.com





PEEL, INC.

308 Meadowlark St.
Lakeway, TX 78734-4717

PRSR STD
U.S. POSTAGE
PAID
PEEL, INC.

SR



Personal Service ~ Proven Results

Elicia Gower

CNE, CMMS

Coldwell Banker's #1 Top Producer 2012

Certified Negotiation Expert • Cartus Mobility Marketing Specialist

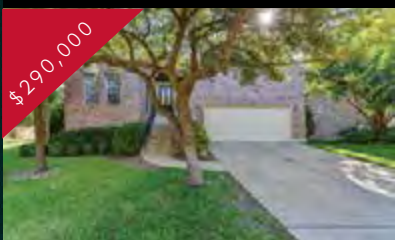
www.SteinerRanchInfo.com • www.AboutElicia.com

Direct: (512) 657-7510 • Elicia@SteinerRanchInfo.com

Follow me on Twitter: SteinerRanchRE



Each Office is Independently Owned and Operated



2800 Grimes Ranch Rd.

3 Bed, 2 Baths

2100 SF, .22 Acres

Private, Corner Lot

SS Appliances

New Carpet, Paint

Built in BBQ



12405 Mediterra Pl.

4 Bed, 3-1/2 Baths

3300 SF, .21 Acres

Hill Country Views

Outdoor Fireplace

Cul-De-Sac

3 Car Garage



3610 Mira Vista Dr.

5 Bed, 3-1/2 Baths

4178 SF, .28 Acres

3 Car Garage

New Pool/Spa

Outdoor Kitchen/Living

Greenbelt

SEE ALL OF THESE PROPERTIES AS WELL AS UP-AND-COMING LISTINGS, COMMUNITY INFO AND MORE AT

WWW.STEINERANCHINFO.COM

