

VOLUME 11, NUMBER 12

DECEMBER 2014

CIRCLE C

Community Newsletter

OFFICIAL NEWSLETTER OF THE CIRCLE C RANCH HOA



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Circle C CDC..... 512-288-9792
Circle C Swim Center 512-288-6057
Circle C Community Center Pool..... 512-301-8259
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Contact the Board atdirectors@circlecranch.info

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Gorzycki Middle School.....512-841-8600
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HOA Announcements



HOA ANNOUNCEMENTS

ANNUAL MEETING & BOARD ELECTION

The Nominating Committee is accepting nominations through January 9th, 2015 for the two open board seats. Elections are to be held at the Annual Meeting on March 4th, 2015. The Candidate Questionnaire can be downloaded from the News Section of the Circle C Website at www.circlecranch.info. The Nomination Committee will host a Candidate Forum in February. The date will be posted on the website and in the February Newsletter.

The Annual Meeting and Election will be held on March 4th, 2015 at the Circle C Community Center. Your ballot and proxy will be printed on the back side of the first 2015 CCHOA dues assessment invoice, which will be mailed February 1st and due March 1st.

BOARD MEETINGS

The Board of Directors meets the last Thursday of every month at 6:00pm at the Circle C Community Center (7817 La Crosse Avenue). Agendas will be posted in the "Board Meeting Agenda" folder under the "Resource Center" tab on the website the Monday prior to the meeting. All board meetings are open to residents and homeowners may sign up to speak for the Homeowners Forum at the start of the meeting by calling the HOA manager at 512-288-8663 or sending an email to info@circlecranch.info. Homeowners are given 3 minutes to address the board and are asked to bring a written copy of their concerns. The board of directors will then discuss the concern and respond at a later date.

ANNUAL REPORT TO THE MEMBERSHIP

The 2014 Annual Report to the membership from the Board of Directors will be printed in the March newsletter. A copy will also be posted on our website and available in the HOA office during the month of March.

HOLIDAY LIGHTS

After much deliberation, the CCHOA has revised their approach to the holiday lighting. The CCHOA will no longer

host a holiday lighting contest. Every year there have been fewer and fewer participants in the contest. We have come to the conclusion that residents choose to decorate simply for the joy it brings to their own families and to their neighbors. We do know that residents look forward to the list of beautiful and fun displays. We want to hear from you about your own home display or the addresses of others you see. Give us a call or shoot us an email with the address of Holiday Happiness, Christmas Love, Delightful and Dizzy Fun. In the past, the list of lighting displays was published just a few days before Christmas. This year beginning the second Monday in December, we will post a list of addresses on the website so that all who wish may drive the neighborhood and experience the joy. We will update the list several times before Christmas Eve as we receive additional addresses.

Holiday decorations should comply with the schedule listed in the Declaration of Covenants, Conditions, and Restrictions – all decorations, including lights, must be down by January 15, 2015

ADDRESS PLAQUES

Address plaques are considered an architectural feature of a home and should be visible and in good repair. Shrubbery should be trimmed away so the plaque is in clear view. If your plaque is brass, a brass cleaner should be used. Having highly visible house numbers is a safety issue for Police, Fire, and EMS and makes it easy for USPS, FedEx and UPS delivery drivers to find you with those timely holiday deliveries.

AGING HOMES

Many homes in the neighborhood are beginning to age and as they do, various features of the home are in need of maintenance, repairs or even replacement. We are often seeing fading and chipping paint on trim work, eaves, chimneys, and siding. We are also seeing mold and mildew. If left unattended these items will deteriorate and rot and result in costly repairs. So the next time you are out and around your house, take the time to inspect these features to see if your home is in need of any maintenance or repairs.

Children's Holiday Party

Join us and enjoy face painting, arts and crafts, a petting zoo, train and pony rides AND a petting zoo! This event is open to residents only. Admission is free but we do ask that children bring 1 AWESOME gift for our toy donation drive to lift the spirits of children in need.

DATE: DECEMBER 6TH, 2014

TIME: 10:00AM – 1:00PM

WHERE: CIRCLE C COMMUNITY CENTER



Adult's Holiday & Casino Party

Break out your poker face for this year's Holiday & Casino Party! Enjoy hors d'oeuvres, cash bar, casino tables, raffle drawings, music and dancing! Tickets will be sold through December 5th at the Community Center, \$10 per ticket.

DATE: DECEMBER 12TH, 2014

TIME: 7:00PM – 10:00PM

LOCATION: CIRCLE C COMMUNITY CENTER



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#28 IN THE STATE OF TEXAS (REAL TRENDS, 2013)

Partnerships for Children & Holiday Wishes

Submitted by Sarah Humphrey

HISTORY OF THE PROGRAM

Erika Herndon started Partnerships for Children (PFC) over a decade ago with just a few volunteers and very little funding. PFC gained 501c3 status in 2003 with a mission to provide critical resources to our area case workers. The organization was constructed to help case workers provide necessary living items to babies, toddlers, children, pre-teens and teenagers that have been removed from their abusive or neglectful homes. These sorts of items include hygiene products, clothing and diapers because many of these children leave their homes with nothing but the clothes on their backs. Before PFC, many case workers would provide these items on their own dime due to very limited community funding to provide these children with not only necessary items, but with comfort items as well such as teddy bears, blankets, and a toy. The care these children receive from case workers and donors help them find some solace in light of the daily struggles they encounter being a ward of the state.

In 2003, Partnerships for Children opened the doors to the very first Rainbow Room in the Department of Family and Protective Services (DFPS) office in north Austin. A second Rainbow Room was then opened in south Austin in 2010. Both rooms are a sanctuary where case workers can find whatever items they may need for their children pre or post home removal. Not only are the Rainbow Rooms life-changing for the foster care system, it has also provided the community with the opportunity to have a direct impact on the children in the care of CPS.

Today, both rooms hold countless numbers of children's items. Don't let the word "countless" mislead you. The Rainbow Rooms are constantly accessed by case workers in need of resources and do not replenish themselves on their own. Volunteers and community donations keep the Rainbow Rooms up and running. Over the past couple of years, PFC has launched its Safe Sleep program. Last year alone, they gave out over 120 twin beds and 250 pack and plays to children and their foster families.

There are smaller Rainbow Rooms in every county throughout Central Texas (as far north as Waco and east as Bryan/College Station). The Child Welfare Boards for each of these counties help to keep these rooms stocked. PFC also provides any excess inventory that they have available. There is such an amazing collaborative spirit around these rooms and the resources that they provide to the children in our community. This collaboration extends beyond the Rainbow Rooms and helps to provide gifts to Holiday Wishes in their regions.

BEHIND THE SCENES

With the organization constantly growing, there are constantly growing needs to supervise and streamline production, advertisement, distribution, and many other departments. Holiday Wishes and the organization itself could not function without the dedicated staff and volunteers.

The organization is comprised of an Advisory Board that is chaired by the founder, Erika Herndon and a Board of Directors. Each year, the Board selects a Nomination Committee that is tasked with assembling a slate of nominees for this 3 year commitment. PFC's staff is comprised of Executive Director, Kori Gough, Development Director, Kathi

Haralson, Business & Volunteer Manager, Marcus Cantu, Heart Gallery Coordinator, Megan Ransom, Forever Families Coordinator, Amanda Wintenburg and the YES Mentor Coordinator, Erin Argue. But, of course, none of this would be possible without the generous support of the volunteers and donors!

HOLIDAY WISHES

Holiday Wishes is a program of the Partnerships for Children Organization that helps provide holiday gifts for children in the care of CPS. Like the Rainbow Room, Holiday Wishes was one of the first programs for PFC. This will be Holiday Wishes 12th year of operation! In the early years, Holiday Wishes served a couple hundred children, but this number has now grown to a staggering 4,000 kids. Holiday Wishes has brightened the holiday for almost 20,000 children over the years. Thanks to the tremendous support of DFPS staff liaison, Brenda Jones, Partnerships for Children is able to reach hundreds of case workers and get an early jump on children's wish lists.

PFC covers San Saba, Mills, Hays, Travis, Bastrop, Bell, Burnet, and Williamson County. The organization has hopes to expand enough to lend a helping hand to all 30 counties of Central Texas, bringing the total reach to over 5,000 kids.

VOLUNTEERS AND DONORS

Partnerships for Children is truly thankful for their dedicated volunteers that put in over 400 hours of volunteer work each month (and twice this amount during Holiday Wishes). These volunteers and donors find their way to the organization through various ways.

Donor List (includes but is not limited to): The Junior League of Austin, National Charity League, Youth Men's Service League, Assistance League of Austin, Little Helping Hands, various Boy Scout and Girl Scout troops.

Companies and Churches who adopt children (includes but is not limited to): Core Logic, West Bank Cleaners, Texas Speaker of the House office, Tokyo Electron, Solarwinds, Real Life Austin and Riverbend Church, and Big Commerce which was brought to us by Chadwich Carpenter who was in the foster care system when he was young and is grateful to have an opportunity to help others.

HOW YOU CAN HELP

- Sponsor a child by purchasing items from their wish list
- Donate general gifts for children that are not matched with community donors
- Make a monetary donation and Holiday Wishes volunteers will shop for general gifts in light of your donation
- Join the Holiday Wishes team on Sunday December 7th at Partnerships for Children's headquarters to help wrap gifts with the whole family!

General gifts are greatly appreciated all throughout the holiday season even up until late December. While general gifts for babies, toddlers, and young children can be easy to find; many pre-teens and teenagers are an age group that the program seems to struggle with when it comes to gift donation.

(Continued on Page 9)

Partnerships for Children (Continued from Page 8)

Holiday Wishes receives on average approximately 500 new children between the 1st and the 25th of December so general gifts that can be easily matched with children of all ages are always greatly appreciated. We don't want these kids to miss out on the holidays because of a deadline so any and all general gifts really count!

By becoming a donor, contributor or volunteer we can let these children, who have suffered so much, know that we care and they have not been forgotten. Your donation of \$75 can transform a holiday wish into reality for a child in your community.

Join the Holiday Wishes team on Sunday December 7th at Partnerships for Children's headquarters to help wrap gifts with the whole family! Sign up for our e-newsletter to stay up to date on upcoming volunteer opportunities and events.

For more information on how you can be a part of the holiday joy please contact us via email at holidaywishes@partnershipsforchildren.org or give us a call at 512-834-4756. Their 14000 Summit Drive, Austin TX, 78728

Partnerships for Children is a non-profit 501 ©3 organization.



A poster for Partnerships for Children's Holiday Wishes program. It features a large red bow at the top. Below the bow is the organization's logo, which includes a silhouette of a family and the text "PARTNERSHIPS FOR CHILDREN giving a hand to children and those who protect them". The title "Holiday Wishes" is written in a cursive font. The text below explains that each year, neglected and abused children in the Austin area may be removed from their homes by Child Protective Services. Partnerships for Children is making a difference by making a difference in the lives of these children and invites you to join in by participating in their Holiday Wishes program. It lists ways to help: sponsoring a child, donating general gifts, organizing a drive to collect gifts, and making a donation. For more information, it provides the website www.partnershipsforchildren.org and the phone number 512-834-4756.



A holiday closure announcement with a blue background and a white silhouette of a Christmas tree. The text "HOLIDAY CLOSURES" is in large, white, serif capital letters. Below it, "HOA Offices:" is in red, followed by "December 24 – 26" and "December 31 – January 1" in black. The bottom text states: "The Swim Center will be closed from December 19th through January 3rd with the exception of Special Hours. See Pool Hours for details."



A State Farm advertisement featuring a photo of Lee Ann LaBorde, an agent, on the left. To her right, the text reads: "Better teen driving, bigger discounts." Below this, it says "Check out our Steer Clear® Program." and "When your teen gets ready to drive, we're there. They learn safe driving and you get lower rates." It then says "Like a good neighbor, State Farm is there.®" and "GET TO A BETTER STATE™. CALL ME TODAY." The State Farm logo is at the bottom right. At the bottom left, it says "1001000.1" and "State Farm Mutual Automobile Insurance Company, State Farm Indemnity Company, Bloomington, IL".

Winter Pool Hours

OCTOBER 6TH - DECEMBER 19TH

(Lap Swim Only, No Recreational Swim)

The pool will be closed for the winter break December 20th – January 3rd, 2015 with the exception of the Special Hours

Special Hours

December 29th & 30th: 8am-11am

January 2nd & 3rd: 8am-11am

Swim Center

Monday-Friday: 6am-10am

3:30pm-7pm

Saturday: 8am-11am

Sunday: CLOSED

Community Center Closed

Guard-A-Thon

A big thanks to our lifeguard and front desk staff for their participation in our Guard-A-Thon! We were able to raise a lot of money to donate to Operation Blue Santa Austin! Our guards participated in one of two events, a 2 hour swim or a 2 hour run to raise money for low income families this holiday season. A HUGE thank you to our residents that participated and helped our effort to raise as much money possible!

MASTERS CLASS

We have had some changes to the Masters Class. Masters now meets Monday, Wednesday and Fridays from 8-9:15am with Coach Erin. This class is perfect for swimmers who want to get back in shape, triathletes getting ready for a race or for anyone who wants to stay in shape. Swimming is a great exercise that is easy on the joints and muscles. Come try us out, 2 practices free!

We are excited to announce our new Masters Technique Class! Masters Technique meets Tuesday and Thursdays from 7:15-8:00am with Coach Amanda. This class is perfect for non swimmers, adults looking to start swimming and anyone who needs to work on their stroke technique. Come try us out, 2 practices free!

If you have any questions, please email Amanda at coordinator@ccswim.net

Summer Jobs

It's never too early to start thinking about a summer job! The Swim Center starts hiring lifeguards, swim instructors and front desk positions for the summer season as early as February. Between May and August we need over 60 lifeguards, 10 swim instructors and 15 front desk staff. With training and processing paperwork it could take up to a month before you are ready to hit the deck so don't wait! Don't let your teenagers wait until the last minute! Visit the employment tab on our website to fill out an application and to check for certification classes. For inquiries about lifeguard positions, please email Cami at lifeguard@ccswim.net. For inquiries about front desk positions, please email Jessie at frontdesk@ccswim.net. For inquiries about swim instructor positions, please email Sophia at lessons@ccswim.net.



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Calendar of Events December 2014

December 1 - Movie Mamas Week (Moms Group)

December 2 - 7:00 Steel Drum Winter Concert (Gorzycki)

December 2 - CCHOA Board of Directors Meeting (Circle C Ranch HOA)

December 4 - 4:00 Winter Dance Concert (Bowie)

December 5 - Wild Ideas Holiday Shopping - Artists and artisans offer their art for sale (Wildflower Center)

December 6 - 10:00 - 1:00 CCHOA Children's Holiday Party - Community Center (Circle C Ranch HOA)

December 6 - Wild Ideas Holiday Shopping - Artists and artisans offer their art for sale (Wildflower Center)

December 7 - Wild Ideas Holiday Shopping - Artists and artisans offer their art for sale (Wildflower Center)

December 8 - Book Club Week (Moms Group)

December 9 - 6:30 Classical Guitar Winter Concert (Gorzycki)

December 10 - 4:30 Winter Orchestra Concert (Bowie)

December 10 - 7:30 Bunko #2 (Moms Group)

December 11 - 4:00 Winter Band Concert (Bowie)

December 11 - 7:30 Bunko (Moms Group)

December 12 - 7:00 - 10:00 CCHOA Adult Holiday Party - Community Center (Circle C Ranch HOA)

December 13 - Luminations: Admission free with 2 canned food items for local food bank (Wildflower Center)

December 14 - Luminations: Admission free with 2 canned food items for local food bank (Wildflower Center)

December 15 - Recipe Week (Moms Group)

December 15 - 6:30 Orchestra Winter Concert (Gorzycki)

December 16 - 6:30 Beginning Band Winter Concert (Gorzycki)

December 17 - 7:00 Advanced Band Winter Concert (Gorzycki)

December 18 - 2:00 - 6:00 Powder Puff Football Game (Bowie)

December 19-31 - School Winter Break!

December 22 - Craft Night Week (Moms Group)

December 25 - Christmas!

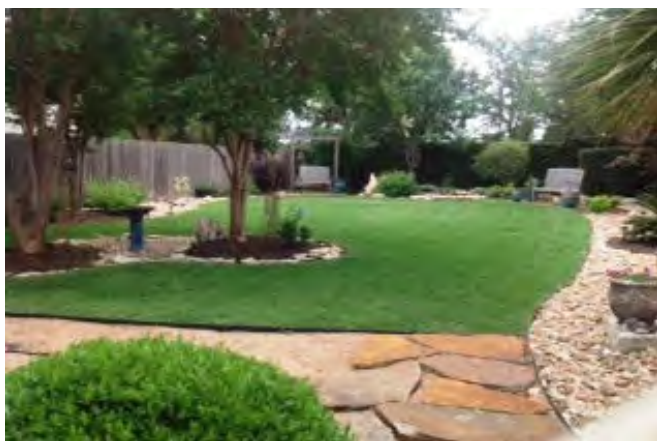
December 29 - MNO Week (Moms Group)

December 31 - New Years Eve!

IN THE YARD

Submitted by Jackie Rollins

Who could ask for a more lush and lovely backyard to relax in and enjoy than Park West resident Fran Koopmann's?



Submitted and taken by Jeff Cohen of MoonshineImages

This fella is a screech owl. This is the second year he has hung out here in my backyard on Sky Rock in a mounted owl box about 10-12 feet off the ground, facing south. Can't blame him, he sure looks cozy!

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Registration -10:00 am

Shotgun Start - 11:30 am

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\$125/ golfer before January 1, 2015

\$150/golfer after December 31, 2014

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Tournament Includes:

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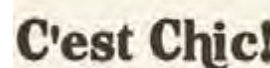
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CREATING YOUR SLOW HOLIDAY

This workshop will help you create your slow holiday – the way you WANT IT. Author and speaker, Bernadette Noll, will help you look at where you've been, what you want, and examine how you can move forward making your holiday season the most connected and joyful it can be – in a way that works for you and your family. Get the feeling you want from your family holidays by sitting down and examining...

- What do you love about your family holidays?
- What drives you crazy?
- What is the feeling you're going for?
- How do you create more of what you want?

Please join Bernadette on December 11th from 6:30-8pm at the Circle C Community Center. Admission fee is at least 1 canned good item for the Capital Area Food Bank. RSVP to Travis Kenney - tkenney7@gmail.com or 512.914.7212. Space is limited to 40 people.

COVER PHOTO

Do you take great photos?

Do you take great photos? Would you like to see your photo published? We are looking for great cover photos for upcoming issues of the Circle C Ranch Newsletter. Our deadline for submittals is always the 9th of the month prior to the issue. All photos should be submitted electronically by the deadline date in high resolution (300 dpi) to sarah@circlecranch.info. Portrait (vertical) photos work best.

This month's photo credit: Miles of Smiles Photography by Sarah Jordan www.milesofsmilesphotography.com.

By submitting your photo you agree to allow your photo to be published in future issues of the Circle C Ranch Newsletter or other Peel, Inc. publications. Call 512-263-9181 to find out how to have your business featured on the cover of the Circle C Ranch Newsletter.

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"The Rise, Fall and Levelling Off of the Circle C Market"

Hey Circle C! Well, another crazy year has gone by and Circle C is still one of the top-selling (if not the top-selling) neighborhood in Austin, and possibly the nation in the given price range. I can give you many examples on how the market rose, but will use one of my personal lease-home purchases as a direct example. A couple purchased 5004 Hibiscus Valley in June 2011 for \$262,000. A year later, almost to the day (June 2012), they called me to list their home for sale. It was a stunning 1-story Streetman home with white stone, wood floors, granite counters, stainless appliances and it backed directly to the veloway with a private back yard. Super-clean. The current analysis then showed \$275,000., but I told them with the updates and nice lot, it would probably be in the \$285,000. range. The sellers thought it *highly improbable* that it had appreciated \$23,000. in one year and questioned the accuracy of my extrapolation of value. To make a long story even longer, she was pregnant, wanted to sell and lease back for 6 months. I told them a new home buyer would probably want to be in by the time school starts. So, I wound up buying it (yes, for \$285,000.) and leased it back to them for 2 months until his job required him to be in Boston. We wound up closing in September and in October 2012 the market exploded. Circle C Ranch had hit "critical mass" where there were few homes on the market, nothing really to rent and the new homes were taking 10 months to build. The builders had either gone out of business in the downturn, couldn't find contractors to build their homes for them or new land to develop. Banks still were being stingy and had not loosened up yet either. Now, you did have Streetman and Standard Pacific building in the neighborhood. With super-high demand and no supply, the new home sales caused the resale market to skyrocket in value. Standard Pacific raised their prices \$5,000. on every plan any time they wrote two contracts. Prices would go up \$20,000. in 2 weeks sometimes. 5004 Hibiscus Valley rose about \$10,000. per month for 10 months straight. In August of 2013 I could have possibly sold 5004 Hibiscus Valley for \$400,000.+/- at 1930 square feet. That's about a 40% increase in value in 11 months. That craziness carried through the new year into 2014, as there were few homes on the market and very high demand. In February of 2014 we listed a gorgeous white stone home, about 3000 feet, wood floors, granite, big lot, big trees and backed to a street in C.C. There were 15 homes for sale on the Circle C market then. The analysis showed \$375,000.-\$385,000. We listed it at \$399,000., had open house Saturday and Sunday in which no less than 50 couples came through the home. By Monday night we had 13 offers on paper. Went back for highest and best and contracted with a well-approved buyer at \$430,000. Fast-forward to 4 months later in June and the market just died when school let out. Usually, it picks back up right after the 4th of July and we are slammed through Christmas. This summer the market did *not* really pick back up, as July was lukewarm as it went into August. The market had finally hit it's peak and the buyers cooled off dramatically. Now, we were still steady with business, as we had 5-6 closings in each of those months. Homes that are properly updated, upgraded, cleaned, staged and priced with the market are still selling rather quickly. Instead of 1-2-3 days to generate an offer, it may take 2-3-4 weeks to get a good buyer mix through the home, assess their feedback and receive an offer. The buyers are sensing the decline/levelling off in the marketplace and are holding out for just the right house that meets their needs. Instead of getting 3-4 offers on a home, we are seeing just 1 and sometimes 2 come in on a property. The buyer pool only has so many people that can afford \$400,000.-\$500,000. homes in the first place, so an affordability shift was just a matter of time. Of course, there are always certain homes that receive mass interest whenever they come on the market, whether it is because of an over-sized lot, greenbelt, upgrades, location, cul-de-sac, plan, pools or a combination of any of the above. Now, with the holiday season approaching we have seen the builders (Standard Pacific, etc.) take measures to move their inventory before the end of the year. On Friday, October 31st, Standard Pacific reduced the prices of at least 13 spec homes in Avana to try and capture the holiday buyers. Those buyers typically want to close by Thanksgiving or Christmas so the relatives can come see the house. Standard Pacific was really pushing the envelope at \$180.+ per square foot, so a correction was imminent in this area. We will see quite a few listings probably transfer into the new year and those early buyers in January and February will dictate how the market will progress in late winter/early spring. Circle C is a year-round market and I'll do all I can to keep the values UP for you! Happy Holidays!



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5916 Gorham Glen— John's new listing—Beautiful white stone Newmark backing to permanent greenbelt. Gleaming hardwood floors, level 6 granite in kitchen, upgraded baths, high-end carpeting, custom paint, new roof, new A/C and more! The covered back patio is perfect for bbq's and relaxing looking over the peaceful goldfish pond. The home is immaculate! Call John to see it. **\$439,000.**

651 Covered Bridge homesite— John's new listing—20 mile breathtaking views from this gorgeous lot on the highest street of La Ventana! 2+/- acres waiting for a custom home. Call John for a tour! **\$199,000.**



10929 Tornasol John's buyer—**"JUST SOLD!"** Chopped stone stunner. **\$449,000.**

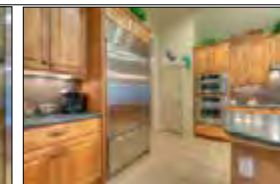
5756 Gorham Glen— John's listing **"JUST SOLD!!"** Stunning Newmark Highland plan with an in-ground pool, hot tub, granite, stainless, pool "chiller", manicured back yard full of fauna. **\$449,000.**



4620 Moose Drive— John's listing—**"JUST SOLD!!"**—Gorgeous 1-story cottage with wood floors, perfect for investor, first-timer or retiree. Granite, new paint, new hardware, 4 bedroom, 2 full bath, right off of Davis Lane. Call John if you want one too! **\$279,000.**



7725 Seneca Falls Loop— John's listing—**"JUST SOLD!!"**—1-story chef's palace with game room up! 8K Subzero fridge, 6K Subzero wine fridge, granite scotch bar, 12K private hot tub— everything is custom...jaw-dropper media room + game room. **\$435,000.**



11405 Cherisse— Kevin's listing—**"JUST SOLD!"** Beautiful 1-story dream cottage. Granite kitchen, private back yard paradise. Perfect deck for bbq's or coffee. Big bedrooms throughout and comfortable fam. rm. with fireplace. **\$339,000! 1 day and GONE!**



A Spending Plan for the Holidays

Submitted by: Elizabeth Ball, Daily Money Manager, Certified Senior Advisor: resident of Circle C

Over the holiday season in December alone, Americans are expected to amass over 855 billion dollars in debt. It is a shame that such a joyous time of year leads to such spending, leaving so many with financial grief.

For those of us who do not want to become part of that statistic there are some tips to avoid the trap.

Primarily the focus should be on how much is to be spent and not what is to be bought. A review of your personal budget will help you decide on a dollar amount that is reasonable for holiday gifts. If you are in a relationship get your partner involved. Spending plans do not work if both partners are not on board.

The next step is to go to the bank, take out that amount of cash and put it in your holiday gift envelope - yes it's the tried and true cash in the envelope trick!

Make a list of all your gift recipients and pencil in an amount that is reasonable for each. The numbers can be moved around, but this is a good place to start. As long as the total dollar amount remains the same. Remember when the cash in the envelope is gone – it's gone!



In deciding what to gift, it's useful to think of comments your friends and family may have made about things they like or need, hobbies and interests they may have.

There are numerous craft fairs around Austin this time of the year, where lots of unique, inexpensive items can be found. Consumables such as jams, and Texas pickles make great gifts and you also have the added benefit of supporting local businesses. So, take your holiday list, put the dollar amount in your wallet and have fun!

For the rest of your purchases the internet is a great place to research, compare prices and identify stores. Wandering around at this time of the year without knowing what to buy, or where to buy is very dangerous. Shopping malls with

all the glam and glitter enticing shoppers to spend money are especially treacherous. The secret is to stay focused, only go to the shops on the list for the items on the list, and then leave.

Having a spending plan and sticking to it will relieve a lot of stress, and will ensure that you have a truly Merry Christmas. It will also ensure that you will not be part of the January debt hang over.





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Fernando Velasco



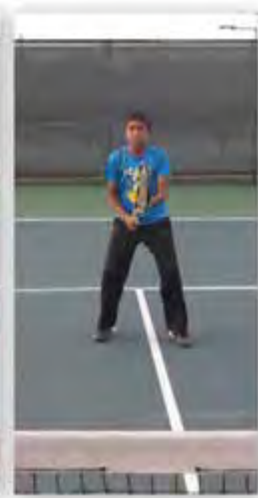
Step 1



Step 2



Step 3



Step 4

The Modern Game: The Slice Overhead

In previous newsletters, I offered tips on how to execute the basic strokes for players who are just beginning to play tennis or who want to resume playing.

I am now offering suggestions on how to play the “modern” game mostly geared towards players who are content with hitting the ball over the net and controlling the point with consistency. These players may already be playing for leagues or tournaments and are looking for more “weapons” on the court.

In this issue, I will offer instructions on how to execute “The Slice Overhead.” This shot is utilized when an opponent hits a lob that is both high and deep. The player will take the overhead and hit it slightly on the side of the ball forcing the opponent off the court.

In the illustrations, Chaitanya Aduru, one of the top players at the Grey Rock Tennis Academy, shows the proper technique to execute this stroke. Chaitanya is coached by the Director of the Tennis Academy, Darin Pleasant.

Step 1: The Back Swing: When Chaitanya sees the opportunity, he makes a quick turn of his upper body and takes the racket high

and back. The head of the racket is now at shoulder height, his shoulders are turned, and his eyes are focused on the ball. His right wrist is “laid back” to allow maximum for point of contact.

Step 2: The Point of Contact: The success of a slice overhead shot is in keeping the ball on the strings of the racket as long as possible outside of the ball. Chaitanya started the swing high and is allowing the head of the racket to be fully extended. His left shoulder is almost opening and his weight is moving through the shot.

Step 3: The Follow Through: In order to attain maximum control and power, Chaitanya is wrapping the racket around his body. He has “snapped” his right wrist and has the head of the racket facing down. His weight is going forward.

Step 4: The Ready Position: If Chaitanya’s overhead is successful but was not a winner, he now gets ready for the next shot, which probably would be a volley.

Look in the next Newsletter for: “The Modern Game: The Forehand Baseline Drop Shot”



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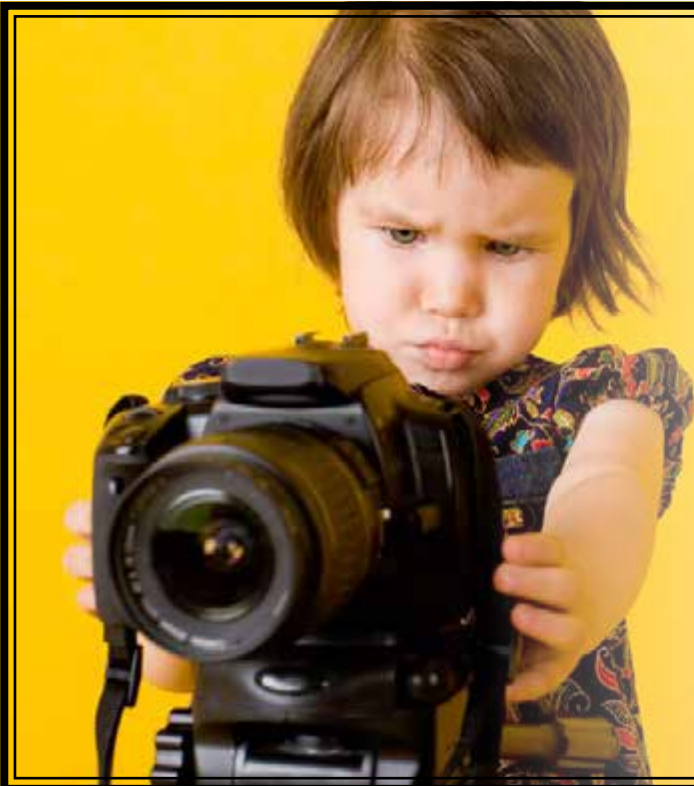
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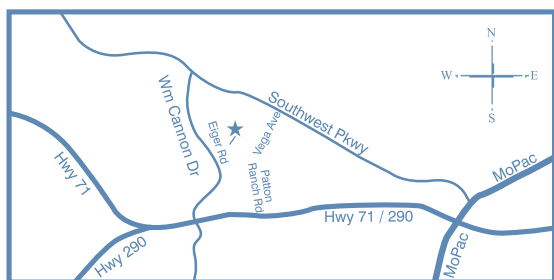
Do you have a picture of an event that you would like to run in this newsletter? Send it to us and we will publish it in the next issue.

Email the picture to sarah@circlecranch.info. Be sure to include the text that you would like to have as the caption.

Pictures will appear in color online at www.PEELinc.com.



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Recipe of the Month

"Pumpkin Pie"

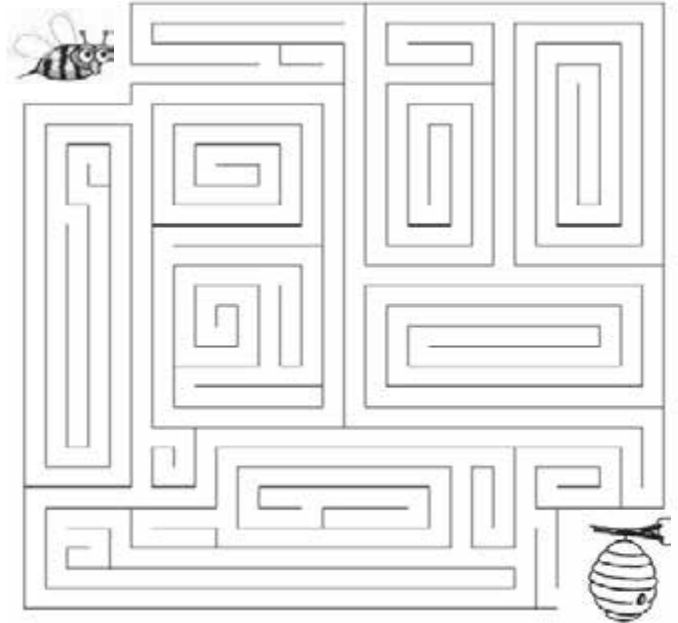
1 can pumpkin 1 can evaporated milk
1 cup brown sugar, 2 eggs, beaten
1 t. salt ½ tsp. ginger
2 t. cinnamon ½ tsp. allspice
¼ tsp. cloves

Combine and mix well. Pour into pie crust. Bake at 425° for 15 minutes; then 350° for about 45 minutes.

Submit your recipes to info@peelinc.com.

Kidz Maze Mania

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A FEW HOLIDAY THOUGHTS...

It is good to be children sometimes, and never better
than at Christmas, when its mighty founder was a
child Himself.
Charles Dickens

There are two ways to live your life. One is as
though nothing is a miracle. The other is as though
everything is a miracle.
Albert Einstein

The way you spend Christmas is far more important
than how much.
Henry David Thoreau



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News You Can Use

Traveling with your pet over the holidays? Here are some tips that will help make your drive smooth sailing.

Submitted by Kristen West, Owner of Gusto Dogs LLC.

1. Take your pet on short trips prior to the big day to let him get used to traveling by car.

2. Keep your pet safe in a secured, well-ventilated crate or carrier. It should be large enough for your pet to stand, sit, lie down and turn around. Letting him have free range in the car not only puts him at risk, but it also poses a risk to your family if you were to stop suddenly.

3. Never let your dog travel in the bed of a truck. Even if he is secured on a short line to prevent him falling or jumping out, your pet can experience discomfort from the weather and wind or sustain injury from debris.

4. Feed your pet three or four hours prior to departure and avoid giving him any food or treats in the car.

5. Never leave your pet in a parked vehicle, which can quickly become a furnace and cause heatstroke, even with open windows. In cold weather, the car holds the temperature like a refrigerator.

6. Your pet's microchip should be up-to-date and he should be wearing a flat collar and ID at all times.

7. Bring a bowl and extra water in case you get stuck in the inevitable holiday traffic jam!

8. Take lots of breaks to let your pet stretch his legs and relieve himself. It's a great excuse to do some sight-seeing or pick up a fun treat for yourself!



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A FOCUS ON PHYSICAL ACTIVITY

Pathway to Improved Health

By Concentra Urgent Care

Being physically active is one of the most important steps you can take to maintain or improve your health. When combined with eating a healthy diet, regular exercise can substantially reduce your risk of chronic disease, prevent weight gain, and improve your overall level of physical and emotional fitness.

HOW MUCH PHYSICAL ACTIVITY DO I NEED?

The U.S. Department of Health & Human Services (HHS) has recently published several recommendations related to exercise:

1. Any physical activity is better than no physical activity
 - Includes people with disabilities
 - Far outweighs the possibility of risk of injury or illness
2. Most health benefits occur with at least 150 minutes a week
- Both aerobic (endurance) and muscle-strengthening (resistance) are beneficial
3. For most people, additional benefits occur when
 - You increase the intensity of your physical activity
 - You increase the frequency of your physical activity
 - You increase the duration of your physical activity

SHOULD OLDER ADULTS EXERCISE, TOO?

The same HHS guidelines apply, but older adults need to make sure that their fitness level and any chronic conditions allow them to safely perform physical activity. For example, if an older adult is at risk of falling, he should do exercises that maintain or improve his balance.

WHAT IF I HAVE A CHRONIC MEDICAL CONDITION?

If you have a chronic medical condition, you should be under the care of a health care provider. It is important to consult your physician about the type and amount of physical activity appropriate for you.

HOW DO I GET STARTED?

The health benefits of physical activity far outweigh the risks and some activity is better than none. Persons who have not been diagnosed with a chronic condition (such as diabetes, heart disease, or osteoarthritis) and do not have symptoms (e.g., chest pain or pressure, dizziness, or joint pain) do not need to consult with a health care provider prior to starting an exercise program. For more information on total fitness programs in general, you can contact your health care provider, your Concentra health specialist, or visit the National Safety Council's Web site at: www.nsc.org/resources/Factsheets/hl/fitness.aspx



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News You Can Use



Take Care of Texas by Managing Your Leaves

As autumn brings cooler temperatures, it also signals the arrival of another seasonal display - falling leaves! While Take Care of Texas encourages you to plant shade trees to help lower your utility bills in the summer, these deciduous trees lose their leaves in the fall. Instead of raking and bagging them, where they will head to a landfill, put them back into your lawns and gardens as a valuable source of mulch and fertilizer. Leaves contain 50 to 80 percent of the nutrients a plant extracts from the soil and air during the season. Grass clippings, leaves, and other yard debris make up 20 percent of the trash sent to landfills each year. It costs Texans over \$250 million a year to collect and dispose of this waste. There are four basic ways to manage leaves and use them in landscaping:

Mowing: a light covering of leaves can be mowed, simply leaving the shredded leaves in place on the lawn. This technique is most effective when a mulching mower is used.

Mulching: a lawn mower with a bagging attachment provides a fast

and easy way to shred and collect the leaves. Apply a three to four inch layer of shredded leaves around the base of trees and shrubs. A two to three inch mulch of shredded leaves is ideal for flowerbeds. For vegetable gardens, a thick layer of leaves placed between the rows functions as a mulch and an all-weather walkway that will allow you to work in your garden during wet periods.

Composting: in addition to leaves, other yard wastes such as grass clippings, pine needles, weeds, and small prunings can be composted. Compost can serve as a soil conditioner that nourishes your yard and reduces the need for outdoor watering up to 60 percent.

Soil improvement: leaves may be collected and worked directly into garden and flowerbed soils. A six to eight inch layer of leaves tilled into a heavy, clay soil will improve aeration and drainage. The same amount tilled into a light, sandy soil, will improve water and nutrient holding capacity.



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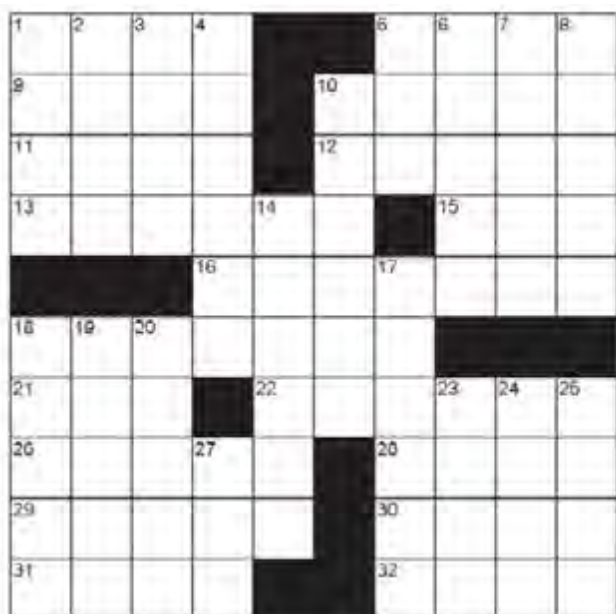
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Hi neighbor, I'm Dr. Valerie Doyle. My husband Andrew and I, along with our two little ones Liam & Luke, call the Circle C community home and engage in every aspect of it--from school to career! I'm thrilled to join Dr. Matthew Horne and incredibly grateful for the chance to welcome you and your family to our Dentistry.

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5. Syrian bishop
9. Against
10. Landing
11. Leaves
12. Boom box
13. Allure
15. African antelope
16. Polite
18. Leafy green
21. Marry
22. Esophagus
26. Woken
28. Goad
29. Type of tooth
30. Refer
31. Posttraumatic stress disorder
32. Sieve

DOWN

1. Nativity scene piece
2. Competition at the Greek games
3. Capital of the Ukraine
4. Symbol
5. Expression of surprise
6. Emblem
7. Pickle juice
8. A ball out of bounds (2 wds.)
10. Twist violently
14. Ripper
17. Strums
18. Slough
19. Ross ____, philanthropist
20. Gods
23. Brand of sandwich cookie
24. Seaweed substance
25. Cabana
27. Blue

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8		7			2		4	9
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The goal is to fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9. Each digit may appear only once in each row, each column, and each 3x3 box.

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#1 Circle C Ranch has just over 2 months of available inventory. That's considered a Seller's Market...but the rising inventory of available homes (see #4) and the lower # of pendings (see #5) may indicate a shift is coming.

#2 The # of Homes SOLD in MLS for the prior 6 Months = 182. That's 16% less than same time last year.

#3 The Average Price / SF for Circle C Ranch property was \$153! That 11% higher than same time last year.

#4 The # of ACTIVE Listings in MLS was 63, that's 142% more than this time last year!

#5 The # of homes under contract (PENDING) is 23. That's 38% less than same time last year.

GOT ~~STATS?~~ FACTS!

Circle C Ranch by Neighborhood	6 Months Sold History (05/2014-10/2014)						Current Market	
	TOTAL	AVERAGE					TOTAL	
	Homes Sold	Square Feet	Price / Sq. Foot	Sold Price \$K	Year Built	Days On Market	Available	Pending Sale
Circle C Central	29	3,052	\$ 137	\$ 418	1994	24	8	4
North	15	2,113	\$ 164	\$ 347	1996	17	6	1
On The Park	8	3,242	\$ 144	\$ 466	1997	29	2	0
Wildflower	8	2,114	\$ 163	\$ 345	2001	18	1	2
Park West	10	2,280	\$ 177	\$ 404	2001	28	1	1
Vintage Place	8	3,479	\$ 141	\$ 489	2002	16	1	0
Hielscher	21	3,145	\$ 148	\$ 467	2002	12	2	2
West	20	3,500	\$ 145	\$ 507	2004	33	3	3
Park Place	4	2,817	\$ 147	\$ 413	2005	39	1	1
Muirfield	6	3,560	\$ 149	\$ 530	2006	41	1	3
Enclave 1&2	8	2,714	\$ 153	\$ 416	2007	27	2	0
Lacrosse	7	2,804	\$ 156	\$ 436	2007	11	0	0
Alta Mira	5	2,991	\$ 148	\$ 442	2007	11	0	4
Fairway Estates	3	4,275	\$ 152	\$ 648	2010	58	1	1
Enclave Estates	3	3,954	\$ 156	\$ 615	2010	10	3	0
Avana	25	2,879	\$ 170	\$ 489	2013	77	30	1
Barstow Village	n/a	n/a	n/a	n/a	n/a	n/a	0	0
Barstow Court	n/a	n/a	n/a	n/a	n/a	n/a	0	0
Greyrock Ridge	2	3,235	\$ 137	\$ 444	2014	14	0	0
Cornerstone (NEW)	n/a	n/a	n/a	n/a	n/a	n/a	1	0
Circle C Ranch	182	2,977	\$ 153	\$ 454	2003	31	63	23
% Change Mo / Mo	5%	1%	0%	1%	0%	27%	2%	-34%
% Change Yr / Yr	-16%	3%	11%	14%	0%	62%	142%	-38%

Market Report data was obtained from the Austin Multiple Listing Service (MLS) on 11/05/2014. Texas License # 515588.

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