



# ROCKY CREEK NEIGHBORHOOD MAP

When we first moved to Rocky Creek, my wife and I were invited to an awesome party on Ambrosia. The party was great fun but I am always a little embarrassed by my poor memory of peoples' names. In the neighborhood we moved from in New York, one neighbor maintained a map on a single page with everyone's name on their particular lot. Even after living there for 15 years, we referred to this map often. We got an update every year. It even had a special place in our kitchen.

So I decided to create a similar map for the Highlands section of Rocky Creek which had a similar number of homes to our New York Neighborhood. I obtained a special gmail account to process all the requests for updates ([rockycreekinfo@gmail.com](mailto:rockycreekinfo@gmail.com)). Having it separate from my personal email kept me from losing updates. I quickly learned to bcc the email list on updates to avoid people getting spammed with reply-all. Also, some people asked to keep their email private.

With the rapid construction in the Highlands that map was changing almost every month. The new neighbors especially appreciated the map as a way to associate new friends with their home. For fun, we added a few cute icons that gave more identity to some people. For example a couple was married in their new home in a surprise wedding? We'll never forget that party, so they got a special love icon.

As we met more people in Rocky Creek, word of the map spread and I got requests for a similar map for the other sections. So in the last few months I expanded the map. It only took a few minutes every

Saturday and it was a fun way for me to get to know this beautiful neighborhood better. Most of the original information came from the county web site, but I also get updates from people. For example, some corrected spellings, or provided their preferred nickname.

One important consideration is security. Only one or two people

wanted to be anonymous. I had no problem removing their name. Several people wanted a limited distribution especially those wary of good and malicious internet search engines. I completely agree. There are also social media sites that have insufficient privacy policies. However, having this information can also increase security. For example, if you saw something suspicious you could quickly identify the home. So I established a few simple rules to encourage people to continue to participate.

Never post this information on Facebook or the Internet including any private groups.

Email and hardcopy distribution is restricted to residents of Rocky Creek.

Do not use this information for any solicitation, including fundraising or non-profit organizations.

So I hope everyone enjoys the new map [the map shown here is for illustrative purposes only]. If you want a copy of this map or to provide an update or to request an icon, send an email to [rockycreekinfo@gmail.com](mailto:rockycreekinfo@gmail.com). I will provide any resident who asks the most recent version but I will only distribute to the group every three months. Thanks to everyone who provided information and corrections to the map.

Submitted by Greg Rodgers - [rockycreekinfo@gmail.com](mailto:rockycreekinfo@gmail.com)



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# IMPORTANT NUMBERS

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## EMERGENCY NUMBERS

EMERGENCY .....	911
Fire.....	911
Ambulance.....	911
Police Department .....	512-314-7590
Sheriff – Non-Emergency.....	512-974-0845
Travis County ESD No.6/Lake Travis Fire Rescue Administration Office.....	512-266-2533
Travis County Animal Control.....	512-972-6060

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Lake Travis ISD.....	512-533-6000
Lake Travis High School.....	512-533-6100
Lake Travis Middle School.....	512-533-6200
Bee Cave Elementary.....	512-533-6250

## UTILITIES

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Pedernales Electric.....	512-219-2602
Alliant Gas (Propane).....	866-764-0283
AT&T New Service.....	1-800-464-7928
Repair.....	1-800-246-8464
Billing.....	1-800-858-7928
IESI (Garbage & Recycling).....	512-282-3508
Travis County Hazardous Waste.....	512-974-4343

## OTHER NUMBERS

Bee Cave City Hall.....	512-767-6600
Bee Cave Library.....	512-767-6620
Municipal Court.....	512-767-6630
Lake Travis Postal Office.....	512-263-2458
City of Bee Cave .....	www.beecavetexas.com

## NEWSLETTER PUBLISHER

Peel, Inc. ....	512-263-9181
Editor - Jon Stein .....	rockycreek@peelinc.com
Advertising.....	advertising@peelinc.com

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# HOA MANAGEMENT

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Southwest Management Services.....	512-266-6771
Christy Gross .....	christy@southwestmanagement.net

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# ARTICLE INFO

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The Rocky Creek Connection is mailed monthly to all Rocky Creek 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.

If you have an article of interest to the community please submit to [rockycreek@peelinc.com](mailto:rockycreek@peelinc.com) by the 15th of the month. The newsletter can also be viewed online at [www.PEELinc.com](http://www.PEELinc.com).

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# LETTER FROM THE EDITOR

“Summertime, and the livin’ is easy” – a great song no matter which artist has rerecorded it over the years. My favorite rendition has to be Janis Joplin’s, although Sublime’s loose sampling of it holds a special place for me. Summer is here! Vacations are in full swing, kids (and possibly parents) are sleeping in later and later, and that legendary Texas summer heat is upon us. I think we’ve got another great newsletter for you all this month, to enjoy reading by the pool or watering hole of your choice.

Greg Rodgers has done a fine job creating and maintaining the Rocky Creek neighborhood map. Be sure to check out his other contribution on the next page regarding a summary update on the phases of our neighborhood to date. And definitely get a copy of that map if you haven’t already.

Jennifer Linder, our resident Entertainment contributor, has written a great article on St. Phillips Pizza Parlor + Bakeshop for us this month. I have not been yet, but many I know that have rave about it. If you have places you’d like to recommend for Jennifer to profile, please send them my way and we’ll get them in the queue.

We introduce a new section, “Yard of the Month” in this edition. If you have a green thumb, submit your address and we’ll consider your yard for the next edition. Winners get to place a “RC Yard of the Month” sign in their yard if selected. This month’s yard is a natural beauty that has to be seen to be fully appreciated.

You will also find an update on the 4th of July festivities in Rocky Creek, as well as an update on Proof & Cooper’s grand opening. Missing this month are the Hot Corner, Baker’s Dozen, and Writer’s Nook sections, but they’ll be back next month. Too many vacations and summer activities going on right now!

As always, if you know of someone that might want to submit articles or contribute information to this newsletter, please send them my way. We are happy to put your submissions in print.

“Take a tip, take a tip, take a tid-it-ti-dip from me, Bradley’s on the microphone with ras M.G...”

See you around the ‘Creek.

Jon Stine  
Editor/Contributor  
[rockycreeknews@gmail.com](mailto:rockycreeknews@gmail.com)

# Rocky Creek DEVELOPMENT SUMMARY

As the keeper of the Rocky Creek Neighborhood map, I have had the chance to track the rapid growth of our neighborhood. Each of the seven pages has a summary of the number of sold lots, the number of lots under construction for sale, and the number of empty lots. I summarize the results in the quarterly update to the map.

Here are the current statistics as of June 2015. Activity is so fast that these numbers are likely to have some error. If you see anything incorrect on the map, send me an email to rockycreekinfo@gmail.com so I can correct it.

*Submitted by Greg Rodgers (rockycreekinfo@gmail.com)*

Section	Sold	For Sale	Empty Lots	Total
Esperanza	78	2	3	83
Primrose	43	4	7	54
Coves	38	0	2	40
Highlands	71	2	1	74
Phase 3	14	17	52	83
<b>Total</b>	<b>244</b>	<b>25</b>	<b>65</b>	<b>334</b>

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# Rocky Creek Connection

## YARD *of the* MONTH



We're kicking off our first Rocky Creek "Yard of the Month" with this meticulously sculpted and breathtaking NaturalScape on Broomweed Cove. Someone with a keen eye for the local flora has planted an exorbitant number of draught tolerant species to complement the natural look of our neighborhood green spaces. Bucking the current trend towards overly manicured lawns, this Macronutrient Maverick has cultivated an idyllic Hill Country retreat, complete with burgeoning ground cover, organic fertilizer, and thriving topiary. Hats off to this low maintenance delight!

Think your yard looks better? Send me an email with your address, and we'll consider it for the next Yard of the Month. You can nominate your neighbor, too. Winners will have a "Yard of the Month" sign that can be proudly displayed in their yard for the whole month.



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Steiner Ranch Resident  
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Ray Mondro, *Project Manager*  
Lake Travis Resident  
1998 - Present

# Rocky Creek Connection



## SEVENTH ANNUAL HUDDLES & HEELS RETURNS ON AUG. 13, 2015

Join Lake Travis High School Head Football Coach Hank Carter and the Cavalier Football Coaching Staff for a fun evening of dinner, football and prizes. Open to all women who are interested in learning more about the Lake Travis football program. This is a fun opportunity to get to know other Lake Travis Football moms, have dinner with the coaches, and win fabulous prizes.

Hosted by the Lake Travis High School Football Booster Club, this year's Huddles & Heels event will be held on Thursday, August 13th at 5p.m. in the Lakeway Resort and Spa Vistas Ballroom overlooking beautiful Lake Travis.

Tickets are \$55 and include a buffet dinner. The event will also feature Lake Travis Football spirit wear and merchandise for sale, a silent auction and prize chance drawing tickets available for purchase.

Invite your Moms, Grandmothers, Aunts, Sisters, and Girlfriends! Tickets on sale July 1 through August 10, 2015. Pay by credit card online at: [www.laketravisfootball.com](http://www.laketravisfootball.com) or in person via check or cash at the LTHS Cavalier Activity Center located at 3324 Ranch Road 620 S, Austin Texas 78738 (M – Th 8am to 5pm).

Proceeds from the event benefit the Lake Travis High School Football Program. Attire for the evening is "tailgate chic" and this promises to be a fun event to help kick off our "LEAVE A LEGACY" 6A Football season.



### St Phillip Pizza Parlor + Bakeshop

Named for the Patron Saint of Bakers and Pastry Chefs, St. Philip brings together thoughtfully sourced ingredients in imaginative ways. Inspired by the aroma of baking bread, the bubbling of melted cheese on hand tossed pizza crust, and the promise of fresh-from-the-oven pastries and sweets, the team that brought you the acclaimed Uchi and its sister restaurants features seasonal dishes, hearty meatballs, and delicious sandwiches along with a beverage selection of craft beers, mixed drinks and wine on tap.



Recently named by Austin360 as one of Austin's restaurants with a kids menu that goes beyond the basics, and by Culture Map Austin as a hot South Austin restaurant worth the drive!

St. Phillip is located at 4715 South Lamar, and is open daily for lunch and dinner (11AM weekdays, 10AM weekends), and they also serve brunch on Saturdays and Sundays. Their bakeshop is open at 8AM every day of the week. Reservations are recommended for parties of 6 or more.

Submitted by our resident Entertainment contributor, Jennifer Linder.

## CICADAS



Cicadas are fairly large insects but can vary in size with some growing over 1 ½ inches. Color may also vary depending upon species, but many are brown or green. All cicadas have bulging eyes and, on adults, wings that are held roof-like over the body. The wings are semi-transparent with thick wing veins. The majority of their life cycle is spent underground.

Cicadas have 2-5 year life cycles and appear in Texas in mid to late summer. Females insert egg clusters into branches of trees using their saw-like ovipositor

(egg laying structure). Eggs hatch after about 6 weeks and small nymphs drop to the ground where they burrow into the soil. Nymphs feed on sap of tree roots with their piercing-sucking mouthparts. After becoming fully developed, nymphs emerge from the ground at night and climb onto nearby objects such as tree trunk, plants, fences, etc. Adult cicadas emerge from the last nymphal stage leaving behind the exuviae (cast skin). Adults can live 5-6 weeks.

Male cicadas are well known for their “song”. They rest on a tree and produce a whining sound to attract females. The sound is produced by two vibrating membranes on the side of the abdomen. Females do not “sing”. Adults feed on juices from tender twigs, but usually do not cause lasting harm to the plant from feeding.

For more information or help with identification, contact Wizzie Brown, Texas AgriLife Extension Service Program Specialist at 512.854.9600. Check out my blog at [www.urban-ipm.blogspot.com](http://www.urban-ipm.blogspot.com)

*The information given herein is for educational purposes only. Reference to commercial products or trade names is made with the understanding that no discrimination is intended and no endorsement by Texas A&M AgriLife Extension Service or the Texas A&M AgriLife Research is implied. Extension programs serve people of all ages regardless of race, color, religion, sex, national origin, age, disability, genetic information or veteran status.*



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## Rocky Creek 4th of July Celebration

Last year's 4th of July Party at the Rocky Creek pool was a huge success, and we plan to do it again for 2015! What better way to kick off our Nation's birthday than a patriotic, decorative Bike Parade at 10AM! Kids of all ages are invited to decorate their rides, the more patriotic and celebratory the better. Meet in the pool parking lot a little before 10AM to socialize, check out everyone's custom bikes, and then we'll get the Bike Parade on the road. Those of you on Wildrye and Fescue that don't participate in the Bike Parade will have prime viewing as our neighborhood kids cruise by on their patriotic creations. Be sure to give them a wave and a cheer as they pass your house!

Later in the day, head on back to the Rocky Creek pool for our 4th of July DJ & Pool Party from 1PM to 5PM. We'll have food trucks serving up delicious food, a DJ spinning the latest hits, and plenty of pool to splash around in.

So show everyone how patriotic you can be, and join us for a celebration of our Country's freedom. Event details below.

**DATE : Sat. July 4th**

**TIME : 10:00AM & 1:00 – 5:00PM**

**ACTIVITIES : Bike Parade at 10AM**

**DJ and Pool Party from 1-5PM**

**Food Trucks**

**Swimming**

**Lots of FUN!!!**



## Local Spotlight: PROOF & COOPER



We ran short on time to put an entire write up in the July edition, but I did want to pass on some info about the new Proof & Cooper that is opening this month. It's a Game Changer...

At the intersection of Hamilton Pool Rd and Highway 12, on the site of the former Bert & Ernie's, sits an exciting new entrant in the Hill Country craft food and drink establishment list. Named "Proof & Cooper" after common terms for bourbon making processes, the new place will combine passions for whiskey, craft beer, and fine dining in a completely redesigned space.

To cut right to the chase, there will be no pool tables, no weight benches, no tanning machines, or \$1 beers, all hallmarks of the previous Bert & Ernie's operation. Gone also are the wolves in pens in the side yard, people living upstairs, and the rows of empty coolers and cheap wine. Do not despair, however, as the new place promises to offer a significantly more gratifying drinking and dining experience.

Featuring two distinct themes, Proof & Cooper will pair Southern Picnic style cuisine with a creative cocktail menu in the downstairs area, which also houses the majority of the kitchen space. The upstairs space is purpose built to "allow us to do what we love best - whiskey" according to Jeremy Murray, co-owner of Proof & Cooper and several other successful Austin area restaurants and bars.

Featuring a Whiskey Library and Supper Club style fine dining, the upstairs at Proof & Cooper will deftly fill a void for fine drinks and dining while creating a previously unrealized need for more sophistication in the Hamilton Pool Rd/Dripping Springs area. With inspired cocktails, a curated whiskey library, hand selected craft beers, and a food menu created by acclaimed chef Russell Dougherty (formerly of Little Barrel and Brown in Austin), Rocky Creek residents will now find themselves within a couple minutes of Austinesque foodie enchantment, previously only available via long drives into the downtown area.

*(Continued on Page 9)*



(Continued from Page 8)

If you like whiskey, this place will naturally be a home run, but don't overlook the opportunity to partake in all of the sophistication and creativity that Proof & Cooper brings to the table. I have a feeling that their passion for whiskey spills over in waves to everything else that they touch...

- Location:** Highway 12 & Hamilton Pool Rd
- Opening:** July 4th
- Pool Tables:** No
- Tanning Booth:** No
- Dollar Beers:** No
- Whiskey:** Curated Library, and Cocktail based
- Cuisine:** Southern Picnic, and Supper Club Fine Dining
- Anticipation:** Through the Tin Lined Roof

## What's at stake?

*When to remove stakes from newly planted trees.*



Some experts recommend that you stake trees only for the first year after planting. Other experts recommend not staking at all.

Most trees develop strong trunks faster if allowed to move freely with the wind. Sometimes newly planted trees are staked if they have a small root ball compared to their size, are heavily foliated, or are planted on a windy site.

In any case, remove the stakes from your trees as soon as they can stand alone, usually after the first growing season. The sooner the supports are removed, the faster the trees will become stronger.



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*by Jim and Lynne Weber*

For many of us, the outdoor magic and mystery of summer nights was best embodied by the blink of fireflies or 'lightning bugs', which are neither flies nor bugs, but beetles. With over 170 species of fireflies in North America, and about 36 of those species in Texas, fireflies fall into three main genera: the Photuris, Photinus, and the Pyractomena. The most common species in Texas is the Pennsylvania Firefly (*Photuris pennsylvanicus*), which ranges from the eastern U.S. to Kansas and into Texas.

Most likely to be spotted at night in fields and near wooded areas, the adult Pennsylvania Firefly's elytra (hardened forewings that form a protective covering over flight wings) are dark brown with yellowish margins and slanted stripes. The head is yellow around the sides and red in the middle, and their overall length is about half an inch. After mating, the female lays tiny, spherical eggs singly or in small groups in damp soil, around grass or moss, and they hatch in about 4 weeks. The larvae feed in the grass on slugs, snails, earthworms, and cutworms, and in this immature phase their light isn't visible unless they are turned over. They overwinter as larvae in small chambers within the ground, waiting for the spring months when they pupate and emerge in early summer as adult fireflies, giving them an average lifespan of approximately two years.

Firefly mating is dependent on the female seeing the distinct flashes of a mate-seeking male, and each must find the exact right blinking pattern in order to mate successfully. Males begin flying after dark, emitting yellow or yellow-green flashes, some flying above the tree canopy. Interestingly, ambient light

around a firefly's natural habitat decreases the chance it will find a mate. In order to rise to the challenge of producing offspring with artificial light around, fireflies must increase the intensity of the flashes they produce in order to be seen. This increased light emission decreases the stored energy supply in the firefly that would normally be used directly for reproduction. Artificial light also exposes the fireflies to nighttime predators, even when they are not blinking. This combination of effects from artificial light directly decreases the chance that fireflies will survive and mate.

Flashes of light can be emitted by both male and female fireflies, and can also be used for purposes other than mating. One additional use is to lure prey to them; in fact, females from the *Photuris* genus will often mimic the flashes of a female *Photinus* firefly, and a male *Photinus* that falls for it will quickly be devoured! Not all female fireflies are capable of flight, however, as some species are wingless and bear a strong resemblance to larvae rather than to adult males of the same species. Often, these types of fireflies are



referred to as 'glowworms'.

The abundance of fireflies has been decreasing over the years, greatly challenged by both the increasing presence of artificial light and the rapid development of our open fields and forests. As human light pollution and development continues to spread, fireflies just might disappear altogether, in a blink of an eye!

*Send your nature-related questions to [naturewatch@austin.rr.com](mailto:naturewatch@austin.rr.com) and we'll do our best to answer them. Check out our blog at [naturewatchaustin.blogspot.com](http://naturewatchaustin.blogspot.com) if you enjoy reading these articles!*



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Hosting an exchange student is like adding an international branch to your family tree. Many host families develop lifelong friendships with their exchange students and keep in regular touch with them. Some even visit them in their home countries, or invite them back for weddings and graduations

Hosting an exchange student provides your family, your high school and your community with a direct window into another country and culture, providing an opportunity for

life-long learning.

Families of all shapes and sizes can host an international exchange student. We've had host families with young children, no children, high school aged children – as well as empty nesters and single parent households.

Ayusa is a non-profit based in San Francisco that promotes global learning and leadership through foreign exchange and study abroad programs for high school students from around the world.

For more information about hosting a high school foreign exchange student, please contact your local representative Vicki Odom at 832.455.7881 or [vodom@ayusa.org](mailto:vodom@ayusa.org) or Ayusa at 1.888.552.9872 or by visiting the website at [www.ayusa.org](http://www.ayusa.org).



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## THE DEDICATED RUNNER

*Submitted by Steve Bernhardt*

The heat is officially on in Central Texas, for the foreseeable future no matter the time of day it will be hot and often humid during our runs. Does this mean it's time to slow down, not run as often, or simply head indoors to the gym to run? If you are a dedicated runner none of these options sounds appealing. Fortunately none of them are necessary either if we take our time to understand how to acclimatize to the higher temperatures and take the necessary measures to run safely and comfortably under the bright Texas sun.

First, it takes our bodies about 7-10 days to begin to make the physiological adjustments needed to adapt to strenuous activity in the heat. Research has shown we can become fully acclimatized in 14-days based on spending at least one hour a day in the heat. During this time our blood plasma volume increases, sodium levels concentrate, and our core body temperature decreases. Keep in mind fitter runners usually adapt quicker, as well as younger runners often do better in the heat than older runners.

Next, dress properly to maximize evaporative heat loss. Wear clothing designed for running that does not hold moisture in the fabric (hydrophobic) and encourages evaporation. Our bodies cool as the heat is pulled away from us in our evaporating sweat. Avoid running in cotton as it holds the moisture in the fabric and makes wide scale evaporation nearly impossible. Running in a soaking wet cotton t-shirt is not cooling, it's basting. Also, don't forget a breathable hat to keep the sun off your head and sunglasses to fight off the negative effects of UV sunlight on your eyes.

Lastly, our sweat rate increases as our bodies adapt to the stress of running in higher temperatures, because of this we need to replenish our fluids in order to maintain our effort and vital bodily functions. Water is ok for shorter duration runs (30 minutes or less) but for longer efforts we need to add some electrolytes like sodium chloride, magnesium, and potassium. There are many well designed hydration products available that are tasty and effective, as well as several different ways to carry fluids while on your runs like a hand-held water bottle or waist belt. If you are worried about the comfort of carrying a bottle while running, trust me after a few days you'll hardly notice it and grow thankful for having it with you.

Just because it's hot and humid doesn't mean we have to stop doing what we love to do, run. Being patient and giving our bodies time to acclimatize is critical. Wearing the right clothing to protect ourselves for the sun and encourage evaporative cooling is a must. Fluid replacement in order to maintain proper hydration is necessary to avoid heat related illness due to overheating and dehydration. With care and attention to each of these areas you'll be on your way to accomplishing your running goals no matter what the Texas summer decides to throw at us.

## CHOOSING A CAREGIVER FOR AN ELDERLY PERSON

The task of choosing a caregiver for an elderly person can seem intimidating, and often falls to a close friend or relative. Questions arise from how to vet the right person for the job, to choosing the best professional agency.

The first thing to consider is the type of services needed: whether the elderly person needs a companion type service, assistance with activities of daily living, or more skilled nursing needs. If the needs are for a companion, there might be a neighborhood friend available to fill the position. It's important to meet with the applicant to make sure there is a clear understanding of the job description, rate of pay and that there is an employment contract in place. This avoids any misunderstandings in the future.

If more assistance is needed with activities of daily living, such as bathing, dressing, eating and so on, it may be advisable to choose an agency that can provide trained personal. Make sure these employees are insured and bonded through the agency. These caregivers also engage in light housework activities, and it's also important to know if they will provide transportation for the client to doctor and other medical appointments if needed. Some agencies will provide transportation with a waiver, but if the caregiver is to use a family vehicle make sure that correct vehicle insurance is in place.

A trusted person representing the client should be present at the interview with the agency, and with the proposed caregiver to make sure that the person is a good fit. Make sure that the agency has performed a background check and that the caregiver has provided good references.

Cost is usually a key factor when choosing caregiver services, but the lowest priced services may not always be the best fit. It's always a good idea to shop around and compare agencies in your area.

Lastly it's very important that an outside person keep a watchful eye on the situation with a caregiver and elderly person, for possible abuse and neglect. The agency should be notified immediately of any problems. Unfortunately our seniors are vulnerable in our society and need help to stay safe.



# Rocky Creek Connection

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**NOT AVAILABLE  
ONLINE**

**NOBODY IS DROWNPROOF**

**WATCH & KEEP KIDS IN ARM'S REACH**

[www.colinshope.org](http://www.colinshope.org)

COLIN HOLST

**THESE TIPS CAN SAVE LIVES**

**CONSTANT VISUAL SUPERVISION**

**LEARN TO SWIM**

**WEAR LIFE JACKETS**

**MULTIPLE BARRIERS AROUND WATER**

**KEEP YOUR HOME SAFER**

**CHECK WATER SOURCES FIRST**

**STAY AWAY SAFETY**

**BE SAFER IN OPEN WATER**

**LEARN CPR**

**LEARN MORE: [www.colinshope.org/RESOURCES](http://www.colinshope.org/RESOURCES)**

**DROWNING IS THE NUMBER ONE CAUSE OF ACCIDENTAL DEATH FOR CHILDREN UNDER FIVE, AND A LEADING CAUSE FOR CHILDREN AGES 1 - 14.**

1 2 3 4 5 6 7 8 9 10 11 12 13 14

Children under the age of five are often at highest risk.

**24 Texas children have already lost their lives to drowning in 2015**

**DROWNING IS PREVENTABLE**

## RETIRE BETTER

# 3'S A CROWD

WITH JOSH STIVERS

When considering possible savings and investment options there are three basis characteristics to take into consideration. These 3 primary components are Liquidity, Safety, and Growth.

The quintessential perfect investment provides for complete access to funds (liquidity) while providing higher than average returns (growth) with absolutely no risk of loss of capital (safety). In case you haven't heard...this investment does not exist. In most cases, it is necessary to pick from two of the three characteristics. Let's look at a couple of examples.

A savings account at the bank guarantees your deposit and offers complete liquidity. The trade-off is banks are currently offering extremely low interest on your savings. If someone would like to make higher interest, they can place their money into a certificate of deposit (CD). Depending on how long they are willing to commit, the interest guarantee will increase with the length of the commitment. Put another way, the longer they are willing to forego liquidity on their money, the higher interest they will receive. In this example, you have to give up liquidity to achieve more return and still maintain absolute safety.

Another example would be a common stock in a publicly traded company. Due to the efficiency of our stock market, it is possible to sell the stock at any time....Liquidity. There is also the possibility of investment gains if the company does well. The problem is there is no guarantee of the company's performance. Therefore we give up safety in order to achieve both liquidity and potential for returns.

Most investors looking for more safety than common stocks and more growth potential than bank CDs have traditionally employed the use of bonds. Bonds pay a higher dividend than current interest rates and are guaranteed by the issuing company. Though the underlying price of the bond may fluctuate, if held to maturity the bondholder will receive their original

investment back. Bonds are not as liquid as stocks and savings accounts.

The conundrum for us today is our stock market is continuing to reach all-time highs, interest rates have remained at all-time lows since 2008, and bond values have inflated to very high levels as well. Investors are faced with a difficult task of choosing where to invest their money to achieve a balanced approach.

Low interest rates have forced many traditionally conservative investors to take on more risk in order to achieve higher returns than safe assets are currently paying. Many investors would like to take profits from their high flying stocks, but are faced with the question of where to invest these profits.

We are in very unique times. Now more than ever, investors must properly weigh the balance of liquidity, safety, and growth in their portfolio. Managing expectations and time horizons are some of the best ways to start this process. By properly assessing what you need your money to do for you over the next 1, 3, 5, and 10 years, you can begin to build a plan that will allow you to spread your investments across appropriate asset classes.

Through a proper allocation across non-correlated asset classes, it is possible to balance out your current portfolio without giving up the potential for long term growth. While we all want the market to continue reaching new highs, we still have to plan appropriately for the event things may head the other direction.

If you would like further information on this topic or to receive a copy of our report on retirement investment planning, please send your requests to the email below. As always, we are here to answer your pressing questions and concerns regarding retirement investment planning.

Send your questions and information requests to [retirebetter@platinumwealthadvisory.com](mailto:retirebetter@platinumwealthadvisory.com)

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## **ALWAYS FULL-SERVICE!**

Other incentives available: I will cover .5% of your closing costs including another .5% going to the charity of your choosing!

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