

RANCH RECORD

Official Newsletter for the Steiner Ranch HOA

VOLUME 9 ISSUE 10

OCTOBER 2015



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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

OFFICE HOURS

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

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MISSION STATEMENT

Peel, Inc. Community Newsletters

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

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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.

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Administration Office 512-266-2533
Travis County Animal Control 512-974-2000

STEINER RANCH CONTACTS

Steiner Ranch Community Association Office 512-266-7553

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Laura Welch Bush Elementary 512-570-6100
Steiner Ranch Elementary 512-570-5700
River Ridge Elementary 512-570-7300

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

OTHER NUMBERS

Lake Travis Postal Office 512-263-2458
Coyote Sightings 311

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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 meredith@steinerranchhoa.com. The deadline is the 8th of the month prior to the issue.

COVER PHOTO

This month's cover photo was taken at Steiner's annual neighborhood Trunk Or Treat event. Little Ashlynn and her dad make a sweet pair!

Send us pictures you've taken around the neighborhood, and we'll enter you in our monthly photo drawing. The winner will receive a \$20 gift card to a neighborhood business AND their photo will be included in the Steiner Ranch Record. Grab your camera and get creative!

For cover photo consideration, our submittal deadline is on the 8th of the month prior to publication. Photos should be submitted electronically by the deadline date to meredith@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.



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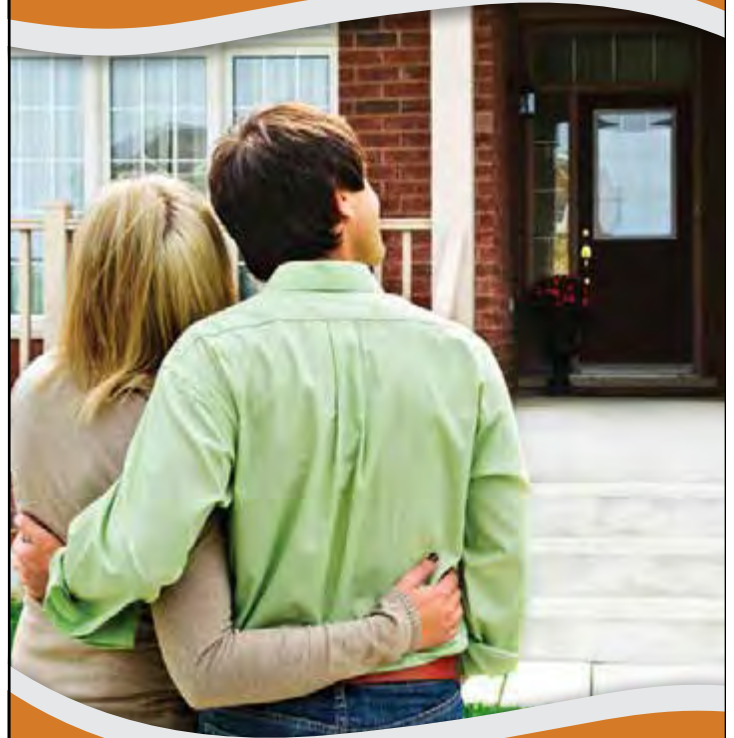
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EVENTS

2015
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OCTOBER

10/9 - 10/11 | Fall Scrapathon

10/18 | Pumpkin Patch

10/24 | Father Daughter Dance

10/25 | Halloween Trunk or Treat

NOVEMBER

11/7 | Camping on the Ranch

11/14 | Holiday Shopping Event & Pictures With Santa

DECEMBER

12/2 | Volunteer Dinner

12/5 | Breakfast with Santa

12/1 - 12/25 | Holiday House Decorating Contest

Interested in helping plan and coordinate our community events? Attend a Social Committee meeting, held at 6:30pm on the second Tuesday of each month at Bella Mar. Contact Desirre Ghebremicael, Lifestyle Coordinator at desiree@steinerranchhoa.org with questions.

All events are tentative and subject to change or cancel.



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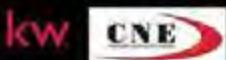
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Around Steiner



Fall is finally upon us, along with cooler temperatures, football, Halloween, and budgets. While we all want to save money to send our children to college, pay for a new car, pay the mortgage, etc., it is important to remember that your homeowner association's assets for the Master, Residential, and Fairways Associations, including pools, parks, greenbelts, community centers, down to irrigation and plants, are all owned by you, the resident. There are 4,430 homes in the combined associations and each homeowner shares in the assets of the associations. Just as in your home, when it needs maintenance, repairs, or refurbishments, it falls in large part to association members to fund the work.

Your HOA is diligent in our efforts to save members money. We just completed negotiations on a new contract with our trash and recycling company. In every contract negotiation there is give and take and this negotiation was no different. While the new contract saves the Association approximately \$173,000 over the next 5 years, we agreed to the elimination of the additional two bags of trash that could be set alongside each resident's trash container. The time required for the driver to dump the container, then leave the truck, put the additional bags in the container, and then get back into the truck to dump the container a second time is labor intensive, resulting in additional cost. Therefore, beginning November 1st a second trash container will be required by residents who need the additional trash storage. The additional container can be obtained from the waste hauler for an additional monthly fee.

As we continue to work our way through the 2016 budgets I am sure there will be other changes. I look forward to sharing those changes with you all and welcome your comments, concerns, and ideas.

Thank you,

—Randy



MESSAGE

From The SRMA Board Of Directors

Volunteers Are So Important to Steiner Ranch!

Bill Menzies, SRMA Board President

Hello Steiner Ranch Residents! Welcome to the first monthly article from a member of the Board of Directors (BOD) of the Steiner Ranch Master Association (SRMA), which is the HOA for many of you. My name is Bill Menzies and my term on the BOD began in April, 2014. My wife, Kathy, and I moved to Austin from Alexandria, VA in 2012 and built our home in Bella Mar. In early 2014 I read a Ranch Record article about upcoming SRMA BOD elections. I, like many of you, wanted to volunteer and give back to our community while also being able to meet more of the nice people in Steiner Ranch. The April 2014 elections resulted in me being elected Director. With more than 4,000 homes and being in transition from a developer-run HOA to a resident-run HOA, there was then and is now a lot of work to be done. I'm sure you are aware of our terrific HOA staff, led by Randy Schmaltz, which runs the SR Community. They do an excellent job and our thanks go out to them every day.

We also have many volunteers who help with community activities and events, host activities in their homes, and participate on SRMA committees. For example, our swim and neighborhood programs such as soccer are fantastic for parents and kids. There are many additional activities offered by groups such as The Moms And Tots Group and Young At Heart. Some events coordinated by the HOA through the Social Committee are Concert in the Park, Trunk Or Treat, The Easter Egg Hunt, and many others. Our committees include Finance, Transition, Social, Firewise, Facilities, Trails and Landscape. Each of these committees makes recommendations to the BOD for improvements. Without all of our volunteers, Steiner Ranch would not be as much fun and the HOA staff and BOD would definitely have more difficulty operating the community in a direction the residents favor. Many thanks go to our volunteers.

This brings me to my last point—please get out there and volunteer for something you like to do. I remember the days when I was younger, raising a family and trying to develop my career. Perhaps there is no extra time to volunteer right now but think about it for the future. For those of you who have the time now, we really need you. Many of our committees, activities and events lack the number of volunteers they need to be successful. Go to our website, www.steinerranchhoa.com and look at all of the opportunities for giving back. You will have a great time when you do.

The next few "From the SRMA" articles will focus on Transition, the 2016 Budget and the formation of a new Long Range Planning Committee. I hope to meet more of you soon.

The Fairways ANNUAL MEETING

October 14th, 2015
Election of Board Director

The Fairways will hold its Annual Meeting on Wednesday, October 14th, 2015, 6:00 pm at Town Square Community Center located at 12550 Country Trails Lane. The Annual Meeting is held to review the past year's financial status, activities, association reports and election of board officers. As a homeowner, you are welcome and encouraged to attend.

The election of a Board Director will be held during the October 14th meeting by the Fairways homeowners. If you are unable to attend the meeting, please remember to vote via the absentee ballot or grant your vote to another homeowner that will be attending using the proxy. The ballot and the proxy will be provided prior to the Annual Meeting.

Those interested in serving on the Board, should submit their contact information with a brief bio, or direct their questions, to Randy Schmaltz, Executive Director at randy@steinerranchhoa.org. Directors serve a term of three years. Board meetings are held once a month on the second Wednesday of the month at 6:00 PM.

We look forward to seeing you at the meeting!



The Fairways will host a Fall Gathering on Sunday, October 18 from 4-6pm at the end of Old Course. We hope to see you there!



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TRUNK OR TREAT AND HALLOWEEN EVENT 2015



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 25th from 4—6pm. We hope to see you and your little costumed kiddos on the 25th!

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? 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 event is on a first-come, first-served basis. The first 350 children under 10 will be given a wristband to participate.

Will there be activities at the event? There will be

games, rides, 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 in the parking lot early to decorate. Every vehicle will need to provide enough candy or toys for 350 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/e/2015-trunk-or-treat-vehicle-participation-tickets-18140026307?aff=eac2>



SEND YOUR PHOTOS!

You Could Win A \$20 Gift Card!

Thank you to Cynthia Griggs for submitting this month's ADORABLE winning picture and cover photo, taken at Steiner's annual Trunk Or Treat event. Cynthia won a \$20 gift card to Cups & Cones! You could win next month- send us those Thanksgiving pics, fall photos and football shots!

Send us pictures you've taken around the neighborhood, and we'll enter you in our monthly photo drawing. The winner will receive a \$20 gift card to a neighborhood business AND their photo will be included in the Steiner Ranch Record. We love receiving pictures from our residents! Even if you don't win the drawing, your photo may be used in a future newsletter. Say cheese!

Please submit photos to: meredith@steinerranchhoa.org

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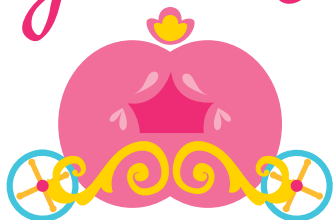
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Around Steiner

FATHER-DAUGHTER

Royal Ball



*Please join us for a magical evening at our first
Royal Ball Father Daughter Dance!*

WHEN | October 24th , 2015

WHERE | Towne Square Community Center,
12550 Country Trails Lane, Austin,
TX 78732

TIME | 6:30pm to 9:00pm

AGE | 5 and up

FEE | \$20 per person



INFO | This event promises to be a night
filled with fun, laughter and dancing.

Ticket will include light refreshments,
royal dessert treats, dancing, a carriage
ride and a tiara for your little princess.

This event is **SOLD OUT**. Please
contact Desirre Ghebremicael at
desirre@steinerranchhoa.org to be
added to the wait list.



CAMPING on the Ranch

*Mark your calendars, register and get ready
for Steiner's annual "Camping On The
Ranch" event, coming in November.*

WHEN | Saturday, November 7th, 2015 at
6:00pm

WHERE | Towne Square Community Fields

INFO | Bring your board games, books and
story telling talent for a fun night
under the stars! You provide your tent
and sleeping bags, we provide the
stars and outdoors. Cups & Cones
will be selling breakfast tacos and/
or kolaches in the morning and the
Social Committee will be providing
donuts, coffee and hot chocolate, free
of charge. Questions, please contact
Desirre Ghebremicael at Desirre@steinerranchhoa.org. To register, please
visit the Eventbrite page at: [http://
www.eventbrite.com/e/camping-on-
the-ranch-2015-tickets-18048150504](http://www.eventbrite.com/e/camping-on-the-ranch-2015-tickets-18048150504).



HOLIDAY SHOPPING EVENT 2015

Ready to get into the holiday spirit? The Steiner Ranch Social Committee will be hosting its Annual Holiday Sales event on Saturday, November 14th from 10:00am - 4:00pm at the Towne Square Community Center.

Interested in being a vendor for the event? Do you make fabulous jewelry? Are you an artist? Or do you simply do amazing work or provide exceptional services you want to bring to the community? Consider signing up to be a vendor this year! Four areas are dedicated to vendor space:

- Inside Community Center at \$ 64.29
- Outside, in the covered pavilion at \$43.19
- Outside gate at \$32.64 (must provide own tent)
- Uncovered Veranda \$22.09 (must provide own tent and table).

Spaces are available on a first-come, first-served basis. Registration closes November 7th. Fees must be paid to reserve your space, and no refunds will be made after November 1st, 2015.

Steiner Ranch reserves the right to deny any application based on content, similarities and/or duplication of products or services. Service providers will be limited to no more than 4. Residents must be in "good standing" with the Association.

NOTE **Please check attendee list prior to registering. Duplicate vendors will not be accepted (unless approved by Committee Chair). Registration does not confirm your space.

Questions? Contact Desirre Ghebremicael at desirre@steinerranchhoa.org

Please visit the Eventbrite page to register:

<http://www.eventbrite.com/e/holiday-shopping-event-2015-tickets-18047815502>



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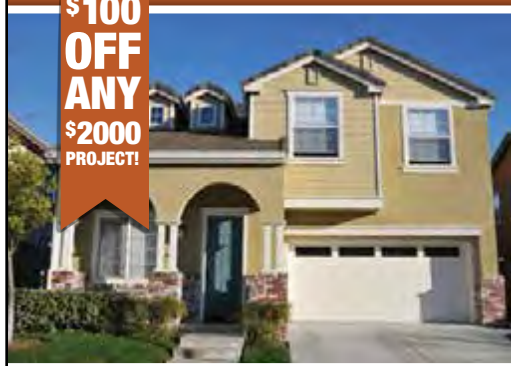
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Around Steiner

YMSL VIPERS: GIVING BACK

On September 12th, the Vipers Chapter of YMSL (Young Men's Service League) partnered with Side By Side Kids, a faith based program for elementary school children in East Austin, for a morning of giving back and fun. The YMSL members, many who live in Steiner Ranch, purchased, fitted, and distributed new shoes to children in the program. They also had fun playing soccer with the kids and prepared and handed out lunches. YMSL members, and the children of Side By Side Kids, had a great morning together! YMSL is a national mother-and-son philanthropy organization whose mission is to assist, serve, and support those in need in the community. Thank you for serving, YMSL Vipers!



FACILITIES & GROUNDS IMPROVEMENTS

Our facilities folks have been busy! Following is a list of recent updates that have taken place since August:

- The decking at Town Square Pavilion was resurfaced.
- The restrooms at Town Square Community Center were updated. Old wallpaper was removed, and walls were textured and painted to provide a durable finish.
- Broken and uneven sidewalks were removed and replaced in Sierra Vista and Savannah Point neighborhoods.
- Engineered Wood Fiber was added to the playground at John Simpson Park to help with safety in all fall zone areas.
- John Simpson Tennis Court surfaces were power washed.
- New counter tops were installed in the pool area restrooms at Bella Mar.

Bella Mar pools & pool decks will be closed Monday, October 5 through Sunday, October 11 for maintenance.

ARE YOU SIGNED UP TO RECEIVE HOA ALERTS & UPDATES?

One of the ways the HOA communicates with residents is via our website email database, where we are able to send safety alerts, weekly activity updates and lost and found pet alerts. In order to receive these alerts, you must sign up. To do so, visit the HOA website at www.steinerranchhoa.org, click your profile and choose which alerts you would like to receive under the subscriptions tab. The HOA does not share your email information.

REPORTING A PROBLEM

The HOA takes all resident complaints seriously and does not release identifying information related to who submitted a complaint. All complaints are held in strict confidentiality. To report a problem, login to the HOA website (www.steinerranch.org) and fill out the "report a problem" information. Our compliance coordinator reviews all complaints and follows HOA procedure to ensure issues are addressed. The HOA requires that those reporting a problem provide their name so that the office is able to verify the complaint is being made by a resident, and so that we may follow-up and get more information if necessary. The HOA will not respond to anonymous complaints.

BOO! STEINER SERVES UP A GREAT CAUSE IN OCTOBER: LAKE TRAVIS CHRISTMAS HOPE

Steiner Serves, Steiner Ranch Residents, and Cups & Cones are working together for the 4th year to raise money and awareness for Lake Travis Christmas Hope, a local organization founded by retired military. The mission is to aid wounded warriors and their families stationed at the San Antonio Military Medical Center. At a moment's notice, families of our wounded relocate from all over the U.S. to be with their loved one during their recovery, an average 2 year hospital stay. Often they arrive with little more than the clothes on their backs and need quick emergency aid for critical things such as rent, auto repairs, groceries, diapers, doctor/dental bills and more.

As the name references, Lake Travis Christmas Hope (www.laketravischristmashope.org) was started to focus on Christmas grants, but they now share the spirit of giving throughout the year. The organization has helped folks right here in our area, thanks to the Steiner Ranch community. This past summer through a Steiner social media site, a veteran and family in dire need received help in less than 48 hours, thanks to LTCH. This family was granted over \$3k to aid with groceries, past due bills, and car payments. There are so many wounded warriors and veterans that have given their all for us and yet, due to red tape and their disabilities, they struggle. LTCH's mission is to help as many as possible and 100% of each donation goes to

wounded warriors. Thanks to the continued support of Steiner Ranch and others, LTCH is able to continue helping wounded warriors.

The Annual Lake Travis Christmas Hope BOO Bag launches October 1st at Cups & Cones. BOOing is a fun neighborhood tradition of secretly leaving treats on a neighbor's doorstep in hopes that they will keep the tradition going and leave treats for another neighbor. Included with the treats is a BOO sign that is posted on the door to indicate that a family has been BOOed.

Steiner Serves BOO bags filled with treats are donated by local organizations, troops, clubs, families and youth groups. Steiner neighbors can get their BOO bags at Cups & Cones in exchange for a monetary donation. Not only are folks treating a friend, they are also aiding wounded warriors and veterans by helping Lake Travis Christmas Hope.

For more information on Steiner Serves and how you can get involved please visit: www.steinerserves.org. For more information on Lake Travis Christmas Hope October Initiative please contact: Rachel O'Malley, rlomalley11932@gmail.com or Tonya Stahl, tonya@agrslaw.com.

Please stop by Cups & Cones to get your BOO! bag and participate. We raised over \$1K last year and hope to do even better this year. Your support will make a difference.



Divorce can be unexpected. If it cannot be avoided, then we want to help you protect your interests, whether they are family relationships that will survive the divorce or your property interests. We want to try and help you reduce the emotional financial stress of the process, while also protecting your interests. We will try and help you settle your case amicably, but if that is not possible, we have experience and will pursue ethical litigation. We have attorneys of different experience levels and different billing rates. We offer a variety of options, including full scope and limited scope representation. We want to give you some choices.

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By Kimberly McLaughlin

STEINER RANCH *Neighbor Spotlight*

Check out this amazing kitchen remodel. I call this a kitchen remodel but it is actually more than that. This home had one of those big, useless double rooms in the front – the combination formal living/formal dining – that no one knows how to use. Can't make it the kids play room because it's the first thing you see when you walk in the door. The owners moved their kitchen wall to leverage more space in the kitchen and got rid of the formal dining room. They then enclosed the formal living room to make it a very useable office with French Doors.

The before shots show the small kitchen island, and breakfast room with pantry. The after shot shows the much larger, very useable island with bar seating. Notice the homeowners put stone in what I call the kick zone, below the counter top to stop marring of the wall by dirty shoes and feet. They also added gorgeous pendant lighting, wine rack, pull out trash cans and a desk seating area.

In the new kitchen and dining room, the homeowners selected rectangular floor tile that looks like wood. They liked the tile flooring in the family room, foyer and hallway but anyone who has tried to remodel knows that you will never find the same tile with the same die lot to match. So instead of replacing all of this and adding a huge expense, they laid a tile border between the two rooms and picked tile that pulled out the same colors as the existing tile. AWESOME!!

One of the most amazing things about this remodel was that the owners were able to reuse their existing cabinets – if any of you have ever priced out a kitchen remodel, you understand how expensive new cabinets can be. They were able to add additional cabinetry and perfectly match the pre-existing ones. That's amazing woodworking! Now they have a useable desk area and more storage. The kitchen space is now much more functional.

I always like to ask what the inspiration was for any redesign, and when I asked this home owner her answer was simple. The kitchen was just too small for her family. The home was purchased at such a great price that the owners were able to complete this remodel and stay within the price point of the neighborhood – this is VERY important when you make any major remodeling decisions for a home. This project took about 2 months to complete – can you imagine no kitchen for 2 months? But totally worth it now for this happy Steiner Ranch family.

Interested in sharing your unique décor or remodel, however big or small? Please contact me at Kimberly@REDinAustin.com. The only requirement is that the home be in Steiner Ranch.



Photos by Brendan Maloney

YOUNG HEART

steinerranchyoungatheart@gmail.com

What is Young at Heart?

Young at Heart is an organization comprised of Steiner Ranch residents mostly in the 50+ age group who are empty-nesters and enjoy having a busy social life, educational opportunities, exploring Austin and the Hill Country area and meeting other people with similar interests. Whether you live in Steiner Ranch full time, part time or are just here visiting your family, if you'd like to participate in any of our activities, please email or call us. Contact information for many of our activities is provided below.

Young at Heart is loosely organized with announcements about our activities conveyed by email. To become a member of Young at Heart, simply send your contact information including name(s), address and contact information including phone numbers and email addresses to Dottie Thoms at dottie.thoms@gmail.com. You will be put on the Young at Heart email list and will receive monthly and weekly notifications about planned activities. With a few exceptions, most of the activities and groups do not have set members. You may participate either regularly or occasionally. Some of our regular activities and contact information:

Art Group - Carol Witt at carolsuewitt@gmail.com

Biking Group - Richard Ellenbogen at rellenbogen747@yahoo.com

Book Club - Cheryl Howard at cchoward24@gmail.com

Bridge (Ladies Social) - Nancy Harger at n_harger@yahoo.com.

Bridge (Couples) - Marilyn Frazier at MLLF1223@gmail.com.

Bunco (Ladies) - Linda Mikolajek at miko4@msn.com or Lidia Schmidt at L79D@aol.com.

Card-Making - Lori Willoughby at LORIWIL@austin.rr.com

Canasta (Ladies Daytime) - Vicky Bradley at vickylbradley@gmail.com

Canasta (Evening) - Diana O'Reilly at DBOR46@aol.com

CLEO (Classy Ladies Eating Out) - Lidia Schmidt at L79D@aol.com

Dinner Groups - Karen Steans at kjsteans@gmail.com

Epicureans - Dottie Thoms at dottie.thoms@gmail.com.

Euchre - Kathy Finley for details at jfinley825@aol.com.

Exploring Austin (in the greater Austin area)/Daytrippers (ventures to

areas within an hour or two of Austin) –

In October we're planning to visit Homestead Heritage in Waco (www.homesteadheritage.com). For information, please contact Ethel Bradford at emb43@sbcglobal.net.

Gourmet Dining - Dottie Thoms at dottie.thoms@gmail.com.

Happy Hour - Happy Hours are held in alternate months with Wine Socials.

Our next Happy Hour will be on November 10th at Fore Restaurant in Lakeway. Contact Linda Bergquist at lsbergquist5@yahoo.com for information.

Hiking - Ben Rosin at brosin1023@gmail.com.

International Dining - Dottie Thoms at dottie.thoms@gmail.com.

Mah Jongg - Gail Ellenbogen at gellenbo@yahoo.com.

Mexican Train (Dominoes) - Ladies Daytime - Janet Schriener at jgschriener@austin.rr.com.

Mexican Train (Dominoes) - Evening - Gail Ellenbogen at gellenbo@yahoo.com.

Movie Lovers - Diana O'Reilly at dbor46@aol.com.

ROMEO (Retired Old Men Eating Out) - Rick Steans at rasteans@gmail.com

Spanish Conversation - Maureen Michel at momichel17@gmail.com

SWEET (Single Women Enjoying Eating Together) - Ellen Honey at eshoney10@mac.com.

Technology Group - Fred Thoms at texasthoms@gmail.com.

Walking Group - Emilie Dacunto at emiliedev43@yahoo.com.

Wine Socials - Our next Wine Social will be on October 16th.

More detailed information and descriptions of our events and activities are on the Steiner Ranch HOA website. All Young at Heart activities are announced in the monthly and weekly bulletins emailed to all Young at Heart members. To receive these announcements, please contact Dottie Thoms at dottie.thoms@gmail.com or call 512-820-5980 or 512-531-9360.



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Who Are The People In Your NEIGHBORHOOD?

By: Adam and Tonya Stahl

Karin Flagg is a Steiner Ranch resident and the owner and operator of Organize With Purpose. Her business is helping people build organizational systems that work for them. How does Karin achieve this? Initially, Karin offers a free consultation to area residents and business to assess their individual needs. When she is hired, Karin asks a series of questions to assess her client's learning style. "Organization is not a destination, but a daily and weekly process- like weeding a garden," said Flagg.

When a person has an organizational system that works for them, it gives them freedom and control over their life. Karin's clients quickly find that, through organization, they save time and money, and alleviate stress.

Organization is a skill that can be learned. The key is to have a system that works specifically for each individual client. A cookie cutter organizational system will simply not be effective. Flagg does extensive research on organizational products, and will offer solutions based upon each client's needs and budget.

Organize With Purpose clients are people that need help in their home or business. Karin notes that part of organization is relieving yourself of things you do not need. And if these things fit in Karin's car, she is happy to take them to Good Will, where they may benefit others in need.

Karen is a people person, and is gratified by helping people see there is a light at the end of the clutter. She is originally from New Jersey, and earned her degree from Rochester Institute of Technology School of Design. Karin was previously a designer with IKEA, and also worked in the human resources departments in the corporate world. As a hobby, Karin would often help friends organize their offices, homes, closets and more. Her friends convinced her that her hobby was a unique talent, and could be the basis of a successful business- which Karin then started in 2008. Flagg published a book entitled Organize with Purpose! 139 Neat Solutions for Busy Lives.

When Karin is not working, she enjoys time with her husband, Lee, and dog, Murphy. The Flaggs are also adventurers. They hiked the 27 mile Inca Trail in Peru, and climbed Mt. Kilimanjaro with another neighborhood couple. If you are interested in contacting Karin, she can be reached at www.OrganizeWithPurpose.com

If you are a business owner in Steiner Ranch and would like to be featured in this article please email Adam Stahl at adam@agrslaw.com or Tonya Stahltonya@agrslaw.com The intention of this article is to bring our community closer by learning more about our neighbors and supporting local business.



Pruning Guidelines for Prevention of Oak Wilt in Texas

NOW IS THE TIME TO

PRUNE YOUR OAK TREES

Oak wilt, caused by the fungus *Ceratocystis fagacearum*, is the most destructive disease affecting live oaks and red oaks in Central Texas. Most of the tree mortality results from tree-to-tree spread of the pathogen through interconnected or grafted root systems, once an oak wilt center becomes established. New infection centers begin when beetles carry oak wilt fungal spores from infected red oaks to fresh, open wounds on healthy oaks. Wounds include any damage caused by wind, hail, vehicles, construction, squirrels, birds or pruning. Research has shown that both oak wilt fungal mats on infected red oaks and insects that carry oak wilt spores are most prevalent in the spring. Below is a brief description of how you can reduce the risk of fungal spread when pruning.

- Always paint fresh wounds on oaks, including pruning cuts and stumps, with wound dressing or latex paint immediately after pruning or live tree removal at all times of the year.
- Clean all pruning tools with 10% bleach solution or Lysol™ between sites and/or trees.
- If possible avoid pruning or wounding of oaks during the spring (currently defined as February 1 through June 30). Reasons to prune in the spring include:
 1. To accommodate public safety concerns such as hazardous limbs, traffic visibility or emergency utility line clearance.
 2. To repair damaged limbs (from storms or other anomalies)
 3. To remove limbs rubbing on a building or rubbing on other branches, and to raise low limbs over a street.
 4. On sites where construction schedules take precedence, pruning any live tissue should only be done to accommodate required clearance.
 5. Dead branch removal where live tissue is not exposed.

Pruning for other reasons (general tree health, non-safety related clearance or thinning, etc.) should be conducted before February 1 or after June 30.

Debris from diseased red oaks should be immediately chipped, burned or buried. Regardless of the reasons or time of year, proper pruning techniques should be used. These techniques include making proper pruning cuts and avoiding injurious practices such as topping or excessive crown thinning. If you are uncertain about any of this information, you should consult with a Texas Oak Wilt Certified arborist, ISA Certified Arborist, or an oak wilt specialist from a city, county or state government agency such as the Texas Forest Service or Texas AgriLife Extension Service. References available at <http://www.TexasOakWilt.org>.

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October is National Orthodontic Health Month

James Waters Orthodontist

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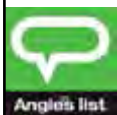
OCTOBER

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 8:00am – Free Tia Chi (TSCC) 8:30am – YAH Walking Group 11:30am – YAH Art Group (TSCC) 1:00pm – YAH Mah Jongg	2 8:00am – Free Tia Chi (TSCC) 1:00pm YAH Canasta	3 7:30am – SRC Ride (Cups & Cones) 9:30am – YAH Biking
 4 7:30am – SRC Ride (Cups & Cones)	5 Bella Mar Pools & Decks Closed This Week 8:00am – Free Tia Chi (TSCC) 1:00pm – YAH Mexican Train 6:30pm – FREE Yoga (TSCC)	6 Bella Mar Pools & Decks Closed This Week 8:00am – Free Tia Chi (TSCC) 5:00pm-8:00pm – Facilities Mtg (TSCC) 8:30pm – Free Akido (BMCC)	7 Bella Mar Pools & Decks Closed This Week 8:00am – Free Tia Chi (TSCC) 9:30am – YAH Biking 11:30am – YAH CLEO 6:30pm – SRC Ride (Cups & Cones)	8 Bella Mar Pools & Decks Closed This Week 8:00am – Free Tia Chi (TSCC) 8:30am – YAH Walking Group 11:30am – YAH Art Group (TSCC) 1:00pm – YAH Mah Jongg	9 Bella Mar Pools & Decks Closed This Week 8:00am – Free Tia Chi (TSCC) 9:30am – YAH Euchre 6:00pm- Scrap- A- Thon (TSCC)	10 Bella Mar Pools & Decks Closed This Week 7:30am – SRC Ride (Cups & Cones) 9:30am – YAH Biking 8:00am- 12:00am - Scrap- A- Thon (TSCC)
11 Bella Mar Pools & Decks Closed This Week 7:30am – SRC Ride (Cups & Cones) 8:00am – 4:00pm – Scrap- A – Thon (TSCC)	12 Columbus Day 8:00am – Free Tia Chi (TSCC) 11:30am – YAH ROMEO 6:30pm – Free Yoga (TSCC) 6:30pm – YAH Canasta	13 8:00am – Free Tia Chi (TSCC) 1:00pm – YAH Book Club 6:30pm – Social Committee Meeting (Bella Mar) 7:00pm – SRNA Mtg (TSCC) 8:30pm –Free Akido (BMCC)	14 8:00am – Free Tia Chi (TSCC) 9:30am – YAH Biking 12:30pm – YAH Bridge 4pm – YAH Spanish Conversation 6pm – Fairways Annual Mtg (TSCC) 6:30pm – SRC Ride (Cups & Cones)	15 8:00am – Free Tia Chi (TSCC) 8:30am – YAH Walking Group 11:30am – YAH Art (TSCC) 1:00pm – YAH Mah Jongg 7:00pm- YAH Bunko (Bella Mar)	16 8:00am – Free Tia Chi (TSCC) 1:00pm – YAH Canasta 7:00pm – YAH Wine Social	17 7:30am – SRC Ride (Cups & Cones) 9:30am – YAH Biking
 18 7:30am-SRC Ride (C&C) 10am-5pm – Pumpkin Patch (JS Park) 4:00pm – Fairways Fall Gathering	19 8:00am – Free Tia Chi (TSCC) 10:00am – YAH Card Making 5:00pm – YAH SWEET 6:30pm – YAH Mexican Train 6:30pm – Free Yoga (TSCC)	20 8:00am – Tia Chi (TSCC) 1:00pm – YAH Technology (TSCC) 7:00pm – Free First Aid For Depression Workshop (TSCC) 8:30pm – Free Akido (BMCC)	21 8:00am – Free Tia Chi (TSCC) 9:30am – YAH Biking 6:30pm – SRC Ride (Cups & Cones)	22 8:00am – Free Tia Chi (TSCC) 8:30am – YAH Walking Group 11:30am – YAH Art (TSCC) 1:00pm – YAH Mah Jongg 7pm – Free Workshop: CPR & Defibrillator Inst. (TSCC)	23 8:00am – Free Tia Chi (TSCC) 9:30am – YAH Euchre	24 7:30am – SRC Ride (Cups & Cones) 9:30am – YAH Biking 6:30pm- Father Daughter Royal Ball Dance (TSCC)
25 7:30am – SRC Ride (Cups & Cones) 4:00pm – 6:00pm- Trunk Or Treat (TS)	26 8:00am – Free Tia Chi (TSCC) 6:00pm – YAH International Dining 6:30pm – Free Yoga (TSCC)	27 8:00am –Tia Chi (TSCC) 8:00am – YAH Daytrippers 6:00pm – SRMA Board of Directors Meeting (TSCC) 8:30pm – Free Akido (BMCC)	28 8:00am – Free Tia Chi (TSCC) 9:30am – YAH Biking 12:30pm – YAH Bridge 6:30pm – SRC Ride (Cups & Cones)	29 8:00am – Free Tia Chi (TSCC) 8:30am – YAH Walking Group 11:30am – YAH Art 1:00pm – YAH Mah Jongg 6:00pm – SRROA Board Mtg (TSCC)	30 8:00am – Free Tia Chi (TSCC) 1:00pm – Canasta	31 HAPPY HALLOWEEN! 7:30am – SRCC Ride (Cups & Cones) 9:30am – YAH Biking



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NOVEMBER

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
 1 7:30am – SRCC Ride (Cups & Cones) Daylight Savings Time Ends	2 8:00am – Free Tia Chi (TSCC) 1:00pm – YAH Mexican Train 6:30pm – FREE Yoga (TSCC)	3 Election Day 8:00am – Free Tia Chi (TSCC) 8:30pm – Free Akido (BMCC)	4 8:00am – Free Tia Chi (TSCC) 9:30am – YAH Biking 11:30am – YAH CLEO 6:30pm – SRC Ride (Cups & Cones)	5 8:00am – Free Tia Chi (TSCC) 8:30am – YAH Walking Group 11:30am – YAH Art Group (TSCC) 1:00pm – YAH Mah Jongg	6 8:00am – Free Tia Chi (TSCC) 9:30am YAH Euchre	7 7:30am – SRC Ride (Cups & Cones) 9:30am – YAH Biking 6:00pm – Camping On The Ranch (TSCC)
8 7:30am – SRCC Ride (Cups & Cones)	9 8:00am – Free Tia Chi (TSCC) 11:30am – ROMEO 6:30pm – FREE Yoga (TSCC) 6:30pm – YAH Canasta	10 8:00am – Tia Chi (TSCC) 1:00pm – YAH Book Club 5:00pm – YAH Happy Hour 6:30pm – Social Committee Meeting (Bella Mar) 7:00pm – SRNA Mtg (TSCC) 8:30pm – Akido (BMCC)	11 Veterans Day 8:00am Tia Chi (TSCC) 9:30am – YAH Biking 12:30pm – YAH Ladies Bridge 4:00pm – YAH Spanish 6pm – Fairways Board Mtg (TSCC) 6:30pm – SRC Ride (Cups & Cones)	12 8:00am – Free Tia Chi (TSCC) 8:30am – YAH Walking Group 11:30am – YAH Art Group (TSCC) 1:00pm – YAH Mah Jongg	13 8:00am – Free Tia Chi (TSCC) 1:00pm – YAH Canasta	14 7:30am – SRC Ride (Cups & Cones) 9:30am – YAH Biking 10:00am – Holiday Shopping Event (TSCC)
 15 7:30am – SRC Ride (Cups & Cones)	16 8:00am – Free Tia Chi (TSCC) 12:00pm – YAH Card Making 6:00pm – YAH SWEET 6:30pm – Free Yoga (TSCC) 6:30pm – YAH Mexican Train	17 8:00am – Free Tia Chi (TSCC) 1:00pm – YAH Technology 7:00pm – Free Dr. Brosin Workshop 8:30pm – Akido (BMCC)	18 8:00am – Free Tia Chi (TSCC) 9:30am – YAH Biking 6:30pm – SRC Ride (Cups & Cones)	19 8:00am – Free Tia Chi (TSCC) 8:30am – YAH Walking Group 11:30am – YAH Art (TSCC) 1:00pm – YAH Mah Jongg 7:00pm – YAH Bunko (Bella Mar)	20 8:00am – Free Tia Chi (TSCC) 9:30am – YAH Euchre	21 7:30am – SRC Ride (Cups & Cones) 8:15am – YAH Hiking 9:30am – YAH Biking
22 7:30am – SRC Ride (Cups & Cones)	23 8:00am – Free Tia Chi (TSCC) 6:30pm – Free Yoga (TSCC)	24 8:00am – Tia Chi (TSCC) 7:00pm – SRMA Board Mtg (TSCC) 8:30pm – Free Akido (BMCC)	25 8:00am – Free Tia Chi (TSCC) 9:30am – YAH Biking 12:30pm – YAH Ladies Bridge 6:30pm – SRC Ride (Cups & Cones)	26 Thanksgiving Day 8:30am – YAH Walking Group	27 8:00am – Free Tia Chi (TSCC) 1:00pm – YAH Canasta	28 7:30am – SRC Ride (Cups & Cones) 9:30am – YAH Biking
 29 7:30am – SRC Ride (Cups & Cones)	30 8:00am – Free Tia Chi (TSCC) 6:00pm – YAH International Dining 6:30pm – Free Yoga (TSCC)					

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FALL POOL HOURS

The following hours will apply:

BELLA MAR

Closed Monday until 2:00pm
Open Tue- Sun 7:00am – 10:00pm

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

Master's Swim Program

Wed. & Fri. 5:30am – 6:45am
Sun. 6:30am – 7:45am

Vandegrift High School Swim Team

Mon. – Fri. 7:15am – 9:15am

Lost Creek Aquatics

Mon – Fri 3:45pm – 7:00pm (6 lanes)

TOWNE SQUARE

Closed Monday until 12:00pm
Open Tues. – Sun. 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 7:00am – 10:00pm

Gold Stars Swimming

Tues. & Thurs. 3:45pm – 5:30pm
until the water is too cold to continue.

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CYCLING NEWS

The Steiner Ranch Cycling (SRC) 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. There is no cost to ride, and we welcome new riders. You probably see us riding around the neighborhood in our Steiner Ranch-themed red white and blue kits.

SATURDAY RIDES

On Saturdays we host an open group ride, starting at Cups & Cones at 7:30 AM. Our Saturday rides have changed up a little and now include an advanced and intermediate group.

The advanced group will have average speeds from 18 – 20 mph and the intermediate group will average between 15 - 17 mph. While each group will be travelling at different speeds, each group will be tackling the same course with a typical distance ranging from 45 up to 60+ miles. The turnout is typically between 10 – 20 riders depending on weather. Come on out and have some fun, everyone is welcome. Ride details are posted each week to our website at www.steinerranchcycling.com.

After the ride, join us for burgers and beer at Lakeside Pizza & Grill for discounted food and beer!

The advanced and intermediate groups require a higher level of fitness and experience and there is NO designated sweeper.

SUNDAY COFFEE SHOP RIDE

On Sundays we host a mellow no-drop ride to a local coffee shop outside Steiner, great for new riders and/or recovery rides.

The group will leave Cups & Cones at 7:30 AM, and will target some not-too-far coffee shop for some espresso, pastries, and socialization. The ride will average around 16-17 mph and should be perfect for those looking to recover from the week's riding, or to extend their range out of Steiner. Our destination is typically Red Horn Coffee House and Brewing Company at 1431 and Parmer which is 18 miles from Cups & Cones. This is a no-drop ride, but you should be able to ride the 38-50 miles at a 16-17 mph pace.

Please visit our website at www.steinerranchcycling.com to check out what is going on in the Steiner Ranch cycling community.

WEDNESDAY MIDWEEK RIDE

Wednesday evenings at 6:30 PM people wanting a casual 20-25 mile Tour of Steiner can meet at Cups & Cones. It will be a no drop ride, but you should be able to maintain 14-17 mph. We may entertain short out-of-Steiner excursions, such as River Place/ Ski Shores, depending on group consensus. This is a self-led ride with no designated ride leader. Just show up and ride with nice people! If you want to be sure that the ride is on, reach out to the club through our web page.

MONTHLY SRC OASIS RIDE

Join us for the third Saturday of each Month when Steiner Ranch Cycling will host a ride starting from Cups & Cones at 7:30 AM,

covering 50-70 miles and ending at the Oasis Brewing Company. Bring your bikes up on the deck and enjoy views of Lake Travis with discounted beer and food options from various local food vendors.

OTHER UPCOMING RIDES

The LIVESTRONG Challenge is October 18. This is another club favorite and supports the fight against cancer. This is a very popular ride that is well supported. Many distance options are available and the weather should be cool! Find out more details on the SRC web page or go to <http://livestrong.org>.

RIDING TIPS: RIDE IN GROUPS!

Riding in groups is both fun and a great way to improve. Building social bonds in sports is a good way to help keep you committed and also gives you opportunities to learn more advanced skills by watching others.

When riding in groups pacelines are often the most efficient way to maintain a fast pace because everyone shares the workload at the front where the wind resistance is greatest. When you are in a paceline, don't stare at the wheel in front of you. Instead keep it in your peripheral vision and watch riders ahead of you. Small changes in speed and position of riders near the front tend to magnify as reactions spread to the back. Also, the rider right in front of you may fail to call out obstacles that were noticed by riders closer to the front giving you more time to react.

When it is your turn to 'pull' (ride at the front of the paceline), don't accelerate! This is a common mistake that causes a 'slinky' effect for everyone else as they adjust to the change in speed. Instead, make note of the general speed and effort of the paceline before you take your turn and try to maintain it for a few minutes, then pull off to the side and slowly relax your effort until you can fall in behind the last rider.

SPONSORS

Please join Steiner Ranch Cycling in thanking the following sponsors for supporting cycling in our community and procuring our group the coolest cycling kits west of the Mississippi:

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WRITE INTO COLLEGE

How to Write College Admissions Essays

If you are a high school senior applying to college for the fall of 2016, it is very likely you and thousands of other students across the country have given at least some thought as to what you will write for the infamous college admissions essay. Some schools may require what they call a “personal statement,” while others may ask for answers to a series of short questions, an essay written on a specific topic chosen by that particular college or university’s office of admissions, or even just a general sample of your writing. Regardless of the actual criteria, the reason many colleges and universities ask for a sample of your writing remains the same: to get to know a bit more about you as an applicant and as a person, and to understand better the quality of your writing. However, the writing portion of the application can be rather beneficial to you as an applicant as well. Rather than dreading the writing portion of the application, think of this as an opportunity to write your own letter of recommendation. What do you want an admissions officer to know about you?

As you approach your writing, keep in mind the following in hopes of crafting the essay that best represents you:

What does your application already say about you? Do not restate that which you may have conveyed elsewhere in your application or re-list all of your accomplishments. Rather, the essay should be a forum for sharing new information or to express reflections on your experiences.

Do NOT write what you think the admissions committee wants to hear. Rather, use your own voice and write in your own style so that your work represents you as a person. Your topic does not need to be as unique as your approach and your ideas. Be honest and sincere.

Focus on that which is important to you, thinking about that which you love and that for which you have a passion. In writing about that which you know best and in which you have a personal interest, you will avoid the lofty, detached writing that is of little interest to anyone. Aim to capture the interest of your reader because of your obvious familiarity with and interest in the topic about which you are writing.

Keep your reader wanting more; convince the admission officer you are someone who will compliment and enhance the college/university community.

Think small and do not ramble. All too often students try to cram too much into their essay. It is better to focus on one specific issue, event, or moment in time, clearly illustrating the nuances of your story.

If a school asks if you have any additional information to share in your application, accept this as an opportunity to do just that. Ask yourself, does your application provide the admission staff of all that you would like them to know about you before evaluating your application, or are there factors that have not yet been shared? This can be an effective way of communicating with the reader if you have not had an opportunity to do so elsewhere. Most often, this space can be used to explain a seemingly questionable period in your academic record or to boast a bit about an accomplishment or award of which you are most proud. Although you need to remain consistent with the voice you have used throughout the rest of your application, think of this as an opportunity to speak personally with the individual or group of individuals who will be making the final decision regarding your admission. If this is your first choice school, convey that here. If you had a rocky sophomore year due to a death in your family, your parents’ divorce or simply put, a lack of interest in your academics at that particular point in your education, share that information if you believe it is important in defining who you are and why you should gain admission to a particular school. Remember your goal and purpose in writing: you want an admissions officer to have a clear understanding of who you are not only as an applicant, but also as a student and as a person. This is your opportunity to do just that!

Bridget Larrabee is a certified secondary school AP English and writing teacher, former admissions officer and college counselor.

She currently works from home, assisting students on ways to improve their writing.



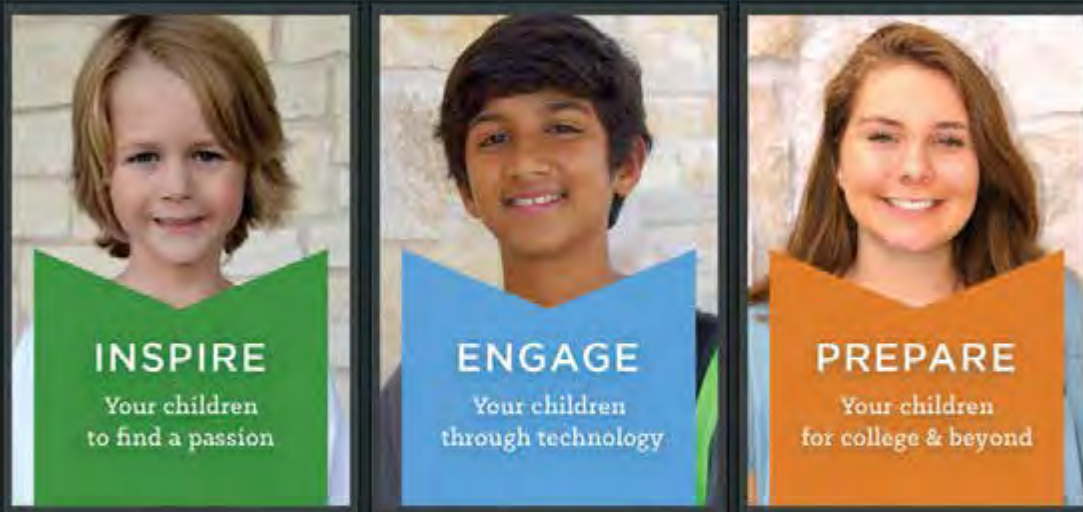
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- Master's Swimming
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Free First Aid For Depression Workshop

Speaker: Janette Moré, Mental Fitness Trainer

It has been reported that 1 in 10 Americans are taking antidepressants. For women in their 40s and 50s, the number is closer to 1 in 4. Many patients seek help from medication to help them feel better without obtaining a thorough evaluation as to whether they may truly be classified as being clinically depressed. Their assumption is that the benefits of the drugs outweigh the risks. Studies have shown that for mild cases of depression, there is little difference in the reduction of symptoms in medicated patients than in those taking an active placebo. If the patient also seeks counseling, the results are even more encouraging.

Join Janette, Mental Fitness Trainer, for an informative talk to learn how to make deliberate responses to the problems that life sends your way.

When: Tuesday, Oct. 20, 2015 @ 7:00pm

Where: Towne Square Community Center

Free CPR & Defibrillator Training

Every second countsbe prepared!

When: Sunday October 22 at 7:00pm

Where: Towne Square Community Center



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News You Can Use

Hope4Minds' Second "Battle of the Youth Bands" Lets Kids Sling Their Six-Strings and Raise Money for Hope4Minds, Offering Hope and Support to Kids with an Acquired Brain Injury

Rock on and play hard for a good cause this fall at the second Battle of the Youth Bands and Family Fun Fest on Sat., Oct. 17, 2015 from 10 a.m. – 6 p.m. at The Rusty Mule, 9201 Hwy 290 in Austin. Produced by Hope4Minds with Strait Music and Austin School of Music, the Battle of the Youth Bands and Family Fun Fest is a high octane day of live music, a silent auction and activities including gyroscope, rock wall, food trucks, face painting, redneck games knockdown, carnival games and much more. Proceeds benefit Hope4Minds, a 501 3(c) public charity that's fostering hope and enriching the lives of Texas children with an acquired brain injury.

Bands are competing both on and off stage by raising money for Hope4Minds, with two winners earning a gig at Stubb's Bar-B-Q on Dec. 6, 2015. In addition to their Stubb's show, the first place winner will receive six hours of recording time at Austin School of Music. As of August 15, eight bands plan to take the stage for this good cause including Beautiful Minds from Curious Chords; Dillon Havins Band; Empire from Don't Stop Rockin'; Hannah & Isabelle from Musicians Woodshed; Issy & Ellie; Jordyn & Zach from Musicians Woodshed; Pacific Ninjas from Rock Lab School of Music; and The Wayfarer's Way. Author and singer/songwriter Brooklyn James will emcee the event. All band members must be younger than 21. View their band videos and support your favorite at www.hope4minds.org.

Brianna, the 8 year old singer in Beautiful Minds, suffered a traumatic brain injury when she was 12 months old and has physical disabilities as a result of her injury. Brianna said, "I want to help other kids get help like I did so they can get better."

Ronda Johnson, executive director for Hope4Minds, is especially impressed by the bands' enthusiasm to support other kids. "These young musicians from all over Austin are coming together to support our kids and families, and there's something really special about that."

Admission is \$5 a person with free admission for children under 3. Tickets are available online at Hope4Minds.org and at the event. Guests are encouraged to bring chairs due to limited seating.

2015 Battle of the Youth Bands sponsors represent community-minded businesses from across Austin including On Call Emergency Center; Premier Family Physicians; Community Impact; Covert Buick; Peel Inc.; Big Sky Pediatric Therapy; AR Signs; Kim Burke of Sotheby's International Realty; Peter King Design; Massage Envy; European Wax Center; Moreland Properties; Sonrisas Therapies; Christopher Commercial-Escarpment Village; Stubbs Bar B Q; Maggie Ruiz of Realty Austin; V & V Liquors; Therapy Center of Buda; Neuro Performance Austin; Anytime Fitness; Momentum Public Relations; and Texas Music Water. Sponsorships are still available at www.hope4minds.org.



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HALLOWEEN SAFETY TIPS

We wish all of our residents a SAFE and FUN Halloween! The below safety tips are good reminders before heading out for trick-or-treating. Happy Halloween!

- Steiner is dark at night, with limited street lights. Decorate costumes and bags with reflective tape or stickers or have kids carry glow sticks or flashlights to help them see and be seen by drivers.
- Slow down and be especially alert while driving in the neighborhood. Children are excited on Halloween and are excited to get from house to house- which means they may run into streets unexpectedly.
- Cross the street at corners and enter and exit driveways slowly.
- Always walk on sidewalks or paths and avoid walking in the street. If there are no sidewalks, walk facing traffic as far to the left as possible.
- Watch for cars that are turning or backing up.
- Young children should not be alone at night without adult supervision. If kids are mature enough to be out alone, they should stick to familiar areas and trick-or-treat in groups.



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Physical, Occupational, and Speech Therapy in a Skilled Nursing Facility

Medicare-Certified vs. Private Pay and the Cost Impact

Submitted by Tom Henry, Community Relations – Longhorn Village

Within the context of long-term care, Medicare certification is currently applicable only when services are provided in a skilled nursing facility (SNF) that is licensed by the state the SNF operates within. An SNF offers 24-hour medical care provided by a registered nurse or rehabilitative staff, including procedures such as IV and drug administration, wound care, lab tests, physical therapy, and more. As it pertains to continuing care retirement communities (CCRCs), Medicare certification, or lack thereof, has no bearing on the cost of services delivered in the independent living or assisted living phases of the community.

WHAT MEDICARE COVERS

Medicare [Part A] covers some of the expenses incurred from medically necessary skilled nursing care when such services are delivered by a Medicare-certified provider. There are certain stipulations that must be met before Medicare will pay. For instance, one must have already had a hospital stay of at least three days, and admittance into the facility must take place within 30 days of release from the hospital. Medicare does not cover the cost of non-medical, assisted living services if that is the only type of care needed.

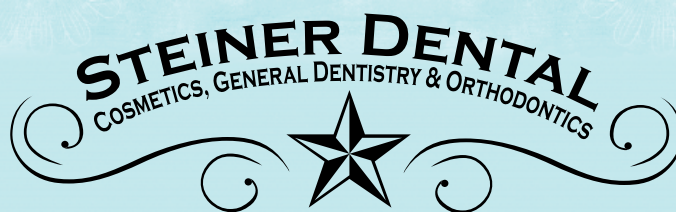
When stipulations are met Medicare will pay the full cost of care (in a semi-private room) for the first 20 days. Between 21 and 100 days Medicare will pay all expenses except for coinsurance of \$157.50 per day (based on 2015 info). After 100 days Medicare ceases to provide coverage.

One's maximum financial exposure in a private-pay facility compared to a Medicare-certified facility over the first 100 days is approximately \$8,500. This assumes that Medicare pays the maximum amount allowable, which is not always the case. Beyond 100 days, Medicare does not pay anything so all care received at that point would be out-of-pocket, regardless of whether or not it is received in a Medicare-certified facility.

Note: The 100-day period under Medicare can reset if there has been a substantial break in time between two separate stays in the health care facility. Therefore, the total difference could ultimately be more than what is shown on this chart if there are multiple qualifying stays. For more information see the CMS official government booklet titled, "Medicare Coverage of Skilled Nursing Facility Care."

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News You Can Use

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CLOTHES MOTHS

Clothes moths can cause considerable damage to materials containing wool, fur or other animal-derived products. There are two common clothes moths, case making clothes moths and webbing clothes moths. The names describe the larval (caterpillar) stage of the moth. Case-making clothes moths spin silken cases that they drag along with them while they feed. Webbing clothes moths feed within silken burrows that they spin over the surface of fabric.

Adults are small, tan moths about 3/8 an inch long. They are weak fliers and avoid light. Larvae like to feed in protected areas, such as folded clothing, and rarely leave their food source.

To reduce or avoid clothes moth problems, the following tips may be helpful:

- Locate & remove any infested items
- Look in drawers & closets; on the floor; on or under furniture; on or in walls, ceilings & attics
- Launder or dry clean clothing
- Periodically shake & air out items such as rugs & clothing
- Use heat and/ or cold to kill insects in infested items

- Thoroughly clean storage areas
- Store clothing in tightly sealed containers
- Cedar is not that effective in repelling clothes moths
- Cedar must be freshly cut or chipped for vapors to be effective & vapors lose potency quickly
- Mothballs (naphthalene or paradichlorobenzene) can be used to repel insects
- Read & follow all label instructions
- Use only in sealed areas or closed containers
- Note that the fumes from these products may soften or melt some plastics
- Insecticide sprays can be used to supplement sanitation techniques
- Remove all items from the area before treating with an insecticide
- Allow area to completely dry before returning items
- 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

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11. Unwanted plant
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13. Seasickness symptom
15. Affirmative
16. Set loose
18. Pups
21. Epoch
22. Vapors
26. Vapor
28. Singing voice
29. Japanese city
30. Not mine
31. In __ (together)
32. Skewer

DOWN

1. Worship
2. Domain
3. In __ of (instead of)
4. Totals (2 wds.)
5. Wood chopper
6. African country
7. Tiny skin holes
8. Hit
10. Rhododendron
14. Mystery
17. School writings
18. Spanish coins
19. Salaam
20. Encomium
23. Pig food
24. Decorative needle case
25. Classify
27. American Kennel Club (abbr.)

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www.SteinerRanchInfo.com

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



Looking for a Steiner Ranch Expert
to get your home SOLD??
Elicia PERSONALLY sold all of
these homes in Steiner Ranch.



- #1 Top Producing Coldwell Banker Agent in Austin
- 5 Star Service Award Winner 2012, 2013, 2014
- Full Time Realtor for over 15 years
- Steiner Ranch Resident
- Expert in the Steiner Market
- Handles all Sales Personally - No Handing Clients off to a Less Experienced Team Member!

For Ongoing, Detailed Steiner Ranch Market Updates
www.SteinerRanchMarketInfo.com

Elicia was an absolute delight to work with. We can not think of any better agent to use in Steiner Ranch. Her knowledge of the community, her negotiating skills and her incredible promptness on responding to e-mails are truly one of a kind. We have used 8 different agents in 6 different states and we can assure you that she is without a doubt a top-notch agent. The sale of our home went flawless and sold for above asking price. I must add to this that the most valuable attribute I found on her is her integrity which is difficult to find these days. She is truly a gem!

-E. F. in Summer Vista, Sold June 2015

www.SteinerRanchInfo.com

The Spotlight

QUARTERLY
BUSINESS
DIRECTORY

FOUR POINTS
EDITION
FALL 2015



Photo by Chris Diaz,
Shutterbug Studios



www.BartlettRealEstateGroup.com
512-418-1435

When it comes to real estate, it helps to know the area – and that's where the Bartlett Real Estate Group comes in. We were one of the first realtors here!

For over 20 years, our boutique agency of highly trained real estate specialists has sold substantially more homes in the "Four Points" area than any other real estate group. We have discovered that when we work together, the sum of our efforts is much more than individual parts. This business model has helped us buy and sell thousands of homes and consistently rank as one of the most successful real estate groups in Austin.

We live here, we play here AND we serve here. We make it a point to stay an active part of the community by donating our time, our hearts, and our financial support to numerous community, school and charitable events. With years of experience helping local buyers and sellers just like yourself, we know how to locate the finest properties and negotiate the best deals. It's our job to know about the latest market conditions, legal requirements and upcoming developments — so that you don't have to.

Upcoming **Bartlett Real Estate** Events

OCTOBER

Annual Food Drive October 16th
Benefitting Capital Area Food Bank
Drop off at our office 6816 RR 620 N
or call and we will pick up

DECEMBER

Annual Coats For Kids Drive
With The Junior League of Austin
Drop off at our office 6816 RR 620 N
or call and we will pick up

FEBRUARY

Annual Blood Drive
Benefitting The Blood Center of Central Texas
Bloodmobile will be at our office
appointment or walk-in welcome



FOUR POINTS...



NOT JUST A COMMUNITY...IT'S A LIFESTYLE

We know how to sell FOUR POINTS' homes!

Bartlett Real Estate has been selling FOUR POINTS homes for more than 20 years. Contact us today and ask us how we do it.

Bartlett Real Estate Group Specializes in these communities:

River Place; Steiner Ranch; Westminster Glen
Long Canyon; Grandview Hills & The Park;
Green Shores & Oak Shores; Glen Lake & River Point;
Jester; Canyon Creek; & Other Nearby areas



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General Dentist

*FAGD (Fellow Academy of General Dentistry)
LVIF (Las Vegas Institute Fellow)*



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www.BridgeViewDentistry.com

Dr. Loveless is a General Dentist with extensive training in cosmetic and restorative dentistry. As a testament to his ongoing commitment to learning, Dr. Loveless was awarded his fellowship in The Academy of General Dentistry - a distinction that only 6% of other Texas dentists hold. With approximately 15,000 dentists in Texas, that's pretty impressive!

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LANCE E. LOVELESS, DDS

Lance E. Loveless, DDS, moved to Austin to begin his dental career after graduating from the acclaimed University of Texas San Antonio Dental School in 1997. In just 3 short years after graduating he established BridgeView Dental in the year 2000

LVI FELLOW

The Las Vegas Institute for Advanced Dental Studies (LVI) is known worldwide for its extremely rigorous, state-of-the-art training in dental practice, including the newest advances in neuromuscular dentistry and other developing dental techniques. With unparalleled educational and technological capabilities, the continuing education and training LVI offers to any dentist who finishes this exclusive program is of invaluable benefit in improving their ability to effectively treat patients.

LVI Fellows are those who have completed a minimum of 278 hours of training at the institute and who have successfully completed a rigorous, comprehensive examination. As a result, an LVI Fellowship is an extremely exclusive designation, with fewer than 374 Fellows having this honor worldwide. BridgeView Dental's Dr. Lance Loveless is, therefore, extremely proud to have been honored with this notable designation.

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DON'T LET THE FLU KEEP YOU DOWN

Reviewed by Danielle Fryer, RN,
ADC Practice Manager

FLU SEASON

It's that time of the year when hand sanitizer, tissues and "vampire sneezes" are the talk of the town. Influenza is a serious, potentially life-threatening disease that begins to show up between October through March in the U.S. Flu can cause absences at school and result in lost production at work.

The Centers for Disease Control (CDC), estimate that in the United States, each year on average 5% to 20% of the population get the flu and more than 200,000 people are hospitalized from seasonal flu-related complications. Flu seasons are unpredictable and can be severe¹.

So, who should get the flu vaccine?

Anyone over 6 months of age should get a flu shot yearly, especially those individuals at high risk for flu including:

- Children younger than 5 (especially those younger than 2 years old);
- Adults 65 years and older;
- Pregnant women and
- Residents in nursing homes or long-term care facilities.

People with the following medical conditions are considered at high risk for flu and should also be immunized yearly:

- Asthma;
- Neurological conditions;
- Heart disease;
- Blood disorders (like sickle cell anemia);
- Kidney and liver disorders;
- Metabolic disorders;
- Weakened immune systems;
- People who are younger than 19 on aspirin therapy and people who are morbidly obese.

Are there people who should not get a flu shot?

Talk to your doctor if you . . .

- have had a past reaction to the flu shot;
- are recovering from a moderate to severe illness, or
- have a history of Guillain-Barré Syndrome.

When should you get vaccinated?

Flu season usually runs from October through May. Doctors recommend you get the vaccine as early as September to maximize protection for you and your family. It usually takes two to four weeks for the vaccine to give you immunity.

Can I get the flu from a flu shot?

No. The *injection* you will receive is a dead virus - it cannot give you the flu. However, you may experience side effects such as a sore arm, mild fever or achiness that may last up to two days.

Some people may choose the flu vaccine *nasal mist*. The nasal mist is a live, weakened flu virus that is squirted in your nostrils. It cannot give you the flu. Side effects are minimal and include a runny nose, headache, sore throat, or fever lasting 1-2 days. It can only be given to people from 2 years of age up to the age of 50.

What is the High Dose Flu Vaccine or Fluzone High Dose?

The high dose vaccine contains four times the amount of antigen (which prompts the body to make antibodies) as the regular flu vaccine. The high dose vaccine is approved for use in adults 65 years and older. As we age our immune systems weaken and immune responses decrease. A recent study² indicated that a high-dose vaccine was more effective in preventing flu in adults 65+.

What is the difference between the flu and a cold?

A cold may begin gradually and develop over several days. The flu comes on suddenly and is accompanied by some or all of the following symptoms:

- Fever* or feeling feverish/chills
- Cough
- Sore throat
- Runny or stuffy nose
- Muscle or body aches
- Headaches
- Fatigue (tiredness)
- Some people may have vomiting and diarrhea, though this is more common in children than adults.

* It's important to note that not everyone with flu will have a fever.

The Austin Diagnostic Clinic, will offer flu shots for adults 18 years and older at all doctor's offices, including Steiner Ranch, during regular business hours. Parents should contact their pediatrician or family doctor to schedule flu shots for children under 18 years old.

- Flu shots \$40 (or will file insurance)
- High Dose Flu Shots \$60 (will file insurance)

For additional hours and information please visit **ADClinic.com/flu** or call our **Flu Hotline at 512-901-7117**.

Sources:

1. <http://www.cdc.gov/flu/index.htm>

2. http://www.nejm.org/doi/full/10.1056/NEJMoa1315727?query=featured_home6

AVOID THE FLU VISIT AN ADC OFFICE NEAR YOU

ADClinic.com/flu
512-901-1111



ADC Steiner Ranch
5145 RM 620 N., Building I

**Get a flu shot and protect
yourself and your family
this flu season.**



- ★ Flu shots for adults 18 years and older at all ADC offices
- ★ Cost: \$40 or we will file insurance - ask us about high-dose flu shots for adults 65+
- ★ Available during regular business hours Monday- Friday (check adclinic.com)
- ★ Flu shots after-hours and weekends at ADC Urgent Care in North & South Austin
- ★ Parents should contact their pediatrician to schedule flu shots for children under 18.



DID YOU KNOW:
A TYPICAL FLU SEASON
CAN LAST FROM
OCTOBER - MAY

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MAKING MATH MAKE SENSE

At Mathnasium, we believe that every child has the ability to be successful in math – it's just a matter of teaching the way that makes sense to them. When math makes sense, kids leap way ahead – whether they started out far behind or already ahead in math.

The new school year will bring many challenges for children as they get used to more difficult work in all their classes, and few subjects build on the prior year's work as much as math does. Mathnasium provides students with customized programs that with two or three hours per week of study can prepare them for the rigors of their new math curriculum. Our students have shown significant increases in performance on standards-based tests in 20 sessions or fewer, the equivalent of a few months' work.

Additionally, Mathnasium offers kids who are already good at math the chance to accelerate even further, challenging them to work their math muscles and become all-stars.

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The Math Learning Center



"Why isn't everyone doing math this way?" – Harry L.

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