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**Based on 2011-2015 residential home sales through Austin Board of REALTORS.
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CCHOA NUMBERS
HOA Mgmt Office .info@circlecranch.info or 512-288-8663
HOA Financial Office. r.giles@mgilescpa.com or 512-451-9901
Aquatics Director ........ director@ccswim.net or 512-288-4239
Newsletter Publisher
Peel, Inc .................. advertising@PEELinc.com or 512-263-9181

Circle C Amenities
Circle C Avaña Pool ........................................ 512-292-1518
Circle C Café ...................................................... 512-288-6058
Circle C CDC ..................................................... 512-288-9792
Circle C Swim Center ........................................ 512-288-6057
Circle C Community Center Pool ................... 512-301-8259
Grey Rock Tennis Club ..................................... 512-301-8685

CIRCLE C GATED COMMUNITIES
Enclave off Spruce Canyon (KB) Spectrum Management 512-834-3900
Enclave off La Crose (Streetman) Plateau Property Management Rosalyn Peterson, 512-441-1041
Fairways Estates

Spectrum Management Park West

Real Manage ................................................. Diane Malloy, 866-473-2573
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Real Manage .................................................... Tom Ellis, 866-473-2573

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City of Austin .................................................. 512-494-9400
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Water City of Austin ....................................... 512-972-1000
MidTex Water Company ................................. 866-654-7992
Solid Waste City of Austin ............................. 512-974-1945
Post Office Oak Hill Station ........................... 800-275-8777

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HOA News

IMPORTANT DATES
- Election Day – Tuesday November 3rd
- MoPac South Open House – Tuesday November 10th
- Food Trailer Tailgate Party – Saturday November 14th
- CCHOA Offices Closed – Wednesday November 25th through Friday November 27th
- CCHOA November Board Meeting – Postponed for Tuesday December 1st
- Children’s Holiday Party – Saturday December 5th
- Adult Holiday Party – Saturday December 12th

DOES YOUR FENCE NEED REPAIR OR REPLACEMENT?
This is a reminder that if you are replacing your fence it must be replaced to match the previous style, height and position of the fence before it. Any and all changes to a fence must be approved by the Architectural Control Committee (ACC) prior to construction. More information about the ACC can be found on our website, www.circlecranch.info/acc.

LOW HANGING TREE LIMBS
The HOA has received many calls regarding properties with low hanging tree limbs that extend over the sidewalks throughout the neighborhood. These limbs pose a potential hazard to pedestrians beneath them so we would like to remind residents to take a good look at the trees on their properties and trim back all low hanging and dead limbs. If your home is on a corner lot, be sure to check along the side street!

DUMPING & LITTERING
It has been brought to the HOA’s attention that many of our residents are concerned with the leaving of pet waste (bagged or not) in the grass, bushes, sidewalks, streets or even in a fellow neighbor’s trash can. Littering is a violation of City Code and a pet owner may not deposit pet waste on public or private property other than his own. The City of Austin Code, 15-6-112, states, “A person commits an offense if the person deposits, causes to be deposited, or permits to accumulate any dry or wet solid waste upon any public or private premises within the city in such a manner as to emit noxious or offensive odors or to become unsanitary or injurious to public health or safety.” If you would like to learn more about City of Austin Code please visit their website: www.austintexas.gov/resident/city-code.

NEWSLETTER COVER PHOTO SUBMISSIONS & REQUIREMENTS
This year the HOA has received many great newsletter cover photo submissions from some very talented residents. We wanted to give all our photographers out there a better idea of what kind of photo is eligible for the newsletter cover.

To start, potential cover photos should be emailed to sarah@circlecranch.info for review. The chosen cover photo is due to the publisher on the 8th of the month prior to the next issue but due to time sensitivity the HOA typically has a photo in mind well before the deadline so the sooner photos are submitted the better!

Throughout the seasons we have many opportunities to display a “themed” cover photo, but we often receive those kinds of photos after the due date or even the season has passed. If you are interested in submitting a “themed” photo please keep the due date in mind. Possible themes include the four seasons and the holidays.

Peel Inc. Publishing provides Circle C their monthly newsletter and these are their specific requirements for a cover photo that must be adhered to:
- The cover is always a vertical “portrait” oriented page, size 8.5 by 11.
- Peel prints with bleeds and trim downs so the photo needs to be at least 8.75 wide by 11.25 tall.
- The preferred photo quality is 300 dpi, however if the photo is greater than the size noted, but lower in dpi the photo can be tested but a positive fit is not guaranteed.
- The publisher also has to work around the masthead banner of the newsletter which is always located near the top of the cover page. If the main focus of the photo is too high, the banner could potentially cut it off.
ARTICLE INFO

The Circle C Ranch newsletter is mailed monthly to all Circle C 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.

If you have an article of interest to the community please submit to sarah@circlecranch.info by the 10th of the month. The newsletter can also be viewed online at www.circlecranch.info.

ADVERTISING INFO

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

This fall, prepare for winter with a furnace tune-up.

Fall Tune-Up and Inspection $89.00, each additional system $30.00

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MISSION STATEMENT

Peel, Inc. Community Newsletters

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

"Be the Community."

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HOA News

PLANTING TREES & CCL UPDATE
written by Susan Hoover

There is an old saying: When is the best time to plant a tree?
Answer: Ten years ago.

If you are wishing you’d known that, say, 10 years ago, and since
time-travel isn’t currently an option, the next best time to plant is…
now! November and the fall season are the best times for planting
new trees. Fortunately for us here in Circle C, there are several
excellent tree options that do really well, adding value both to our
individual homes and our neighborhood as a whole.

Selection

There are two main types of trees that you see in the commons
areas of Circle C- decorative trees and shade trees. When selecting the
type of tree you want to plant, several factors should be considere
d- location & function, shade availability, access to water, soil type,
etc. It’s also important to think ahead- will there be adequate
space for a shade tree to grow both in height and width or would
a smaller, decorative tree be a better option? For decorative trees,
we recommend:
• Anacacho Orchid Tree
• Buckeye: Mexican or Red
• Texas Mountain Laurel
• Crape Myrtle
• Desert Willow
• Holly: Possumhaw or Yaupon
• Wax Myrtle

When choosing a shade tree, we recommend 30 or 45 gallon
sizes- at 5 years old they will all be the same size! Shade trees that
do well in our area include:
• Texas Ash
• Cedar Elm
• Oak Trees*, specifically: Bur, Chinquapin, Lacey, Live & Mexican
White.

The Texas A&M Forest Service has put together a great tool to
help you narrow your search, offering the best options for you based
on where you live and the size of tree you are looking for: http://
texastreeplanting.tamu.edu/index.html. Check it out!

*A note on Oaks & Oak Wilt- except for the
Live Oak, all of the oak trees recommended
above are considered “White Oaks.”
White Oaks are the type most
resistant to Oak Wilt so they
are all good choices. The Live
Oak is considered intermediate
in susceptibility due in part
to their interconnected root
systems, which allow the fungus
to more easily spread. Red Oaks are
the highest in susceptibility and should
be avoided. These include the Texas/Spanish,
Shumard, blackjack & water oak.

Planting

Once you’ve made your selection there are several steps to take
to ensure proper care while planting. Trees that are purchased from
nurseries usually come in a pot or container, which makes for easier
transport home! The Arbor Day Foundation is a great resource out
there and is available to everyone. You can find a wealth of helpful
information including this great (printable!) guide to tree planting:
http://www.arborday.org/trees/planting/containerized.cfm. There
are also planting guides available for bare root trees or trees that
come wrapped in burlap.

Watering

After a new tree is planted the next critical component is, of
course, water. Concentrating water near the planting area out to the
dripline (where droplets from rainfall naturally land) will encourage
healthy root growth. Newly planted trees take time to develop a
strong root system & this can take up to two years depending on
the size of the tree when planted. Smaller, decorative trees adapt
more quickly and need less water during installation than do the
larger shade trees. You’ll want to give your new tree plenty of deep
watering- about two times per week if it is hot and dry for the first
year. In the winter if there is no rain, watering every 7-10 days is
likely sufficient. However, if you keep the tree standing in water it
will also die, so the right amount of water really is critical. The City
of Austin’s Grow Green program offers a good reference article on
tree care and watering: https://www.austintexas.gov/sites/default/
files/files/Watershed/growgreen/TreeCare.pdf

As you can see, growing a healthy tree takes commitment and
patience but choosing the best type for your space along with correct
planting and knowing how to nurture it through its development
stage, a tree is an investment that can yield high quality benefits for
years to come. And like another old saying goes, “good things come
to those who wait!”

An Update on Circle C Landscape Current Special Projects!
Around the neighborhood, our current work includes:
• Tree planting! We are installing new trees
  in several areas including Circle C North,
  Wildflower Park and on Escarpment.
• A new plant and grass
  installation at the entrance to
  Muirfield.
• Installing new grass
  and drip irrigation along Spruce
  Canyon, beginning at Georgian
  Oaks.
• Getting ready for the holidays
  with our holiday lighting!
MOPAC SOUTH OPEN HOUSE

Get the latest on proposed mobility improvements for MoPac South between Cesar Chavez Street and Slaughter Lane on Tuesday November 10, 2015.

Join the Central Texas Regional Mobility Authority and the Texas Department of Transportation at the fourth Open House for the MoPac South Environmental Study to learn how community input is helping shape potential mobility improvements along MoPac from Cesar Chavez Street to Slaughter Lane.

The study team has responded to the community’s request for additional analysis of the proposed Express Lanes concept and will share information about several potential operational configuration options. A No Build – or Do Nothing – Alternative continues to be considered.

Event details:
Tuesday, Nov. 10, 2015
3 – 7 p.m.
Palmer Events Center, Meeting Rooms 1 – 5, Level 2
900 Barton Springs Road, Austin, TX 78704
No formal presentation will be given, so please come and go at your convenience. Complimentary parking is available in the Palmer Parking Garage (entrances from Barton Springs Road and Riverside Drive). Visit www.MoPacSouth.com for a map of the location and additional event information.

You can review exhibits, watch informational videos, and submit comments and questions through the Virtual Open House between Wednesday, October 21 and Friday, Nov. 20, 2015 at www.MoPacSouth.com.
**CHILDREN’S HOLIDAY PARTY**

Join us and enjoy face painting, arts and crafts, train and pony rides AND a petting zoo! This event is open to residents only. Admission per child is 1 AWESOME unwrapped, unopened gift for our toy donation drive to lift the spirits of children in need.

**Date:** Saturday December 5th, 2015  
**Time:** 10:00am – 1:00pm  
**Where:** Circle C Community Center

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**NOW HIRING**

**Advertising Sales Representative**

**Description:** The position includes marketing our community newsletters to local and area businesses. It is a flexible position that allows you to work from home and set your own hours.

**Roles:** Stimulate new advertising accounts in our community newsletters. Maintain current accounts assigned to you by Sales Manager. Service your accounts by assisting them from ad design to final proof approval.

**Skills:** Excellent communication through email and phone, with high level presentation and relationship-building skills. Strong prospecting and business development skills are a must. Previous sales experience preferred but not required.

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ADULT’S HOLIDAY & CASINO PARTY

Break out your poker face for this year’s Holiday & Casino Party! Enjoy delicious hors d’oeuvres, cash bar, casino tables, raffle drawings and of course music and socializing with great company! Tickets will be on sale November 9th – December 4th, $10 per person (4 tickets max). Tickets may be purchased from the HOA office Monday through Friday between 9am and 5pm.

Date: Saturday December 12th, 2015
Time: 7:00pm – 10:00pm
Where: Circle C Community Center

We are currently accepting donations for casino prizes! If you or someone you know has a business or company that would like to help out gives us a call at 512-288-8663 or email sarah@circlecranch.info.
POOL HOURS

October 19th – December 19th 2015

Swim Center
5919 La Crosse Avenue

The Swim Center is now operating on its winter schedule which means the facility hours have been reduced for lap swimming only. The recreational areas are not available.

Monday-Friday
6:00am-10:00am
3:30pm-7:00pm

Saturday
8:00am-11:00am

Sunday
Closed

The Avaña and Community Center pools are closed for the season.

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

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

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

Cover Photo Credit: This month’s cover photo was submitted by Nancy Malcolm.

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

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November 2015
Hours: Monday – Friday 3:30-7:30pm, Saturday/Sunday Closed

<table>
<thead>
<tr>
<th>Sunday</th>
<th>Monday</th>
<th>Tuesday</th>
<th>Wednesday</th>
<th>Thursday</th>
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<tbody>
<tr>
<td>All Specials Are $9.25 Ready at 5pm</td>
<td>Caribbean 2</td>
<td>Cesar Salad</td>
<td>Shrimp 11</td>
<td>Cumin Salmon 5</td>
<td>Honey Chipotle 6</td>
<td>Closed 7</td>
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<tr>
<td>Closed 8</td>
<td>Pecan Crusted Trout 9</td>
<td>Sage Marinated 10 Chicken</td>
<td>Served with a Pomegranate te Sauce Sweet Potatoes Vegetables</td>
<td>Tarragon Walnut 12 Crusted Chicken Orange Ginger Sauce, Cranberry Rice, Vegetables</td>
<td>New York 13 Strip, Wild Mushroom Sauce Oven Roasted Potatoes</td>
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<tr>
<td>Closed 15</td>
<td>Chicken Stuffed 16 Gorgonzola cheese, argula,Oven Roasted Potatoes, Vegetables</td>
<td>Pork Tenderloin 17 Roasted Pear &amp; Cranberry Sauce Oven Roasted Potatoes Vegetables</td>
<td>Hand Breaded Coconut Fried Shrimp, Pineapple Rice, Mixed Vegetables</td>
<td>Blackened Mahi 19 Mahi, Black bean corn ragu, cesar salad</td>
<td>Chicken Fried 20 Chicken, Mashed Potatoes &amp; Creamy Gravy, Fried Okra</td>
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<tr>
<td>Closed 22</td>
<td>Chicken Cordon Bleu, Rice Pilaf, Vegetables, Caesar Salad</td>
<td>Shrimp Wrapped in Bacon Angel Hair Pasta White Wine Sauce Vegetables</td>
<td>Closed 24</td>
<td>Closed Happy Thanksgiving!!! 26</td>
<td>Closed 27</td>
<td>Closed 28</td>
</tr>
<tr>
<td>Closed 29</td>
<td>Chicken Parmesan Tomato Basil Sauce, Fettuccine, Caesar Salad</td>
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</tbody>
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It’s time to book your HOLIDAY PARTY!
We cater all events large & small! Please email info@circleccatering.com for a personalized proposal!
Check out our website for menus: www.circleccatering.com
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We look forward to helping you create your perfect home!
IN THE YARD

Submitted by Jackie Rollins

November 2015

With a new furniture grouping and an umbrella in vibrant colors, Park West resident Jackie Rollins is quite pleased with the updated and relaxed look of her backyard space.

Kiker/ CDC Pre-K Inclusion Openings

Kiker Inclusion is a pre-k program held at Kiker Elementary Monday through Friday from 7:45am – 2:00pm, with extended day options available.

The Vision & History

The vision for the inclusion program came about through the love for one little boy with special needs. One of his greatest unmet needs was the opportunity to interact with typical children his own age. Through lots of work and collaboration a partnership was formed between the CDC and AISD, specifically Kiker and Clayton Elementary Schools. Through the process of allowing children with special needs into our “regular” classrooms we found that not only the children with special needs prospered; all of the children did. Leadership skills and empathy increased. Children learned at a faster rate because they were helping others who could not learn quite as rapidly or quite in the same way. The diversity challenged teachers to find even more innovative ways to teach everything from letters & numbers to hopscotch & t-ball.

Goal

Our major goals for this program are not much different from the goals of our other programs. We strive to meet the individual needs of every child and to create a spirit of understanding and cooperation amongst the families in these programs.

Tour

We would like everyone to have the opportunity to see one our inclusion class. This part of the process will help you to see the program in action and give you a better understanding of what inclusion is all about.

For more information please call Circle C Child Development Center at 512-288-9792.
THE TURKEY TROT IS BACK!

Attention Circle C Neighbors! It’s official! Join us for the 3rd Annual Circle C Ranch Turkey Trot!

Meet us November 26th 2015, Thanksgiving morning, at 8:30 am at the Circle C Community Center for a 3 mile run/walk or a 10k!

Don’t need to sign up, just show up!

Please park at the Community Center or Clayton Elementary, AVOID parking on Spruce Canyon or La Crosse Ave.

We were able to get approval from the City of Austin as this is a local event for neighbors and we are doing this as a way to strengthen our community and not for profit. Bring your family, strollers, bikes; this is a local event but you are welcome to bring friends as well. Let’s make this a tradition!

If you have any questions please contact the event organizer:
Ana Bosada at anaalvear@yahoo.com

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Call Kevin Scragg at (512) 529-8763 to see any house and for all leases!

5324 Austral Loop “JUST SOLD!”
JOHN’S LISTING Gorgeous plan backing to permanent greenbelt On The Park Listed at $485,000.

3901 Pete’s Path “JUST SOLD!”
JOHN’S LISTING Shoal creek for $535,000.

4913 Scottish Thistle “JUST SOLD!!!!”
JOHN’S LISTING $329,000.

6300 Needham Lane “JUST SOLD!!”
JOHN’S LISTING Complete remodel at 3500 sq. ft. HUGE Newmark on corner lot with big back yard. HUGE bedrooms! Listed at $399,000!!!

120 Atwater Cove “UNDER CONTRACT!”
JOHN’S BUYER Incredible over 3900 sq. ft. with gorgeous views! $459,000. In Belterra with 5 bedroom. 4 full bath, media+game rm!

6601 Orchard Hill “JUST SOLD!!”
JOHN’S LISTING Pending in 5 days! Gorgeous wood floors and corner lot with huge trees. Listed at $479,000.!!

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JOHN’S LISTING Pending in 5 days! Gorgeous wood floors and corner lot with huge trees. Listed at $479,000.!!
Call John Squires directly at (512) 970-1970 for an easy, no obligation appointment to list your house for sale or be professionally represented in the purchase of any real estate in Texas. Thanks! John Squires

11316 Hollister Dr. “JUST LISTED!!” JOHN’S LISTING Stunning Fedrick Harris in Golf Course comm. Outdoor kitchen/fireplace! Game room w/wet bar and FULL bath for 4th bed! Wood floors. Granite, stainless.. $535,000. list price.

4608 Slickrock Ct. “JUST LISTED!” JOHN’S LISTING Gorgeous custom home on a culdesac lot with hill country views! Hardwood floors, granite..absolute model home at $424,500. list! Next to private park that is your yard! Gated, close-in home in Onion Creek. RETIREE PERFECT!

680 Barstow Ct. “JUST LISTED!” JOHN’S LISTING Beautiful 1-story with wood floors through the home! 1 year old and stunning rock and brick, close-in. Stilestone/stainless kitchen. GORGEOUS! $389,000.

Wow Circle C, what a difference a year makes. There are many more homes on the market this year as opposed to last September-October timeframe. We had a super-busy winter and Spring season this year, but it tapered off after July 4th and hasn’t really developed a head of steam again—yet. We have still sold 5-6 homes per month as sales have been steady, but the season of having 10 offers on your listings is over for now, unless the agent is underpricing your home. The "Second Spring" is about to start as a completely different segment of buyers are about to start looking for their dream homes in Circle C with hopes of closing by the holidays. October, November and December are fantastic months to have your home on the market, as Circle C sells year-round anyway. Homes always show fantastic during the holidays as they always smell good with all the fresh baking and are decorated to the hilt. There is an exodus of buyers relocating to Southwest Austin from Northwest and Westlake areas. The word is out that Circle C is only 10 miles to downtown, is very affordable for many families and is a great place to retire. Many people have adult children and grandchildren in Circle C and are moving here to be closer to the kids. With the new home subdivisions being a factor and the interest rates staying low, we will keep the market very active all year in this area. Having lower rates makes it easier for the people moving here to sell their homes too from wherever they are moving from. Call John for an update on the whole area, where the new homes are being built and for how much. As usual, with the holidays the home builders slow down. This also increases the demand for resale homes for those buyers not wanting to wait for a new home. Right now, Avana is backed up and they can’t even start building a home for a new buyer for probably 3 months after contract. Halloween is here, Thanksgiving is a speed-bump and Christmas is upon us! If you would like a no-obligation market analysis on your property, please call any time at (512) 970-1970. Thank you, John Squires.
38th Annual

Bethany Marketplace

Saturday, Nov. 14
9am to 4 pm

This craft show, featuring handcrafted items from over a hundred craftsmen is the major mission fundraiser for the Bethany Women in Mission LWML. Lunch and baked items will be available for purchase. Admission & parking is FREE.

This event will be held at

BETHANY LUTHERAN CHURCH
3701 W. SLAUGHTER LANE   AUSTIN, TEXAS 78749
FOR INFORMATION 512-292-8778 OR BLCMS.ORG

Major Sponsor: The South Travis County Chapter of Thrivent Financial
Mealybugs are pests of landscape plants and houseplants. They are often active during times of warm, dry weather, but can also become a problem indoors at any time of year. Infestations usually start at the base of stems and then spread from there as populations increase.

Mealybugs are a type of unarmored scale insect. They are sexually dimorphic (males & females look different). Males have wings while females remain wingless and nymph-like throughout their life. Females are oval, soft-bodied and covered with a white waxy powder.

These insects have piercing-sucking mouthparts which they use to penetrate plant tissue and suck out juices. This can lead to chlorosis (yellowing of the plant), wilting and distortion. With larger infestations, the insects may cause stunted growth, premature leaf drop or death of the plant. Mealybugs are also known for secreting honeydew, a sweet, sticky substance on which a fungus called *sooty mold may grow.

* Sooty mold is a fungus that grows on honeydew excretions. Sooty mold can indirectly harm the plant by covering plant surfaces and reducing the amount of sunlight that reaches plant tissues, resulting in reduction of photosynthesis.

Since all but male mealybugs are wingless, adult females have to be placed near a host plant for them to infest it. They can crawl short distances to plants. Immatures can be blown to new locations by the wind, move by water or be transported by animals.

Tips for mealybug management:

• Conserve beneficial insects; there are many insects that will feed on mealybugs or parasitize them
• **Use high pressure water sprays to dislodge the insects from the plant
• **Insecticidal soap
• **Horticultural oils
• **Insecticides labeled for mealybug control
• For severely infested plants, it may be best to throw the plant away and buy a new one
• **If treating houseplants, move plants outside during treatment then move back inside once treatment has dried.

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

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 AgriLife Extension Service or the Texas AgriLife Research is implied.

Extension programs serve people of all ages regardless of socioeconomic level, race, color, sex, religion, disability, or national origin.

Smart Technology: the wave of the future for seniors

With more seniors wanting to stay in their own homes has they get older, there is an amazing array of technologies that will allow them to do just that, while keeping them safe and connected.

These technologies revolve around the “smart home” concept. We are now mostly familiar with the smart phone which is being designed to provide the “magic wand” control center for the smart home while also providing important information, reminders and alerts to the resident.

There is the “smart bathroom” complete with toilet flush detectors, toilet paper sensors, and showers regulating water temperatures.

There are “smart front doors” using keyless entry, providing automatic door opening, along with microphones, cameras, and speakers for the occupant to identify the visitor, and remotely allow access.

The “smart laundry” will provide alerts when to do laundry and even help with sorting, along with the “smart closet” which will make suggestions on what to wear depending on the event and weather conditions.

The “smart bed” will monitor sleep patterns, and also receive alerts from the “smart stove” if a burner is left on by mistake.

“Smart mirrors” will display messages and important appointment and medication reminders. “Smart floors”, combined with ultrasound tracking will monitor activity and location, and be able to report falls to emergency services.

Adding to all of this “smartness” will be a cognitive assistant which will guide residents through various daily tasks, be able to answer all kinds of questions and provide reminders and alerts.

A personal favorite is the social-dining nook with immersive video, where occupants will be able to share meals with distant friends and relatives to catch up in real time.

While most of these technologies seemed only available to the likes of Bill Gates, whose smart home by the way plays a choice of music as residents move from room to room, they are becoming more available and affordable to everyone, particularly seniors who will find life changing benefits from these innovations.

Submitted by: Elizabeth Ball, Daily Money Manager, Certified Senior Advisor: resident of Circle C.
THINGS A BURGLAR WON’T TELL YOU:

_Sometimes I carry a clipboard. Sometimes I dress like a lawn guy and carry a rake. I do my best to never, ever look like a crook._

_Some things I hate most: loud dogs and noisy neighbors._

_I’ll break a window to get in, even if it makes a little noise. If your neighbor hears one loud sound, he’ll stop what he’s doing and wait to hear it again. If he doesn’t hear it again, he’ll just go back to what he was doing. It’s human nature._

_I’m not complaining, but why would you pay all that money for a fancy alarm system and leave your house without setting it?_ I love looking in your windows. I’m looking for signs that you’re not home and for the flat screen TVs and gaming systems I’d like. I’ll drive or walk through your neighborhood at night, before you close the blinds, just to pick my targets.

_Avoid announcing your vacation on your Facebook page or other social media. It’s easier than you think to look up your address._

_To you, leaving the window open just a crack during the day is a way to let in a little fresh air. To me, it’s an invitation._

_I’ll buy any make, model or year vehicle. Stop by 4700 South Lamar for your fast, free appraisal._

_If you don’t answer when I knock, I try the door. Occasionally I hit the jackpot and walk right in!_ Please remember to report all suspicious people or vehicles to 9-1-1!

_THINGS A BURGLAR WON’T TELL YOU:_

I have been buying cars in Austin for over 22 years. I’ll buy any make, model or year vehicle. Stop by 4700 South Lamar for your fast, free appraisal.

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Breast cancer is the most common cancer among women in the United States, and is the second leading cause of cancer deaths. Screening is vital because early stages of the disease are easier to treat. The American Cancer Society recommends women:
- Obtain yearly mammography screenings, beginning at age 40
- Obtain yearly clinical breast exams
- Check your breasts regularly for lumps
- Discuss their breast cancer risk with their physician

Breast cancer risk increases as we age. Other factors that increase a woman's risk for breast cancer include:
- Having started menstrual periods at a young age
- Having a first child after age 30
- Use of hormone replacement therapy
- Having a family history of breast cancer

For more information about breast cancer and early detection, contact your health care provider, your Concentra health specialist, visit the American Cancer Society Web Site at: www.cancer.org, or visit the National Breast Cancer Awareness Month Web site at: http://nbcam.org/

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Men are also at risk for rare cases of breast cancer. All persons familiar with the normal look and feel of their breasts should promptly report any unexpected changes to their physicians. The American Cancer Society recommends both women and men consult their doctor if they notice any of the following:
- A new, hard lump or thickening in any part of the breast
- Change in breast size or shape
- Dimpling or puckering of the skin
- Swelling, redness, or warmth that does not go away
- Recurrent pain in a particular part of the breast
- Pulling in of the nipple
- Nipple discharge that starts suddenly in only one breast
- An itchy, sore, or scaly area on one nipple

For more information about breast cancer and early detection, contact your health care provider, your Concentra health specialist, visit the American Cancer Society Web Site at: www.cancer.org, or visit the National Breast Cancer Awareness Month Web site at: http://nbcam.org/
SEND US YOUR Event Pictures!!

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

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

Pictures will appear in color online at www.PEELinc.com.
"Your home sold in 39 days, or we’ll sell it for FREE"

Did you know – many Realtors make careless mistakes that cost the SELLER, thousands of dollars and add additional stress?

Real Recent Examples
Realtor listed incorrect number of rooms $22,000
Realtor listed incorrect schools feeding home $15,000
Realtor selected the wrong buyer(multiple offers) $20,000

Not only do mistakes cost the SELLER $$$, they also add additional stress...the homes above stayed on the market, on average, an additional 34 days. Let the numbers do the talking...compare Webb Real Estate with all other Realtors just in Circle C.

Webb Real Estate All Other Circle C
Sale Price 101% of List Price 98.5%
Number of Days on Market 9 Days 44 Days

Most of us know someone who is a Realtor. Maybe your co-worker’s cousin is not the best person to trust the sale of your greatest ASSET

- Don’t sign with another Realtor until you meet the Webb team
- Don’t choose the wrong Realtor
- And Don’t sign with another Realtor until you meet the Webb team

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Bryan Webb
Broker, Owner,
Certified Negotiations Expert
Cell: (512) 415-7379
bryan@bryanwebbtx.com

Patty Webb
Realtor
Cell: (512) 415-6321
patty@webbcirclec.com
Twelve Top Travel Tips When Traveling with Your Pet

Traveling with your pet can be fun and rewarding – especially when you’re prepared. In addition to the pet travel “basics” (safely restraining your pet, allowing adequate time for potty breaks, bringing comforting items from home, and so on), several additional simple practices can help make every trip easier and more pleasant for both you and your pet.

1. Schedule a veterinarian visit to insure overall health and current vaccinations. Ask for a health certificate and vaccination records, especially if you’re traveling out of state.
2. Make sure your pet’s identification tags are up-to-date and legible. Also, be sure his rabies tag and vaccinations are current.
3. Include your destination address and/or phone number on your pet’s tags and cage/crate (if applicable).
4. Remember to pack water to prevent dehydration. To help insure convenient feedings bring along a collapsible food bowl.
5. Pack all medications and supplements to avoid missed doses.
6. Pack a first aid kit to insure readiness in the event of an injury or medical emergency.
7. Exercise your pet prior to departure. A tired pet is typically much more amenable to travel. Also, bring a lead or harness to allow exercise during pit stops.
8. Feed your pet at least four hours prior to departure to prevent car sickness. If the trip is long, feed a smaller amount that normal at least two hours before you leave.
9. Use a travel remedy, if necessary. If your pet is extremely anxious about travel, try a soothing non-prescription calming product.
10. Trim toenails to prevent snags and injury, especially if your pet will travel in a cage or crate.
11. Cover your car seats to keep them clean and free of hair shed on your trip.
12. Know your travel rules and restrictions, especially if you will travel on an airplane.
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2.50% APY*

on balances up to $15,000

Plus ATM fee refunds nationwide**

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Take advantage of this free account and start earning your high rate of return today!

- 2.50% APY * on balances up to $15,000
- 0.50% APY * on the portion of the balance above $15,000
- ATM fee refunds nationwide**
- No monthly fees
- No minimum balance

In order to receive the maximum interest rate and ATM fee refunds, simply do the following everyday activities:

- Have 10 debit card purchases post and clear per monthly qualification cycle (not ATM transactions).
- Have 1 recurring direct deposit or ACH auto debit post & clear per monthly qualification cycle.
- Enroll & receive free paperless eStatements.

www.firstlockhart.com

*Annual Percentage Yield (APY) accurate as of June 26, 2015. A minimum of $50.00 to open account. Rate tiers are as follows: Reward Rates 2.50% APY applies to balances of $0.01-$15,000 and 0.50% APY will be paid on balances over $15,000 as long as qualifications are met each monthly qualification cycle. Base Rate 0.05% APY will be earned on balances if qualifications are not met. All Balances will earn 0.76% APY to 2.50% APY as long as qualifications are met each cycle. Rates may change after the account is opened. Fees may reduce earnings. Account available to Texas Residents only. ATM fee refunds are provided only if qualifications are met within qualification cycle. ** ATM fee refunds are awarded on next statement cycle after qualifications are met. Member FDIC
Hosting an International Exchange Student

Hosting an International Exchange Student is such a great experience for all of those involved. It leads to a better understanding between individuals of other cultures, hopefully branching its way out to a more peaceful global society. But don’t just take my word about it, read about Nelva’s experience and understanding of the exchange program.

I’m so lucky to have been placed with a great host family in Texas! The best part is when we share each other’s cultures and have a lot of quality time together. I’m blessed to have chance to study in American High School.

Being an exchange student is hard. For the first couple days it was hard because I didn’t know anybody, the moving class system is new for me and sometimes it’s hard to understand what they say. But America is really friendly and handy so I got a lot of help from them. From the exchange program, people can really get to know each other, people start to respect each other and we can start a new chapter to have a better world.

So if you want to enrich your life, host an exchange student! Nelva is from Indonesia and is spending the academic year here in Texas as part of the Kennedy-Lugar Youth Exchange and Study (YES) program. This program is funded by the US Department of State which provides scholarships for secondary school students from countries with significant Muslim populations. As part of her program year, Nelva is required to perform at least 60 hours of community service (however most YES students’ hours amount to hundreds of hours) and continue working with the program in her home country.

Our application process for the 2016 Spring Semester and 2016/2017 academic year will soon be opening. School spots in our area tend to fill up rather quickly, so get your application in early to host one of these amazing students!

Ayusa is a non-profit organization founded in 1981 to promote global learning and leadership through foreign exchange, study abroad, and leadership programs for high school students from the U.S. and 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 or Ayusa at 1.888.552.9872 or by visiting the website at www.ayusa.org.
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Do you have vaginal dryness?
Do you lack energy?
Are you gaining weight?

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TENNIS TIPS

By USPTA/PTR Master Professional
Fernando Velasco
Owner, Manager and Director of Tennis
Grey Rock Tennis Club, Austin, TX

HOW TO HIT A ONE-HANDED BACKHAND

In previous newsletters, I offered tips on how to hit a Forehand and a Two-Handed Backhand. In this issue, I will give you instructions on how to execute a one-handed backhand for a right hander. This stroke is still used by many league and tournament players since it gives players a wider range of reach and flexibility to hit slices and drop shots. In this illustration, Jake Stine from the Grey Rock Tennis Club in Austin, TX shows the proper form and technique to hit the one-handed backhand stroke.

Step 1: Ready position: The body is facing the net. The right hand is holding the end of the racket in a forehand grip position and the left hand is on the throat of the racket. The left hand is holding the racket slightly tighter than the right hand. Feet are shoulder width apart and the body is in good balance.

Step 2: Back swing: When the opponent’s ball is headed to the backhand side, the left hand takes the racket back and the right hand changes the grip with one quarter turn placing the index knuckle at the upper ridge of the handle. The body should start taking the racket back before the ball bounces. Notice the turn of the upper body and the right foot leading the left foot. Eyes are still focused on the incoming ball.

Step 3: Point of Contact: The eyes now shift toward the point of contact which should be about 12-18 inches in front of the right foot. The right hand is holding the racket tight. The racket has made contact with the ball and weight of the player has shifted toward the point of contact. It is important to keep the right shoulder closed and not open the left hip too early. Flexing the right knee will allow more flexibility and power on the ball.

Step 4: Follow Through: Once the racket has made contact with the ball, both of the arms need to be extended for better balance. The right arm should be straight and the follow through upwards above the head.

Look for next Issue: The Forehand Volley.
Attention KIDS: Send Us Your Masterpiece!

Color the drawing below and mail the finished artwork to us at:
Peel, Inc. - Kids Club, 308 Meadowlark St, Lakeway, TX 78734-4717
We will select the top few and post their artwork on our Facebook Page - Facebook.com/PeelInc.
DUE: November 30th

Be sure to include the following so we can let you know!

Name:

_______________________________
(first name, last initial)

Age:________________

Have A Happy Thanksgiving!
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+ Flexible commissions
+ Extensive experience and record results
+ Customized and proven seller and buyer plans to provide a seamless transaction
+ Brilliant marketing materials showcasing your property
+ Exceptional negotiation skills for defending your equity
+ Unrivaled internet marketing providing extensive exposure for your property
+ Honest, trustworthy, with a keen awareness of your needs and goals
+ Customized, out-of-the-box marketing
+ Ashley knows the market and how to get you the highest price and best terms
+ Fifteen times more productive than the average agent
+ A promise to always put your needs first

HOW ASHLEY COMPARES TO THE COMPETITION*
Ashley’s listings sell 5 weeks faster and her clients average 5% more on their home sale.

<table>
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<th>List to Sell Price Ratio</th>
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<th>Austin Average</th>
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*Based on 2014 residential home sales through Austin Board of REALTORS®.

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2. FILL OUT THE FORM
3. SEE YOUR ESTIMATED HOME VALUE INSTANTLY
News You Can Use

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<table>
<thead>
<tr>
<th>Circle C Ranch by Neighborhood</th>
<th>6 Months Sold History (04/2015 - 09/2015)</th>
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% Change Mo / Mo: -1% 0% 0% 0% 0% 4% -25% 77%
% Change Yr / Yr: 24% -3% 5% 2% 0% 104% -3% 57%

Market Report data was obtained from the Austin Multiple Listing Service (MLS) on 10/05/2015. Texas License # 515586.

In some cases new construction and FSBO homes are not included in the MLS data and therefore are not represented. Data is deemed accurate but not guaranteed.

We've got a new look and a new location but the same Award Winning Representation!

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