

# RANCH RECORD

Official Newsletter for the Steiner Ranch HOA

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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	

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### Peel, Inc. Community Newsletters

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

"Be the Community."

### **ADVERTISING INFO**

Please support the advertisers that make The Ranch Record possible. If you are interested in advertising, please contact our sales office at 512-263-9181 or *advertising@peelinc.com*. The advertising deadline is the 8th of the month prior to the issue.

### **IMPORTANT NUMBERS**

EMERGENCY NUMBERS	
EMERGENCY911	L
Fire	Ĺ
Ambulance911	
Sheriff – Non-Emergency512-974-0845	5
Travis County ESD No.6/Lake Travis Fire Rescue	
Administration Office512-266-2533	3
Travis County Animal Control512-974-2000	)
STEINER RANCH CONTACTS	
Steiner Ranch Community Association Office512-266-7553	,
SCHOOLS	
Leander ISD512-570-0000	)
Vandegrift High School512-570-2300	
Canyon Ridge Middle School512-570-3500	
Laura Welch Bush Elementary512-570-6100	
Steiner Ranch Elementary	
River Ridge Elementary	
Taver rauge Elementary	
UTILITIES	
Travis County WCID # 17512-266-1111	Ĺ
City of Austin Electric512-494-9400	
Texas Gas Service	
Custom Service1-800-700-2443	3
Emergencies512-370-8609	)
Call Before You Dig1-800-344-8377	7
AT&T	
New Service1-800-464-7928	}
Repair1-800-246-8464	Ĺ
Billing1-800-858-7928	3
Time Warner Cable	
Customer Service512-485-5555	,
Repairs512-485-5080	)
TDS (Trash & Recycle)512-329-1752	2
Austin/Travis County Hazardous Waste512-974-4343	5
ATUED NUMBERS	
OTHER NUMBERS	
Lake Travis Postal Office	
Coyote Sightings	
NEWSLETTER PUBLISHER	
Peel, Inc	
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- WISDOM TEETH EXTRACTIONS

### **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 <u>meredith@steinerranchhoa.com</u>. The deadline is the 8th of the month prior to the issue.

# **COVER PHOTO**

This month's cover photo was submitted by Steiner Ranch resident Marisa Hoover and was taken by Diane Radocha of Lemon Drop Family Photography near the entrance to Caslano. Pictured are Lauryn and Sophia, cousins who dance together at Ballet Austin and who will be performing together as angels in the academy's annual production of The Nutcracker, opening on December 5th and running through December 23rd at The Long Center. Best of luck on your performances!

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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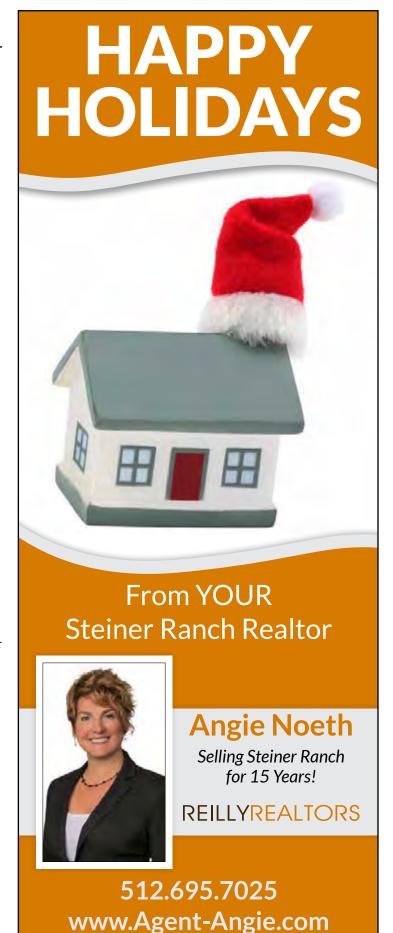
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### From the Association Office



Mark Your Calendars Now! For These Upcoming Steiner Ranch Social Events!

### **DECEMBER**

12/5

Breakfast with Santa

12/1 - 12/25

Holiday House Decorating Contest

**JANUARY** 

01/16

Mother & Son Dinner & A Show



Future events to be listed in coming issues. Stay tuned!

Have a great idea for an event? Want to get involved? Join the Event Planning Committee! The Committee meets on the second Tuesday of each month at 9:00am at Cups & Cones.

Contact Desirre Ghebremicael, Lifestyle Coordinator at desirre@steinerranchhoa.org for more information.

All Events are tentative and subject to change or cancel. For the most up to date information, follow us at: Facebook.com/SteinerRanchHOAevents or visit the Steiner Ranch HOA website at www.steinerranchhoa.org



# Thinking about moving in 2016?

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### From the Association Office



It's that time of year when we say goodbye to the current year, and get ready to welcome a new one. 2015 has been a year of change and progress- much has been accomplished. Following are highlights:

#### Transition

Earlier this year, representatives from Taylor Morrison informed the Steiner Ranch Master Association Board of Directors of their intent to transition from Steiner Ranch by the end of December. Since then, the Board has worked diligently to review and prepare documents relating to the association for transition. What that means to homeowners is that next year, the association will be governed by an all resident board of directors. Currently there are 4 homeowners and 2 developers on the SRMA board.

#### **Events & Communications**

The association now has a dedicated Lifestyle Coordinator on staff, whose role is to manage all contracts related to Steiner Ranch swim teams, Neighborhood Sports teams, numerous boot-camps and all activities that take place in community facilities. The Lifestyle Coordinator is also responsible for planning and implementing social events that take place through the association.

The association has a dedicated Communications Coordinator on staff who has worked to evolve HOA communications by launching the HOA's first official events facebook page, (follow us at www.facebook. com/SteinerRanchHOAevents) and who is working to implement a more user-friendly website. In addition, The Ranch Record, which now features regular communications from the SRMA Board President, monthly updates relating to neighborhood maintenance, and additional regular features from resident contributors, has evolved to feature event and important community information *at the front* of the publication. For easier readability, additional pages have been added as well.

### **Pools**

Our community pools are the association's biggest asset, and largest liability. As such, the Board elected to not renew pool maintenance and lifeguard contracts due to continued on-going issues. The Board opted instead to maintain pools through the association by adding an additional person to the HOA maintenance team. This will allow for better pool management as HOA personnel will be onsite for upkeep and daily pool cleanings from 8am to 8pm, 7 days a week. This change will be an improvement from the twice per week summer pool cleanings and once per week off season cleanings which occurred in previous years. The board also approved and added 2 larger filters to the Bella Mar lap pool to improve water quality. An additional water fill-line was added to the wading pool which will help better maintain water levels. The HOA experienced many issues and received numerous complaints relating to last year's lifeguard provider. Therefore lifeguard services will be provided by a different company next year.

### 2016 Budget

The Board of Directors works hard to operate the association as efficiently as possible and has been successful in limiting annual increases over the past several years. Unfortunately due to increased insurance premiums and lifeguard service increases, as well as inflationary costs, there is an increase to 2016 annual assessments. To review the 2016 budget, visit to the Steiner Ranch website at www. steinerranchhoa.org. Under Homeowner Resources, click documents, then 2016 budget for the community you wish to view.

In closing, President Calvin Coolidge once said, "Christmas is not a time nor a season, but a state of mind. To cherish peace and goodwill, to be plenteous in mercy, is to have the real spirit of Christmas". While we're busy shopping for that perfect gift for those we care about, let's not forget what the season is truly about.

From my family to yours, have a very Merry Christmas and a joyous New Year.

-- Randy



### Message from the SRMA Board of Directors

Bill Menzies, SRMA Board President

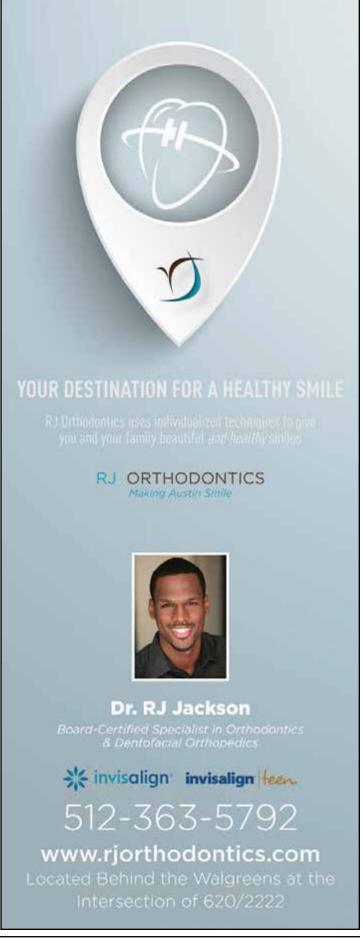
### 2016 SRMA Budget

The SRMA Board of Directors (BOD) approved the 2016 Budget at its regularly-scheduled meeting on October 27. The Budget was then posted to the website where you can view the specifics. The bottom line for the SRMA non-gated communities is that the 2016 assessment will increase to \$788/year compared to \$760/year in 2015, a 3.7% increase. The total assessments for the 8 SRMA gated communities (each has its own budget) ranged from 2% to 7%. These gated communities sometimes have higher % increases than the SRMA especially if there is a large line item increase that has to be spread over just a few homes. For example two of our gated communities have less than 34 homes in each compared to about 3,400 homes in the SRMA non-gated communities. We had a major reduction in our 2016 cost for trash pickup resulting from the contract rebid process and negotiation by the HOA's Randy Schmaltz. This reduction allowed the BOD to offset a major fraction of increased costs that occurred in other areas of the budget.

As you know, the BOD has been working on "Transition" for much of 2015. Legal expenses associated with "Transition" are significant for both 2015 and 2016, and should return to normal in 2017. As we progressed through "Transition" we found under-funded line items that had to be addressed. The largest was our SRMA insurance coverage which had been inadequate. Another expense that was much higher than expected was the cost of lifeguards for our pools.

The BOD had hoped to hold assessments to a lower % increase this year because of the new trash contract savings, but ultimately decided that the increase was important for implementing the extraordinary items listed above. "Transition" continues with meetings through early December, with the SRMA Board, Taylor Woodrow (Steiner Ranch Developer) and attorneys representing both parties in attendance. My January article will address Transition results as well as a new Long Range Planning Committee to be formed early next year.

I hope Steiner Ranch residents have a joyous Christmas and a Happy New Year.



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### From the Association Office

### **Association Assessment Payments Due January 1st**

Semi-annual assessments for January - July 2016 are due on January 1, 2016. Statements will be mailed to each homeowner, at the mailing address on file, at the beginning of December. If you do not receive a statement, please contact the Community Association Office at 512-266-7553. Homeowners are not exempt from paying assessments or late fees in the event a statement is not received. Payments received after January 31, 2016 are subject to an initial \$25.00 late fee per association and a \$25.00 late fee for each additional month that the assessment remains unpaid. Assessment must be received by January 31st, not postmarked by January 31st. Your escrow account does not pay your assessments.

Online assessment payments may be made at www.steinerranchhoa. org, by clicking the "Online Assessment Payments" link. You can also sign up to receive your statements online.

Payments may be mailed to the address listed on the statement, or may be brought to the Association office at 12550 Country Trails Lane to avoid an on-line fee.

\*\*\*Please note, resident access to pools, facility rental, and attendance at or registration for social functions and programs, may be terminated if association account becomes delinquent.\*\*\*

### **Trash Service Update**

Green Waste pick-up is scheduled for the week of December 14, 2015. TDS will pick up twenty 30-gallon paper bags of green waste from each home during trash collection during the week of December 14th. An additional spring pick-up is being planned and will be announced once dates are confirmed.

Trash tags are available for purchase, by check, at the HOA office for \$2.50 per tag. TDS will pick up tagged bags placed at the curb next to your trash container.

Additional trash/recycle carts may be ordered directly from TDS for \$8.50/month by calling 512-329-1752. Additional carts may be ordered or canceled at any time, and may take up to 10 business days for delivery.

Bulky waste & bundle pick-ups are offered twice per year and may consist of up to 2 cubic yards of bulky waste. Bundle pick-ups include tree, shrub, and brush trimmings securely tied together, not exceeding 4 feet in length or 40 pounds. Call TDS at 512-329-1752 to schedule pick-ups.



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### **Decorated Trees- An Austin and Steiner Ranch Holiday Tradition**

From ribbons, to tensile, bows and garland- Christmas ornaments adorn trees along Loop 360 this time of year. The tradition has made its way to Steiner Ranch, too. After Thanksgiving, decorated trees seem to magically appear along Quinlan Park Road, Bella Mar Trail, Flat Top Ranch Road and other parts of Steiner.

Where did this tradition get its start? The story goes that it started more than 10 years ago along Hwy 360 by a family honoring their son who had recently passed away. Quickly the tradition grew with many more "trees of memory", then came the fun, quirky trees . Now, you'll see hundreds of trees decorated on Hwy 360 in hopes of "keeping Austin weird".

If you plan on decorating a tree this year in Steiner Ranch, please keep the following in mind:

- Keep your tree maintained throughout the season. Be sure to fasten decorations securely in place. The HOA will not be maintaining decorated trees.
- If you will be out of town, ask a friend or neighbor to maintain the tree while you are away.

- No advertising or marketing paraphernalia allowed for tree decorating purposes.
- Remove all decorations from your tree no later than Sunday, January 3, 2016. Failing to do so may jeopardize continuing the tradition in Steiner Ranch. Decorations not removed by the 3rd will be recycled or thrown away by HOA staff. Keep the tradition alive and remove your decorations!

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### From the Association Office



# CHRISTMAS TREE RECYCLING

The Steiner Ranch HOA encourages residents to recycle their Christmas trees from Monday, December 26, 2015 – Jan 5, 2016 at the entrance of the WCID Water Treatment driveway off of Quinlan Park Road and Logan's Way.

Before recycling your tree, please remove all decorations, nails, wires, ornaments, tree stands, lights, and tinsel.

Place your tree to the right side of the driveway.

Thank you to WCID #17 for the use of their entrance and to Landscape Resources for removing and shredding the trees.

### Holiday Trash Pick-Up Schedule

Trash & recycling pick-up during the weeks of Christmas & New Year's will be as follows:

If your regular trash/recycling day would occur on Friday, December 25th, pick-up will move to Saturday, December 26th.

If your regular trash/recycling day would occur on Friday, January 1st, pick-up will move to Saturday, January 2nd.

# Holiday Decoration Rules

As you plan your outside decor for the upcoming holidays, please observe the following Steiner Ranch rule regarding holiday decorations on the exterior of your property:

Holiday decorations (excluding Christmas) may be put out up to fourteen (14) days in advance of the holiday in question. Decorations must be removed no later than seven (7) days after the holiday. Christmas decorations must be removed by January 15th.

Have a wonderful holiday season!





# We Need You!

Please consider volunteering for one of the following community committees:

Steiner Ranch Master Association Architectural Committee:

Contact mack@steinerranchhoa.org

Steiner Ranch Residential Owners Architectural Committee:

Contact mack@steinerranchhoa.org

#### **Event Planning Committee:**

Contact desirre@steinerranchhoa.org

### **Facilities Committee:**

Contact rafael@steinerranchhoa.org (Facilities committee includes Swim Team, Fields, Firewise, Pools & Trails)

#### **Finance Committee:**

Contact chris@steinerranchhoa.org

### **Landscape Committee:**

rafael@steinerranchhoa.org or randy@steinerranchhoa.org

### Long Range Planning Committee:

randy@steinerranchhoa.org

#### **Transition Committee**

Contact randy@steinerranchhoa.org

# Golf Cart Use on Roadways

Golf carts may be viewed by some as an ideal way to run errands, take children to school or make a social visit. There are, however, laws governing golf cart use.

In the state of Texas, golf carts don't have to be registered with the Texas Department of Transportation and are allowed to be driven in master-planned communities, per the Texas Transportation Code.

However, golf carts can't be driven on a public roadway with a posted speed limit of more than 35 mph or operated at a speed of more than 25 miles per hour. What does this mean for Steiner Residents? Residents can use their cart in the neighborhood, but golf carts are not allowed on Quinlan Park Road, where the posted speed limit is 45 MPH. In addition, golf carts are not allowed on pedestrian paths, trails, fields or greenbelts.

If you live in the UT Golf Community, it is required that you register your personal golf cart. Rules and registration form can be found under the Document section of the HOA website.



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# LVENIS!

Rain challenged many of our fall events but Steiner residents had fun anyway!

Many thanks to all the sponsors who made Steiner's annual Fall Pumpkin Patch and Trunk Or Treat events possible! Trunk Or Treat saw its largest attendance to date, with more than 300+ kids coming out to trunk- or-treat, enjoy cotton candy, play in the petting zoo and take pictures in the great pumpkin patch. A big thank you to Steiner Ranch Moms & Tots and the Steiner Ranch HOA for organizing this spooktackular event!

Big thanks to Steiner Ranch resident and organizer of the 6th annual Steiner Ranch Pumpkin Patch, Brandy Finnessey, and all the sponsors who participated to make the event a success. Residents came out to pick their perfect pumpkin and take part in fun activities like face painting and pumpkin decorating. All proceeds from the event benefited Dell Children's Medical Center of Central Texas.

The Home Owners Association put on its first father daughter Royal Ball dance in October. Approximately 78 dads and their daughters came out for a magical evening of dancing, sharing time with friends and enjoying yummy treats. Because of the event's success and quick sell-out, the HOA plans to make this an annual event. Stay tuned! Royal Ball photos by Emily Michelle Photography.

The annual Holiday Shopping & Pictures with Santa event helped kick off the season for many Steiner Ranch residents. Residents were able to get their holiday shopping started without leaving the neighborhood. And kiddos were able to visit Santa!































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# CALLING ALL MOTHERS AND SONS!

Join us for an evening dedicated to moms and their boys. An evening complete with dinner and a show- a magic show that is! Be prepared to be entertained by Austin's own John-Maverick, magician extraordinaire. This warm hearted event wouldn't be complete without a little music and dancing, too.

So moms, dress you little man up and join us for a special night out with dinner, magic and dancing. It's sure to be a night to remember!

When: Date: January 16th, 2016 from 6:30pm-9:00pm Where: Towne Square Community Center, 12550 Country Trails Lane, Austin, TX 78732

Ages: 5 and up
Tickets sell out fast and are limited to the first 70
registrants! Register today at:
tns://www.eventhrite.com/e/mother-son-dinner-and

https://www.eventbrite.com/e/mother-son-dinner-and-a-show-tickets-19498813476



# PARENT'S NICHT OUT

Need A Parent's Night Out? Kidventure had teamed up with Steiner Ranch to offer a fun evening for your kiddos, right here in the neighborhood! The evening will include pizza, sports & games, movie, music, contests and giveways. Register today as spaces are limited!

When: Saturday, January 30, 6:00pm-10:00pm

Where: Towne Square, 12550 Country Trails
Lane, Austin, TX
Cost: \$25 per child (resident), \$35 per
child nonresident

Registration: http://kidventure.com/ steiner-pno



## HOLIDAY HOUSE DECORATING CONTEST

### Your Vote Counts!!!

Get ready for the annual Steiner Ranch
Holiday House Decorating Contest!
A Grand Prize winner will win \$200 and
second and third place winners win \$100 each.
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www.facebook.com/SteinerRanchHOAevents
Good Luck!!!



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# Fairways Fall Fall Fest



### By Dayna Diven

The Fairways Fall Fest neighborhood social on October 18 was attended by over 50 residents. The weather, the food and the company was great! The kids helped with chalk drawings on the tables, pumpkin painting (safer than carving!) and the creatively ad lib game of rolling pumpkins down the hill to the lift station. Not to worry--they were tiny pumpkins. Shout outs to the Steiner Ranch HOA for providing tables and chairs, the Fairways Social Committee for supplying the drinks and decorations, and all the residents for making this a great event!

# Free Vision Workshop: Discover Your Life's Vision

Presented by Stephanie Puente Certified DreamBuilder Coach - Life Mastery Institute

When: Wednesday, December 16th - 6:00pm to 9:00pm Where: Towne Square, 12550 Country Trails Lane



Are you putting aside your dreams for "someday when the time is right?" Do you feel you can't really be, do, or have what you would really love because you don't have the time, money, know the right contacts, or have the right education? Or you think you're too old or too young? Most of us have been trained to think this way and as a result, our dreams get put on hold or we never realize them because we don't believe it's really possible. There is a way to think differently! You

really can be, do, or have what you would love!

Join Certified DreamBuilder Coach Stephanie Puente for a free Vision Workshop on Wednesday, December 16th, for an introduction to a concept of realizing and allowing a way to discover your dreams and open up to a life that you would love to live. Health, vocation, relationships, and time and money freedom are the primary areas that we can feel stuck in. You really can open up and discover what it would look like to live the life that you love! And, when you spend time aligning yourself with what you would love, you invite that vision into your reality.

The workshop will focus on time-proven life success principals that will move your dreams from your mind and heart, right into the landscape of your life.

You'll learn how to:

- tune into your purpose
- define, design, and step into your dream
- test your dream to determine if it's right for you
- remove negative blocks that are in your way
- identify specific action steps you can take that will move your dream forward and accelerate your results

A new year is around the corner and NOW is the time to discover your life's vision and live your best year yet!

Stephanie Puente is a Certified DreamBuilder Coach through the Life Mastery Institute. She has 20 years of combined experience in client services, event planning, business administration, marketing and communications that include working for the Four Seasons Hotel in New York City; Christie's Great Estates, the real estate division of Christie's Auction House in Santa Fe, NM; an international law firm in Washington, D.C.; and an award-winning children's music school in Austin, TX. She earned a bachelor's degree in Liberal Arts from the University of Texas in Austin. Stephanie is passionate about helping individuals and groups and offers inspirational workshops and transformational in-depth coaching programs that helps clients to build their dreams, accelerate their results, and create richer, more fulfilling lives. Visit http://www.stephaniepuente.lifemasteryinstitute. com for more information.

### Steiner Ranch 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 include advanced and intermediate groups.

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 http://www.steinerranchcycling.com and on our Facebook page http://facebook.com/SteinerRanchCycling .

After the ride on Saturdays (assuming we finish at a lunch compatible time), 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 http://www.steinerranchcycling.com to check out what is going on in the Steiner Ranch cycling community.

### 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.

### Riding Tips: Cold Weather Season

The primary cycling season is over and we must start changing over to deal with the (brief) cold. Some prefer to avoid the outdoors and ride inside on an indoor trainer while others prefer to just bundle up! Here are a couple of pointers for each approach.

Those that prefer to ride inside have many more options to make this time productive than they did in the past. All you need is an indoor trainer to put your bike on and some good software to make it entertaining and productive. Popular programs like Trainer Road and Zwift can estimate your power so that you get the most from your workout if you don't have a power meter. Both of these offer workout modes while Zwift also offers virtual group rides with people from all over the world in what feels like a video game format. Many SRC riders are now using the Wahoo Kickr indoor trainer with these programs which can automatically adjust resistance to what the training software wants. You get a great workout and also come closer to the feel of riding outdoors with simulated climbs.

The other option to dealing with cold weather is to simply bundle up and go outside. Selecting the right gear for conditions is really an art that is best learned through experience. Foot coverings can make a big difference and rarely need to be peeled off if you start to warm up. Layers on the upper body are great since you can peel them off and stuff them in your jersey if you get too warm. Remember, its typically ok to start off a little cold since you will warm up when you start moving!

### **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:

- 1. PavPal
- 2. Texas Beef Council
- 3. Austin City Living
- 4. MapMyRide
- 5. Resolute Fitness
- 6. Dream Smiles Dental
- 7. 512 Market Kitchen

RIDE DISCLAIMER: Each rider is responsible for his or her own safety on our rides. Please join us at your own risk. Our weekly rides are open to public participation but ride leaders do NOT assume any liability for your participation. We will ask that all participants follow traffic laws and wear a helmet while on our rides.

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# New Steiner Ranch Writers Group

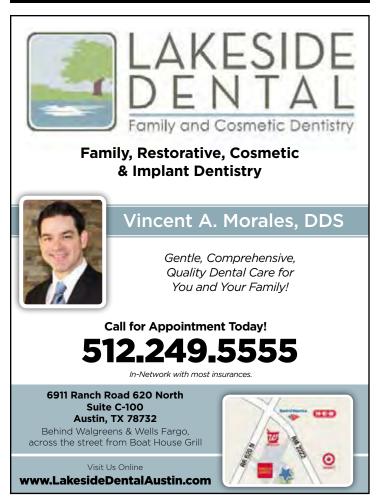
Poets, novelists, memoirists, songwriters, and anyone who has ever wanted to try- join us every other Monday (the most difficult writing day of the week) for an hour of work and friendly support from 1:00-2:00 PM at Towne Square Community Center. NaNoWriMo (http://nanowrimo.org) writers, join us! Bring something you are working on for the first half of the meeting -our writing time- and then the second half, we'll chat and get to know the other writers in our community. If you haven't started a project, bring your idea and your laptop/notebook and get started in the silence of writers actually writing. This will not be a workshop, but it might be a great way to meet a new writing partner or the reader for your finished manuscript. Absolutely free. Bring your work and join us!

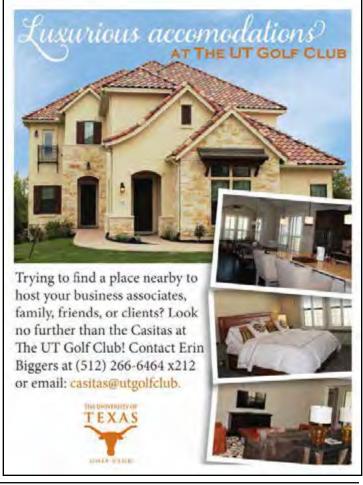


steinerranchyoungatheart@gmail.com

Young at Heart gives Steiner Ranch residents - mostly in the 50+ age group - opportunities to meet other people with similar interests. Our organized activities are planned to give everyone a chance to get to know each other in casual social settings. Many friendships have been formed while playing cards and games, walking, hiking and in more than a dozen other interest groups. If you live in Steiner Ranch full time or part time, you are welcome to join us. To become a member, just send your contact information including name(s), address, phone number and email address(es) to Dottie Thoms at dottie.thoms@gmail.com.

Among our many activities are Book Club, Bridge, Canasta, Euchre, Mexican Train (Dominoes), Mah Jongg, Bunco, Walking Group, Hiking, Biking, Technology, Painting, and Card-Making (creating unique greeting cards) and Spanish Conversation. We get together for Happy Hours, Wine Socials, International Dining, Dinner Groups, Ladies Luncheons and our very popular ROMEO (Retired Old Men Eating Out). New groups are added when there is interest.





### YEAR ROUND SWIMMING PROGRAM FOR ADULTS

Come join the Masters Swim Program! The workouts are adjusted for everyone from beginners all the way to advanced -- no swim experience needed!! No intimidation allowed!! If you can swim one length of the pool, then you are ready to join in on the fun. Currently, we have "newbies" who haven't ever participated in organized adult swim classes, new and experienced triathletes who want to improve the swim part of their triathlons, and experienced master's swimmers looking to enjoy an organized swim workout. Regardless of your skill level, you will find a lane with swimmers who match your ability and enthusiasm.

Our swim schedule is as follows:

- Wednesdays and Fridays at 5:30 a.m. until 6:45 a.m.
- Sundays at 6:30 a.m. until 7:45 a.m.
- \$55 per month for Residents

Come on and give it a try! It's easy to sign up:

- 1. You must be 18 yrs. and older.
- 2. Join U. S. Masters Swimming! To be eligible to compete in masters' meets, to get a great magazine, and for HOA insurance purposes, go to the United States Masters swimming website, www.usms.org/reg and join our team Red Giants Masters swimming. You can print your card immediately and take a copy to the HOA office.
- 3. Fill out the Program Registration form at the HOA office, provide a copy your USMS card and submit payment!

As this is a Year Round Program, it's a great way to meet new friends and be a part of a fun community of swimmers and neighbors!

### **SEND YOUR PHOTOS!**

### You Could Win A \$20 Gift Card!

Thank you to Steiner Ranch resident Marisa Hoover for submitting this month's beautiful photograph of Steiner Ranch residents Lauryn Hoover and Sophia Muto. Both girls are cousins who will be performing together at Ballet Austin's annual production of The Nutcracker.

Marisa won a \$20 gift card to Menchie's. Your photo could win next month! While the kiddos are home over the holiday break, have them snap a photo or two and send those great pics our way.

Send us pictures you've taken around the neighborhood, and we'll enter you in our monthly photo contest. 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, your photo may be used in a future newsletter. Say cheese!

Please submit photos to: meredith@steinerranchhoa.org





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Ranch Record - December 2015

# Holiday Camps for Kids

Join Team Sportball over the December break for hours of sports skills and fun games each day.

At Sportball camp, your child will improve his or her kicking, footwork, throwing, catching, batting, dribbling, and scoring skills. Our goal is boost your child's confidence and to instill a lifelong love of sports and athletics.

Using creative instruction and positive encouragement, our programs focus on the development of gross motor skills along with balance, strength, coordination, stamina, and timing.

Kids are divided into groups by age to challenge them at the appropriate level.

Kids in the 6-8 age group will refine, repeat, and rehearse skills, usually ending in a scrimmage to practice those skills.

When: December 28 – 31s 9:00am – 12:30pm at Towne Square Community Center

Registration information can be found at austin\_info@sportball.us



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Visit www.utgolfclub.com for more information and to shop online!



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# DECEMBER

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	HOLIDAY HOUSE DECORATING CONTEST 12/1-12/25	8:00am – Free Tai Chi (TSCC ) 8:30pm – Free Akido (BMCC	2 8:00am - Free Tai Chi (TSCC ) 9:30am - YAH Biking 11:30am - YAH CLEO 6:30pm - Volunteer Appreciation Dinner (TSCC)	8:00am - Free Tai Chi (TSCC ) 8:30am - YAH Walking Group 11:30am - YAH Art Group (TSCC) 1:00pm - YAH Mah Jongg	8:00am – Free Tai Chi (TSCC ) 1:00pm YAH Canasta	7:30am – SRC Ride (Cups & Cones) 8:30am – Breakfast With Santa Registration required (TSCC) 9:30am – YAH Biking
6	7	8	9	10	11	12
Hanukkah begins at sundown 7:30am – SRCC Ride (Cups & Cones)	8:00am - Free Tai Chi (TSCC ) 1:00pm-2:00pm - Writing Group (TSCC) 6:30 - Trails Committee Mtg (BMCC) 6:30 - YAH Mexican Train 6:30pm - FREE Yoga (TSCC)	8:00am – Free Tai Chi (TSCC) 9:00am – Event Planning Committee Mtg (Cups & Cones) 1:00pm – YAH Book Club 7:00pm – SRNA Mtg (TSCC) 8:30pm – Akido (BMCC)	8:00am - Free Tai Chi (TSCC ) 9:30am - YAH Biking 12:30pm - YAH Ladies Bridge 4:00pm - YAH Spanish 6:00pm - Fairways Board Mtg (TSCC)	8:00am - Free Tai Chi (TSCC) 8:30am - YAH Walking Group 11:30am - YAH Art Group (TSCC) 1:00pm - YAH Mah Jongg 6:00pm - SRROA Board Meeting (TSCC)	8:00am – Free Tai Chi (TSCC ) 9:30am – YAH Euchre	7:30am – SRC Ride (Cups & Cones) 9:30am – YAH Biking
13	14	15	16	17	18	19
7:30am — SRC Ride (Cups & Cones)	TDS Green Waste Pick Up 8:00am – Free Tai Chi (TSCC) 11:30am – ROMEO 12:00pm – YAH Card Making 6:30pm – Free Yoga (TSCC) 6:30pm – YAH Canasta	TDS Green Waste Pick Up 8:00am – Free Tai Chi (TSCC ) 1:00pm – YAH Cooking Class 8:30pm – Akido (BMCC)	TDS Green Waste Pick Up HOA Office Closes at 12PM 8:00am – Free Tai Chi (TSCC ) 9:30am – YAH Biking 6:00pm – Free Lifestyle "Vision" Workshop (TSCC)	TDS Green Waste Pick Up 8:00am – Free Tai Chi (TSCC) 8:30am – YAH Walking Group 11:30am – YAH Art (TSCC) 1:00pm – YAH Mah Jongg 7:00pm- YAH Bunko (Bella Mar)	TDS Green Waste Pick Up 8:00am – Free Tai Chi (TSCC ) 1:00pm - YAH Canasta 7:00pm YAH Holiday Wine Social	7:30am – SRC Ride (Cups & Cones) 9:30am – YAH Biking
20	21	22	23	24	25	26
7:30am-SRC Ride (Cups & Cones)	8:00am – Free Tai Chi (TSCC ) 1:00pm- Writing Group (TSCC) 6:30pm – Free Yoga (TSCC) 6:30 - YAH Mexican Train	8:00am – Free Tai Chi (TSCC ) 8:30pm – Free Akido (BMCC)	8:00am – Free Tai Chi (TSCC ) 9:30am – YAH Biking	Christmas Eve HOA Office Closed	Christmas Day HOA Office Closed No Trash service today. Pick up scheduled for Dec. 26	Kwanzaa begins 7:30am – SRC Ride (Cups & Cones)
27	28	29	30	31		
7:30am – SRC Ride (Cups & Cones)	8:00am — Free Tai Chi (TSCC ) 6:30pm — Free Yoga (TSCC)	8:00am – Free Tai Chi (TSCC ) 8:30pm – Free Akido (BMCC)	8:00am – Free Tai Chi (TSCC ) 9:30am – YAH Biking 12:30pm – YAH Ladies Bridge	New Year's Eve HOA Office Closes at 12pm 9:30am - YAH Biking		



### HIGHEST BEST PRODUC

Not only













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# JANUARY

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					New Year's Day  HOA Office Closed  No Trash Service Today- Pick- up scheduled Jan. 2	7:30am – SRC Ride (Cups & Cones) 9:30am – YAH Biking
<b>3</b> 7:30am – SRCC Ride (Cups & Cones)	8:00am – Free Tai Chi (TSCC) 1:00pm-2:00pm – Writing Group (TSCC) 1:00pm – YAH Mexican Train 6:30pm – FREE Yoga (TSCC) 6:30pm Trails Committee Mtg (BMCC)	5 8:00am – Free Tai Chi (TSCC ) 8:30pm –Akido (BMCC)	6 8:00am -Free Tai Chi (TSCC ) 9:30am - YAH Biking 11:30pm - YAH CLEO	<b>7</b> 8:00am – Free Tai Chi (TSCC ) 8:30am – YAH Walking Group 1:00pm – YAH Mah Jongg	8:00am - Free Tai Chi (TSCC ) 9:30am - Free Run Lab (JS Park) 9:30am - YAH Euchre	<b>9</b> 7:30am – SRC Ride (Cups & Cones)
7:30am - SRC Ride (Cups & Cones)	8:00am – Free Tai Chi (TSCC) 11:30am – ROMEO 6:30pm – Free Yoga (TSCC) 6:30pm - YAH Canasta	8:00am - Free Tai Chi (TSCC ) 9:00am - Social CMMTE Mtg (Cups & Cones) 1:00pm - YAH Book Club (BMCC) 7:00pm - SRNA Mtg (TSCC) 8:30pm - Akido (BMCC)	8:00am – Free Tai Chi (TSCC ) 9:30am – YAH Biking 12:00pm – YAH Ladies Bridge 4:00pm – YAH SPanish Conversation	8:00am - Free Tai Chi (TSCC) 8:30am - YAH Walking Group 1:00pm - YAH Mah Jongg) 6:00pm - Fairways Board Mtg (TSCC)	8:00am - Free Tai Chi (TSCC ) 9:30am - Free Run Lab (JS Park) 1:00pm - Yah Canasta	1 6 7:30am – SRC Ride (Cups & Cones) 9:30am – YAH Biking 6:30pm- Mother/Son Dinner & A Show Event (TSCC)
<b>17</b> 7:30am-SRC Ride (Cups & Cones)	MLK Day 18 8:00am - Free Tai Chi (TSCC ) 1:00pm- Writing Group (TSCC) 6:00pm - YAH Single Ladies Dinner Group 6:30pm - Free Yoga (TSCC) 6:30pm - YAH Mexican Train	8:00am - Free Tai Chi (TSCC ) 8:30pm - Free Akido (BMCC)	20 8:00am - Free Tai Chi (TSCC ) 9:30am - YAH Biking 6:00-9:00pm - Free Wills, Estate Planning Workshop (TSCC)	<b>2 I</b> 8:00am - Free Tai Chi (TSCC ) 8:30am - YAH Walking Group 1:00pm - YAH Mah Jongg	22 8:0Dam – Free Tai Chi (TSCC ) 9:3Dam – Free Run Lab (JS Park) 9:3Dam – YAH Euchre	<b>23</b> 7:30am - SRC Ride (Cups & Cones) 9:30am - YAH Biking
24/3 I 7:30am – SRC Ride (Cups & Cones)	8:00am — Free Tai Chi (TSCC ) 6:00pm - YAH International Dining 6:30pm — Free Yoga (TSCC)	8:00am – Free Tai Chi (TSCC ) 8:30pm – Free Akido (BMCC) 6:00pm – SRMA Board Mtg (TSCC)	8:00am – Free Tai Chi (TSCC ) 9:30am – YAH Biking 12:30pm – YAH Ladies Bridge	8:00am – Free Tai Chi (TSCC ) 8:30am – YAH Walking Group 1:00pm - YAH Mah Jongg 6:00pm – SRROA Board Mtg (TSCC)	8:00am – Free Tai Chi (TSCC ) 9:30am – Free Run Lab (JS Park) 1:00pm – Yah Canasta	30 7:30am - SRC Ride (Cups & Cones) 9:30am - YAH Biking 6pm-10pm- Parents Night Out (TSCC)

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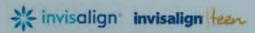
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# REGISTRATION IS OPEN

### **2016 WINTER/SPRING PROGRAMS**

2016 Winter/Spring Programs in Steiner Ranch will begin in January! Registration opens December 1st for residents. Visit www.steinerranchhoa.org for program information or visit the HOA office to pick up a program guide. Following is a list of programs being offered:

### **Preschool Programs**

- Sportball
- Tap & Ballet Combo
- Gymnastics
- Tennis
- Music Forever Music Together
- Soccer Shots
- Percussion Therapy

### League Programs

- Neighborhood Sports
- Flag Football
- Soccer
- Lone Star Soccer Academy
- Four Points Rugby
- Four Points Baseball

### Elementary - Teen Programs

- Sportball
- Tab & Ballet combo
- Hip Hop
- Gymnastics
- Tennis
- Zumba
- Bollywood dance

#### **Adult Programs**

- Yoga
- Tai Chi
- Tennis
- Zumba
- Ballet Barre
- Bollywood boot camp
- Master Swim
- Run Lab
- Camp Gladiator
- Percussion Therapy

If you have any questions, please contact Desirre Ghebremicael at desirre@steinerranchhoa.org.



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# making tails wag



Submitted by Wags, Hope And Healing

For years, the Steiner Ranch community has been a strong supporter of the dog rescue, Wags, Hope and Healing, raising over \$18,000 through the annual Steiner Wag and Walk alone and donating items during multiple collection drives.

But why donate to Wags? What is it that so many people here are resonating with?

Wags is more than just a rescue, says Wags Board

member and Steiner resident, Kristen West. "They provide their dogs a sense of peace, hope and friendship in a fun environment while they await their forever homes," she said. "They also work hard to decrease the number of dogs who need rescuing in the first place."

Finding peace

The nonprofit rests on five acres in the Texas Hill Country just outside of Dripping Springs. They keep their numbers small – about 15 to 20 dogs – in order to know each dog individually. The dogs live outside with warm- and cold-weather shelters, and are matched with well-suited packs; they spend their days sunbathing, playing, socializing, exploring, resting and learning skills that will help them integrate into a forever family.

"Relaxing can sometimes be hard at a typical larger shelter or rescue," Kristen said. "Wags provides a unique outdoor environment that is surprisingly very still and quiet, allowing the dogs to rehabilitate and rest while they wait for their forever families.

"Most of them have had a rough start to life, so finding peace is a big part of their healing."

Community outreach

Many dogs that come to Wags now are strays or cases of neglect or abuse reported to law enforcement.

Wags, Hope and Healing founder and director, Jennifer Carroll, says they used to feel frustrated when these cases were brought to their attention, but now they've become educated on relevant Texas laws and have learned how to empower the community to make change.

"We will often speak humbly but directly with the person in question, inform them of the laws, educate them on their options and offer to help them solve the problem," Jennifer said. "Sometimes they just need some help building a fence so they don't have to chain their dog outside. Others decide the dog is better off surrendered and we can help them before the situation gets much worse."

Once at Wags, each dog is given necessary medical and spay or neutering procedures and is later evaluated by a well-respected dog trainer and behaviorist, who then creates a report sent home with the adopting family. The family is provided with training advice and resources specifically geared toward that dog and his or her needs.

"The idea is to foster long-term, permanent bonds," Jennifer said. In addition to working with local law enforcement, Jennifer and her co-founder are part of the local city council and have learned how to have an influence on the decisions made in the community, from Lake Travis to San Antonio and everywhere in between.

"The bottom line here is that after four years of doing rescue, it just isn't enough anymore," Jennifer said. "We need to change the world so that fewer dogs are in need of rescue. Our dream is to work ourselves out of a job."

Funding usage and current needs

Wags, Hope and Healing depends on community support and donations to do their work. They use donated money to pay for medical expenses, transportation needs, housing and property maintenance, and training.

In addition to funding, Wags is looking for regular volunteers who

(Continued on Page 30)





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### **Around Steiner**

### (Continued from Page 20)

can help with maintenance and construction projects, or to provide marketing, fundraising or other skills to the organization.

Items that they currently need include sheets, pea gravel, towels, office supplies, cleaning supplies, flea/tick preventative and other medications.

To make a donation or to learn more visit wagshopeandhealing.org. Steiner residents can also contact Kristen West at 512-940-1926 for donation dropoffs or for information on volunteering.





### Jordan Lamb completed her Girl Scout Silver Award Project

Recently, Steiner resident Jordan Lamb completed her Girl Scout Silver Award Project. She hosted a Girls' Basketball workshop over the summer and has installed a bench at the Towne Square basketball court. Jordan is a freshman at Vandergrift high school, involved in sports, scouts, and her church. She was inspired to do this project after having spent countless hours on the basketball courts; from her inaugural years in elementary school, to years on the middle school basketball team to now on the freshmen team at VHS. For the hours she would practice, there was no seating for her parents who inevitably wanted to leave sooner than she was ready due to the lack of seating. The bench is a permanent solution for countless others who may be in a similar situation. "I wanted to host a girls' basketball workshop to help girls build their confidence on the court. The Girl Scouts' mission is to build girls of courage, confidence and character – the same thing that basketball can do!" said Lamb.

The Girl Scouts' program encourages girls to discover what they care about, connect with their community and take action to make the world a better place. It requires 50 hours of work, must be sustainable, help others and requires a prerequisite Take Action community project.





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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# Hazardous Household Product Drop Off Reuse & Recycling Center

The Lake Travis Regional Reuse & Recycling Center collects hazardous waste products and is free to Steiner Ranch Residents.

Collection Dates for 2016 are

9:00am – Noon as follows: December 2, 2015 March 2, 2016 June 1, 2016 September 7, 2016

The center is located at: 3207 NEIDHARDT DRIVE, AUSTIN, TEXAS 78734

Household hazardous waste is common everyday products, used in and around homes that, due to their chemical nature, can be hazardous to the environment and water supply if not properly disposed.

Collection events are free and open to residents and utility customers. To drop off items, a resident or customer must present a driver's license or utility bill with an address in the jurisdictional boundaries of one of the following partners: the City of Lakeway, the City of Bee Cave, Village of The Hills, Hurst Creek Municipal Utility District, Lakeway MUD, or Water Control and Improvement District (WCID) No. 17. "We invite residents and utility customers of the center's partners to properly dispose of household hazardous waste to prevent pollution that could endanger human health, wildlife, and the environment," center spokeswoman Julie Oakley said.

#### THE CENTER WILL ACCEPT:

- Household products cleaning products, drain cleaners, oven cleaning solvents, degreasers, polishers, pool chemicals, household rechargeable batteries, mercury thermometers, gas grill propane tanks;
- Paint products latex and oil-based paints, spray paints, preservatives, strippers, etc.; or,
- Automotive products antifreeze, car batteries, oil, oil filters, transmission fluid, brake fluid, etc.

Accepted materials must be labeled and preferred to come in their original containers for transport.

### THE CENTER WILL NOT ACCEPT:

- Asbestos products including linoleum tiles containing asbestos from older homes;
- Industrial waste anything from a business;
- Medical waste needles, prescriptions, etc.;
- Ammunition or explosives fireworks, dynamite, flares, etc.;
- Radioactive waste smoke detectors, etc.;
- Compressed gas cylinders except for gas grill propane tanks;
- Tires
- Appliances small or large; or,
- Technology products computers, printers, televisions, speakers, surround sound, other electronic equipment.

Fluorescent Bulb Recycling CANNOT be accepted at the Lake Travis Regional Reuse & Recycling Center, but The Home Depot has an ongoing recycling program for fluorescent light bulbs (cfl's). You can take your expired bulbs to any location.







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### News You Can Use

### FAMILY CAREGIVERS: Shouldering a Heavy Burden

Submitted by Tom Henry, Community Relations – Longhorn Village A family caregiver is a relative of an individual who requires some degree of assistance with the activities of daily living, such as eating, bathing, and dressing. They may also provide transportation to doctor appointments and perform other household chores. Family caregivers are usually unpaid, although some families arrange to compensate caregivers for their time. (In addition, some government programs and long-term care insurance policies provide financial support for family caregivers.)

The Impact on the Caregiver

If you are a retiree currently living in your home and you plan to "age in place" consider what this decision could mean for your loved one(s) if you should ever require their help as a family caregiver.

Also consider whether your loved ones are prepared emotionally, physically, financially, and mentally to shoulder this potentially heavy burden. Here are a few statistics to help illustrate the impact:

- There are approximately 65 million unpaid caregivers in the United States1
- The estimated economic value of unpaid caregivers is \$450 billion2
- 83% of caregivers contribute financially to the care recipient3
- 57% withdraw funds from retirement or savings accounts3
- Average lost lifetime wages and benefits due to caregiving: \$283,716 for men and \$324,044; for women5

- 48% report losing jobs, changing work hours, or missing career opportunities3
- 40-70% have clinically significant symptoms of depression, which can lead to other health problems4
- 44% experience increased stress with their spouse3
- 50% of caregivers say caregiving takes time away from friends and other family members4

Although the overwhelming majority of older Americans prefer to stay in their home, that choice is not without challenges. If you plan to age at home and rely on a family caregiver to provide for your needs you should discuss this with them now, while you are independent and able. Consider how you will address the challenges described above and minimize the emotional, physical, and financial impact on your loved one.

1National Alliance for Caregiving

2AARP public policy institute study 2011

3Pillemer, Karl and Suitor, Jill J. "Who Provides Care? A Prospective Study of Caregiving Among Adult Siblings"

The Gerontologist. " July 2013

4The Family Caregiver Alliance - https://caregiver.org/selected-caregiver-statistics

5 The MetLife Study of Caregiving: Costs to Work Caregivers: Double Jeopardy for Baby Boomers Caring For Their Parents

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### HITTING THE SLOPES THIS SKI SEASON?

Keep in mind these tips to prevent injuries on the slopes.

Written by Kelly Cunningham, MD Sports Medicine specialist Founder. Austin OrthoBiologics.

As a former US Olympic Men's Ski Team physician and orthopedist, every year during the winter months I treat many ski & snowboard injuries. As traveling doctor for the team, I accompanied the athletes throughout the US, Canada and Europe on the World Cup tour and was responsible for the triage, stabilization, and treatment of these world-class skiers.

One of the most frequent questions I get this time of year from my patients who ski is "How can I avoid hurting myself on the ski slopes?" So what do I tell recreational skiers about staying healthy while on the slopes?

First and foremost, adjust to the altitude in your first few days. While there are medications that will improve your blood oxygen, they require a prescription and can have side effects. Perhaps the easiest to take along are low-dose aspirin or ginko biloba, as both are safe (unless allergic) and easy to take. Low-level exercise and lots of water (especially during the first night) are also key, as is abstinence from alcohol during the first 24 hours at altitude.

Modern skis, boots, and bindings are universally safe now, unlike in decades past. Multi-release bindings help you come

out of your skis safely in a fall and with less stress on your knees, the most commonly injured joint in a skier. Make sure they are set correctly.

Speaking of knees, in most solid, intermediate skiers, unlike beginners (learning to stop) and racers (ACL injury from shear forces), serious knee injuries are actually quite rare. The best way to protect yourself from ski injury is:

- get in good "ski-shape"
- ski within your limits
- stay relaxed but focused
- watch out for that last, fatigued run of the afternoon
- if you fall, fall forward and throw your hands in front of you And always, always, wear a helmet!

Austin resident Kelly Cunningham, MD is board certified by the American College of Orthopedic Surgeons, and an active member of the Arthroscopy Association of North America and the International Cartilage Repair Society . Learn more about preventing and treating sports injuries at www.AustinOrthoBio. com.



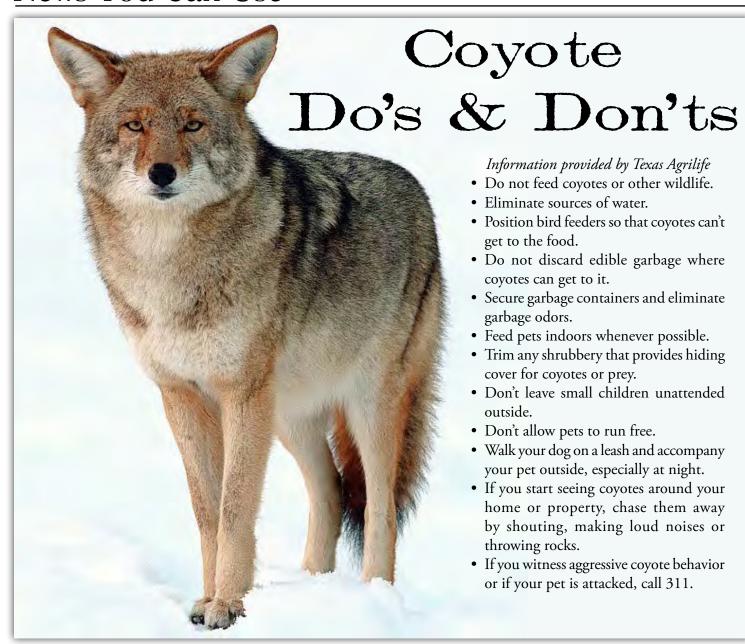


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## A FEW HOLIDAY THOUGHTS...

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

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

Albert Einstein

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

Henry David Thoreau

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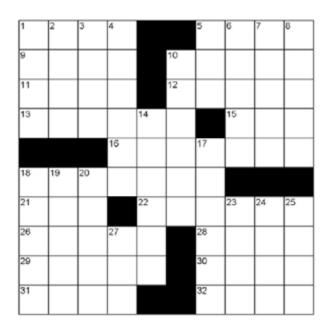


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#### ACROSS

- 1. Catch in nylons
- 5. Speed
- 9. Station
- 10. Scoop out
- 11. Healing plant
- 12. Colder
- 13. Geneve
- 15. Consume
- 16. Collective Israeli farm
- 18. Chewbacca's partner (2 wds.)
- 21. Card game22. Legume
- 26. Coding system
- 28. Portend
- 29. Induct
- 30. Look
- 31. Loch monster
- 32. Opp. of yeses

#### DOWN

- 1. Male deer
- 2. Large African river
- 3. Long time
- 4. Mediterranean island dwellers
- 5. IBM Competitor
- 6. Adios
- 7. Sports shoe projection
- 8. Hz
- 10. Apt
- 14. Purplish color
- 17. Candy
- 18. Woman
- 19. Negative battery terminal
- 20. Averages
- 23. African nation
- 24. Bored
- 25. Dregs
- 27. Bro.'s sibling

View answers online at www.peelinc.com

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