

THE HPWBANA NEWS

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Lettuce Recycle!

by Dena Houston

One of the biggest recycling challenges for our neighborhood is taking items to the Recycling, Reuse Drop-Off Center in far south Austin. Due to the construction on MoPac, it takes more than an hour to make the round trip. I addressed this challenge by organizing a neighborhood collection and personally taking batteries, light bulbs, and Styrofoam from my neighbors to the center. The project was a great success!

Below is a photo of Ethan Ripp, my 14-year-old neighbor, who enthusiastically helped load up my car for the trip. As you can see, my neighbors kept a lot of Styrofoam out of the landfill!

THE RECYCLING JOURNEY - PART 1

What happens to those items we carefully put into our recycling bins? We know they no longer go to the landfill, but what do they become? Below is the journey of four items that many of us recycle. In some cases, these new items return to stores and store shelves within 30 days. The source for the information below is Keep America Beautiful, Recycling Campaign http://iwanttoberecycled.org/learn.

JOURNEY OF A CEREAL BOX - I BECAME A GAME BOARD!

Cereal box cardboard is sorted from other paper products into specific grades and types of fibers. At the paper mill, the fiber is fed into a hydrapulper where it is mixed with water and turned into a slurry that will be used in the papermaking process. The wet slurry is spread onto a cloth or wire web where it is formed into multilayered paperboard, similar to a three-layer cake.

Traveling like a ribbon around drying drums, the paperboard is dried and then wound into rolls — 100 inches wide and 5 feet in diameter — weighing about 2 tons, ready to be shipped for converting into an end product like a game board.

JOURNEY OF A STEEL CAN - I BECAME A BICYCLE!

As material moves along a conveyor belt, the steel cans are removed by a very powerful magnet. They are then baled and shipped to a steel mill or foundry, where they are usually mixed with

other metal like automobile parts. The steel is melted in a furnace at nearly 3000 degrees. It is then cast into slabs and rolled into flat stock (rectangular bars) or steel sheets. It is then cut into sections, rolled and welded into tubes, and used for products like bicycle frames.

JOURNEY OF A STYROFOAM CUP – I BECAME THE INSULATION IN YOUR ATTIC!

Styrofoam cups, meat trays, egg cartons etc. are collected in Austin at the Reuse and Recycling Drop Off Center. The center has a machine that first shreds and then melts the Styrofoam to condense it so it is suitable for shipping. The condensed foam is then sent to various manufacturing facilities to be made into baseboards, crown molding, and attic insulation.

JOURNEY OF A PLASTIC BAG – I BECAME A PARK BENCH!

Retail plastic bags, bread bags, flexible plastic packaging from paper towels and toilet paper, etc. are collected at the plastics collection bins at grocery stores and many other retail outlets. They are processed by turning the plastic into pellets which are used to make more plastic bags, durable outdoor decks and fences, deck furniture, and building products.

RECYCLING BLOCK LEADERS NEEDED FOR THE CITY OF AUSTIN

The City of Austin is calling for individuals to volunteer to become Recycling Block Leaders. Block Leaders are active, "green-minded" individuals who will help spread the word about recycling in their neighborhoods. After attending an orientation session to learn how to engage their neighbors in recycling in Austin, they will receive educational materials to share with their neighbors.

I have been a Recycling Block Leader for many years now. For the last several years, the program has been inactive. I am very happy to report that the City now has on board a wonderful gal who is activating the program and making a huge effort to recruit and train

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IMPORTANT NUMBERS

Austin Citywide Information Center. 974-2000 or 311
Emergency Police911
Non-emergency Police (coyote sighting, etc.)311
Social Services (during work hours)211
Wildlife Rescue 24 Hour Hot Line 210-698-1709
APD REP Officer Darrell Grayson 512-974-5242

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HWPBANA is bordered on the north by 2222, on the south by 35th St., on the west by Mt. Bonnell Rd., and on the east by MoPac and by Bull Creek Rd. between Hancock Dr. and 45th St. Mail your membership dues to HPWBANA, P.O. Box 26101, Austin, Texas 78755

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(Continued from Cover)

new Block Leaders and reengage the ones from the past. Here is a link to apply to be a Recycling Block Leader – http://eepurl.com/qma8n.

 ${\tt QUESTIONS\,FROM\,OUR\,READERS\,(AND\,THE\,ANSWERS):}$

A lot of home remodeling and construction is happening in the Highland Park neighborhood. I have noticed that there are workmen pouring stuff into the gutters in the street rather than disposing of it properly. What should I do when I see this happening? You can call the City of Austin's Environmental spill response hotline at 512-974-2550. Give the address where you see this happening and they will send someone out to investigate. You can do this anonymously. It is very important that these materials not get into our storm drains and ultimately into our creeks and lakes.

I'm having a lot of summer picnics. What do I do with the plastic cups, cutlery, etc.? The red and blue plastic cups and the plastic cutlery can be recycled in your curbside bin. Clean and dry Styrofoam plates and cups can be taken to the Reuse and Recycling Drop Off Center for Styrofoam recycling.

Here is a very informative City of Austin recycling website: http://www.austintexas.gov/what-do-i-do.

Stay tuned for future tips that will include creative ways to recycle or reuse. If you have any questions or recycling ideas, please send them to:

recycling@hpwbana.org.

Neighborhood Compassion Watch!

Compassion is action. Discover acts that show caring for others and the Earth in your own Neighborhood! Send your photos, discoveries, and stories to compassionateaustin@gmail.com. Be sure to identify your neighborhood in your email.

We want to recognize and honor the good being done in our community.

Tell us something good happening in your family, a neighborhood business or school or library.

Here's a great quote from an August, 2015 article in the Huffington Post, entitled "Compassion: Universally Misunderstood" by Dr. Paul Gilbert, Professor of Clinical Psychology: "Compassion is not just about kindness or 'softness' and it is certainly not a weakness - it is one of the most important declarations of strength and courage known to humanity. It is difficult and powerful, infectious and influential. And, crucially, it is perhaps the only universally recognized language with the ability to change the world."

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FINDING BALANCE ONE ROOM AT A TIME

Taking a Systematic Approach To De-Cluttering & Organizing Your Home This Fall

Now that the kids are back in school and the hotter days of summer are over, it is a good time to focus on your home. While it may seem like a daunting task, an easy place to start is fall cleaning, the counterpart to spring cleaning. This includes both de-cluttering & organizing.

De-cluttering-Before you begin, have the right mindset and tools in place. I always find it helpful to have 5 labeled containers ready to go. The labels should read 1) Use 2) Store 3) Donate 4) Sell and 5) Trash. As you move from room to room or closet to closet think about the cooler temperatures and pull out those items that will come in handy like winter clothing and bed linens. Also, you might want to take out spring and summer colors in your décor and place those things in your "store" bin. The benefit to taking this systematic approach is that it can be much easier to make decisions on items when you only have the 5 choices right in front of you as well as a place to put items rather than on the floor in several piles. Using the right types of containers is also helpful-plastic bins for use and store, cardboard boxes for donate and sell and trash bags for trash. That way, no more thought goes into how it gets to the right place, it's all ready to go.

Organizing-After cleaning out unnecessary items, it's time to organize the things you want to keep. I love to containerize my things. What containers you use depend on what it is for; jewelry, make-up, seasonal clothes, purses, books, magazines, toys, etc. All types are available at a variety of stores. The key is to determine what you want to place in bins and make a list of what size, shape and material you need before you head out to shop for the containers. A place for everything and everything in its place is a smart motto.

From here, you will have a clean slate and can create a warm and inviting home this fall for you to enjoy with family and friends and be ready for all of the upcoming holidays.

This article was written by Rita Lopez-owner of Tarragona Designs. If you have any questions or would like more tips, please visit tarragonadesigns.com or send an email to rita@tarragonadesigns.com.

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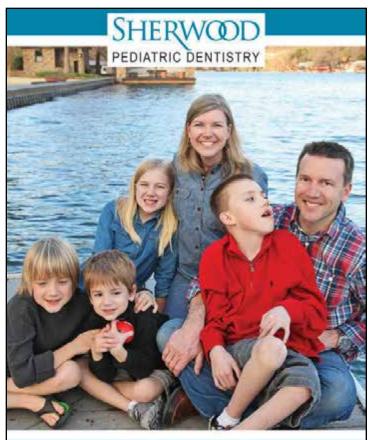
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Boerne Handmade Market

Boerne Handmade Market is a bi-annual, handmade only shopping event that is happening on October 29, 2016. Our Fall market will feature over 80 vendors making all kinds of unique items to include: clothing, kids toys and accessories, gift items, candles, bath products, home decor items and more. We will also have food trucks, a coffee shop, mancave area and kid's activity area. This is a family friendly activity that is open from 9am-4pm and located at the Kendall County Fairgrounds in Boerne, TX. Our website is http://www.boernehandmademarket.com and we can be found on facebook and instagram for more information.





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Home Buyer Fees & Expenses

by Rebecca Wolfe Spratlin

A few months ago I wrote an article on the fees and expenses that home SELLERS pay at closing. This article addresses the fees and expenses that home BUYERS pay during the purchasing process and at closing. While many of the fees are negotiable between the Buyer and Seller, there are some fees always paid by the Buyer, and some that are most commonly paid by the Buyer. In addition to the purchase price of the home, this is an overview of many (but not necessarily all) of those fees and expenses.

- Option Fee: This fee allows the Buyer to terminate a contract within an agreed-upon number of days after the contract is executed, generally 7-14 days. During that time period, the Buyer has inspections done to the property and decides whether or not to negotiate for repairs. If the Buyer uses the option to terminate the contract, they forego this option fee, but get their Earnest Money refunded.
- Earnest Money: Buyers submit Earnest Money along with an executed contract. This is generally 1% of the purchase price, but can vary. This money is held in an escrow account by the Title Company until closing, at which time it is disbursed as part of the purchase price of the home. Many don't understand that this is not an additional cost, it is just part of the purchase price paid earlier than the rest of the purchase price.
- Inspections: Buyers pay for all inspections expenses they incur.
- Survey: The survey is usually paid by the Buyer, especially if it's
 the Buyer's lender that is requiring it. In many cases it is best for
 the Buyer to pay for it, so the surveyor is working for him, not
 the Seller.
- Mortgage Fees: For Buyers who are using mortgages, the financing company will charge a myriad of charges that vary from company to company. Some examples of charges include:
- Processing fees
- Credit Report costs
- Origination fees
- Fees for "buying down" the interest rate
- Loan Document Preparation fees
- Tax Service Fees
- Pre-paid Interest (to cover loan interest from the day after the closing date until the first mortgage payment)
- Closing Fees: There are several fees charged by the Title Company and its affiliates, many of which are shared between the Buyer and Seller. The fees and expenses generally charged to the Buyer include:
- ½ of the Escrow Fees
- Tax Certificate
- Courier Fees
- e-Recording Fees
- Lender's Title Insurance (not to be confused with the Owner's Title Insurance which is generally paid by the Seller)
- State of Texas Policy Guaranty Fee
- Recording Fees (for deed and mortgage)

- Document Preparation Fee
- Homeowner Insurance: When Buyers are purchasing their homes with a mortgage, the financing company will generally require them to purchase a one-year homeowner policy with certain minimum coverage limits.

Whenever buying a property, it is important for Buyers to request a "NET SHEET" estimate from their Realtor or Title Company to clearly outline all fees and expenses they will need to pay during and at closing. If purchasing a home using a mortgage, be sure to sit down with your lender and review ALL of their charges, keeping in mind that many fees are negotiable with your lender. Bottom line, as early as possible during the transaction, get as much information as possible from your Realtor, lender and Title Company so there are no surprises at the closing table.

Eight Reasons Why You Should Leash Your Doggie

- 1. Be a good neighbor. Not everyone likes dogs. Some cultures perceive dogs in ways that may differ from your own so even a friendly dog running up to them is very distressing. Someone truly afraid may act out of fear and injure your dog.
- 2. People can be injured by loose dogs. Whether intentional or not your dog could bite, knock over, or injure someone
- 3. Loose dogs get into more fights with dogs and other animals. An off-leash dog could wander into another animal's territory provoking a fight.
- 4. Wildlife has a place too. Your best friend can become nature's enemy if taken off a leash and allowed to run free. Dogs that leave trails destroy the homes of ground-nesting birds, stress small mammals, destroy plants, leave feces that disrupts the natural balance of the ecosystem, and they are susceptible to the rabies virus through wildlife they may encounter.
- 5. Leashed dogs don't get run over. A leash can help you pull your dog to safety when a driver is too close. On the other hand, unleashed dogs can cause car accidents when drivers try to avoid hitting a loose dog.
- 6. Lowers costly veterinary bills. Dogs are known to eat many things they shouldn't and roaming dogs could drink contaminated water, tread through pesticides, be exposed to ticks, poison oak, or plants that have thorns and burrs.
- 7. Unleashed dogs eliminate at will. This will make you very unpopular with your neighbors. Owners that do not scoop will incur a fine. Dog that are not dewormed completely leave, parasitic worm eggs can be transmitted from feces to humans causing blindness.
- 8. It is a good birth control device. Leashing is one of the best ways to preventing random mating and unwanted puppies.

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Inspecting For Bed Bugs

Before the holiday travel season begins, it is wise to know what to look for when traveling so you do not bring home unwanted guests. Bed bugs are small, dark brown to reddish colored insects with no wings. Their bodies are oval and the color and size often depends on if the insect is engorged with blood. Immatures, or nymphs, resemble the adults but are smaller and lighter in color. Usually adults are about the size of a watermelon seed.

Most feeding occurs at night when bed bugs pierce skin while people sleep. The bugs inject a fluid while feeding that can cause some people (about 50%) to have an allergic response. The allergic response causes the skin to become irritated and itchy at the bite location.

After feeding (it takes about 12-15 minutes for a bed bug to become fully engorged), bed bugs crawl away into hidden areasmattress seams, headboards, nightstands, behind baseboards as well as other locations. They prefer to hide in locations that are close to where they feed, but they will crawl several feet to get to a meal. Bed bugs hide in their chosen location for about 3 days while they digest the blood meal. Over time, congregation areas become marked with blood, fecal material, hatched eggs and cast skins of molted bugs.

When travelling, always inspect rooms thoroughly for bed bugs before moving luggage into the room. Luggage should be placed until the bathtub until the room has been inspected. Make sure to carry a small flashlight with for to help with inspection. When you return home, place clothing in the dryer (before washing) on high heat for about an hour.

Tips on inspection:

- Look in sleeping areas (bed, pull-out couches)
- Inspect linens as they are removed from the bed
- Check mattress and box spring seams, bottom of the box spring and near the mattress tag
- Inspect the dust ruffle
- If possible, lift the boxspring and inspect the bed frame
- If possible, pull out or remove the headboard to inspect behind ir
- Check bedside tables and everything on them, including opening all drawers

If you find bed bugs, go to the front desk to inform them of what you found and request a different room. Do not get a room that is adjacent, above, below or across from the infested room (bed bugs can travel through wall voids to adjacent areas).

For more information or help with identification, contact Wizzie Brown, Texas AgriLife Extension Service Program Specialist at 512.854.9600.



4 Spices with Surprising Health Benefits

When it comes to adding flavor to your favorite meals, there's more to seasoning than salt and pepper alone. There's a whole world of spices out there that can take your cooking game to the next level and offer some surprising health benefits along the way.

Spice up your meals with these top picks that are as healthy as they are versatile.

1) Oregano

Fun fact: One teaspoon of oregano has the same amount of antioxidants as three cups of spinach. This healthy herb also contains potassium, zinc, iron, protein, calcium, magnesium, and fiber.

Try it: Add a few pinches of oregano to a dish of melted butter. Brush it on fresh-baked dinner rolls for a flavorful finish.

2) Cinnamon

Sure, it's a tasty addition to all-things sugary and sweet, but did you know that cinnamon can help reduce blood sugar levels? Plus, it's been shown to help improve brain function, promote better heart health, and even protect against diabetes.

Try it: Top baked sweet potatoes with a dash of cinnamon and nutmeg. These two spices pair well together and their woodsy aromas make them top picks for holiday dishes.

3) Nutmeg

Speaking of nutmeg, did you know that this spice can help prevent cavities? It can also naturally detox the body, improve digestive health, and reduce inflammation and pain.

Try it: Sprinkle a pinch of nutmeg onto your morning bowl of oatmeal and pair it with your favorite fresh fruits.

Cumin

One tablespoon of this spice contains 20% of your daily iron, which plays a big role in carrying oxygen to all of your cells. It can also boost your brainpower and keep your immune system in tiptop shape.

Try it: Add a dash of cumin to your next batch of chili. It will add a hint of spice without turning up the heat.

Donna Kelly-Konopka



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