



SWEETWATER™

L I F E



OCTOBER 2016
VOLUME 1 ISSUE 10

UPCOMING EVENTS

OCTOBER 5TH & 19TH

LT COMMUNITY LIBRARY MOBILE BOOK UNIT

This is not just for the kiddos folks! You have to come check out the mobile book unit when it comes for Sweetwater Storytime. You can get a library card; check out books, dvds, audiobooks, and more! The best part is you can return them right to the mobile book unit the next time they come out. It is SO COOL, come check it out!

OCTOBER 5TH & 19TH

SWEETWATER STORYTIME

9:30AM - 10:00 AM

Sweetwater story time will be filled with fall crafting and plenty of wonderful fall stories and songs for moms, dads, and tots to enjoy!

OCTOBER 7TH

THE GREAT MOVIE NIGHT!

7:30 - 9:30PM

We've rented a giant inflatable movie screen for you and your family to come out and enjoy! Bring your lawn chairs and blankets and come join your friends and neighbors for a fun night. Popcorn, treats, and drinks will be served for attendees. Come on out to the GREAT MOVIE NIGHT!

OCTOBER 11TH

BOOK CLUB - DINNER & A MOVIE

5PM - 9:30 PM

Please come join this fun group for dinner and a movie! Arrive at ALL STAR BURGER between 5 and 5:30pm to discuss Modern Lovers by Emma Straub. Then, enjoy a previous book club selection on the BIG SCREEN! Join the book clubbers for A Girl on the Train, the Movie at 7pm at the Cinemark Theaters at the Galleria. Email milliespark123@verizon.net if you have any questions!

OCTOBER 15TH

FAMILIES IN NATURE SWEETWATER FAMILY HIKE!

9AM - 11AM

Come join the Families in Nature Club for a HIKE right here in Sweetwater. We will be exploring the trails with our neighbors and friends. People of all ages are welcome and people with or without their families are welcome, but all ages are encouraged! We will meet at the clubhouse at 9 am to get started.

OCTOBER 22ND

THE SWEETWATER FALL FESTIVAL

11:00AM - 2:00 PM

You name it; we got it for the fall festival! Food Trucks, face painting, bounce houses, carnival games, pumpkin painting, a costume contest and MORE! Food trucks like Stony's Pizza, Juana Taco, and Freal Shakes & Smoothies will be featured for your eating pleasure! We will have SO much for the kiddos to do: carnival games, bounce houses, crafts, and a costume contest! We will even have a costume contest for your pets! So come out in your best Halloween costume for you, your kiddos, or your pet!

OCTOBER 29TH

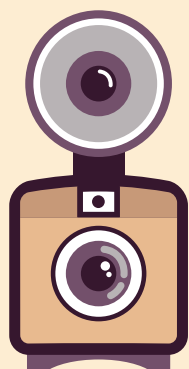
ADULT HALLOWEEN PARTY

8PM - 11PM

Let the adults have a turn! It's the party you wait for every year! There will be a DJ, a costume contest for the best dressed PERSON & best dressed COUPLES, as well as food, and tons of fun! Invite your friends out to Sweetwater for what always proves to be a good time. Feel free to bring your favorite beverage of choice or something to share with others. Hope to see you there!

COVER PHOTO

Do you take amazing 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 *Sweetwater Life*. 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 sweetwater@peelinc.com. Portrait (vertical) photos work best.

To view other photos submitted please visit www.PEELinc.com/Sweetwater, and

view any of the past newsletters.

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

ADVERTISING INFO

Please support the advertisers that make the *Sweetwater Life* newsletter possible. The Sweetwater HOA receives this newsletter free of charge provided by the advertisers within. 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.

ARTICLE INFO

The *Sweetwater Life* is mailed monthly to all Sweetwater residents. Residents, community groups, churches, etc. are welcome to include 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 the *Sweetwater Life* please email it to sweetwater@peelinc.com. The deadline is the 15th of the month prior to the issue.

IMPORTANT NUMBERS

EMERGENCY NUMBERS

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

SCHOOLS

Lake Travis ISD	512-533-6000
Lake Travis High School.....	512-533-6100
Lake Travis Middle School.....	512-533-6200
West Cypress Elementary	512-533-7500

GOODWIN MANAGEMENT

Property Manager.....	512-502-2116
.....	SweetwaterManager@goodwintx.com
Customer Service	512-502-7515
Accounting.....	info@assnsvcs.com
Architectural Review	SWWArchitectural@goodwintx.com

UTILITIES

Pedernales Electric.....	888-554-4732
Crossroads Utilities (Water, Sewer, Trash).....	512-246-1400
Texas Gas Service	
Customer Service.....	1-800-700-2443
Emergencies.....	512-370-8609
Call Before You Dig.....	512-472-2822
AT&T.....	1-800-288-2020
Time Warner Cable.....	512-485-5555
Austin/Travis County Hazardous Waste	512-974-4343

OTHER NUMBERS

Bee Cave City Hall.....	512-767-6600
Bee Cave Library	512-767-6620
Bee Cave Municipal Court	512-767-6630
Lake Travis Post Office	512-263-2458
Lakeway Regional Medical Center.....	512-571-5000
City of Bee Cave	www.beecavetexas.com
Travis County (General No.).....	512-854-9020
.....	www.traviscountytx.gov

NEWSLETTER PUBLISHER

Peel, Inc.	512-263-9181
News.....	sweetwater@peelinc.com
Advertising.....	advertising@peelinc.com

Sweetwater Life

New Onsite Property Manager

We're pleased to announce that Sweetwater now has an onsite management office that is located in the front room at the Sweetwater Clubhouse. The new Onsite Property Manager, Zac Leifeste.

Zac will be working part-time at first and will gradually increase his hours as Sweetwater continues to grow. His office hours and contact information are listed below but can also be found on the community website at www.SweetwaterLife.com.

Tuesday, Thursday and Saturday - 10am – 5pm

Office Phone: (512) 502-2116

Cell Phone: (512) 850-9097

Email: SweetwaterManager@goodwintx.com

Note from the Developer

Newland Communities has been clearing the cedars at the front of the community along Hwy 71 for the new Sweetwater commercial site. The site has been cleared to aid in site planning and design. More information to come in the near future.

SWEETWATER SOCIAL WRAP-UP

Fall is in the air and there is just SO much for everyone to choose from in Sweetwater! Make sure you check out all of the events coming up in October, November, and December. This is just a little taste of what's to come for the rest of the year, so MARK YOUR CALENDARS!

October 7th

THE GREAT MOVIE NIGHT

October 15th

Families in Nature Club HIKE

October 22nd

The Sweetwater Fall Festival

October 29th

Adult Halloween Party

November 5th

The Spirit of Sweetwater Pep Rally & Streetdance

November 13th

The 4th Annual Sweetwater Thanksgiving Potluck

November 18th

Ladies Night Holiday Marketplace

December 3rd

WINTERFEST

Beer 'N Bags Night was a hit! Guys chowed on barbeque from It's All Good BBQ and enjoyed a bags tourney under the pool pavilion. The boys all brought beer for others to taste and the best beer won a gift card!

Storytime has a new addition, the Lake Travis Community Library Bookmobile Unit! This is one of the coolest ideas I have ever seen. The LTCLBU will be coming twice a month to Sweetwater. The book unit offers dvds, books, audiobooks, children's books, and more! You can even request books and they will bring them to you the next time the unit comes out. You can check out books, get a library card, and return the books to the mobile unit when you are done. Such a neat idea and right here for you and your family in Sweetwater!

The Lake Travis Community Library Bookmobile Unit is not just for the kiddos. We had adults come check it out, check out books, get library cards, and request books from other libraries! Feel free to come out anytime storytime is taking place and you can visit the bookmobile unit and see for yourself!

Be sure to go to www.sweetwaterlife.com for more details on upcoming events! Please email me if you are not receiving the event emails.

Look forward to seeing you soon,

Bess Ouahidi

Sweetwater Lifestyle Director

Bess.ouahidi@goodwintx.com

Lisa
vs a
**Leaky
Roof**



Lisa's roof had served her well for many years, but the recent rains revealed that its lifespan had come to a close. Our partners were there to help!

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Sweetwater Life

SWEETWATER PHOTOS



Beer N Bagz Night in Sweetwater was a hit with the guys



Gladiator going strong in SWW and providing a great workout for residents!

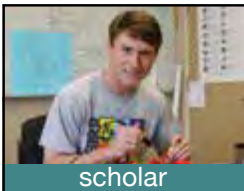


One resident even brought his handmade LED boards!

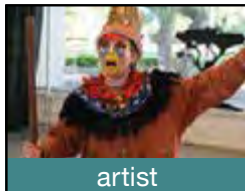


Checking out books to return to the unit when it returns to SWW!

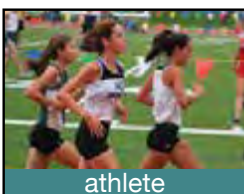
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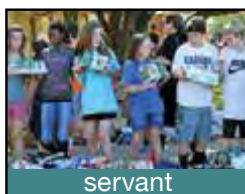
scholar



artist



athlete



servant

Join us for open house and small group tours!

For more information visit www.sasaustin.org or call 512.299.9802 for grades K-8 or 512.299.9720 for grades 9-12.
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Follow us! [facebook/sasaustin.org](https://facebook.com/sasaustin.org)



ST. ANDREW'S
EPISCOPAL SCHOOL K-12

Sweetwater Life

(Sweetwater Photos...Continued from Page 5)



Residents checking out all the bookmobile unit has to offer



The Lake Travis Community Library Bookmobile Unit



Little ones enjoying books selected by the LTCLBU



Students enjoying another great round of Photography classes by professional photographer, Kevin Gourley

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A LITTLE BIT OF VITAMIN N: BE A WILDWATCHER

BE A BIRDER

Traditionally a hobby for mature adults, birding can also be a great activity for you and your children. In contrast to some other outdoor activities, birding may be gaining ground with young people. Part of this growth is due to the advent of compact field guides and digital cameras, as well as electronic applications that help simplify species identification in the field. But specialized gear is not required. For a list of birding clubs in North America, visit the American birding Association website. For international birding and ornithological organizations, visit Wildbirds.com.

BE A STILL HUNTER

Still-hunting is the practice of sitting still in nature and waiting for animals to appear. You can do it in your backyard sit spot, or in the wilderness. As a wildwatcher, the purpose is simply to watch or take photographs. Still-hunters are unobtrusive and try to make themselves part of nature. This practice takes patience and can be extremely rewarding. In the right setting- beside a river during a salmon run, for example, or beside a shallow creek or pond- fishing watching is possible too. If you and your kids return to the same still-hunting spot multiple times, keep a journal of your observations.

Louv, Richard. Vitamin N. Algonquin Books of Chapel Hill. Workman Publishing, 2016. Pg.144, 145.



Spicewood Counseling in the Hill Country



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Gains

(NOUN)

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IT CAN ALSO REFER TO SOMETHING THAT BRINGS ONE GREAT PLEASURE AND BE USED TO DESCRIBE THINGS OR PEOPLE.

"THOSE EGGS ARE STRAIGHT UP GAINS."

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"CROSSFIT HIVE IS HELPING ME MAKE ALL KINDS OF GAINS"

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Reminders from the Property Management Office

Trash day has changed. Trash pick-up is now on Thursdays. Trash cans and recycling cans may be placed at the curb the night before trash pick-up (Wednesday evenings) and should be put away by the morning after trash pick-up (Friday morning)

Keep the following things in mind in the upcoming weeks:

-Vehicles may not be parked in the street longer than 4 hours at a time.

-Please make sure you are mowing and weeding your yard on a regular basis. A clean and healthy yard helps maintain the beauty of the community.

- Please remember that all items (BBQ pits, trash cans, landscaping stones, etc.) must be stored out of plain sight from the street.

Login to your account at www.SweetwaterLife.com to view important HOA documents, upcoming events as well as view your account. Need assistance logging in? Contact Customer Service at 512-502-7515 or info@goodwintx.com.

HOW DO I OBTAIN A POOL KEY?

Please visit our website at www.SweetwaterLife.com and register your new account to log in. Once logged in, select Order Pool Key and follow the prompts. You will have the option to pick-up your new pool key at Goodwin Management's main office or have it mailed to you. Based on your selection, you will receive an email notification when your key is ready for pick-up or when it has been mailed to you.

Sweetwater HOA Assessments

Quarterly payments become due on:

January 1st, April 1st, July 1st, October 1st
The quarterly dues payment is \$150.00.

You have until the 16th to send in your HOA payment before a late fee of 1.5% is charged to your account.

The payment address is:
Sweetwater Master Community
c/o Goodwin Processing Center
PO Box 93447
Las Vegas, NV 89193-3447

****include your account number**

Login to your account at www.SweetwaterLife.com to view important HOA documents, upcoming events as well as view your account. Need assistance logging in? Contact Customer Service at 512-502-7515 or info@goodwintx.com.

LTHS Cavalettes to host Junior Cavalette Dance Clinic!

The Lake Travis High School Cavalettes are preparing to host their annual fall Junior Cavalette Dance Clinic! Each year the Cavalettes entertain the Cavalier fans and members of our community with their award-winning half-time performances and parade appearances. This is an opportunity for kids, K-8th grade, to join the Cavalettes to learn a dance routine and participate in the Homecoming parade and pep-rally!

The clinic will be held on Saturday, October 15th from 1- 4pm. The Jr. Clinic is for kids, K-5th, and the Drill Team Prep clinic is for middle school students, 6th-8th grades. They will learn skills to help them prepare to be a future Cavalette! Both groups will learn a dance routine and participate in games and other fun activities. On Wednesday, October 19th, these dancers will have the opportunity to show off their new skills as they ride on a float in the Homecoming parade and perform alongside the Cavalettes at the community pep-rally on the LTHS Varsity Field!

This fundraising event is a wonderful opportunity for kids

who love the Cavalettes and LOVE to dance! The proceeds from this event go directly to support the Cavalette and Red Ruby dance teams and also help fund the Cavalette Senior Scholarship program. The cost to attend is \$45 if you register in advance by October 13th. Learn more at www.LakeTravisCavalettes.com or www.LakeTravisCavalettes.com or <https://cavalettefallclinic2016.eventbrite.com>

Last year, the Cavalettes wished upon a star to dance with Mickey Mouse, Cinderella, Pinocchio, and more at the magical Walt Disney World. Thanks to our JDC participants, the funds raised will help the Cavalettes make their dreams come true this May! They are looking forward to learning from dance professionals with Disney's Dance the Magic. During their 5 day stay, they will join in workshops with Disney choreographers and dancers, perform on the Disney stage, and experience the enchanted Walt Disney World theme parks. The Cavalettes appreciate your support and look forward to a wonderful clinic and year ahead!



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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.

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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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PEEL, INC.

Sweetwater Life

SAGE TIPS FOR SOWING CENIZO

By Brad Wier,

Courtesy www.gardenstylesanantonio.com

Cenizo is a stalwart in the natural Texas landscape. On a rocky western outcrop on a scorching August day, its blooms cover hillsides and valleys with pom-poms of pink flowers, all the way to the horizon — and it can do this with no help from sprinklers or hedge trimmers. Even on a winter day, it retains the silvery leaves that earned it the name Texas sage.

So if you're adding a watersaver garden to the home landscape cenizo is one of the easiest plants to use in an unwatered setting. (For fastest growth, though, give it some extra water in spring.)

Since it became commercially available, the ever-popular cenizo may have been overused a bit in San Antonio landscapes, especially in shade — it is frequently found fully irrigated under live oaks, looking weird and leggy. (Leggy plants can always be cut back and restarted.) But over-use doesn't detract from cenizo's essential advantages: it needs no water or trimming, and it's one of the very few evergreen native hedges for south central Texas.

For long-lasting shrubs and other architectural plants, why would you use something that needed to be trimmed and watered? For a scorching inferno strip on a big lot, cenizo provides year-round screening — so you can save your water for something, or someone, that needs it.

For my watersaver gardens, I always try to find a way to include cenizo, whether as a single specimen (in a 200-square-foot watersaver coupon, a single cenizo can fill 16 to 25 square feet!) or as an entire hedgerow — a drought-hardy native substitute for Burford holly, xylosma, and red-tipped photinia. Pair it with a couple of mountain laurels, silver sotol and a scattering of bluebonnets, and you've got a watersaver landscape worthy of a Texas patriot.

Many varieties are available; all are native to the Chihuahuan desert, and none require irrigation to thrive. 'Compacta' grows to about 5' in height and width, with that perfect 'evergreen meatball' shape so loved by landscape architects and homeowners alike. As its name suggests, 'Green Cloud' is well-loved for its large and richly colored leaves.



Spicewood Arts Society

**ARTS ROUNDUP OCT. 29-30
FEATURES 30+ ARTISTS**

Artists from throughout the Hill Country will present their finest work Oct. 29-30 at the thirteenth annual Spicewood Arts Society's Arts Roundup on the shady grounds of the LaCabana Grill, 21103 TX Highway 71, Spicewood.

Hours are 10 a.m. -6 p.m. Saturday and 12 - 4 p.m. Sunday. Admission is free, but donations will be gratefully accepted. Food and drink will be available from LaCabana Grill.

The art festival represents 35 artists from a variety of media. A jury of artists and members of the Spicewood Arts Society board of directors selected applicants.

Both days also feature local musicians. Saturday's lineup includes the Spicewood Elementary Choir, Emma Moseley, Todd Westbrook, and Candy Coburn, with the Square Grooves capping off the day. Sunday's music spotlights the Hot Pickin' Bluegrass Band and the Brittany Shane Band.

More information is available at the Roundup website, www.artsroundup.org, or by calling 512-264-2820.

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."

RETIRE BETTER THIS TOO SHALL PASS

WITH JOSH STIVERS

The election cycle in the United States is nearing the finish line, with less than 45 days to go until Nov. 8th. Inevitably, during client account reviews, the discussion turns to the election and the potential implications it may have on portfolios and retirement plans.

I want to take a moment to share a “calming perspective” to a time and a topic that is often anything but calming: the presidential election.

Does the stock market care which party wins?

Research from Goldman Sachs has shown the stock market has been rather indifferent to which party ends up in the White House. As a matter of fact, the 12 months following presidential elections have averaged a median total return of 10% regardless of whether Republicans or Democrats took office. Recent events also seem to indicate that constant media attention drawing us into the “political storm” tends to ultimately result in minimal impact on investments long term.

Election cycles come and go every four years. Some elections, like this one, are more volatile and passionate than others. We would expect a highly volatile media period over the next 45 days and the potential for

volatility in stocks over the next 6 months.

That being said, I want to offer the following reminder: First, this too shall pass. And, as investors, the most important thing to remember is you are invested for the long term. It sounds almost cliché to say it, but the secret to surviving the volatility that comes with investing is having a well-constructed financial strategy and an advisor you can turn to for guidance through the storms.

Consider asking your advisor the following questions:

1. Is it time to review my portfolio and plan?
2. Is my portfolio's risk still aligned with my goals?
3. How would a sustained downturn affect my investment plan?
4. Should we be making any changes based on the current economy and recent news cycle?

It is important you continue to make investing decisions based on your long term strategy and no be overly swayed by the temporary fluctuations caused by current events. If you have any concerns or would like to talk, please give me a call or email:

retirebetter@platinumwealthadvisory.com

512.369.3817

www.PlatinumWealthAdvisory.com

2806 Flintrock Trace, Ste. A203
Lakeway, TX 78738


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NATUREWATCH

Mysterious Migration

by Jim and Lynne Weber

Fall migration season is upon us, and that usually conjures up thoughts of songbirds and hawks using the central flyway through Texas to make their way south to the subtropics and tropics for the winter. However, birds are not the only ones who migrate, and while much has been said about the complex, annual migration made by Monarch butterflies, the record for the longest insect migration (twice the distance of the Monarch) belongs to a dragonfly species, the Wandering Glider (*Pantala flavescens*). In fact, dragonfly migration has been suspected for over 100 years, and up to 50 of the world's 5,200 dragonfly species are thought to migrate (about 16 out of 326 in North America), but not much is known about where they are coming from or where they are going.

In Texas, there are several species of dragonflies that migrate in addition to the Wandering Glider. They include the Common Green Darner (*Anax junius*), Black Saddlebags (*Tamea lacerata*), Variegated Meadowhawk (*Sympetrum corruptum*), and Spot-winged Glider (*Pantala hymenaea*). Cooler nights seem to trigger the dragonflies' journey south, and like birds, they build up their fat reserves before setting out. They may use the lay of the land as a navigation guide, and some scientists speculate that they have an internal magnetic compass, as those that fly off course and out to sea appear to realize their mistake and reorient themselves.

Dragonflies migrate during daylight hours, and green darners have been found to break their journeys every three days to rest and feed, using oak and juniper trees as stopover sites. Like monarchs, the full migration circuit takes multiple generations to complete, as it is the offspring of the generation that traveled south in the fall that is migrating north again in the spring.

Swarms of dragonflies can create one of nature's most impressive spectacles, with tens to hundreds of thousands of individuals streaming southward along lakeshores, mountain ridges, and coastlines. Even with the origins and destinations poorly known, the migration in the fall is more noticeable than that in the spring, presumably because the spring event occurs over a wider front and a longer period of time. However, migration is the only explanation for how dragonfly adults appear in early spring in places where their nymphs or larvae from the previous year or years have not yet emerged.

The ecological role of migrating dragonflies is another facet of the mystery yet to be resolved. Since several species use the same migration strategies and timing as migratory birds, traveling at the same times and concentrating in the same places, it is likely that

certain bird species are exploiting the abundance of dragonflies as a source of fuel for their own migration. More research is being done to solve these mysteries, most notably the Xerces Society's Migratory Dragonfly Partnership initiative, which uses "research, citizen science, education, and outreach to understand North American dragonfly migration and promote conservation."

Send your nature-related questions to naturewatch@austin.rr.com and we'll do our best to answer them. If you enjoy reading these articles, check out our book, *Nature Watch Austin* (published by Texas A&M University Press), and our blog at naturewatchaustin.blogspot.com.



Wandering Glider



Spot-winged Glider



Common Green Darner



Black Saddlebags



Variegated Meadowhawk



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2015 was one of the best years for home sales since 2006. The median home prices were up 6-8% over the previous year and just outside of the 4-6% considered sustainable. Inventory has tightened due to increased demand from lower interest rates and the influx of new residents moving to Texas faster than the new home construction market growth. The Austin real estate market is great, however a shift is underway as is typical for the market every 7-8 years.

A great real estate agent understands the market by staying on top of what is happening and that is just one reason to work with a pro. We at Keller Williams Realty International utilize the very best tools and training with offices around the globe to succeed and always stay ahead of the curve.

For several years, Sean Sutton has been at the top of the real estate game in the Austin area with Keller Williams Realty. He is among the top 2 percent of luxury agents that qualify as members of the Keller Williams Luxury Division and he also is a Certified Luxury Home Marketing Specialist.

"I recognize that buying or selling a home is much more than a transaction and it's our professional obligation to help buyers and sellers understand the process and come together". Sean's team of highly seasoned professionals takes great pride in the relationships they build and always works relentlessly on the client's behalf to help them achieve their real estate goals.



Sean is persistent in his desire to stay connected and involved in his profession and in his community. He serves on the Agent Leadership Council at KW Lake Travis, is the director of the KW Growth Committee, and an Ignite Career Trainer. Sean also serves the community as a Director of the Lake Travis Education Foundation.

If you would like additional information or for a complimentary market analysis on your home, call Sean directly at 512.988.7827, email seansutton@kw.com or visit him at www.luxuryhillcountryhomes.com.

Sean Sutton, Realtor

Keller Williams Realty
Lake Travis Luxury Division

1921 Lohmans Crossing,
Suite 100
Lakeway, TX 78734

Texas Legal: Identity Theft 101

Sadly, more and more people are realizing Identity Theft is an issue they may face, and they may need legal support if affected.

Texas Legal, the nonprofit that has been offering legal insurance to Texans for 40+ years, has partnered with AllClear ID, a technology leader in the identity protection market, to provide its members identity repair services, monitoring and restoration. If affected, a licensed investigator goes to work on your behalf to restore your credit to its accurate state.

It's a big and growing problem.

According to the FTC (Federal Trade Commission), there are more than 9 million victims of identity theft in the U.S. every year. That's about nine out of every 300 people, so there is a good chance you or someone you know has been affected or will be affected. There are various ways a thief can use your personal information, including misusing your Social Security number, making purchases with your lost or stolen credit cards, using your checking account or fraudulently opening an account in your name, among others.

While many identity crimes are about buying something on someone else's dime, that's not all identity thieves can do with your information. These days, thieves are also using your information to get medical services (called medical identity theft) or to obtain a job (employment fraud). Both can cause serious repercussions for your future, including the denial of medical benefits or your dream job.

Often, sadly, many victims of identity theft actually know the person who perpetrated the theft. It could be an employee, a neighbor or even a family member. Be very wary of sharing your accounts, usernames, passwords, social security numbers or other personal information with anyone. Older adults are particularly vulnerable to having their information stolen by caregivers who abuse their trust.

While we generally think of identity theft victims as adults – stolen credit cards, email passwords, data breaches, etc. – children are actually much more likely to be victims of identity theft. AllClearID data shows children are 35 times more likely to have their identity compromised. This is because children have clear credit histories which are easy to take advantage of. And, no one is paying attention, so the theft can go on for years before someone notices and intervenes.

So What Can You Do?

Personal information is a valuable commodity. Knowing how to protect your information –and your identity – is a must in the 21st century and can help reduce your risk of identity theft. Texas Legal shares these six tips:

- Keep your personal information secure online. If you post too much information about yourself on social media networking sites, an identity thief can find information about your life, use it to answer 'challenge' questions on your accounts, and get access to your bank accounts and other information.
- Keep your personal information secure offline. Review account activity regularly, not just when statements come out. When you order new checks, don't have them mailed to your home unless you have a secure mailbox with a lock. Destroy labels on prescription

bottles before you throw them out.

- Properly dispose of devices. Before you dispose of a computer, use a wipe utility program to overwrite the entire hard drive. Before you dispose of a mobile device, check the service provider's website or device manufacturer's website on how to delete information permanently.

- Safeguard your Social Security number. Ask questions before deciding to share it, including if you can use a different kind of identification. Safeguard the social security numbers of your children and their confidential information too.

- Keep your devices secure. Don't use an automatic log-in feature that saves your username and password. Always log off your laptop when you are finished. Before you send personal information over your laptop, tablet or smart phone on a public wireless network, see if your information is protected. If you use an encrypted website, it protects only the information you send to and from that site. If you use a secure wireless network, all the information you send on that network is protected.

- Secure your home wireless network/wifi. Don't leave your home network unprotected, change your wifi network name and password from default, and often if you share it. Use your router's built in protection, make sure both encryption and the built in firewall are turned on.

This content provided by Texas Legal, a statewide, nonprofit legal insurance plan founded by the State Bar of Texas and the Texas Legislature in 1972 as an effort to better serve the legal needs of Texans. More at www.texaslegal.org.

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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.

Article by Rita Lopez, business owner and creative designer. If you would like more home organization and/or design tips, please contact rita@tarragonadesigns.com

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RECIPE OF THE MONTH

The Wrap Of Kahn

Ingredients:

1 bottle Peanut sauce- (the best I have found is made by Archer farms and sold at Target stores that have bigger grocery sections. I've made my own but prefer theirs)

1 to 1 1/2 lbs chicken breast cut in small to medium cubes

1 to 2 limes

some cilantro chopped

1 cup white rice (jasmine is best)

1 or 2 cups- raw- shredded red cabbage (you will want to figure out how to use up the rest of the cabbage-though it keeps quite a while)

Some bamboo shoots- drained and cut skinny

1 jar spicy black bean or spicy brown bean sauce

Good Gorgonzola cheese- crumbled up

Thin flour tortillas (the thick ones don't work well for this)

Procedure:

Rice- cook it according to the directions- when done fluff with fork and mix in some cilantro and lime juice to taste. Set aside.

Chicken- I usually cook it in large sauté pan with olive oil, lime juice, garlic (powered or fresh depending on what I have) salt and some pepper- If I'm feeling real energetic I cook some finally chopped sweet onion in there as well. When it is just about done I add the peanut sauce and cook till chicken is done and sauce is heated through. Sometimes I throw cilantro in this part of the dish also. Be mindful that you want some looseness to the chicken mixture some the excess peanut sauce seeps into the rice- yum!

The put together:

Heat up tortilla over gas if you can (don't microwave it)

schmere on a thin layer of the spicy bean sauce

put on decent layers of bamboo shoots and cabbage

add rice layer

add some of the chicken mixture

top with Gorgonzola (I put healthy portion because I love the stuff, but you will want to play around till it tastes right to you.)

Roll it up like a burrito,

Enjoy!

2016 LT VARSITY FOOTBALL SCHEDULE

8/26	Converse Judson	7:30	Home
9/2	Cibolo Steele	7:30	Away
9/9	Dallas Jesuit	7:30	Away
9/16	Pflug. Hendrickson	7:30	Home
9/26	Hays High	7:30	Away
9/30	Bye	7:30	
10/7	Westlake	7:30	Home
10/14	Lehman	7:30	Away
10/21	Leander	7:30	Home
10/28	Vista Ridge	7:30	Away
11/4	Vandegrift	7:30	Home



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