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Overlook • Parkside • Reserve • Waters Edge • Westchester



May 2010

OFFICIAL NEWSLETTER OF THE AVERY RANCH HOA

Volume 4, Issue 5

CALENDAR

HOA BOARD MEETINGS

Next meeting - Monday, May 10th

Note that board meetings have changed to the 2nd Monday of each month at 7pm, except for holidays. Board members will meet on these dates to discuss issues related to Avery Ranch. If you have an item you would like discussed during one of these meetings, please contact Alliance Association Management, Inc. at 347-2888. The location for meetings is at the Glenfield Amenity Center.

UPCOMING EVENTS:

***4th Annual Avery Ranch Garden Tour!!
Saturday, June 5th 10am-4pm***

Here's your opportunity to share landscaping and gardening ideas with your Avery Ranch neighbors. Avery Ranch is a relatively new community which will grow more beautiful as years pass and our landscapes mature and develop. Some of our best ideas for doing this can come from visits with others to explore what works well, what doesn't, and share information that could be useful to our own garden creations. Some landscapes, gardens, and water features were created by professionals, others by the owners themselves. Stop by the Main Amenity Center for a visit with some

(Continued on Page 3)

FOURTH ANNUAL

Avery Ranch Garden Tour

Mark your calendars for SATURDAY, JUNE 5th and enjoy a day of meeting your neighbors on the Avery Ranch Garden Tour. We are still in need of Garden Hosts but YOU make this event a success by taking the Tour. It begins at 10 AM and runs through 4 PM, beginning at the Main Amenity Center picnic area.

There you will find a greeter's booth to get you started with a map to the various gardens on the Tour, pick up a complimentary bottle of water, place your name and telephone number in a box for door prize drawing, plus get to visit and ask questions about gardening at a Master Gardener Clinic Booth and to Rachael Hagan, a horticulturalist and naturalist with Brushy Creek MUD. Then visit the gardens in any order you choose. This is a social event which allows all of us to meet our neighbors interested in gardening, learn from their experiences, get new ideas about landscaping and gardening by observing what they have done, and just enjoy a wonderful day outdoors visiting our various neighborhoods.

Go to the Avery Ranch Garden Tour Web Page at www.centraltexasgardening.info/artour.htm for information about the Tour, and to see a description and picture of gardens signed up so far, to be on the 2010 Tour. You can also see gardens that were on previous years' tour as well. This year's theme is "Xeriscaping and Environmentally Friendly Gardening", something the Avery Ranch HOA Board is supporting in conjunction with City of Austin efforts to educate and encourage homeowners to "Grow Green" and implement environmentally friendly landscapes and gardens. However, there will be gardens of all types on the Tour and plenty of variety. It is a day of fun for both garden hosts and Tour visitors alike.

The Tour is one of the main Avery Ranch Social Committee events during the year. It is free and open to all Avery Ranch residents and their guests. There are no commercial sponsors or interests, just neighbor meeting neighbor and sharing their love of gardening. This is not a competition and anyone who wishes to be on the Tour can easily do so by contacting Bob Beyer, Tour Coordinator, at 238-6732 or by E-mail: txbeyer@austin.rr.com. The first 12 to sign up will be on the Tour – first come, first served. So, don't let this past harsh winter season discourage you from being on the Tour in 2010. Gardens are resilient and will be beautiful again by June 5th.

(Continued on Page 3)

HOME ON THE RANCH

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY911
Fire.....911
Ambulance.....911
Sheriff – Non-Emergency..... 512-943-1300

SCHOOLS

ROUND ROCK ISD

Patsy Sommer Elementary 704-0600
..... 16200 Avery Ranch Blvd.
Cedar Valley Middle School..... 428-2300
..... 8139 Racine Trail
McNeil High School..... 464-6300
.....5720 McNeil Dr.

LEANDER ISD

Rutledge Elementary..... 570-6500
..... 11501 Staked Plains Dr.
Henry Middle School 570-3400
.....100 N. Vista Ridge Dr.
Vista Ridge High School..... 570-1800
.....200 S. Vista Ridge Dr.

UTILITIES

City of Austin Water 512-494-9400
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Billing..... 1-800-858-7928

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Customer Service 512-485-5555
Repairs..... 512-485-5080
Solid Waste Servies..... 512-494-9400

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AVERY RANCH HOA WEBSITE

Visit the Avery Ranch HOA website at
www.AveryRanchHOA.com

FOR QUESTIONS OR CONCERNS

Contact our Property Manager & HOA Board for any
questions/concerns about your neighborhood at
GetHelp@AveryRanchHOA.com

DON'T WANT TO WAIT FOR THE MAIL?

View the current issue of Home on the Ranch on the 1st
day of each month at www.PEELinc.com

Neighborhood News

The TCC (Texas Cave Conservancy) gives the tours of
their cave, which is located near Morningside. The cave
tour schedule can be found at: <http://www.texascaves.org>,
click the Cave Day link.

HOME ON THE RANCH

Calendar - (Continued from Cover Page)

Master Gardeners, maps and a chance to win some door prizes. Look for addition information on this event inside the newsletter.

Swim Lessons

Once again, the HOA has contracted with the Twin Lakes YMCA to provide swimming lessons at the Avery Ranch Morningside Pool. Since we were filled to capacity last year, we have added some extra classes. Still it is advisable to register early to insure a place for your child. Registration begins on April 17 for Y members, and May 1 for non-members.

The lessons are specially priced at \$50 per person, and are open to Avery Ranch residents only.

Additional information and registration form are located inside the newsletter.

Please note: Unfortunately, we had to cancel the Pet Parade due to poor weather conditions. If we are able to reschedule, it will be posted on the marquee, in the newsletter and on the AveryranchHOA site.

We want to hear from you....what events would you like to have in Avery Ranch? Let us know. Contact our Avery Ranch Social Committee Chairperson Marc Boucher at mbouchertx@sbcglobal.net.

4th Annual AR Garden Tour - (Continued from Cover Page)

Tour Hosts will be delighted to talk to you about how they have made adjustments to their gardens to cope with our temperature extremes and often difficult and unpredictable growing conditions, so feel free to take the tour and gain from other's experiences, plus see examples of what other's are doing with various degrees of success. While you're at it, make a new neighborhood friend.

Bob Beyer, Morningside - Avery Ranch Garden Tour Coordinator



FACING FORECLOSURE?

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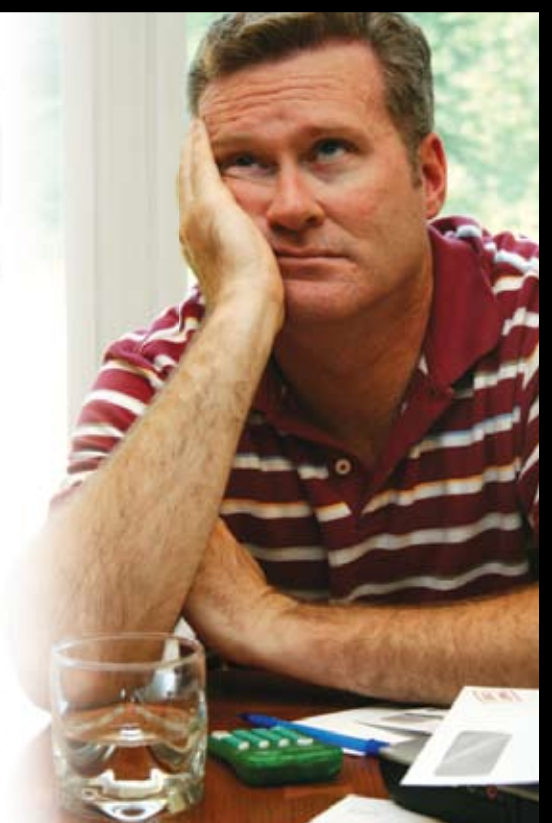
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GET INVOLVED

In Your Community

COMMITTEE:

AR Social Committee

DESCRIPTION:

Newsletter, Fun, Activities, etc.

COMMITTEE CHAIR:

Marc Boucher

CONTACT INFO:

mbouchertx@sbcglobal.net

COMMITTEE: AR Playgroup

DESCRIPTION: Playtime for kids...
adult-time for parents

COMMITTEE CHAIR:

April Aguren

CONTACT INFO:

april.aguren@averyranchhoa.com

Rain Barrels in Avery Ranch

By Glen Colby, President of Avery Ranch HOA

A recent trend in water conservation and xeriscaping is the use of rain barrels to capture water runoff for later use around the yard or garden. Typically, these rain barrels tie directly in to your existing gutter system, storing rain water as it comes 'down the pipe'. Rain barrels are permitted in Avery Ranch, but please be aware that it's best to submit an ACC request form for make sure that your rain barrel installation adheres to acceptable standards of appearance.

For example, some rain barrels are basically big green plastic drums. To some people, they look no different than a garbage can. Placing a large green barrel in plain view at the front corner of your house will undoubtedly earn you a violation letter when a neighbor who thinks it is a garbage can turns you in, or the property management company writes it up as one.

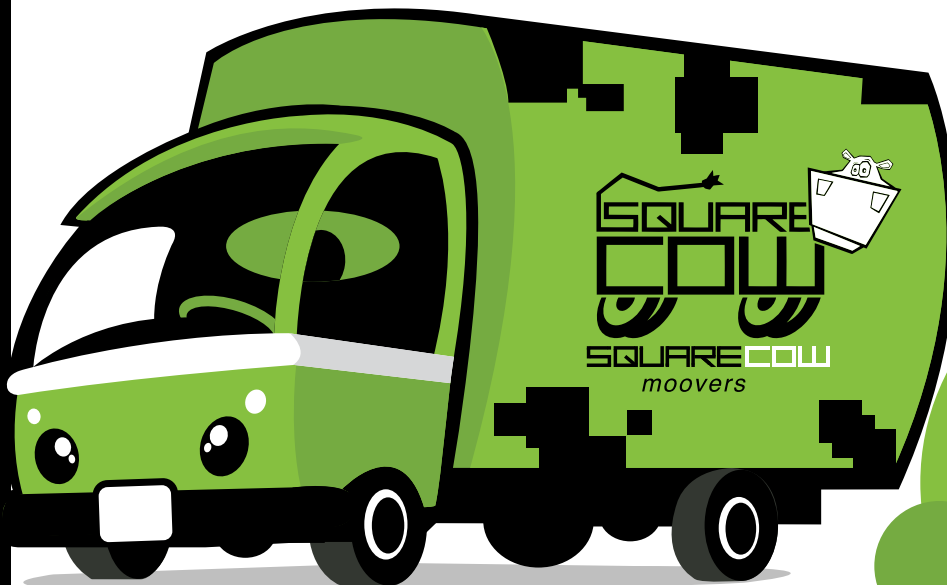
You do have options. Rain barrels are starting to come in designer formats, designed to blend them in as stone urns or rock formations. Home Depot and Lowe's both carry something in this camouflage motif for a little under \$100. There is also the option of planting screening vegetation to hide the rain barrels, or even just placing them behind your fence and re-routing your downspouts to their location.

Rain barrels are a wonderful way to capture water and reduce your dependency on expensive water from the city. There are all sorts of other reasons to look into rain barrels, so Google this topic on the internet for more info. Just please bear in mind, for an installation in Avery Ranch, please ask for and submit an ACC application to make sure your rain barrel project adheres to the CCRs.



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Avery Ranch Swim Lessons

Pool Location: 10121 Morgan Creek Austin, TX 78717

Dear Avery Ranch Residents,

Welcome to the 2010 Aquatics Season. We are pleased to announce after the success of last years wonderful turn out for Avery Ranch swim lessons we have decided to add more lessons to the format for this upcoming summer season.

This year we will be offering beginner to advanced swimming lessons for children 3 to 12 years of age. Classes will consist of a 2 week session Monday through Thursday consisting of 8 classes each 50 minutes long.

In this aquatics programs, children learn to be safe around water and they feel the sense of accomplishment that comes with learning something new. This program uses a problem-solving, guided-discovery teaching approach in a positive, caring environment. Kids can develop lifelong skills that can help them stay healthy. All instructors are YMCA swim lesson certified.

Enclosed you will find the registration form for Avery Ranch swim lessons, lesson information, and a parent information sheet. Please take a moment before registering to decide what lesson level

your child would learn the best in based on his or her current skill level. Be sure to register early to get the spot you would like for the summer. Spots fill fast.

YMCA member registration will start on April 17th and non member registration begins on May 1st. You must be an Avery Ranch resident to register for swim lessons. Registration will take place at the Twin Lakes Family YMCA.

Sincerely,
Abby Stowers
Aquatics Director

Classified Ads

Personal classifieds (one time sell items, such as a used bike...) run at no charge to Avery Ranch residents, limit 30 words, please e-mail arnewsletter@hotmail.com.

Business classifieds (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office @ 512-263-9181 or advertising@PEELinc.com.



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Avery Ranch Morningside MAC Pool SWIMMING LESSONS

Member Registration begins April 17th/Community Registration begins May 1st
This location is for Avery Ranch HOA residents only. Proof of residency is required

Session 2 <i>June 7 - June 17</i>	Session 3 <i>June 21 - July 1</i>	Session 4 <i>July 5 - July 15</i>	Session 5 <i>July 19 - July 29</i>	Session 6 <i>Aug. 2 - Aug. 12</i>
<u>10:00am</u> Polliwog (ages 6-12) Guppy (ages 6-12) Minnow (ages 6-12)	<u>10:00am</u> Polliwog (ages 6-12) Guppy (ages 6-12) Ray (ages 3-5)	<u>10:00am</u> Polliwog (ages 6-12) Guppy (ages 6-12) Minnow (ages 6-12)	<u>10:00am</u> Polliwog (ages 6-12) Guppy (ages 6-12) Ray (ages 3-5)	<u>10:00am</u> Polliwog (ages 6-12) Guppy (ages 6-12) Ray (ages 3-5)
<u>10:50am</u> Pike (age 3-5) Pike/Eel (ages 4-5)	<u>10:50am</u> Pike (age 3-5) Eel (ages 4-5) Fish (ages 6-12)	<u>10:50am</u> Pike (age 3-5) Pike/Eel (ages 4-5)	<u>10:50am</u> Pike (age 3-5) Eel (ages 4-5) Fish (ages 6-12)	<u>10:5am</u> Pike (age 3-5) Pike/Eel (ages 4-5)

For more information on Class Descriptions and choosing a level for your child, please refer to the Parent Information on pgs 8 & 9.

Each child to complete swim lessons receives a T-Shirt at the end of the season party! Please mark your child's size: **YS **YM** **YLRG** **AS** **AM** **AL** **AXL****

Participants Name _____ **Sex (M) Or (F)** _____ **Age** _____ **Grade** _____

Address _____ **Email** _____ **Birthdate** ____/____/____

City _____ **State** _____ **Zip** _____ **Home Phone ()** _____

Parent/ Guardian Name _____ **Cell Phone ()** _____

PERMISSION FOR TRANSPORTATION: The YMCA Staff has my permission to transport my child to and from program location in the event of an emergency. I understand reasonable precautions will be taken to ensure the safety and supervision of my child.

MEDICAL WAIVER: In the event that my child requires emergency medical treatment and I cannot be reached, I hereby authorize the YMCA Staff to make arrangements to transport my child to the nearest hospital/emergency medical facility. I give my consent for any and all necessary medical treatment, if, in fact my child requires the attention of a physician.

WAVIER: I understand that YMCA activities have inherent risks and I hereby assume all risks and hazards incident to my participation in all YMCA activities including transportation to and from said activities. I further waive, release, absolve, indemnify, and agree to hold harmless the YMCA, the organizers, volunteers, supervisors, officers, directors, participants, coaches, referees as well as persons or parents transporting participants to or from such activities from any claims or injury sustained during my use of YMCA facilities or participation in any YMCA activity whether or not located on YMCA property.

PHOTO RELEASE: I give my consent for pictures taken of my child involved in YMCA programs to be used for future YMCA promotions or display.

REFUND/TRANSFER POLICY: I understand that the YMCA has no refund policy on private swim lessons. For regular swim lessons no refund/transfer/or change will be made after 2 weeks prior to swim lessons start date. A \$10 dollar fee will incur if changes/cancelations or transfers are made prior to that date.

PARENT'S/GUARDIAN ACKNOWLEDGEMENT: This is to acknowledge that I have read and agree to the above information. Int. _____

Parent Signature _____

Date _____

<i>Office Use Only</i>				
10AV2	10AV3	10AV4	10AV5	10AV6
Class _____	Class _____	Class _____	Class _____	Class _____
Time _____	Time _____	Time _____	Time _____	Time _____

Register Now, Visit the Twin Lakes Family YMCA (204 E. Little Elm Trail, Cedar Park, TX 78613)
Avery Ranch Residents \$50. For more info call 512-250-9622

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Saturday, May 1st

9:00am - 1:00pm

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*Optional. Extra Fees apply. **Same day registration required for free giveaway drawing entry.



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HOME ON THE RANCH

What Swimming Class Should I Sign My Child Up For?

All sessions consist of eight 45 minute classes. Mon. thru Thurs. for 2 weeks or Mon. & Wed. for 8 weeks

Please refer to the session schedule on back for a list of dates and times.

****Note: Your child must be the age required by the start of the class-no exceptions****

You will be charged a \$10 processing fee for canceling or changing a lesson.

INDIVIDUAL CLASS DESCRIPTIONS AND REGISTRATION PREREQUISITES GUIDE:

6 months-35 months

The parent/child aquatic program promotes water enrichment and aquatic readiness.

Parents or a trusted adult accompany their child in the pool. (Swim diapers required)

Parent-Child

An instructor provides guidance in how to help your child become acquainted with the water, develop coordination, balance, and social skills in the water. No class prerequisites. Note this class will be 35 minutes long with a 10 minute play time.

Ages 3-5 years - Instructor/student

Ratios 6:1

The preschool Aquatics program teaches water adjustment and basic swimming skills. These classes are held without the parent and children are placed into groups based on their abilities. Some of the instruction is done on the pool deck.

Pike (Beginner)

This class is designed for the true beginner who has little or no water experience. The emphasis is on basic swimming skills/being safe in the water/and being comfortable. No class prerequisites.

Pike/Eel (Beginner 2)

Children who are almost ready for Eel who still need further skill work to reach Eel level. The child must be comfortable putting his/her face in the water/can kick holding side of pool with horizontal body. Prerequisites: Be able to swim the width of the pool with IFD.

Eel (Intermediate)

Children will learn more advanced swimming skills. Prerequisites: completion of Pike or the ability to front and back float assisted w/out a float belt/can swim in forward motion. This child is not afraid of

(Continued on Page 9)



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HOME ON THE RANCH

What Swimming Class - (Continued from Page 8)

the water and can jump from the side assisted.

Ray (Advanced)

Children will learn more advanced swimming skills. Prerequisites: completion of Eel or the ability to front and back float and swim 15 ft assisted w/out a float belt, basic front crawl 15 ft. assisted w/out float belt/show knowledge of breast stroke & scissor kick. (OFFERED AT LEANDER CITY POOL & AVERY RANCH POOL ONLY)

Ages 6-12 years - Instructor/student Ratios 8:1

and rescue skills. These classes are held without parents and children are placed into groups based on their abilities. Some of the instruction is done on the pool deck.

Polliwog (Beginner)

Gradual water orientation, basic swimming, personal safety, survival float, back float, front paddle stroke, and water confidence building. No Prerequisites.

Guppy (Beginner 2)

Water adjustment skills, front crawl with rhythmic breathing, introduction to backstroke, prone float and recovery, prone glide with kicking, changing directions, turning over and jumping into the deep end. Prerequisites: completion of Polliwog or be able to swim the width of the pool without assistance.

Minnow (Intermediate)

Mastering freestyle with rotary breathing. Increase endurance of backstroke, freestyle, and survival floats. Introduce standing dive and breaststroke. Prerequisite: completion of Guppy or be able to swim freestyle with rhythmic breathing the length of the pool without assistance. (OFFERED AT LEANDER CITY POOL & AVERY RANCH POOL ONLY)

Fish (Advanced) (AGE 6-12)

Refine the crawl stroke with rotary breathing, the breaststroke, elementary backstroke, back crawl stroke, sidestroke, and butterfly. Master standing dive, headfirst & feet first surface dive. Learn more rescue and helping with first aid. Prerequisites: Completion of Minnow or be able to swim the length of the pool free style or backstroke no assistance. (OFFERED AT THE LEANDER CITY POOL AND AVERY RANCH POOL ONLY)

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HOME ON THE RANCH

Annual Egg Hunt and Spring Picnic

*See Photos
in Color
Online at
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The annual Avery Ranch Egg Hunt and Spring Picnic was a huge success. Hundreds of children and their parents turned out for the event. The festivities included a special visit from the Easter Bunny - a special thank you goes out to Jason Rogers. Many thanks to Steve Roebuck for cooking the hot dogs & providing drinks and chips. Also, a big thank you to all Social Committee members who volunteer to make events like this and others successful. Just as a reminder, if you like to have fun and meeting new friends please attend a Social Committee meeting. They are held on the first Thursday of each month at 7pm. Contact Marc Boucher at mbouchertx@sbcglobal.net for location.



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out with
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Weeds – A Dreaded Part Of Gardening

by Bob Beyer, Master Gardener

“People garden in order to make something grow; to interact with nature; to share, to find sanctuary, to heal, to honor the earth, to leave a mark. Through gardening, we feel whole as we create our personal work of art upon our land – BUT nothing compares to what the Creator has already given us in nature.” (author unknown) - UNFORTUNATELY – THAT INCLUDES WEEDS!

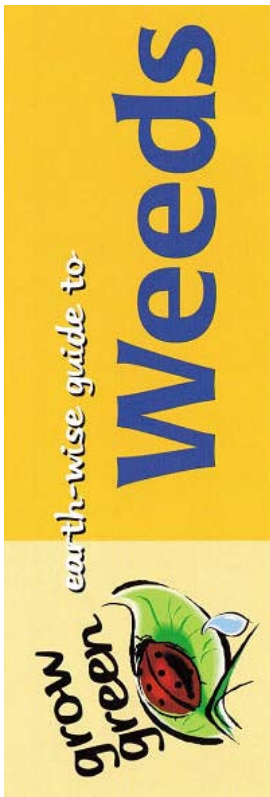
The old saying that nothing is certain except “death and taxes” should add “weeds” to the list! So what is the difference between a native plant and a weed? Actually none, except the definition we give it which has everything to do with the location and proliferation and little to do with the actual plant. The difference is sometimes in the eyes of the beholder. In England, Dandelion greens are savored in salads and the Dandelion was declared an endangered wildflower! Here, we would gladly export every one we have to England.

A weed by our definition is a plant that grows where it is not wanted. Furthermore, it reproduces and

spreads, competes with other plants for light, nutrition, and space; can harbor pests and diseases, and detracts from the desired aesthetic of the landscape. Actually, all of the above characteristics apply to native plants as well. Texas native wildflowers can become weeds according to this definition.

OK, enough doodling with definitions. There are plants out there that we just don’t want in our gardens or lawns. They produce seed which may lie dormant until soil is disturbed, are exposed to light, or await the correct temperature or moisture to germinate. They are windblown, spread by birds, or introduced by imported soil. The survival mechanisms of plants we call weeds are pretty impressive and nature has given them the means to survive even our greatest assault upon them. So, realistically, we can’t win – it’s a losing battle if your goal is to eradicate every weed in your garden or yard. We can only minimize the impact and continually do battle with these unwanted garden pests.

(Continued on Page 13)



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Weeds - (Continued from Page 12)

The goal of any gardener should be to disrupt the life cycle of weed plants without damaging the environment. That last part is very important. It means, no use of chemicals that are harmful to other living things (plant and animal) or can be absorbed into our water resources and food supplies. Weed and Feed products are a commercial deception and should be taken off the market because the best time to treat weeds is not the best time to fertilize. Spreading weed killer over an entire lawn is overkill and increases the chance of dangerous toxic substance runoff. An example of this danger is the fact that the weed killer Atrazine has been detected in 70% of Austin's springs. Let's focus on non-toxic and environmentally friendly ways to deal with weeds.


First, you must accept the fact that weeds are a fact of life and not get so upset every time you see one. After all, having a few weeds among grass is better than grass with bare spots as any plant with a root system helps prevent erosion by their very presence, and any bare spot will only provide fertile ground for more weeds to germinate. Here in Central Texas, we have a lawn turf problem as there is no ideal grass suited for our particular environment. They all allow for weed intrusion. In fact, one of the turf grasses commonly used, Bermuda, is an intruder and becomes a weed when it invades our garden beds. But there is one way to minimize and combat lawn weeds. I begin

mowing my lawn at a low setting as soon as spring weeds and grass begin to grow in March. This prevents the weed plants from reaching seeding maturity until the warm weather turf grass begins actively growing. Once that occurs, the turf grass will normally choke out weeds naturally so at that time, I raise the mower to the prescribed height for the type of grass (e.g. 3" for St. Augustine) plus fertilize ONLY with an organic fertilizer to encourage the conquering turf grass to smother the weeds. It really works!

Another way is the physical removal of weeds from the lawn as they appear – hand pulling weeds regularly to keep them from getting out of control. It is best to do this following a rain or when the ground is soft. Some weeds have shallow fibrous roots and are easily pulled by hand, while others form tap roots (e.g. dandelion), for which the entire root must be removed, otherwise it will regenerate from the remaining root. I dispose all weeds that have flower heads or that have gone to seed and underground structures that could regenerate, placing them in the trash and avoid putting them in compost piles. It is OK to place them in lawn clipping bags for recycling into Dillo Dirt. Of course, another environmentally friendly method of reducing weed control maintenance is to reduce your lawn area and replace it with xeriphytic landscaping.


(Continued on Page 14)

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HOME ON THE RANCH

Weeds - (Continued from Page 13)

Now for the garden beds. The best method to control weeds is a good cover to prevent their growth such as a layer of hardwood mulch, decomposed granite or other inorganic ground covers, or use ground cover plants that will smother them out. Regular tilling of your soil disrupts weed growth cycles and helps reduce weed infestation when mulching is not possible. Anything that is created must be maintained which means any landscaped or garden beds need periodic weeding. Taking care to keep landscape plants healthy also helps them compete better against weeds. So, every time you go out to stroll through and admire your garden, be prepared to pull a weed or as many as you see along the way. Actually, it takes a village to fight weed infestation. If you keep your area relatively weed free and your neighbors don't, they will be back in your turf soon. Vice versa, by controlling weeds, you are helping your neighbors as well.

The City of Austin and Texas AgriLife Extension have produced an excellent brochure with much more detailed information about common weeds found in Central Texas entitled, "Grow Green Earth Wise Guide to Weeds". It can't cover every kind of weed we find in our yards so further identification can be made by contacting the local AgriLife Extension office in your county. Knowing what the weed is and it's characteristics helps in combating them. Quite frankly, I find weeds fascinating. This fascination led to photographing, inventorying, and identifying 24 different weeds found just in my yard Avery Ranch yard this spring. See a presentation on Austin area weeds at www.centraltexasgardening.info/austinweeds.

Weeds are as tenacious at surviving as desert plants clinging to life in the dry, hot hostile regions of our country. You've got to give them credit for that!

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FOR SALE: 27" Panasonic TV available - asking \$75. Please call 512-619-2276.

JOB OPPORTUNITY: Two Crossing Guard positions are available at Patsy Sommer Elementary School. If interested, please contact Esperanza Schiele at 512-565-5623.

INFORMATION NEEDED: Hit and run 2 car accident at Avery Ranch Pool, April 3rd, 3pm. If you have any information on this accident please contact Krista at 512-731-2444 or Bryan at 512-784-5675.



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Financial Focus

By Matt Smith

In the investment world, there aren't many certainties, but here's one of them: prices will always go up and down. As an individual investor, you can't do anything about this volatility. But the way you respond to it could make a big difference in your long-term investment success.

Many investors think they can "beat" volatility by trying to time the market — in other words, by buying when prices are low and selling when prices are high. In theory, this is an excellent strategy, but in reality, it's pretty much impossible to follow — because no one can really predict, with any accuracy, market highs and lows.

So instead of attempting to time the market, you're much better off by following a time-tested strategy known as systematic investing.

To systematically invest, you simply put the same amount of money into the same investments at regular intervals. To illustrate, you could put \$100, \$500, \$1000 or more into Investment X on the first of every month. To make it even easier on yourself, you could automatically transfer those dollars from your bank account directly into the investment you've chosen.

In all likelihood, your contribution will buy a different amount of shares of Investment X each month. For example, if Investment X sells for \$100 per share in January, a \$500 investment will buy

five shares. In February, if the price has fallen to \$50 per share, your \$500 will buy 10 shares.

In other words, when you systematically invest, you'll automatically buy more shares when the price is low and fewer shares when the price is higher — and that's a great way to cope with market volatility. But systematic investing also offers some other advantages, including the following:

- **Efficient share building** — The more shares you own of an investment, the bigger your cumulative gains whenever the price of that investment rises. Consequently, increasing your shares should be a prime objective — and systematic investing is one way of building your share ownership.

- **Investment discipline** — Most people realize the value of investing for their retirement and other long-term goals, but they often put it off each month and find other things to do with the money— and by then, there's often nothing left to invest. But by setting up a bank authorization to invest systematically each month, you'll "pay yourself first."

- **Lower cost of investing** — Through systematic investing, your cost per share likely will be lower than if you made sporadic lump

(Continued on Page 17)

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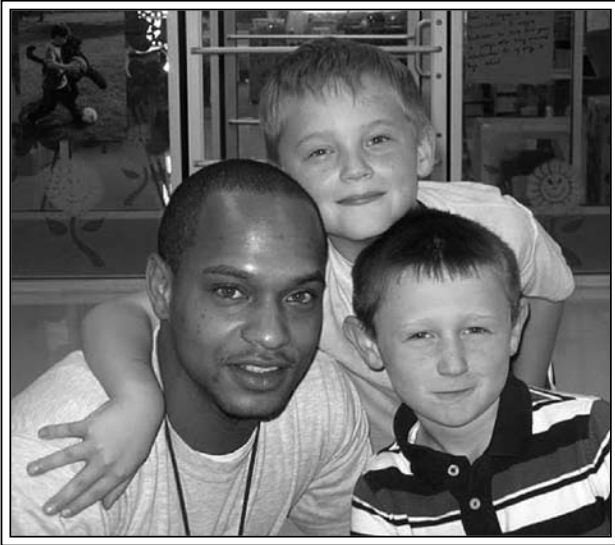
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Is Summer Camp Worth the Wait?



"My experience shows that, for years, campers' parents have reported that when their children return home from camp they are more caring, understand the importance of giving, are more equipped to stand up for what they know is right, and are willing to be more responsible" says Ms. Elwin West, Owner and Director of Kids 'R' Kids in Avery Ranch.

The children at Kids 'R' Kids are special to her, Ms. Elwin says, but, most importantly, she wants to make sure they have that "Wow" factor.

Ms. Elwin adds, "We know we are doing a great job when new parents arrive at our center quoting how their friends just can't stop talking about Kids 'R' Kids". When parents arrive to pick up in the afternoon, they leave the school without their child to return later.

After-school Director, Mr. Cedric Tyler adds, "I have seen children's passions in activities at our summer camp turn into life-long pursuits. Children's confidence just sprouts up"

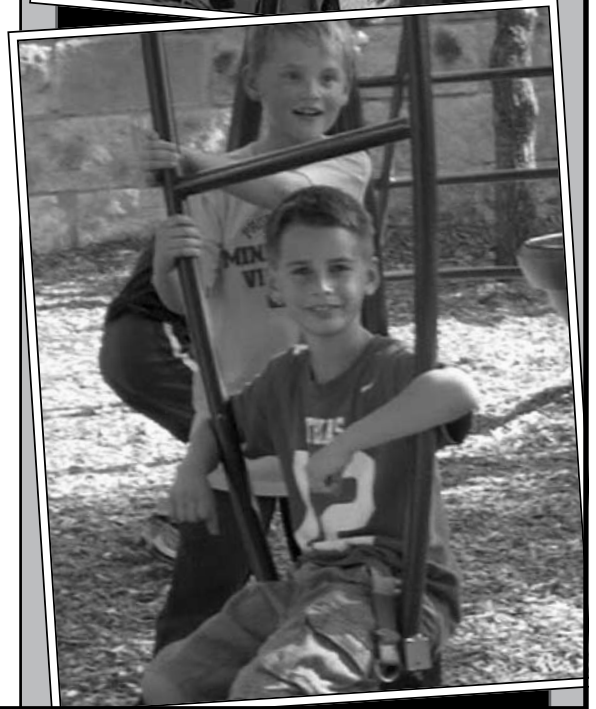
Mr. Tyler talks about some of the attractions at their summer camp: Over 3,000 sq. ft. of indoor fun; Awesome outdoor play-ground with shaded trees; Basketball court/Water park; Mac Computers; Scrap book-ing and Weekly field trips.

Mr. Tyler concludes, "Going to camp with my team (Ms. Eliza-beth, Mr. Miguel, Ms. Kayce) will remove you from the familiar and place you alone in a nurturing but challenging environment to see who you are."

Kids 'R' Kids is not just great during the school year, but the whole year long.



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Financial Focus - (Continued from Page 15)

sum investments. And by lowering the cost of investing, you will, in effect have the potential to boost your returns.

While systematic investing is typically a good way to fight the effects of volatility, it can't guarantee a profit or prevent a loss in declining markets. And keep in mind that you need to have the financial wherewithal to keep investing through up and down markets.

But if you have that ability, consider putting systematic investing to work for you. It may not be glitzy or glamorous, but it may work for you.

Advertising

Please support the businesses that advertise in Home on the Ranch. Their advertising dollars make it possible for all Avery Ranch residents to receive the monthly newsletter at no charge. If you would like to support the newsletter by advertising, please contact our sales office at 512-263-9181 or advertising@peelinc.com. The advertising deadline is the 8th of each month for the following month's newsletter.

Send Us Your Event Pictures!!

Do you have a picture of an event that you would like to run in Home on the Ranch? Send it to us and we will publish it in the next issue. Email the picture to arnewsletter@hotmail.com. Be sure to include the text that you would like to have as the caption. Pictures will appear in color online at www.PEELinc.com.

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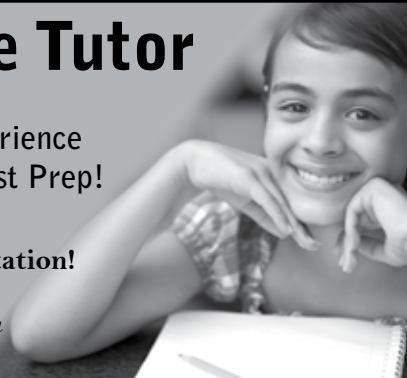
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HOME ON THE RANCH

All proceeds from the tournament to benefit the McNeil Maverick Football program, specifically practice field improvements and end zone cameras.

3rd Annual McNeil Football Golf Tournament

Friday, June 4, 2010

Avery Ranch Golf Club • 10500 Avery Ranch Drive • Austin, TX
 Registration & Putting Contest at 12 noon – Shotgun Start at 1:30 pm
 Fajita Dinner following Tournament

Please direct all inquiries to: Kip Lewis, Tournament Director, lewis_investments@austin.rr.com, 512.796.0168

COST: \$125 per person Includes green fee, golf cart, practice balls, sack lunch, fajita dinner, football koozie, football schedule magnet, goodie bag with coupons and discounts from Maverick Sponsors, and prizes galore!

SPECIAL EVENTS:

- \$10,000 PUTTING CONTEST: Enter as many times as you like (\$5/shot), for a chance to win \$10,000. Contest begins at noon.
- LONGEST DRIVE AND CLOSEST-TO-THE-PIN CONTESTS
- PRIZES: Awards for a hole-in-one, contest winners, and 1st, 2nd and worst scores.
- SILENT AUCTION: Gift certificates, golf passes, gift baskets, memorabilia & more!

- AWARD CEREMONY: Awards and prizes will be given during the fajita dinner.
- MEET THE TEAM! Coaches, players and cheerleaders will be in attendance throughout the event.

REGISTRATION:

Golfer 1 _____
 Golfer 2 _____
 Golfer 3 _____
 Golfer 4 _____

Please fax (512.244.1200) or e-mail (lewis_investments@austin.rr.com) this form by June 1st to register your team. Additional fajita dinners (and silent auction) may be purchased separately for \$15 / person.

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Sponsorships must be received by May 21, 2010

SPONSORSHIP LEVELS:

___ **Victory Sponsor (\$1000)**

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___ **Touchdown Sponsor (\$750)**

Benefits include tournament registration and dinner for 4, hole sponsor sign, website logo and link on the McNeil Football website, a Booster Club membership, and a 'Thank You' plaque with team picture.

___ **First Down Sponsor (\$600)**

Benefits include tournament registration and dinner for 4, hole sponsor sign, website logo and link on the McNeil Football website, and a Booster Club membership.

___ **Closest-to-the-Pin Sponsor (\$300)**

___ **Longest Drive Sponsor (\$300)**

Benefits for sponsoring these two special contests include tournament registration for 1, dinner for 4 at the golf tournament,

hole sponsor sign, website logo and link on the McNeil Football website, a Booster Club membership and 'Thank You' plaque with team picture.

___ **Maverick Sponsor (\$200)**

Benefits include dinner for 4 at the golf tournament, hole sponsor sign, website logo and link on the McNeil Football website, a Booster Club membership and a 'Thank You' plaque with team picture.

___ **Coach Sponsor (\$125)**

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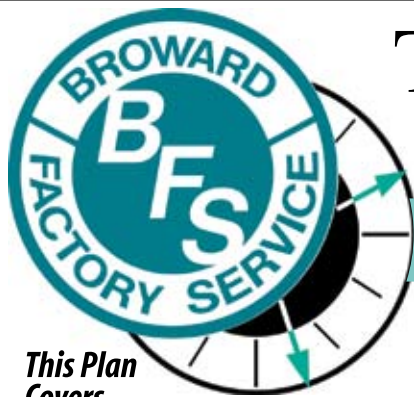
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Mail form, with check payable to McNeil Football, to: McNeil Football, c/o Ellen Mainiero, 10016 Majorca Dr., Austin, TX 78717, Fax form to: 512.244.1200, E-Mail form &/or business logo to: Kip Lewis at lewis_investments@austin.rr.com, Phone questions and inquiries to: Tournament Director, Kip Lewis, at 512.796.0168



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HOME ON THE RANCH

Northwest Austin Circle of Friends Spring for Children Membership Drive

Northwest Austin Circle of Friends would like to invite you to our **Spring for Children** Membership Drive. Bring the kids & join us for a fun afternoon in the park to find out what our group is all about and how you can help Dell Children's Medical Center.

Northwest Austin Circle of Friends, organized in 1997, is a group of neighbors, friends, and community members from the northwest Austin area who meet once a month and host 2 FUNdraising events per year. All proceeds from these events directly benefit to Dell Children's Medical Center of Central Texas. There are currently 11 Circle Of Friends chapters in the Austin area, with each chapter being committed to continued support through grassroots fundraising activities throughout the year. In the northwest Austin area, we are blessed with a large and diverse population, and the sky is the limit when you consider what we can do for such a worthwhile cause – we just need more members to help.

So please come join us to learn more about this fun way to help the children!

Northwest Austin Circle of Friends
Spring for Children Membership Drive
Sunday May 2, 2010 from 2:00 – 5:00
Mountain View Park
9000 Middlebie Dr.*, Austin, TX 78750

- Drop by and find out what our group is all about, meet some members and Dell Children's representatives, find out how you can join or help the cause
- Come and go, presentations at 2:45 and 3:45
- Free: kids' activities, refreshments, music, and door prizes

Circle of Friends - Raising funds and awareness for Dell Children's Medical Center

* In The Mountain subdivision
Turn off of Spicewood Springs Rd onto Scotland Well Dr., then right on Westerkirk Dr, parking lot is down on the left (Middlebie Dr is a cul-de-sac, no parking)

For more info, contact Karen Peoples: klpeoples@austin.rr.com, 219-9628,
Website: dellchildrenscircleoffriends.org

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Sudoku

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			2				1	
				8	5			4
5	2				4			9
6							8	4
						7		
	3	1	5			2		
2		7						
		9		5				
	4			3			1	7

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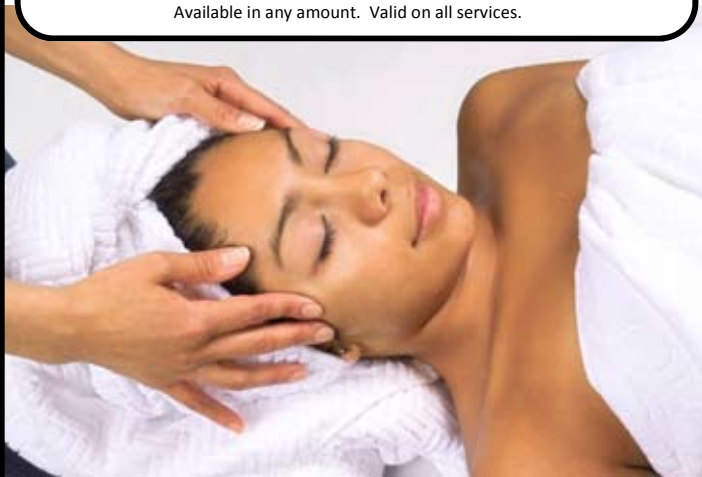
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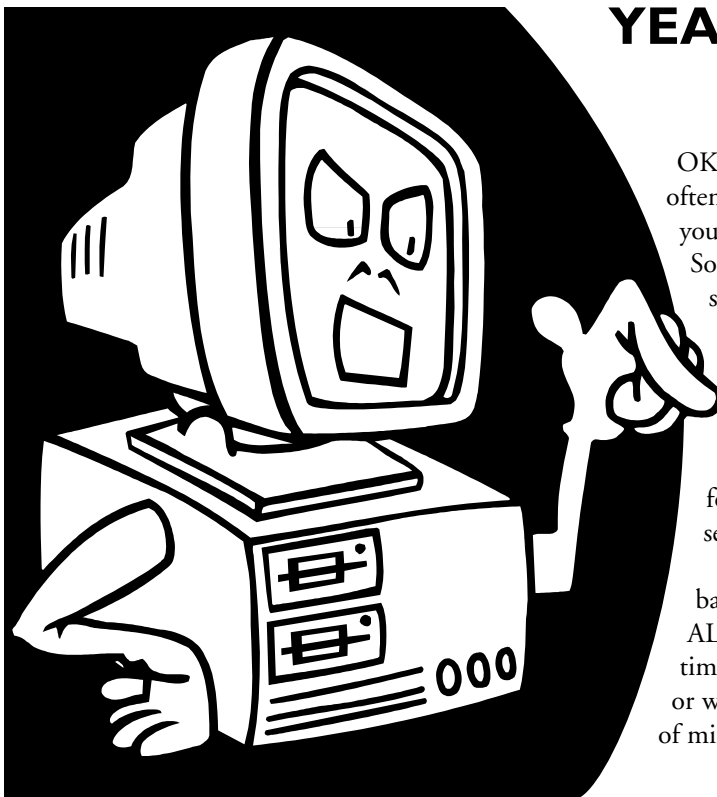
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HOME ON THE RANCH



YEAH YEAH, BACKUP BACKUP,

Nag Nag!

OK, my clients are used to hearing it, "backup backup backup." I can say it often but it's never too often. Let me put it another way, how much pain are you willing to endure? The hard drive in your computer WILL fail someday. So WHEN it does, how are you going to feel? School's almost out for the summer. How will you feel when that final paper or report disappears right before you're ready to submit it to the teacher or professor?

Maybe you're a young family, and you have thousands of digital photos and videos recording everything your babies have done their first few years. Their first haircut, first birthday, first Christmas, the first time they walk, their FIRST WORDS! All in a pristine, digital format that is very easy to duplicate, yet all GONE, possibly never to be seen by anyone again.

You use something like Quicken or Microsoft Money and keep your banking records on your computer, or you own your own business and ALL your financial records are stored on your hard drive. It's almost tax time and the information can't be retrieved. You now have to spend days or weeks recreating your records as best you can (this happened to a client of mine.) The "computer ate my homework" won't fly with the IRS.

(Continued on Page 23)

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17 AUSTIN METRO LOCATIONS

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FRESH START CHECKING

Yeah Yeah, Backup Backup - (Continued from Page 22)

So I'll ask you again, how much pain are you willing to endure? You do have a few options to backing up your valuable data. One way is to do it yourself (I'll go into more detail later.) Another way to preserve your memories is to pay someone else to do it. Yet a third way is probably the most common way, intentional or not – prayer. No plan, no system, just the hope that nothing goes wrong with their computer. Since I'm not aware of a Patron Saint of the PC, I'll concentrate on the first two methods – you're on your own for the third option.

Want to do it yourself? Purchase an inexpensive external hard drive and plug it into your computer's USB port. You can pick up a 500GB (that's gigabyte) external hard drive at Best Buy for around \$80, and maybe a terabyte drive (that's 1,000 gigabytes) for \$100. If you like to shop around online you can probably find something even cheaper. Just about anything you buy will include backup software. If you don't like it, you can try downloading my favorite, SyncBack. Go to 2BrightSparks.com, click on "Downloads" and choose their freeware. Download SyncBack in whatever language you like and go at it.

Of course, if you're not inclined for any reason to do it yourself,

you can always pay someone to do the above for you. Also, you can keep the "upfront" cost to a minimum by going with an online solution. Two advantages are you don't have to spend very much up front, and the other is that even in the event of burglary, fire, etc. you can buy a new computer and download all your backed up files. The two most well known services are Mozy and Carbonite, they cost about the same (\$55 a year.) Mac users also have me.com as an option (though it is a little more expensive.)

Now, not all hope is lost if your hard drive should fail. There are services available that will take your hard drive, have employees in "bunny suits" take it into a "clean room" (much cleaner than an operating room), disassemble it, remove the platters (the parts with the information) and rebuild it with matching parts in an attempt to extract the data. IF they are successful, plan on spending approximately \$2,000 to get the data back. It that's a lot of money to you, then look at doing it yourself or hire an expert to do it for you. It's not hard at all to do – but you need to do it. If you don't, you're going to remember how you were "nagged" and didn't do anything when you could have, and there will be a geek waiting for your phone call.



COLIN'S HOPE

Increasing water safety awareness and standards

FACTS YOU NEED TO KNOW ABOUT DROWNING

DROWNING WILL AFFECT YOU OR SOMEONE YOU KNOW

Drowning is the leading cause of unintentional injury-related death in children ages 1-4



Drowning is the 2nd leading cause of unintentional injury-related death ages 1-14.

DROWNING CAN STILL OCCUR EVEN IF YOU KNOW HOW TO SWIM

NO ONE is "drown proof" – no matter their level of swimming ability.

Falls, entrapments, and injuries lead to drowning regardless of swimming level.

A majority of people overestimate their own and their child's ability to swim, especially in a panic event.


DROWNING IS QUICK AND SILENT




Drowning occurs in as little as 2 minutes.



Irreversible brain damage occurs in as little as 4 minutes.



Most children are out of sight or missing for less than 5 minutes and usually in the presence of 1 or both parents.



Most children die who are submerged for as little as 6-10 minutes.

Children who drown do not scream, splash, or struggle. They silently slip beneath the water, even with adults & lifeguards present.

For more information, check out our website at
www.colinshope.org

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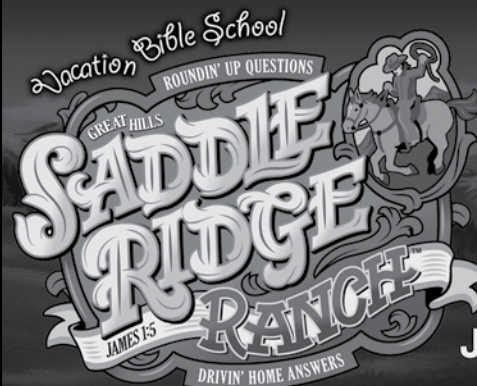
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JUNE 14 - 18

9 TO NOON

Age 4 (by June 1, 2010) to 5th Grade Completed

Also coming up this summer...

Children's Fine Arts Workshop | June 21-25

Preschool/Kinder Day Camp | July 26-30

1st & 2nd Grade Day Camp | July 26-30

Great Kids (3rd-5th) at Camp Tejas | July 3-6

Collide Student Camp | July 2-6

Learn more and register online at www.ghbc.org today!

Don't miss **Relationships in Christ's Inner Circle**, our latest Sunday Morning Sermon Series.

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9:30 & 11:00 - Bible Life Groups (all ages)

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Recipe of the Month

Cheesy Potatoes

6 medium potatoes, cooked & chunked

Pour cooked potatoes into a lightly greased 8 x 10" baking dish.

Cook the following in ¼ lb. margarine or butter until tender:

1 small onion, chopped

1 green pepper, chopped

3 stalks celery, chopped

Add the following to cooked vegetables:

1 can cream of mushroom soup

1 small can evaporated milk

½ lb. Velveeta cheese

1 small jar pimentos

Sprinkle with parsley if desired.

Stir until cheese melts and pour over potatoes. Bake in 350 degree oven until bubbly.



Home On The Ranch Stork Report

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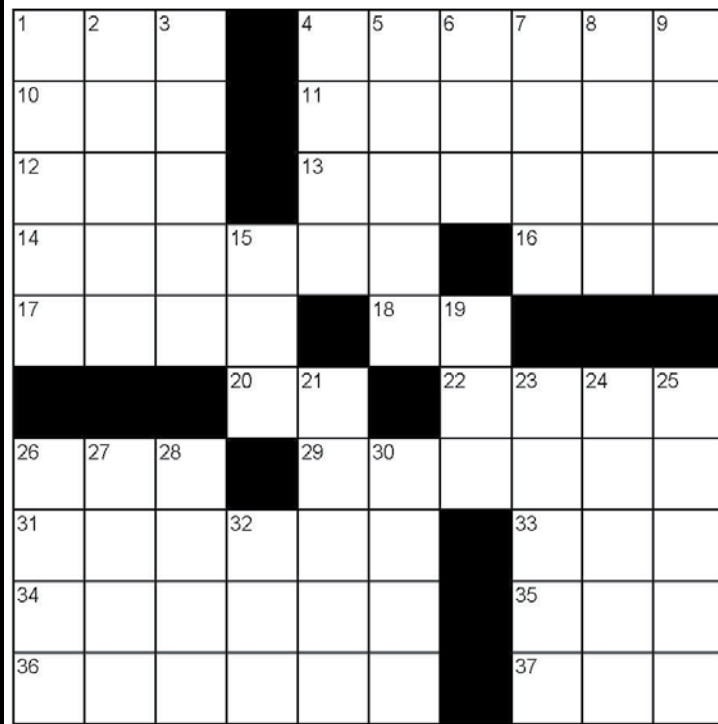
Mother's Day is May 9th.



*Additional local taxes and fees may apply. Prices subject to change. Includes a 30-minute hands-on session and time for consultation and preparation for the scheduled hour. Cannot redeem more than 2 gift cards/certificates in a 6-month period. Introductory offer does not require membership. ©2010 Massage Heights. Franchise opportunities available.

HOME ON THE RANCH

Crossword Puzzle



ACROSS

1. Bad (prefix)
4. Asks for legally
10. Monkey
11. Author of "Sense and Sensibility"
12. Gross national product (abbr.)
13. Plan
14. More humble
16. Swab
17. Retired persons association (abbr.)
18. Education (abbr.)
20. Headquarters (abbr.)
22. Cool
26. Poisonous snake
29. African country
31. Penzoil is this (2 wds.)
33. MD
34. Build
35. Kimono sash
36. Walk quietly
37. Misty

DOWN

1. Lava
2. Sleep disorder
3. Biblical outcast
4. Casing
5. Money
6. Tree
7. Detail
8. Business note
9. Metal fastener
15. Kilometers per hour
19. Cell stuff
21. Capital of Ecuador
23. Give
24. Mud brick
25. Inferred
26. Account (abbr.)
27. Dress
28. Secondary
30. Rejoicing
32. Grain

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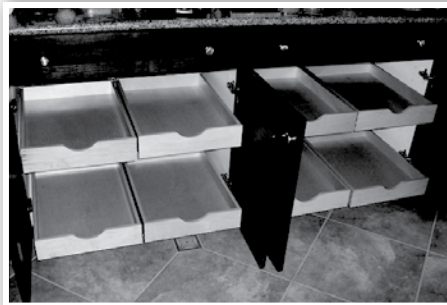
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