



Published bi-monthly for the Mountain Springs Ranch Property Owners Association by Neighborhood News Inc.

September/October 2024

2024 MSR POA Board of Directors

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Nextdoor
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Calendar of Events:

Sept. 7 (3-6pm)

MSR Pool Party /Football Frenzy

Sept. 14th (6pm) Veterans Get Together

Sept. 17 (6pm) MSR Board Meeting @ TBD

Oct. 1 (5:30-7:30pm) National Night Out @

Pool AND Chili Cook-off

Oct. 15 (6pm) MSR Board Meeting @ TBD

Oct. 31 (5:30-7pm) Trunk or Treat @ Pool

Parking lot

Message msr.social24@gmail.com for more
info, to help or participate.



President's Corner

School is back in session and so is life. Vacations have slowed down, and work has sped up. It is easy to slip into a world of our own with kid's sports, fall outings, and planning for one holiday after another. Please don't get so caught up in these things that we are not able to attend Mountain Springs Ranch events and meet our neighbors, make new friends and renew old ones, have fun close to home, volunteer to do things that better the area we live in and around, and attend board meetings that can inform us of what is going on in the community.

In the past two months, Mountain Springs Ranch has hired a pest control company for the pool areas, fixed not one but two gated neighborhood columns and placed bollards to help stop future keypad collisions. We have closed 2 self-managed bank accounts to ease the burden on a volunteer treasurer and allow DAMC, management company, to help consolidate our finances.

We had Town Hall meetings for the Vistas, the Ridge and the Hills gated neighborhoods to share budget information and educate those neighbors on assessments and what they pay for. They went over very well. We are in high hopes that the information spreads to those who were not able to attend, and each gated neighborhood starts to find a couple of people to help represent the needs and wants of their areas.

Our fearless Treasurer, Nathan Weeks, has stepped out of the position and Kristin Wheeler has stepped up to take his place. She has an extensive background in

corporate financial planning and wants to keep MSR running smoothly financially. Thank you and WELCOME!

We had a board meeting Aug. 20th and have another scheduled Sept. 17th. These are important meetings to discuss our future finances for Mountain Springs Ranch overall and your attendance and involvement will make a difference.

Two emails were sent out to remind everyone of the most common compliance issues so that individuals could fix the problems on their own. Some of us have done a great job, so thank you! There are neighbors that might not be getting the message. Receiving a courtesy letter is supposed to be a way to know what is wrong and how to correct it. It is not meant to be ugly. Problems come when that letter is ignored, and the situation does not get corrected in a timely manner. Then more letters and fines start to come. The goal is for every resident in MSR to take responsibility for following the rules that were given to each one of us when we moved here. The Bylaws, Covenants, Supplemental Documents and the Architectural Site and Design Guidelines are what run the neighborhood and the Board and the ACC and DAMC carry out the orders. By reading these documents, we set ourselves and the community up for success by being more educated and informed on how things are run, who runs what, and so much more.

We are starting to gain volunteers for a compliance committee, and we might change the name to the Community Crew. They will help to reinforce the rules that make

(Continued on page 2)

Together we Thrive

Can you hear Tom Cruise as sports agent Jerry Maguire, screaming, "Show me the money" to his client, Cuba Gooding Jr.?

Since I have been on the board, it seems like I have heard that line many times, but in a different context. I don't blame people for asking where the money goes, especially when they're asked to possibly give more. We don't want to pay more; we want to pay less. Getting a deal, or discount gives us a feeling of winning. Paying more after we have paid the same amount for a long time seems like a loss, which leads to the questions: What does my money pay for anyway? Why would I need to pay more?

Let's break it down.

Each year since 2006, Mountain Springs Ranch has paid \$300/lot to the POA (Property Owners Association) to pay for operational expenses for the entire MSR neighborhood as well as unexpected costs that pop up along the way. If the amount of money available could not cover the expenses, then a special assessment was issued to make sure the neighborhood stayed healthy. It would seem with 564 lots (today) that \$300 each would be plenty to pay for all these things (\$169,200/yr). It looks like a big enough number, doesn't it?

Think about this. In 2006/2007, Mountain Springs Ranch had approximately 62 more lots than it does today because some owners have consolidated their lots. By multiplying 62 by \$300, we come up with \$18,600 less income per year now than in past years.

The inflation percentage each year ran between 0.09 to 7.04% (see chart). That means the \$300 paid per lot in 2006 would amount to \$467.60 today. Therefore, we have less money coming into our MSR revenue account annually due to consolidation of lots, and the money coming in is not "worth" as much as it was in 2006. Prices for all the items we pay for to maintain our neighborhood have increased, and with a projected 2.5-3.5% inflation rate each year, we don't see that stopping anytime soon.

Mountain Springs Ranch is beautiful, but it is 18 years old, which means things need to be fixed more often now than in the past. They can't be ignored or postponed to future years like they could a while back. Everything from playground equipment to the pools to the parking lots will start breaking down and ignoring any of these could be a safety hazard, not to mention a loss of amenities that could negatively affect our home values.

In 2022, a reserve study evaluated 35 components of Mountain Springs Ranch. The study estimated how long items should last, projected repair/replacement costs for them, and calculations on how to plan accordingly for the future. MSR needs money coming in that not only pays for all the operational expenses, but also allows us to contribute to our reserves (savings), so that we can afford to fix items sooner rather than later/never. The study estimates that from the year 2022 - 2027, MSR will need about \$270K annually to repair things like pool cracking, asphalt for the pool parking lot, preserve parking lot, mailbox lots, etc.

Long story short, Mountain Springs Ranch needs to be able to pay for day-to-day expenses, surprise expenses, and save money each year to contribute to the reserves to pay for the items listed above. At \$300/lot/year, MSR will not be able to do what is needed financially to keep it from losing amenities in the future. This information is not meant to scare or confuse, but to give a realistic financial forecast for our neighborhood.

Nathan, our former treasurer, did a great write up on this subject

(Continued from page 2)

Mountain Springs Ranch a beautiful place to live. We need more helpers, so raise your hands please.

The fall socials are underway from a chili cook off to tastings to karaoke, Trunk or Treat to a Turkey trot, Veterans Day, and a chance to bring in speakers for community safety. It will be busy and can only be successful with the help of volunteers.

I wanted to give a shout out to the Welcome committee, led by Rose Rich. They have been busy this past month or so with all the new neighbors moving into MSR. I wanted to also thank Sarah Johnson, our walking group leader, for making the walks happen week after week. They even have a WhatsApp group when someone wants to go walking on different days or different locations. This is just an example of what volunteers can do to make our community better each day! YA'LL rock!!

in the Sept/Oct 2023 newsletter that can be found at the www.msrspoa.com website. Check it out as well.

We live in a wonderful part of the Hill Country. We spend money on our homes often, from landscaping to fences to a fresh coat of paint. We want to keep our homes always looking nice and in good repair. Why would we not do the same for all the other areas of our neighborhood that add value to our homes? Our 3 pools, pavilion, rest rooms, 85 acres of nature preserve, mailboxes, parking lots, playground equipment, front/back entrances, landscaping and so much more are part of our homes, too.

Our goal as volunteer board members and fellow neighbors is to keep everyone informed as to how our money is spent and why. There will be a time when we all will be asked to "show me the money." Instead of thinking about how much maintenance and repairs cost, let's think about how they make our community better. "Together We Thrive!" is really the line we should be yelling around Mountain Springs Ranch. It will be up to ALL OF US to make this happen.

Please email msrspoa@msrspoa.com with any questions. The next board meeting will be Sept 17th, if you would like to ask questions then.



Year	Amount	Yearly Inflation
2006	\$300.00	2.54%
2007	\$307.62	2.54%
2008	\$315.24	2.54%
2009	\$322.86	2.54%
2010	\$330.48	2.54%
2011	\$338.10	2.54%
2012	\$345.72	2.54%
2013	\$353.34	2.54%
2014	\$360.96	2.54%
2015	\$368.58	2.54%
2016	\$376.20	2.54%
2017	\$383.82	2.54%
2018	\$391.44	2.54%
2019	\$399.06	2.54%
2020	\$406.68	2.54%
2021	\$414.30	2.54%
2022	\$421.92	2.54%
2023	\$429.54	2.54%
2024	\$437.16	2.54%

See Something, Say Something!

By KT Diggs

In a constantly growing and changing community it's hard to keep up with all our neighbors. MSR has many new faces and names, new homes being built, as well as current owners and renters. With so much activity, we tend to see misaddressed mail, and packages delivered to incorrect mailboxes. This might be a simple mistake, or it might not.

One helpful definition on the internet says: "Address fraud isn't just about an accidental delivery mistake; it runs deeper and often carries malicious intent. In essence, address fraud is the act of using someone else's genuine postal address for illegal or deceptive purposes."

As much as we want to feel like keys left in a mailbox or on top of the mailboxes, or mailboxes not shut properly are only mistakes, it could be more. Being aware of unusual activity is one way to notice issues before they go too far. You may think, what are some of the safety concerns I should have, and what can I do? Could this be address fraud?

If you start to receive standard mail in someone else's name and it continues, you should notify the local postmaster. Occasionally mail does enter the wrong mailbox. You can simply write on the outside "Addressee Unknown, Return to Sender" and put it in the outgoing mailbox. The post office should return it to the sender.

If you start to receive multiple bank statements, bank cards, drivers' licenses, or anything that is personal identifiable

information/sensitive material in someone other than your family's names, contact your local sheriff's office non-emergency number (1-830-620-3400), and they will guide you.

Why would someone want my information?

To avoid debt collection. To escape this, individuals use your address with their name, and are no longer bothered by the collection agency.

To claim benefits under a false name. Utilizing your address helps them attempt to gain benefits from the government or other businesses.

To cover up identity theft. Attempting to throw off investigators, your address is used while they are committing fraud through other means and building an entangled web of deceit for tracking.

What can you do?

- Contact the post office or sheriff's office if you suspect suspicious activity.
- Sign up for the free USPS tool "Informed Delivery" where your mail and packages are itemized in an email to you.

If you see a mailbox left open, please contact the post office, and they will send someone to close it or notify your neighbor on any of our social platforms that are private for MSR.

Stay positive. Not everyone is out to break the law BUT by being more aware and taking precautions, we can all stay safer within our community.

Edward Jones

> [edwardjones.com](https://www.edwardjones.com) | Member SIPC

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We're excited to hear from you.



Sheila Pringle

Financial Advisor

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Calf Raises

By Missy Cornish

One of the hardest muscles to get stronger, and more muscular is the calves. You use your calves every day, and making an improvement means you must change your routine.

Position 1: Calves can be worked almost anytime and anywhere. Let's start by either touching the wall or the countertop for balance. Take your toes and point them inward as if you were pigeon-toed. Keep your legs straight with NO bend in the knees. Go up on your toes and hold for a second, then slowly lower almost to the ground with your heels and repeat, rise and lower. Do this 10X.

Position 2: Now change the toes position to be straight forward and rise and lower slow while keeping the knees straight. Do this 10X.

Position 3: Finally turn your toes out to a 10 and 2 o'clock positions. Rise and lower slowly for 10X.

CALF TARGETING



Go through this process for 3 sets, meaning do position 1, 2, and 3 for 10X each and repeat that 2 more times.

To increase the intensity, increase the sets or increase the amount per exercise. You can even incorporate weight by holding a dumbbell by your side. If you are going for a good burn, then do your 3 exercises for 3 sets and on the 4th set rise and lower quickly 20x. Stay in control and do not bounce.

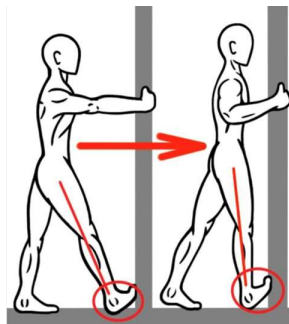
The burn will go away, but your

muscles will start to see you mean business and are ready for the change. As you feel soreness, this means the muscle fibers have had a chance to break down so they can start to build back up stronger.

Stretch: Complete it all with a calf stretch. Get very close to the wall and allow your toes to climb as high as possible up the wall while your heel stays planted on the ground. Straighten the knees, squeeze your glutes/buns and lean forward to the wall without bending at the hips. Matter of fact, try to push your hips forward. You should feel a nice stretch in the calf, so stay there for 30 seconds each leg.

The next day you might be sore.

That is not an excuse to do nothing. Go for a walk to warm the calf muscles and stretch them out once more. Get the blood pumping so they can heal faster.



Big thanks toGeri Guadagno



for volunteering to be the logistic master for the newsletter. It is no small feat especially keeping everyone on a timeline, but she does it very well. Thank you to Amanda Edgar as well! She stepped up to write several articles for the newsletter to keep it fresh and fun as well as informative.

You ladies are awesome!

Preparing for Fall/Winter

About a week ago, the crape myrtles in our yard showed signs of autumn. A few leaves, mostly yellow with green patches, had fallen to the ground. While this seemed rather early, it reminded me that winter will arrive and maybe sooner than I think.

Fall is probably a good time to start getting ready for colder temperatures. Some quick research turned up these recommendations on the Texas Department of Insurance website:

Prepare the inside of your home

- Get your chimney inspected and cleaned. Creosote buildup can start a fire.
- Get your furnace inspected to ensure it's safe and will last the winter.
- Test your carbon monoxide and smoke alarms. Alarms older than 10 years should be replaced.
- Seal leaks or cracks around bathroom and kitchen pipes.
- Check your attic insulation for areas that need repair.
- Stock up on bottled water, nonperishable food, and batteries in case your power goes out.

Prepare the outside of your home

- Trim trees hanging over your house and cars.
- Clean the gutters.
- Winterize your pool... If the temperatures dip below freezing, run the pump to keep the pipes from freezing.
- Find your water shutoff valve. It's usually under a metal lid near the street between your house and the larger manhole cover with the city water shutoff valve. Test the valve to make sure it's not stuck and that you can shut it off in an emergency. If you can't, contact a plumber to replace it.

Gas fireplace? Online information says that the chimney needs to be inspected regardless, and cleaned, if needed, even though it won't need cleaning as often as a wood-burning fireplace. Does propane fuel that gas fire? Now is a good time to see how much is left in the tank.

Furnace? August is our furnace! Most of us probably own air conditioning units that double as heat pumps. Heating and air conditioning companies usually also provide inspections and maintenance. It may be a good idea to call now and get on their schedule.

Stocking up? Remember that our furry friends need their chow and water, too.

Now for my personal tip: if bad weather is forecast, take it seriously. Sure, Texas weather can change suddenly, but there's no harm in preparing for Mother Nature's worst. Icy roads? The only vehicle that can be driven safely on ice is a Zamboni.

Taking care of these items should help us all have a safer, more comfortable winter.



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Meet Your Neighbors!



Luke and KT Digg have owned their MSR property since 2018 and lived in the neighborhood since 2019. Both are retired Navy after serving 22 years. KT is currently a DoD contractor and Luke is in law enforcement.

They have 2 boys and 3 dogs. Jax is the youngest son and will be a third grader this year at BBES. The oldest, Zach, will be 24 soon. Zach is a mechanic and lives in San Antonio with his wife.

KT and Luke are actively involved in multiple charities and love to travel. When time allows, they spend time lounging by the pool, or during cooler weather, they enjoy camping on weekends.

The Diggs say they fell in love with MSR because it has a quiet, quaint, country feel but it is still close enough to large cities. If you see KT and Luke around the neighborhood in their blue golf cart, make sure to wave!



Lou and Clyde Shadick are new to MSR. They recently moved here from Magnolia, which is north of Houston. They lived in Magnolia for over 30 years and still own a home there.

Clyde retired after 30 years in the hydraulic Industry and Lou works in real estate for Coldwell Banker. Lou previously worked in real estate in north Houston, but she has recently started working in the Canyon Lake area.

The family includes their son Nick and his wife Gabi who live in San Antonio. Lou and Clyde will welcome their first grandchild to the family next year.

Their daughter, Olivia, will be a senior at the University of Incarnate Word.

They also have two dogs, Lola and Otis.

The Shadicks decided to buy in Canyon Lake to be closer to their kids and fell in love with MSR.

National Night Out...come meet your neighbors, eat some chili and contact msr.social24@gmail.com as a chili cook off participant!

Chili Cook-Off

Participants/Judges Needed



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MSR Small Business Spotlight

One of our MSR neighbors is Natasha Peterson and she is the owner of Lily Layne Hair Studio. Natasha says she has been doing hair for 11 years, but has just celebrated 1 year of being a small business owner. Lily Layne Hair Studio can take care of your whole family, men, women and children.

Natasha enjoys doing long and short hair cuts. She also does all over color, foils, and balayage. She says she loves doing a lived-in color that allows a good grow out.

If you'd like to support this small business, check out her amazing work, or book an appointment you can find her on Instagram @natashajane_beautifyyourmane.



We would like to spotlight MSR resident Jan Brown's small business, Jan Brown's Juice Plus. Jan is very passionate about health and wellness. She says that most of her life she believed lies about her body size based on media and culture. She learned every diet strategy, and failed.

As she got older, she developed health issues. Her life was defined by medical tests and at one point, Jan was taking 22 medications. Her weight had ballooned to 292 lbs. It wasn't until she was introduced to Juice Plus that she began to finally start living well. She has been taking Juice Plus capsules for 3 1/2 years. Now her calendar is filled with LIFE, not doctor appointments. She is down to only 2 medications and finally at a healthy weight.

If you'd like to learn more about the Juice Plus Community, Jan leads a weekly healthy living coffee chat at the Screaming Goat, and a health and wellness class at Spring Branch/Bulverde Activity Center.



Say Hello to My Furry Friends!

One of the great pets of Mountain Springs Ranch is Charli, a two-year-old labradoodle. Charli lives with her owners, Sami and Gary Hartson. Sami and Gary say that Charli has a heart of gold and is their pride and joy. Charli loves people and never meets a stranger. Charli enjoys spending her days playing with her next-door neighbor's dogs. She loves to meet them along the fence line where they get some great exercise running up and down the fence together. The Hartsons say they could not ask for a better addition to their family than Charli!



This is Wiggles. He is a 5-month-old mini dachshund born on Valentine's Day, 2024. Casey Bohannon says they adopted him when he was 8 weeks and Wiggles has been their owner ever since!! He thinks he is a big dog in a small dog's body until he hears something and then he is not so brave. He loves to sleep in his unicorn chair, a hand me down from their daughter. When Wiggles is around no item is safe if it is in his reach. He does give the absolute BEST snuggles, so it makes up for the rest.



Plant Bluebonnet Seeds Now for a Spring Bloom

Blue is a rare color in nature, except maybe in Texas. If you enjoy bluebonnets, here's how one neighbor has planted them successfully. In mid-September to mid-October, plant seeds one-quarter inch deep in soil, about 2 inches apart. Unless it rains, water the seeds every day for three weeks. They will sprout and leaves will appear, but fear not. Bluebonnets are extremely hardy, will survive the winter and bloom in March.





Welcome MSR Treasurer Kristen Wheeler

We are happy to announce Kristin Wheeler as our new MSR treasurer. Kristin has lived in MSR since 2020 with her husband and two sons. She works in finance from home, loves the beach, and is one of MSR's many veterans! We are so lucky to have her in this position and know she will serve MSR well!

Thanks goes out to Nathan Weeks for supporting MSR as Treasurer for the past year and a half, and as a board member last year. He dove in and worked many hours to make sure MSR was in good hands. You will be missed! The talent we have out here is amazing.

Thanks to both of you and welcome Kristin!!



Summer Caribbean Chicken

Submitted by Amanda Edgar

Originally from The Taste of Home Magazine
This recipe is bright, sweet, and an ever so slightly spicy dish. It calls for chicken breast but it is equally delicious using chicken thighs.
Prep: 15 min. + marinating time

Grill: 10 min.
Makes 6 servings

Ingredients

1/2 cup lemon juice
1/3 cup honey
3 tablespoons canola oil
6 green onions, sliced
3 jalapeno peppers, seeded and chopped
3 teaspoons dried thyme
3/4 teaspoon salt
1/4 teaspoon ground allspice
1/4 teaspoon ground nutmeg
6 boneless skinless chicken breast halves (4 ounces each)

Directions

In a blender, combine the first 9 ingredients; cover and process until smooth.
Pour 1/2 cup into a small bowl for basting; cover and refrigerate.
Pour remaining marinade into a bowl or shallow dish.
Add chicken and turn to coat;
Cover and refrigerate for up to 6 hours.
Drain chicken, discarding marinade.
On a greased grill rack, grill chicken, covered, over medium heat, or broil 4 in. from the heat, until a thermometer reads 165°. Approximate cooking time 4-6 minutes on each side,
Baste chicken frequently with the reserved marinade.

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Olympic Fever

By Missy Cornish

Did you get the Olympic Fever?

The level of commitment, persistence, and dedication it took to be one of the best in the world at something is beyond words and now...every athlete has surpassed the last record or trick. It is hard to comprehend. There was this feeling of motivation and inspiration with each race, flip, and dive. They work so hard year-round to be physically fit, mentally ready, and psychologically stable to compete for a quick minute. It is over in a flash, and the next goal is created.

Many fell short of a medal after a fall on beam, a splashy dive, or a trip over a hurdle. Some lost due to the rules/regulations that make each event as fair as possible. Here are a few.

- The silver medal relay team that stepped out of their lane and were disqualified
- The silver medalist who made her flip turn too soon in swimming and was disqualified.
- A diver hit the springboard on the first dive and got a "0" score which knocked her out of a possible win.

They all will remember these moments and shudder but one thing they all NEED to know is their sport does not define them. They are more than a diver, a swimmer, a gymnast, and track star. They are intelligent, caring, strong, resilient people that are making their mark in the world in a positive way. I could have talked about all the great routines and races and wins, but it is not the medal that defines a winner. It is the attitude and ability to get back up, dust yourself off, and start again that makes you a true gold medalist.

The Paralympic Games are August 28 – September 8, 2024.

These athletes take the word resilient to another level. If you want to know what hard work looks like, tune in, and get inspired to be better for yourself and to yourself through the fearless actions of these athletes.



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