

How to pick a Web Designer – Why not do it myself?

by Cindy Wharton, Owner Local Tech Service



If you have a small business, you've already done the math and realized that if you don't have a web page, you need one. If you do have a web page then you might have grown dissatisfied with your home-grown efforts and have been contemplating a more serious online presence.

Deciding that you need an online presence is one thing; however, actually creating the site, promoting it, and maintaining it is an entirely different proposition. There are a lot of pieces involved in creating an effective web site, and odds are that you don't have all the skills and necessary time yourself.

Professional web page designers spend their days creating web sites, building pages, tuning graphics for fast delivery, thinking about navigation of online-information, and keeping up on the array of new products, services, and design styles that appear on the Web.

Just as importantly as skills, time is always a big issue too. If you're running a business, you want to focus on your business not issues like styles of buttons on the site. Smart businesses are run by people who stay focused on the issues for the business – products, pricing, location – and delegate other tasks to employees or contractors.

Creating a good web site involves lots of time. From creating the content on the pages to fine-tuning the layout parameters, to tweaking the graphics to have a consistent color scheme to ensuring that all the links work correctly, you can spend a rather amazing amount of time on getting the page “just so.” Hiring a good web designer will save you lots of time because you'll be able to focus on your

business and offer lots of site guidelines and requirements to the designer without having to figure out how to do them yourself.

Does your current site need a new look? Is it being found by the search engines? Are your web hosting costs too high? Contact a web designer who can help you, no matter what you need from a website and request a free consultation.

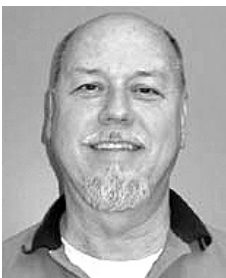
Cindy Wharton is the owner of Local Tech Service. Cindy can also be reached by email at Cindy@LocalTechService.com. For more information, contact Local Tech Service at 830-708-5247 or visit www.LocalTechService.com. LTS will help inform and educate you on what steps are necessary for you to take.

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Cindy Wharton Web Design

cindy@localtechservice.com www.localtechservice.com



Summertime stingers by Steve Sherman

Summer is just around the corner. Folks are anxious to get outside to work in their yards, repair their decks, replace or paint the trim on the eaves of their houses and maybe even clean out their garages. These are all wonderful projects to get into, but beware of the summertime stingers!

Yes, the scorpions, wasps and yellow jackets, are back. The stings of these pests pack a really mean punch. The severity of the stings is dependent on the individual's reaction to the venom. Keep in mind that even relatively low poison levels can produce fatal reactions in young children and also in adults allergic to these toxins. Here are some easy steps you can take to protect you and your family against these pests.

Scorpions are difficult to control by insecticides alone. For best results, check your local hardware store for Demon WP water-soluble packets. Follow the directions on the package closely. There are dangers when handling any chemical, so be careful. When using insecticides to battle scorpions, apply in areas where they are most likely to enter your home. Doors and windows are the more common points of entry. Doors should be properly weather-stripped and windows properly caulked. Treat baseboards, corners and closets. Scorpions are attracted to water so be sure to treat around water pipes, too. Eliminate places outside your home where they live, such as woodpiles, boards, and any debris lying around the perimeter of your home. Prune bushes and over hanging branches.

Tree branches can provide a path to the roof of your house.

Wasps and yellow jackets are another nuisance with painful stings. The nests are usually found on the eaves of your home, but they can also nest in attics, garages, barns, storage sheds, and under decks and patios. To kill these pests use insecticides that will propel the poison 15 or 20 feet so you can be out of harm's way. These pests are highly aggressive so spray in the evening when they are less active. After killing them, knock the nest down to prevent re-infestation. Spray your problem areas with Demon WP to prevent them from building another nest.

Steve Sherman is a Manager at Canyon Lake ACE Hardware. His personal experience with scorpions includes the morning when he discovered (too late) that a scorpion had climbed inside his jeans. For more information, call 964-2797.

Canyon Lake Ace

Phone: 830-964-2797

1150 FM 2673

Canyon Lake, TX 78133

www.CanyonLakeAce.com

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How about a weekender? *by Mike Jones*

Lucky you! Building a vacation home is an exciting venture. Second homes may run smaller and less elaborate than their full-time counterparts, but there are some highly sought-after features that set them apart from the main home. One of the most important factors in vacation home design would be a plan that accommodates the leisure lifestyle. After all, getting away from the ordinary and eliminating work intensive projects is what it's all about.

Great and abundant outdoor living areas are essential to a vacation home. There are many choices: decks, patios, balconies and terraces to name a few. A large main deck is a natural gathering place for general relaxation, dining and conversation.

Our Hill Country setting lends itself to views from balconies, and our Blanco River is the perfect spot for large family get-togethers.

Sleeping areas may take on different configurations. Instead of two or three large, private bedrooms, a vacation home may function nicely with one private master suite and a large loft bunk area for children, and the young at heart. There might be several smaller bedrooms that offer some degree of privacy, but don't demand a great percentage of the overall space. At certain times of the year, a screened sleeping porch might make for some great family memories.

A fireplace in the main living area cheers and warms on a cold winter evening and there is nothing better to draw the family into conversation than the warm glow of a fire.

Built-in storage spaces keep the home from becoming crowded and cluttered, and a small laundry area to accommodate quick

clean-ups. You may opt for a storage area instead of the garage, after all, the tubes need to be ready, one for each family member of course.

No matter what style or size weekender you plan to build, as a final ingredient, add plenty of windows to fill interior spaces with light and the scenic Texas Hill Country views beyond!



Mike and Jan Jones, a husband and wife team who live in Wimberley, have owned and operated AmeriTex Builders, Inc. for five years. Mike has 30 years of hands-on experience in various phases of home construction and oversees every stage of construction to ensure excellence in craftsmanship. For more information, call Mike at 866-847-6800 or visit www.AmeritexBuildersInc.com.



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Storms, outages and generators *by Thomas Dougherty*

Generators have a lot of uses but they are never more appreciated than during a power outage. Generators can provide power to a wide variety homes and businesses in order to keep them operating during an outage.

For a business, an extended outage can cost a great deal in business lost. That same business can often recoup the cost of the generator during the first outage by preventing interruption of normal business services. How many times in one of our Texas summers have you experienced an outage caused by lightning or an errant driver? Loss of air conditioning can make it difficult to do business and keeps you miserable at home.

Homes, ranches, gas stations, convenience stores, supermarkets, banks, retail businesses, restaurants and doctors offices can have standby electrical power at surprisingly affordable prices. Choosing the type generator that will suit your needs is important. Here are some important considerations:

Load Capacity: What do you want to keep running during an outage? At home I want the refrigerator, the television, the microwave and a few lights. At work there is a whole lot more. You can have a professional figure your load requirement just like they do for you A/C and Heating requirements.

Fuel and Safety: Where you place your generator is a function of

noise and fire safety considerations. Generators that run on Propane Gas are safer than those that run on Diesel or Gasoline. You don't have the problem of fuel storage and there is no fuel spillage or odor to worry about with propane generators.

Noise and reliability: Be sure to check noise ratings, warranties and maintenance schedules when choosing a generator. They should be available

As with any important purchase for home or business, you have to satisfy yourself that the company you buy from will stand behind their product.

Thomas Dougherty is the Sales Manager for Blanco Heating & Air Conditioning, located at 2222 N. Hwy 281 in Blanco. He has worked in the service industry for over 15 years and is a graduate of Concordia Lutheran College in Austin. For more information, call the office toll free at 877-833-2558 or visit their website at www.blancoheatingandcooling.com.

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Thomas Dougherty
Comfort Consultant

Licence EC:19535, ME:#15102, TA:CLB014126C

Austin: 512-833-0200
Blanco: 830-833-2558
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Business ethics

by Jerry McHugh

During the course of a leadership class I attended several years ago, there was much discussion about the qualities of a great leader. There were many good qualities suggested: decisiveness, job knowledge, charisma, good communicator. But the group agreed that the most important quality for a good leader is honesty and integrity. As one class member put it, "Adolph Hitler was a great communicator and very charismatic, but history certainly won't remember him as a great leader". Point well taken.

And in studies and surveys done about leadership, that quality, whether stated as honesty or ethics or integrity, almost always tops the list. Really, it makes sense. If you're going to follow someone, don't you want it to be someone you trust, someone you believe will do the right thing?

The business world has certainly had its share of ethics issues in the past few years, led by the Enron implosion in 2001, and numerous other Fortune 500 companies experiencing "accounting irregularities". Probably all of these companies have corporate values which include honesty and integrity. Unfortunately, a few individuals in key positions were not living these values, and it reflects badly on the whole organization.

Surveys on the issue of trust in professionals normally ranks realtors in the bottom half of the group (just below lawyers). I find this particularly disturbing because (1) I am one, and (2) in my seven years in the business, I have worked with and associated with hundreds of realtors. I feel the vast majority are honest, hard-working, upstanding individuals but, as with Enron, the actions of a few cast a shadow on the others. As Dr. Jerry Self, a Canyon Lake resident with a Doctorate in Ethics, says, "It takes a lifetime to build trust, but it can be lost in a minute."

People might be surprised that the Realtor Code of Ethics was first adopted back in 1913 as a voluntary document, and became mandatory in 1924. The code is comprised of seventeen articles with 75 standards of practice. Only real estate practitioners who belong to the National Association of Realtors can use the term Realtor, and they are held to these high standards. But, as with Enron and these other companies, the actions of a few negatively affect the reputation of the whole group.

All of us in business need to take great care to practice living the values of our organizations. To do so will not only enhance the public perception of our industry, but it also just makes good business sense. As Dr. Self further stated "Word of mouth is the best type of advertising, or the worst."

Jerry McHugh and his wife, Marcy, own Lakeside Realty in Hancock where Jerry is the Broker and also own and operate JM Property Management. They may be reached at 830-935-2911.

830-935-2911

*Lakeside
Realty*

18200 FM306, Suite 120 • Hancock Plaza

www.LakesideRealtyTexas.com • Jermar@gvtc.com

“My Community” home loans

by Oscar Dupre



The “My Community” loans were designed to make it easier to afford a home. In many cases, they are made with little or no down payments.

It was introduced by Fannie Mae in early 2000.

These 100% or 97% loans are somewhat less restrictive than some other types of conventional loans.

There is flexibility on income sources. Mortgage insurance (PMI) requirements are low and that helps keep the monthly payment somewhat less.

The “My Community” program is available for one, two, three or four unit properties.

There are a variety of program options available including fixed loans for up to 40 years, variable options, and some interest-only loans.

Key features are:

- 1) Minimum borrower contributions
- 2) Up to 100% (LTV) on one-unit
- 3) Low PMI requirements
- 4) Flexible credit requirements
- 5) Income-source flexibility
- 6) Eligible for Community Seconds, where applicable.
- 7) Seconds are basically combo loans i.e., 75/25, 80/20. Typically with these type loans the PMI is not needed.
- 8) Gift funds from family members are often allowed as well as

seller contributions. (Talk with your broker or agent about the *seller contribution*).

Other Community Loans include Community Solutions for teacher/educators, police officers, firefighters, health care workers.

As previously stated, these loans have definite advantages for those who do not have sufficient funds to put down. However, the option for a 100% loan is available and the ability to receive contributions from family members is definitely an advantage.

Oscar Dupre, TSML# 51700, is a Mortgage Broker for Omega Mortgage Company and has been a Canyon Lake resident since 1986. Visit www.OmegaMortgageCompany.com for a free pre-qualification. For more information, call Oscar at 830-964-2230.

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A toast to Texas Grapes and a Texan named T.V Munson

by Justin King



The history of growing wine grapes in Texas dates back 300 years when, in 1692, a mission at Ysleta on the Rio Grande near El Paso was established. Not until the 1800s, with the influx of European immigrants from wine producing countries was there new interest in grape culture and wine making. They brought quality vines from their homeland which were mostly unsuccessful. German immigrants in south Central Texas and the Hill Country were generally acknowledged to be the most successful grape growers and wine makers. After the bad luck with the European grapes, they had learned to make wine from the abundant wild mustang grapes.

Texas wine history cannot be ignored without recognizing a gentleman from Denison named Thomas Munson. Few people have or will ever study, describe, classify, breed, select, record and have greater knowledge about grapes. He quickly realized the enormous biodiversity of Texas and began to conduct collection trips. He traveled 50,000 miles by horse, train, and foot extensively throughout Texas, the 40 other states and Mexico. He made notes on over 1,000 native species of vines.

In 1868 an insect named *phylloxera* was discovered to be the culprit in destroying more than six million acres of vineyards in France, Germany and other regions of Europe. The French called on Texan Thomas Munson. Mr. Munson learned that American species of vines were resistant to the insects and was hired to help. For four months in south Central Texas, from Bell to Bexar counties, Munson organized dozens of workers and land owners. They collected 15 wagons of dormant root stock that were identified

into separate species and shipped to France. These vines were the breeding stock that saved the European wine industry from extinction. The vines used throughout the world today originated in Europe from the Texas native mustang grape. The French Government named Munson Chevalier du Merite Agricole of the French Legion of Honor, and Cognac, France became a sister city to Denison, Texas. Several statues have been erected in France to honor Thomas Munson.

Justin King is the owner of Liquor on the River in Sattler and Liquors at the Lake in Startzville. He can be reached on the River at 830-964-2673 or at the Lake, 830-899-5626, or by email at LiquorOnTheRiver@GVTC.com. If you would like to know when tastings or special sales are planned, email them to be included on their Friends' List.

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