

December 2025

LEGENDARY TIMES

A monthly newsletter for the residents of Kissing Tree



KISSING TREE[®]
SAN MARCOS ★ TEXAS

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Happy Holidays, Kissing Tree,

As we wrap up another meaningful year together, I want to take a moment to wish each and every one of you a safe, joyful, and peaceful holiday season. This community thrives because of you—your support, your collaboration, your spirit, and the kindness you show one another and our Community Life team throughout the year. It is our privilege to serve you, to walk alongside you, and to help make Kissing Tree a place we are all proud to call home.

Looking ahead to the new year, we are excited for the projects, improvements, events, and shared moments yet to come. Thank you for your continued partnership in keeping Kissing Tree active, welcoming, and full of life.

This month, we're also delighted to feature a special holiday poem written by resident Susan Ellis. Her creativity beautifully captures the charm, humor, and magic of the season here at Kissing Tree. We hope it brings you a smile as it did for all of us.

Wishing you all warmth, joy, and holiday magic.

Here's to a bright and beautiful year ahead, Kissing Tree!

Warmly,

Rebecca Rounds-Burger,

Executive Director

co·here®



A Kissing Tree Christmas Poem

By Susan Ellis
Apologies to Clement Clarke Moore

It's the night before Christmas in ol' Kissing Tree,
Not an owner is stirring, not one single Larry.
We drove through the gate, the KT star shining bright,
I knew Santa would easily find us this night.

Unlike UPS, FedEx, or Amazon Prime,
I just hoped against hope that he'd make it in time
The models all locked up; there's nary a peep.
The golf carts are parked in their bays fast asleep,
The sales office closed, no one's serving a client.
All the pickleball courts are empty and silent.

The Mix is lit up with twinkling white lights,
But no music is playing, no dancing tonight.
The Depot and Stump are closed to the masses.

No drinks at the bar, no clinking of glasses.

No putters putting or bocce ball playing,
Lock up the doors not even Kevin is staying.
When from off in the distance, a loud belly laugh,
The tinkling of sleigh bells and I saw in a flash,
In the moonlight above me, the whitetail deer flew
Pulling a red golf cart with St. Nicholas too!

More rapid than eagles his coursers they came
And he whistled, and shouted, and called them by name;
Now HOPPING! now LEARNING! now SKIPPING! and PRANCING!
On SOWING! on FLYING! on LEAPING! and DANCING!
They flew above roof tops, dropping presents for all,
Sprinkling fairy dust over fences and walls.

Magically appeared, the long-awaited dog park,
Tarbox & Brown, WOW! that sure hit the mark.
Covered pickleball courts were the next to appear
Shading athletes among us who fall on our rears.
Then I heard him exclaim as he drove out of sight,
Happy Christmas to all, and to all a good night!

December Featured Events

Wednesday, Dec. 3

Coffee With The ED

This is an informal unstructured time to ask questions at the Independence Hall activity room with Executive Director, Rebecca Rounds.

Fri & Sat, Dec. 5 & 6

Christmas Bazaar

Check out the talent and creativity of fellow resident artists, crafters, and those with unique and homemade items during the two-day annual shopping event.

Wednesday, Dec. 10

Town Hall

Join the Kissing Tree Community Life team and board of directors for an official KTMC town hall. We'll discuss topics such as community standards, governance, compliance, construction, and more.

Thursday, Dec. 11

Santa Con

For the final live music event of the year, we're celebrating in true Santa style! Bring your hats and beards to join the fun at KT's newest holiday event!

Thu & Fri, Dec. 18 & 19

Christmas performances

To get into the joyous spirit, join us for two-days of Christmas performances from Au Cappella Chorus, Heart of Texas Choir, and Aquarena Springs Symphony.

Wed & Thu, Dec. 24 & 25

Christmas

Community Life Team offices are closed in observance of Christmas Eve and Christmas Day.

For more information, navigate to the [electronic calendar](#) on our resident website

The Repair Report

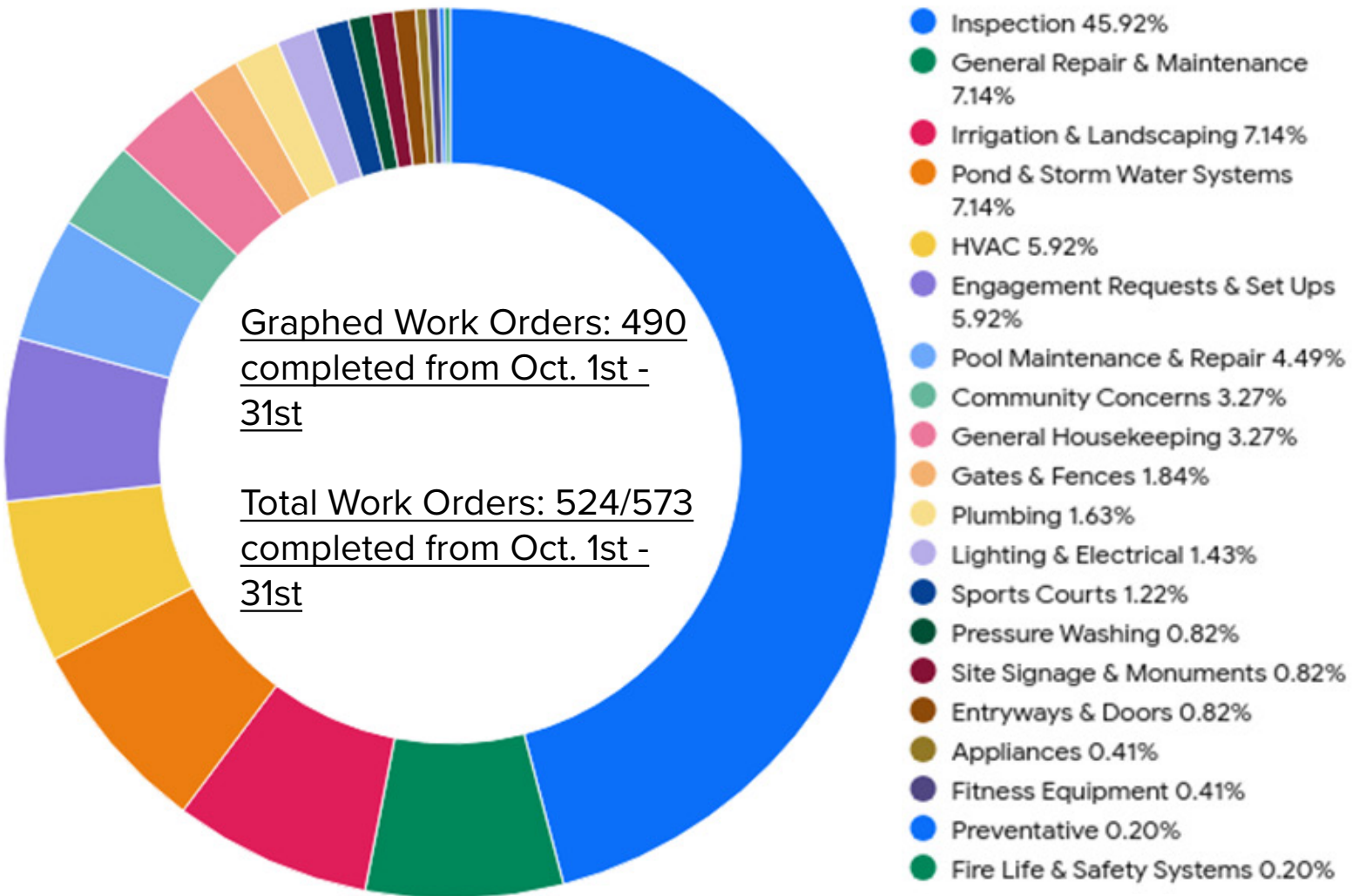
Preventative Maintenance

- All AC and HVAC units for each building (IH, Fitness center, Indoor pool, The Bryant, The Guard Shack, The Stump, The Studio, The Depot and auxiliary units tied to Grand Central) have had the following services completed as per our routine maintenance schedule:
 - Filters changed
 - Vents Cleaned
 - Coils Cleaned
 - Exhaust fans inspected and belts replaced
 - Freon and Pressure Checked
- Roof cleaning and gutter cleaning for IH, Fitness Center, and Indoor Pool
- Vegetative Filter Strips (VFS) inspected by a trusted stormwater official and reported to the City of San Marcos
- Shifted Emergency Preparedness detailing to the Operations team who have devised a robust plan for next year

Projects

- Outdoor Pool lights have been replaced
- Spa troubleshooting ongoing, we continue to work very closely with our pool vendors
- New electronic timer has been installed to control outdoor lighting timing around the pool and fitness center
- New thermostats and humidistats installed in the indoor pool
- IH ice machine repairs
- Pickleball Association assistance (multiple projects affiliated)
- Jim West Tournament assistance
- Extensive coordination with the Wildflower community to beautify natural areas where possible around KT
- Achieved a new department monthly work order completion record of 490 (October 2025)

The Repair Report



As the holidays approach, please know the guidelines for holiday lighting:

Seasonal/Holiday lighting for December holidays may be installed beginning November 1st but may not be lit up until the day after Thanksgiving. All lighting must be removed no later than January 15th.

Kylee Holte, Community Standards Coordinator

Micahmendations

BMI, BODY COMPOSITION, DEXA & IMPEDANCE - WHAT ACTUALLY MATTERS?

For years, the default way to talk about health has been BMI. Body Mass Index divides your weight by your height (or vice versa, I usually get that backwards) and sorts people into categories of underweight, “ideal”, overweight, or obese. It was originally created in the 1800’s by a mathematician and later used by insurance companies to assess risk. It’s quick, simple, and gives the ability to sort huge data pools with relative ease. However, people aren’t data pools, and BMI only considers height and weight, which is the problem: it can label muscular or large-framed individuals as “unhealthy” while missing genuine risks in older adults who’ve lost muscle over time.

Where fitness and longevity really start to make sense is when you look deeper, not just how much you weigh, but what that weight is made of. That’s where body composition comes in: muscle mass, fat mass, bone, water, and where each of those things actually live in the body.

The Gold Standard: DEXA

One way to measure body composition is the DEXA scan. It uses low-dose X-ray beams to separate bone, lean tissue, and fat with very high accuracy. It’s used in research because it gives extremely detailed information — even regional data like right-leg muscle vs left-leg muscle. DEXA is fantastic for precision, but it’s also a clinical procedure: more expensive, more equipment, and less practical for quick, everyday follow-ups. However, due to the potential long-term radiation exposure, it is not recommended to utilize more than once a quarter. I’m not saying this should scare you away from using one; once a quarter is far below the safety threshold for this type of radiation, but it is something to consider.

The Practical Powerhouse: Impedance

Another method, bioelectrical impedance (BIA), measures how your body resists a tiny electrical current. Because muscle and water conduct electricity better than fat, impedance can estimate body fat, muscle mass, and hydration status. Modern multi-frequency, medical-grade impedance systems are surprisingly detailed — often giving segmental breakdowns (arms, legs, trunk) and tracking changes over time really well.

Micahmendations

They aren't perfect replicas of DEXA, but research consistently shows strong correlation. In everyday fitness settings — especially for older adults trying to maintain muscle, improve balance, or manage weight — impedance gives clear, actionable data without the clinical overhead.

Why This Matters for Real People

Most people don't need a radiology-level deep dive every time they want to check their health. What they need is consistent, repeatable feedback that shows whether they're losing muscle, gaining fat, improving hydration, reducing visceral fat, or making progress with their strength training.

That's where body-composition measurement shines. It moves the conversation away from "What's my BMI?" to "What's actually happening inside my body, and how can I improve it?"

The Bigger Picture: Muscle, Aging, and Independence

As we get older, the stakes change. Muscle isn't just about looking fit - it's balance, metabolism, bone support, and fall prevention. Two people can weigh the exact same but have completely different futures depending on how much lean mass they carry. Body-composition tools, whether DEXA or impedance, help reveal those differences early. They highlight patterns like "strong legs but weaker trunk," or "steady weight but shrinking muscle," which can guide smarter training and help people protect their independence for years to come.

Why Knowing Beats Guessing

At the end of the day, people make better choices when they understand what's actually happening in their bodies. Traditional metrics like BMI give a single label; body-composition analysis tells a story — where you're strong, where you're vulnerable, and where a small adjustment in training or nutrition could pay off in a big way. This kind of insight empowers anyone, at any age, to train with intention instead of guesswork, and to measure progress in a way that truly reflects their health, not just their weight.

Micah Ross,
Fitness Manager

TARBOX & BROWN

Holiday Wine Sale – Adopt a Lonely Bottle!

Looking for the perfect holiday gift, or simply wanting to treat yourself? Our Mix Bar has the answer!

We're excited to offer a Holiday Wine Sale, featuring a curated assortment of wines—perfect for gifting, gathering, or savoring at home. Whether you're searching for a bold red, a crisp white, or something uniquely special, we can help match you with the right bottle.

- Email us to explore our current selection and pricing.

We'll help you find the perfect bottle, and you can schedule pick-up at The Mix Bar.

- Don't let good wine go unloved—adopt a lonely bottle today! Cheers to you.

For questions on pricing and availability, please contact: skye.lee@troon.com

It's Time to Book Your Holiday Parties!

The holidays are quickly approaching—which means now is the perfect time to reserve your date for any holiday gatherings, office parties, group celebrations, or festive dinners at Kissing Tree.

Our venues fill up quickly this time of year, and we want to make sure your group has the perfect space, menu, and service to make it truly special.

- Secure your preferred date now before the calendar fills!
- For availability, pricing, and event planning assistance, please email: broseland@troon.com Let's make this holiday season memorable—together.

Operations / Holiday Hours

- Christmas Eve – Open 7am–2pm
- Christmas Day – Closed
- New Year's Eve – Closed to regular reservations (ticketed event)
- New Year's Day – Normal Hours

Updates From The Green

Happy holidays everyone! The overseed on the tees is up and growing, and additional seed will be added throughout the winter in thin areas and divots. We have installed rope and stakes to holes 1,9 and 18 to protect the grass from cart damage. These holes are very short, and the turf cannot recuperate fast enough in the winter during slow growth.

We will be doing some small projects this December such as cleaning and adding crushed granite to all tee sign beds, weed eating #5 creek, and adding sand to bunkers where needed.

Merry Christmas and Happy New Year!

John Mckay

Kissing Tree Golf Club Superintendent

A New Era of Athleticism and Training.

College women's golf has evolved into a true sport-science enterprise: periodized training (including cycle-aware planning), movement-based strength work, and biomechanics drive more speed and fewer injuries. Deeper talent pools, early specialization, and rising international recruitment have produced record-low NCAA scores and fiercer competition. The Jim West Challenge continues to develop top women golfers — thank you for supporting our effort to make it a premier national event.

Gabe Ross

Kissing Tree Gold Club Pro

2025 TOWN HALLS

MASTER

Q4: DECEMBER 10

COTTAGES

Q4: DECEMBER 11

VILLAS

Q4: DECEMBER 11

COMMUNITY LIFE TEAM

Rebecca Rounds - Executive Director

Kevin Wilson - Director of Community Engagement

Jaime Godoy - Director of Community Assets

Martha Perkins - Director of Community Operations

Andy Pina - Manager of Community Assets

Sandee Miller - Manager of Community Care

Micah Ross - Manager of Fitness

Anitra Martinez - Design Review Coordinator

Linda Mott - Community Engagement Coordinator

Ashlyn Wilson - Communications Coordinator

Kylee Holte - Community Standards Coordinator

Ivan Smith - Community Assets Coordinator

Reagan Porter - Fitness Coordinator

Johnny Rogerio - Custodial Engineer

Jeremy Mott - Custodial Engineer

Ty Klender - Custodial Engineer

Richard Salinas - Custodial Engineer

Cesar Bernal - Custodial Engineer

Trent Rodgers - Lead Fitness Attendant

Cindy Santiesteban - Front Desk Ambassador

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AI in personal finance: The promise and the limits

Your smartphone buzzes with an alert: Your budgeting app has spotted an unusual spending pattern and suggests transferring \$50 from your savings account to your checking account. Later that day, a robo-advisor automatically rebalances your investment portfolio. Welcome to the age of artificial intelligence (AI) in personal finance, where technology is reshaping how we manage money.

What AI can do for your wallet. From tracking every latte to forecasting next month's bills, AI-powered tools are making financial management more accessible than ever. Some apps categorize transactions automatically, while other platforms offer conversational financial advice through text messages. These tools can monitor your credit score, suggest budget adjustments and even negotiate lower bills on services like cable and internet.

The investing landscape has transformed as well. Robo-advisors use algorithms to build diversified portfolios, automatically rebalance holdings and apply strategies to minimize tax bills. Educational tools powered by AI can explain complex concepts through interactive games and simple question-and-answer formats, making financial literacy more accessible.

Where AI falls short. Here's what the algorithms can't do: understand what truly matters to you. AI doesn't know whether you value sustainable investing over maximum returns. It can't weigh the emotional complexity of saving for a child's education versus retiring early. When sudden illness strikes or a job change upends your plans, AI lacks the context and empathy to guide you through those human moments.

Technology can crunch numbers brilliantly, but it can't offer wisdom. It can't replace human judgment, experience or ethical reasoning. Robo-advisors' predetermined algorithms may not suit investors with complex financial needs like estate planning or comprehensive tax planning.

The human touch still matters. This is where human financial advisors remain indispensable. They provide what technology can't:

- Long-term perspective: Help you maintain focus when markets get volatile and emotions run high
- Goal coordination: Balance competing priorities, help partners merge their financial visions and remind you of goals you've tucked away and didn't know still mattered
- Accountability: Keep you on track with your financial strategy through life's inevitable changes
- Emotional support: Offer reassurance and wisdom during major financial decisions

Research validates it: Those who regularly work with a financial advisor and have a financial strategy are more likely to feel optimistic about their financial future than those who manage finances on their own, according to 2025 research from Edward Jones and Morning Consult.

Find the right balance. The future likely lies in a hybrid approach: combining data-driven AI insights with the human wisdom of a financial advisor who understands your values, priorities and life's inevitable curveballs. Think of AI as a powerful calculator and your financial advisor as the mathematician who knows which equations to use.

As these technologies evolve, the key is treating AI as a tool, not a guide.

Stay curious about what technology can do for your finances. Stay critical of its limitations. And remember: What matters most in your financial life is something only you can define.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor Matthew Zito. Edward Jones, Member SIPC

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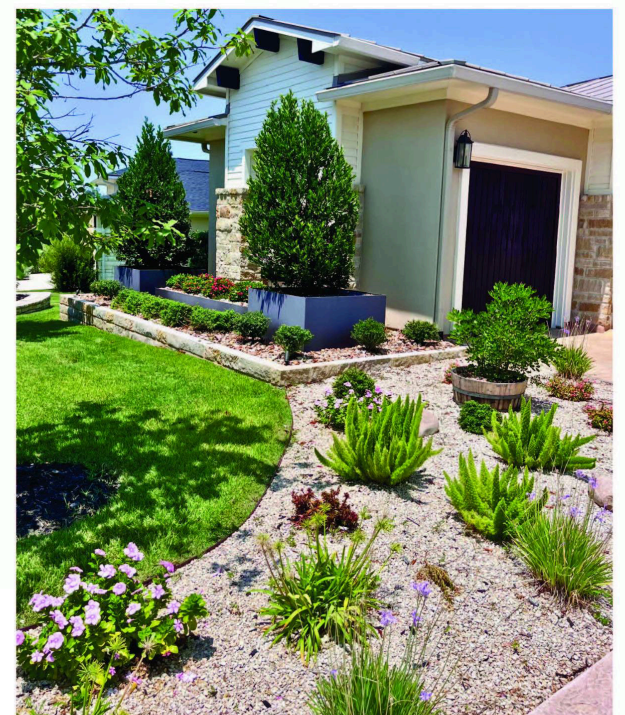
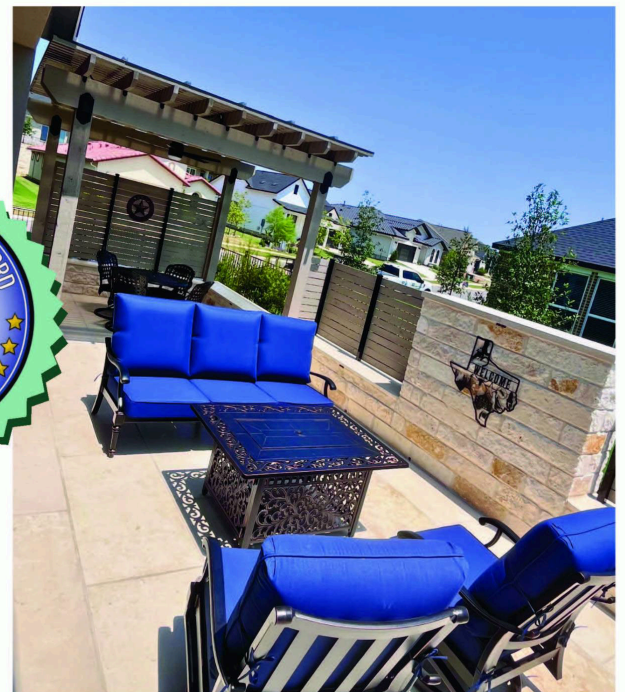
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