

The RANCH REVIEW

May 2009 Volume III, Issue V

News for the Residents of Avery Ranch



FINANCIAL CORNER

Submitted by Rich Keith



Let's look at a new law enacted in late 2008: the Pension Act's RMD Waiver for Calendar Year 2009. Many retirees have had to sell retirement plan account or traditional IRA assets at distressed values in order to generate the cash needed to make required minimum distributions (RMDs). Beneficiaries of retirement plan accounts or traditional IRAs have faced similar problems. The Pension Act enacted late last year provided relief by waiving the RMD for calendar year 2009 only. It also relieved designated beneficiaries of the need to make minimum distributions for 2009. Had the waiver not been granted, many individuals with retirement accounts invested in beaten-down assets such as stocks or mutual funds would have had to sell assets at a loss to generate RMDs for 2009. But the new law change helps even those people who would otherwise have to make RMDs from retirement plan accounts and traditional IRAs invested in "bulletproof" assets such as government-insured CDs. If you can afford to skip this year's RMD, you can lower your tax bill for 2009.

The overall purpose of the RMD rule is to make sure retirement accounts and IRAs are used primarily for the owner's retirement, rather than as a tax-sheltered nest egg for the family; a prohibitively expensive IRS penalty rule applies if an RMD isn't made. Distributions from retirement plans or IRAs are fully taxed as ordinary income (unless you made nondeductible contributions). The new law allows older individuals to skip the RMD that would otherwise be required for calendar year 2009.

The new law has an impact on three distinct groups of people—here's how you or a family member may be affected.

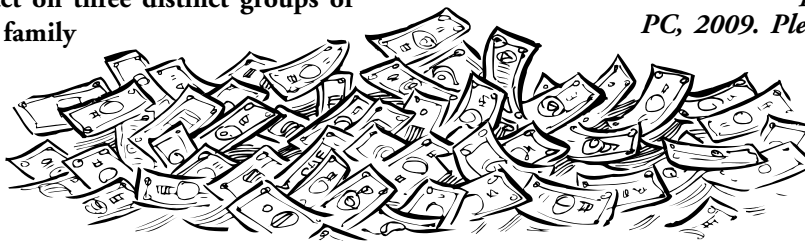
(1) Older individuals who are retirement plan account and traditional IRA owners. Generally, required payouts

from IRAs must begin when you attain age 70 1/2. Once they begin, RMDs must be made following an IRS schedule over your life or over the lives of you and the person you designate as beneficiary of the retirement account or IRA.

(2) Beneficiaries of retirement plan accounts or traditional IRAs. If a person dies before exhausting the funds in his or her employer retirement plan account or IRA, the balance may be left to an individual designated as a beneficiary (there may be a group of beneficiaries). If you are a designated beneficiary, you also must make minimum annual withdrawals (which generally are fully taxable) from your inherited retirement plan account or IRA. The new law allows designated beneficiaries of retirement plans or IRAs to skip the annual payout that would otherwise be required for calendar year 2009.

(3) Beneficiaries of Roth IRAs. The new law doesn't affect owners of Roth IRA accounts for the simple reason that they do not have to make lifetime RMDs from these accounts. However, it does affect beneficiaries of Roth IRAs, who must make minimum annual withdrawals after the account owner dies. Thanks to the new law change, RMDs are waived for 2009 from their inherited Roth IRAs. This won't affect their income tax, since distributions to designated beneficiaries of Roth IRAs are tax-free. However, it will avoid having to sell reduced-in-value assets to make the otherwise-required distributions, and it will make it possible for designated beneficiaries to leave more money at work within the tax-shelter of the Roth IRA. *Source: adapted from L.Plescia, BWTP, PC, 2009. Please call Rich Keith if you*

have questions or concerns on how the new law change waiving RMDs for 2009 may affect you or a family member.



THE RANCH REVIEW

IMPORTANT NUMBERS

EMERGENCY NUMBERS

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

SCHOOLS

Round Rock ISD 512-464-5000
Forest North Elementary..... 512-464-6750
Grisham Middle School 512-428-2650
McNeil High School 512-464-6300

UTILITIES

City of Austin Water 512-494-9400
Perdarnales Electric..... 512-219-2602
Texas Gas Service
Custom Service 1-800-700-2443
Emergencies 512-370-8609
Call Before You Dig 512-472-2822

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Billing 1-800-858-7928

Time Warner Cable

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Repairs 512-485-5080
Solid Waste Servies..... 512-494-9400

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NOT AVAILABLE ONLINE

Stork Report

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May Events at the Lady Bird Johnson Wildflower Center



Gardens on Tour

Gardens on Tour

Saturday, May 9.

See five beautiful private and public gardens plus the Wildflower Center. Wristbands on sale now. Susan Wittig Albert signs her new novel, *Wormwood*, at the store, noon to 3 p.m. \$25 ticket for all gardens; \$6 for each individual garden. Children under five free. 9 a.m. to 5 p.m.

Wildflower Center Gala

Friday, May 1

The Wildflower Center is closed at 3 p.m. to prepare for the Gala which begins at 6:30 p.m.

National Wildflower Week Photo Exhibit

Tuesday, May 4 through Sunday, May 10

Rick Tolar's stunning wildflower

portfolio, "Flowers of Observation" on display in the Visitors Gallery. This is a partnership with Texas Highways magazine.

Memorial Day Sidewalk Sale

Saturday, Sunday and Monday, May 23-25

David Kattes signs the newly released *Insects of Texas* from 11 a.m. to 2 p.m. Saturday.

Nature Nights: Hiding In Plain Sight: Animal Tracking.

Friday, May 29

Hit the trails and discover animals that live in Central Texas. We will explore tracks and scats. \$1 admission. \$1 admission. 6 to 9 p.m.

Information on all events at www.wildflower.org

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Photo by Bruce Leander. View in the color pdf online at www.peelinc.com.

Recent Rains a Boom for Wildflowers, Especially Hardier, Late Bloomers

AUSTIN, Texas — Cooler-than-average temperatures and rain in recent weeks should help bluebonnet blooms last longer while boosting the flowering of late spring bloomers, according to a University of Texas at Austin expert at the Lady Bird Johnson Wildflower Center.

“The rain has an immediate effect on wildflowers blooming early in the season,” said Damon Waitt, the center’s senior botanist. “It also helps with the growth of plants such as Indian blanket that are preparing for a late spring and summer showcase.”

The rains in Austin and elsewhere have not yet been enough to dispel the drought that has plagued Central Texas. But pockets of early bloomers such as bluebonnets received enough moisture to put on good shows in some traditional strongholds, such as west of La Grange along Highway 71 in Fayette County, and northeast of there on Highway 105 between Navasota and Montgomery. Bluebonnets and Indian paintbrush are also plentiful off Interstate 45 east of Bristol in Ellis County.

Meanwhile, east of San Antonio, good sightings have been made by center staff of Engelmann’s daisy, Texas ragwort, Drummond’s phlox and other early spring bloomers along Highway 123 south of Seguin and Highway 80 north of Nixon.

Rain lilies have been sparse near San Antonio due to the infrequent rains, and pink evening primrose hasn’t had the banner year in some places that it did last year. But late spring bloomers look to be luckier. As a result of temperatures and other conditions that benefit

(Continued on Page 5)

Peel #3

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Austin

Recent Rains a Boom - (Continued from Page 4)

their growing season, the upcoming winners will likely include black-eyed Susan, Mexican hat, Indian blanket and plains coreopsis.

Like all other native plants, though, seasonal wildflowers have more to overcome than just the drought.

"They're also being challenged by invasive plant species like turnip weed, or bastard cabbage," Waitt said, noting that he's spotted large infestations of the Mediterranean invader with highlighter-yellow flowers along most major roadways in Austin.

"Certain exotic plants are a concern because they displace plants that naturally occur in Texas without providing ideal wildlife habitat and other benefits of native vegetation."

Waitt is acting board president for the Texas Invasive Plant and Pest Council. His hobbies include knocking the flower heads off bastard cabbage whenever he encounters them on quiet stretches of roadway. He also oversees the Invaders of Texas Citizen Science program and a new program at the Wildflower Center called the Eradicators. Managed by staff members Travis Gallo and Carrie McDonald, the program teaches volunteers to identify and remove invasive plant species in Austin parks in collaboration with the Austin Parks and Recreation Department.

To learn more about Eradicators and volunteer opportunities to remove invasive plant species, contact Gallo at tgallo@wildflower.org or 512-232-0116.


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DOB: August 1995

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He would love to be adopted; he wants a forever family. Terrail likes younger kids, another child his age or younger would do well with him. He needs a family who can offer him stability, patience and consistency.

For more information, contact Grace Lindgren, LMSW Wendy's Wonderful Kids Recruiter, Adoption Coalition of Texas gracelindgren@adopttexas.org, (512) 687-3209

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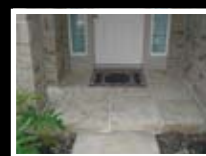
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Going Beyond - Women's Conference
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Patriotic Celebration - Both Sunday Services
June 28

Children's Fine Art Workshop | **July 6-10**

Veggie Tales Day Camp | **July 27-31**

Middle / High School Camps at
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Celebrate Recovery | **Mondays, 7 pm,
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Bible Life Groups for all ages

9:30 am
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11:00 am
Life - Connection
Worship Band

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Austin History Corner

Submitted by Rich Keith

WHAT ABOUT VOLENTE?

Volente is on Lake Travis and Farm Road 2769. Volente is from the Latin word meaning "to be willing." A post office was established at Volente in 1886 with Andrew J. Stanford as postmaster. The area was partially submerged by Lake Travis in the 1930s, and residents had to relocate on higher ground. In the 1940s and early 1950s the community was called Dodd City, for a local realtor and restaurant owner, but later in the 1950s the name was changed back to Volente. The community population was estimated at 250 in 1959 and at 400 in 1989. By 1990 Volente had a church, a combination fire hall-community center, several businesses, and the Anderson Mill Museum.

IS THERE A MILL AT ANDERSON MILL?

Anderson Mill was located on Cypress Creek in northwestern Travis County. It was named for Thomas Anderson, who came to Texas from Virginia in the late 1850s. In the early 1860s he built a mill to make gunpowder for the Confederacy. When the war was over he converted the operation to a gristmill. Farmers came from miles away to have their corn ground, sometimes having to camp near the mill for several days to wait their turn. In the early 1870s Anderson added a cotton gin to his operation. A post office opened at Anderson Mill in 1876 with Anderson as postmaster. In 1884 the community had a population of thirty. The development of steam-powered mills and gins gradually forced Anderson out of business. After his death in 1894 his family sold the equipment and moved to Austin. A historical marker was placed near the mill site in 1936.

CEDAR CHOPPERS & DEER SKINNERS

Journalist Winston Bode described some of the early settlers in the Hill Country as "a proud, independent, robust tribe of transplanted Southerners who came here to flat-cut cedar and burn charcoal." Locals referred to them as "cedar choppers." J. Frank Dobie wrote that when he came to Austin in 1914, "the hills were populated by cedar choppers who hauled charcoal to town by wagons. In addition to cooking over live coals, most ironing was done by flatirons heated over charcoal burners." Burning cedar while green avoids reducing the ash to fine powder and produces a hard char. Men placed several cords of cedar in a kiln or pit, covered it with dirt to shut out air and burned it for two or three days until the coal was ready.

The choppers also hauled large cypress logs from the Pedernales River to a sawmill site called Shingle Hill, so named because of the many cedar shingles made there. Hunting in the early days was more a means of survival than a sport. People hunted to put food on the table as well as for income. The deer were plentiful and hunters killed them for hams and saddles and sold the hides as buckskin for clothing and decoration.

Sources: B. Varner, Lakeway, the First 25 Years; V. Smyrl, The Handbook of Texas Online; E. Seals, ed., A Legend Collection: Fact and Fantasy. For more information contact Rich Keith at 266-8498 or email RKeith@primerica.com.

Recipe of the Month: Sloppy Joes



Grata Reber's Cookbook, Yield: 4 to 6 sandwiches

Ingredients

1 lb. lean ground beef 2 tsp. Worcestershire sauce
 1 (8 oz.) bottle catsup ½ green pepper, diced
 1 tsp. brown sugar 1 tsp. white vinegar
 ½ tsp. dry mustard ½ tsp. allspice
 1 Tbsp. relish 2 tsp. chili sauce
 1 onion, finely chopped Salt & pepper to taste

Directions

Brown ground beef in medium skillet, drain excess fat. Add remaining ingredients and mix thoroughly. Simmer in skillet for 45 minutes. Serve on sandwich rolls or hamburger buns.

If you would like to submit YOUR recipe email it to articles@peelinc.com.

Newsletter Article Submissions

Interested in submitting an article? You can do so by emailing averyranch@peelinc.com or by going to <http://www.peelinc.com/articleSubmit.php>. All news must be received by the 9th of the month prior to the issue. So if you are involved with a school group, scouts, sports etc – please submit your articles for the Ranch Review. Personal news for the Stork Report, Teenage Job Seekers, special celebrations and military service are also welcome.

Send Us Your Event Pictures!!

Do you have a picture of an event that you would like to run in the Lakewood Leader? Send it to us and we will publish it in the next issue. Email the picture to averyranch@peelinc.com. Be sure to include the text that



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HEALTHIER HOMES

By: Michelle & Charlie Bubnis

WHAT DO LABELS ON PRODUCTS REALLY TELL US?

We are constantly reading labels because we believe that the product information listed will inform us as to whether the product is healthy for our home and family. Listed below are three best selling products. Each product is manufactured by U.S. companies with both domestic and international sales up to one billion dollars annually. One tends to believe that what is printed on the product label is what truly is in the product. However, many times there are toxic chemicals within that are not listed.

PRODUCT #1 – PLUG IN AIR FRESHENER

Printed on the label: No ingredients listed

Laboratory testing showed that the product actually contained: d-limonene, alpha-pinene, beta, pinene, ethanol, ethyl butanoate, ethyl acetate, 3-hexen-1-ol, 1-butanol, 3 methyl-acetate, beta-phellandrene, acetaldehyde, benzaldehy, carene isomer, 1-methyl-3(1-methylethyl-cyclohexane, isopropyl alcohol, 1-butanol, 2-methyl-acetate, camphene, acetone, methyl butanoate, dimethyl ethyl cyclohexane, alpha-phellandrene

PRODUCT #2 – DRYER SHEET

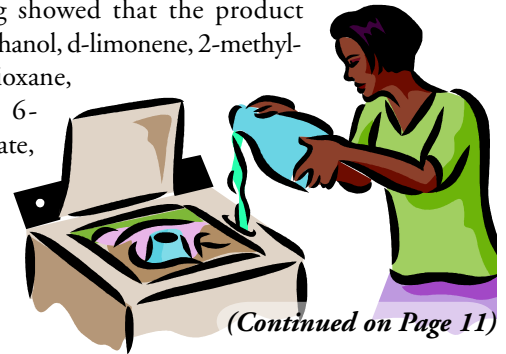
Printed on the label: Biodegradable cationic softeners & perfumes

Laboratory testing showed that the product actually contained: linalool, ethanol, loenyl acetate, cls-rose oxide, carene isomer, 2, 4-dimethyl-3-cyclohexane, 1-carboxaldehyde, d-limonene, 3-methyl-2-buten-1-ol acetate, 2, 7-dimethyl-2, 7-octanediol, alpha-pinene, trans-rose oxide, eucalyptol, alpha-phenyl ethyl acetate, beta-pinene

PRODUCT #3 – SCENTED LIQUID DETERGENT ADDED TO THE LAUNDRY

Printed on the label: Ingredients include biodegradable surfactants (anionic and non-ionic) and enzymes.

Laboratory testing showed that the product actually contained: ethanol, d-limonene, 2-methyl-2 propoanol, 1, 4-dioxane, 3, 7-dimethyl-1, 6-octadiene, ethyl acetate, alpha pinene, beta-pinene, 2-butanone, 1-methyl-3(1 methylethyl) – cyclohexene, 2,



(Continued on Page 11)

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AR

Healthier Homes - (Continued from Page 10)

4-dimethyl – 3-cyclohexene – 1-carboxaldehyde, undecane, beta-terpinene

There is an obvious difference between the chemicals identified in the laboratory study and the chemicals listed on the product labels. Several of the products emit Hazardous Air Pollutants which are harmful to human health. Currently there is not a United States Law requiring that consumer products or fragrance chemicals be fully disclosed even though they are main sources of toxic volatile organic compounds (VOC's). Regulation of consumer products other than food, drugs, cosmetics, tobacco and pesticides largely fall under the Consumer Product Safety Act (CPSA). The CPSA does not require disclosure of all ingredients in all products. This is troubling since ninety percent of total human exposure to VOC's come from small sources, close to us and within our control, but they are not listed on the labels. Shouldn't we be concerned?

THE ABOVE INFORMATION WAS TAKEN FROM THE FOLLOWING STUDY:

Steinman A.C, *Fragranced Consumer Products and Undisclosed Ingredients, Environmental Impact Assessment Review* (2008) doi::10.1016/j.eiar.2008.05.002

Sudoku

The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

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

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