



MOUNTAIN LODGE

Messenger

OFFICIAL NEWSLETTER OF
THE MOUNTAIN LODGE
HOMEOWNER'S ASSOCIATION

OCTOBER 2009

VOLUME 1, ISSUE 2

Mountain Lodge Gate Entry Procedures are Changing

In December our gate entry procedures will change. Our current procedures are the cause for lack of security, delays, inability to contact homeowners, frustrations and many dissatisfied homeowners. This is due to our current computerized gate entry equipment and procedures being old, heavily used, inadequate, cumbersome and unreliable. Our new gate entry equipment will be modern equipment and will permit us to enhance security control as new techniques evolve.

Implementing this new program will require involvement of our homeowners. Every household in our neighborhood will soon receive a Gate Registration form asking each homeowner how to list their names in the new gate directory call boxes, and other information necessary for the conversion. We will be working by a fixed schedule so when you receive this form please, promptly complete all requests for information and return it to the return address stated on the form.

In the new call boxes, only your name, listed as you desire, and a directory code, which is assigned by computer, will appear in the directory. The computer assigned directory code will not open the gates. It will establish a call to the homeowner through the telephone number listed on the Gate Registration Form. Homeowner addresses and telephone numbers will not be listed in the directory call boxes. Homeowners in Unit 1 will be listed in the Middle Fork gate directory call box. Homeowners in Units 2, 3, 5, 6 & 7 will be listed in both the Alpine Lodge and Fairway Bridge gate directory call boxes.

When our new program is implemented, each home in all nine units will receive two new Passport Remote Controls at no charge to the homeowner. These remote controls will enable you to open all three gates in the Mountain Lodge sub-division. There will not be a gate code available which will open the gates. The gates will be opened either by remote control or use of the gate directory listing box. You will be advised when these remote controls are available. These remote controls, and the new Passport Receivers which are installed in the directory call boxes will significantly improve security at our gated entrances. Additional remote controls will be available for purchase by homeowners if so desired. This remote control system will be compatible with all vehicle remote controls including those now being installed in new General Motor vehicles.

You will be hearing more about this conversion in the near future. We are moving in this direction now and will require your participation soon. So, when requested for information please give the request your immediate and complete response. Our management company will be available for those who need assistance.

Welcome to The Mountain Lodge Messenger

*Official Newsletter
of the Mountain Lodge
Homeowners Association*

The Mountain Lodge Messenger is a monthly newsletter mailed to all Mountain Lodge residents. Each newsletter will be filled with valuable information about the community, local area activities, school information and more.

If you are involved with a school group, play group, scouts, sports activity, social group, etc. and would like to submit an article for the newsletter you can do so online at www.PEELinc.com or you can email it katyclark@satx.rr.com. Personal news for the Stork Report, Teenage Job Seekers, special celebrations, birthday announcements and military service are also welcome.

*Our goal is to keep you
informed!*

MOUNTAIN LODGE

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ARTICLE INFO

The Mountain Lodge Messenger is mailed monthly to all Mountain Lodge residents. Residents, community groups, churches, etc. are welcome to include information about their organizations in the newsletter. Personal news for the Stork Report, Teenage Job Seekers, recipes, special celebrations, and birthday announcements are also welcome.

To submit an article for the Mountain Lodge Messenger please email it to katyclark@satx.rr.com. The deadline is the 20th of the month prior to the issue.

ADVERTISING INFO

Please support the advertisers that make the Mountain Lodge Messenger possible. 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 20th of the month prior to the issue.

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MISSION STATEMENT

The Mountain Lodge Homeowner's Association Newsletter

The mission of The Mountain Lodge Newsletter is to provide The Mountain Lodge Community with one source of local news content that is written by Cross Mountain Ranch residents. Our goal is to help build the community by connecting local businesses with residents and residents with relevant neighborhood information.

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MOUNTAIN LODGE

MOUNTAIN LODGE POOL NEWS

The pools will close October 31 for the 2009 season.

The Misty Peak pavilion will remain open throughout the winter months for family functions. The Seven Winds Pavilion will be closed.

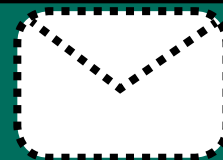
If you would like to be a part of the pool committee please contact Sherry Borzych at sborzych@satx.rr.com.

Halloween Party

Attention all Princess, Pirates, Ghouls and Goblins, join us at the Mountain Lodge pool pavilion on October 31st for our annual Halloween party. Look for more information coming soon!



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Ensure Their Brightest Future with the Texas Tuition Promise Fund

An article from the Texas Comptroller of Public Accounts

In today's challenging economy, providing a strong college education for the work force of tomorrow is increasingly important.

The state of Texas has help for families who want a flexible and affordable way to save for their children's college education, whether it is a four-year degree or technical training at a community college. The Texas Tuition Promise Fund, the state's prepaid college tuition program, lets families start paying for college tuition now, at prices determined by today's tuition rates. Enrollment in the program began September 1.

Payments can be made over several years until a child graduates from high school, all at once or as a family's budget allows.

The Texas Tuition Promise Fund is also flexible. Prepaid tuition units can be used at more than 100 Texas public universities and community colleges. Payments into the plan can also be used if a child goes to an out-of-state or private university, with students and their families making up the difference in cost.

The plan also works with scholarships. If a child receives a scholarship, the parents or account owner can simply roll the Texas Tuition Promise Fund account into a 529 college savings plan, such as the Texas College Savings Plan. That money can be used for graduate school, books or room and board. The plan also allows the account owner to transfer any unused tuition benefits to another child or receive a refund. It's that flexible.

This year, enrollment in the Texas Tuition Promise Fund runs from Sept. 1, 2009 through Feb. 28, 2010. The enrollment period extends through July 31 for children under one year of age.

To get started with the Texas Tuition Promise Fund, visit the Comptroller's Web site at www.everychanceeverytexan.org for all the details on paying and saving for college or call (800) 445-GRAD (4723) and select option #5.



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A Sensible Plan for College Funding

How you fund college expenses is divided naturally between using your money, and by using other peoples' money. This sounds simple but each scenario requires understanding of the long-term impacts. In this article we are going to focus on free money, and on "Tax Scholarships," where the Federal Government helps you send your child to college through tax savings and other methods.


Recently the federal government boosted financial aid for higher education, including various tax breaks. An expanded version of the Hope Scholarship tax credit appeared called the American Opportunity tax credit. The new credit can save taxpayers as much as \$2,500 in tax, or \$5,000 for two collegians, and a refund of \$1,000, if you satisfy certain rules.

Remember that you can't claim the American Opportunity credit for expenses paid with withdrawals from a 529 plan. So you may wish to limit 529 withdrawals so some college expenses are paid with other money, to allow the use of the new tax credit. Some students won't qualify for the American Opportunity credit. Fortunately, a Lifetime Learning tax credit provides a maximum annual credit of \$2,000 for tuition and fees, subject to rules.

The tax advantages of 529 plans are many. A down year for stock funds, combined with a poor year for many bond funds, has driven

down the value of many folks' 529 accounts. People with younger children can keep contributing and look to a rebound. Parents of college and pre-college students, though, may have few options other than using 529 plan withdrawals to pay for higher education. Having said that, it may be better to pay for college from cash flow or from cash reserves. This delays liquidation of 529 assets as long as possible, allowing for a recovery. Remember to reimburse yourself from your 529 plan before the end of the calendar year in which the expenses were incurred.

If the market does not come back in time for your needs, you still have options. If you have other funds that can cover college bills without disrupting your financial plan, keep the money in the 529 as long as feasible, in hopes of future tax-free growth. Of course, if a child is finishing school and there is no younger sibling who could use the funds in the future, then you should spend down your 529 funds. Tax tip: parents of college-bound children should realize net losses in their taxable accounts to lock in tax benefits. The proceeds can be reinvested in 529 accounts so that any future gains from today's low levels can be withdrawn, tax-free, to pay for college later on; perhaps in graduate school. Check with your financial coach and tax advisor for full details.



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