

# THE BULLETIN

## *Belterra Community News*

February 2014 Volume 8, Issue 2

News for the Residents of Belterra

## HEART HEALTHY LIFESTYLES

*By: Concentra Urgent Care*



Approximately every 60 seconds, an American will die from a coronary event. According to the American Heart Association (AHA), an estimated 71 million Americans have some form of heart disease, the most common being high blood pressure. And most of these problems are self-created by poor lifestyle choices.

***What can you do to live heart healthy? The AHA recommends:***

- Eating a healthy diet
- Lean, skinless meats and poultry
- Fat-free, 1% fat, and low-fat dairy products
- Avoid foods containing partially hydrogenated vegetable oil or added sugars
- Avoid foods high in dietary cholesterol
- Prepare foods without added salt, saturated fat, and trans fat
- Exercising regularly
- 20-to-60 minutes per day, 3-to-5 times per week
- Avoiding tobacco products and tobacco smoke
- Limiting your alcohol intake

- Women: 1 drink per day (maximum)
- Men: 2 drinks per day (maximum)

In addition to poor lifestyle choices, heredity plays a factor in heart disease, too. It is therefore important to know your family history to help identify familial risk factors and help prevent the development of certain familial illnesses.

***What should be included in a family history?***

- Any known congenital or hereditary disorders
- Major illnesses
- Chronic ailments or risk factors
- Smoking
- Obesity
- Alcohol problems
- The cause and age of death of any deceased relatives
- Childhood conditions
- Major illnesses
- Vaccinations
- Surgeries
- Treatments, especially those involving radiation

For more information on living a heart healthy lifestyle, you can contact your health care provider or visit the American Heart Association's Web site at: [www.AmericanHeart.org](http://www.AmericanHeart.org).

## IMPORTANT NUMBERS

### EMERGENCY NUMBERS

EMERGENCY ..... 911  
Ambulance / Fire..... 911

### SCHOOLS

Dripping Springs ISD ..... 512-858-3000  
Dripping Springs Elementary..... 512-858-3700  
Walnut Springs Elementary ..... 512-858-3800  
Rooster Springs Elementary..... 512-465-6200  
Dripping Springs Middle School..... 512-858-3400  
Dripping Springs High School..... 512-858-3100

### UTILITIES

Water – WCID # 1 & 2..... 512-246-0498  
Trash – Texas Disposal..... 512-246-0498  
Gas – Texas Community Propane..... 512-272-5503  
Electricity – Pedernales Electric ..... 512-858-5611

### OTHER

Oak Hill Post Office ..... 512-892-2794  
Animal Control..... 512-393-7896

### NEWSLETTER PUBLISHER

Peel, Inc. .... 512-263-9181  
Article Submissions ..... [belterra@peelinc.com](mailto:belterra@peelinc.com)  
Advertising..... [advertising@peelinc.com](mailto:advertising@peelinc.com)

**NOT AVAILABLE ONLINE**

## SWING NETWORKING GROUP

Get your New Year's resolutions off to a good start. Promote your business with local independent business owners. SWING (South west Austin Inclusive Networking Group) has been meeting every Thursday morning from 8AM to 9:30AM at the Waterloo Ice House on Escarpment for 8 years.

We have no dues, no initiation fees, we don't take attendance. Just pay for your own breakfast. The more often you show up the better we get to know you. We are an inclusive group, we will enjoy competition. So, bring your business cards and a good attitude and let's get to know you.

If you want more information, contact Liz Jensen at 512-301-6966 or [lizleej@gmail.com](mailto:lizleej@gmail.com) or Peter Berardino (The King of SWING) at 512-695-2334 or [peterberardino@gmail.com](mailto:peterberardino@gmail.com).



**Your search has ended.**

**At the Springs Family YMCA, you will find a community that is eager to help you live a happier and healthier life. So stop searching and join us today!**

# CHEERS FOR CHILDREN

## *Wine, Bourbon, and Food Tasting*

Northwest Austin Circle of Friends presents our 15th annual Cheers for Children wine, bourbon, and food tasting, benefiting Dell Children's Medical Center and the Texas Child Study Center Endowment. This fun event features premier wines, select bourbons, delicious cuisine from local restaurants, and live music, all included in the ticket price, as well as live and silent auctions with unique and tempting items. Returning for the 2nd year at this fun venue, the Roger Beasley Maserati showroom adds an extra level of excitement! All proceeds benefit Dell Children's Medical Center and are 100% matched by a generous donor. Age 21 and older only.

**February 22, 2014, 6:30pm**  
**At Roger Beasley Maserati of Austin**  
**12925 Pond Springs Road, Austin, 78729**

Website: [childrensaustin.org](http://childrensaustin.org) (listed under "upcoming events"). Get more info, view event video, or purchase tickets - available for a discount online until Feb. 20 or can be purchased at the door.

Contact: Karen Peoples, Chairman NWA COF, at [klpeoples@austin.rr.com](mailto:klpeoples@austin.rr.com) or (512) 563-2927



# SetonER.com

Hold your place in line and reduce your wait time  
in the Emergency Room to 15 minutes or less.



**Seton Southwest  
Hospital**

7900 FM-1826 Austin, Texas 78737 512-324-9000

*SetonER.com is for minor emergencies only. If you are experiencing a life-threatening emergency, go directly to the ER or dial 9-1-1.*

Powered by **InQuicker.com**  
HOLD YOUR PLACE ONLINE

**LOG ON.**



**SHOW UP.**



**BE SEEN.®**



## ESTATE PLANNING

# BASICS FOR EVERY FAMILY

*Submitted by Laura K. Kennedy*

Everyone is busy. The breakneck pace of modern life leaves little time for reflection. In addition to taking care of yourself, parents are focusing on the ever-changing needs of children while often simultaneously caring for aging parents. It is hard to think about the big picture when we need to cook dinner and walk the dog (even though someone shorter than you insisted that they would take care of the latter).

What if something happened to you? If a debilitating illness prevents you from taking care of your family? Organizing your affairs both in the event of incapacity and death is a gift to your loved ones. It will mean that they do not have to guess about your wishes. It also means that you, instead of Texas law, determine the guardians of your children, who will take care of you if necessary and to whom your property passes.

Whether you need to update your current estate plan or create one for the first time, every parent needs to consider the following:

**1. Guardians for children.** What happens to your children if you die? If you become incapacitated and cannot care for them? Choosing a guardian for a minor or incapacitated child is one of the most important decisions you can make. And wouldn't you rather name a guardian as opposed to leaving it to a court? Revisit your decision every couple years to see if you are still comfortable with the person you named guardian or to change the appointment.

**2. Beneficiary designations.** Review the beneficiary designations on your retirement accounts and life insurance policies to make sure the beneficiaries are correct and coordinate with your estate plan. A divorce or death may have changed things since you last filled out your designation form. Further, check your bank and brokerage accounts. If there is a

survivorship designation, that account will not pass under your will. This kind of asset is referred to as a non-probate asset. For example, a "joint with right of survivorship" bank account will be controlled by the designation on file with your bank.

**3. Trusts.** Should you leave your estate outright to your spouse or children or in a trust? Trusts are not just for the wealthy. A properly prepared trust can provide a certain level of creditor protection and asset protection in divorce. Further, a special needs trust should be considered if your child could be disqualified from government benefits because of his or her inheritance.

**4. Powers of Attorney.** You understand the benefits of an estate plan but think, "Aren't I too young for a will?" A complete estate plan includes more than just a will. What if you are in a debilitating accident? Who takes care of your finances and your medical decisions? You can tackle these issues in a durable power of attorney and medical power of attorney. Moreover, a health care directive gives you the opportunity to outline your wishes in case of terminal illness.

**5. Taxes.** I have yet to meet a person who enjoys writing a check to the taxman. If you have a taxable estate above \$5.34 million (including life insurance, retirement accounts and certain other assets that pass outside of your will), your estate will be subject to the federal estate tax in 2014. A tax-planned will and other specialized techniques can minimize the estate tax and preserve your wealth.

There is no one-size-fits-all approach to estate planning. It will take some time and thoughtful discussion. However, there is no substitute for the peace of mind that will come with an estate plan that reflects your wishes and takes care of loved ones when you cannot.



## BIRDIES FOR BIKES JUNIOR CHARITY GOLF TOURNAMENT

River Place Country Club was the site in November of the third annual Birdies for Bikes Junior Charity Golf Tournament, a tournament for young golfers ranging in age from six through seventeen years. The tournament drew junior golfers from San Antonio in the south to Round Rock in the north and Pflugerville in the east to Bee Cave and Marble Falls in the west. The Birdies for Bikes tournament works in conjunction with the Mix 94.7 Bikes for Kids charity. In its short three year history, Birdies for Bikes has raised more than \$22,000 to help fund bicycles, helmets and bike locks as Christmas or Hanukkah gifts for underprivileged children of Central Texas. The young Birdies for Bikes golfers solicit donations and pledges from family, friends and neighbors for the birdies and pars that they make during tournament play. This year the tournament raised \$10,759.

Tournament founder Hailey Derrickson solicited donations from local businesses. Supporters of the tournament with cash donations as hole sponsors included Financial Solutions (Life Insurance, Retirement and Estate Planning), Field Photography, Jill Briley of Private Label Realty, NFP (Benefits, Insurance and Wealth Management), Paula Kaisner of CruiseOne Dream Vacations and several individual families. Many businesses donated prizes for the junior golfers that collected the most money for the charity, for closest-to-the-pin competitions and for raffle drawings. These donors included Strait Music with a guitar which was later autographed by The Plain White T's band, Alamo Drafthouse, Austin Park, Biejo Bags, Big Frog Custom T-Shirts, Brighton Collectibles (Lakeline Mall), Chili's Restaurant, Cinemark Theatres, Crowned Chick Designs, Cups and Cones, Flores Restaurant, Lake Travis Zipline Adventures, Main Event, Menchie's, Moviehouse & Eatery, Oasis Restaurant, Papa Murphy's, P. Terry's, Round Rock Express, San Antonio Spurs, Subway Restaurants of Four Points and Lakeway, Target of Four Points, Texas Junior Golf Tour, Texas Stars hockey, The League Kitchen & Tavern, Top Golf, Volente Beach Waterpark and Zack's American Bistro. Many thanks to these very community oriented businesses that helped the young Birdies for Bikes golfers prove that kids can help other kids less fortunate than themselves.

Some of the Birdies for Bikes Junior Charity Golf Tournament participants with Sandy McIlree, formerly of Mix 94.7 and Rich Beem, professional golfer, both of whom donated their day to come and play with the junior golfers.



*Hailey Derrickson presenting check to Alex Franco and Sarah Osburn of Mix 94.7.*

- ❖ Full Landscape Design/Installation
- ❖ Decks
- ❖ Trees & Shrubs
- ❖ Flagstone Patios
- ❖ Outdoor Kitchens, Pergolas, Fireplaces
- ❖ Water Features
- ❖ Masonry, Stucco, Brick, Rockwork, Concrete
- ❖ Outdoor Lighting
- ❖ Retaining Walls

**OL'YELLER**  
LANDSCAPING, INC.

**512.894.0013**  
**WWW.OLYELLER.COM**

# THE BULLETIN

At no time will any source be allowed to use The Bulletin's contents, or loan said contents, to others in anyway, shape or form, nor in any media, website, print, film, e-mail, electrostatic copy, fax, or etc. for the purpose of solicitation, commercial use, or any use for profit, political campaigns, or other self amplification, under penalty of law without written or expressed permission from Peel, Inc. The information in the Belterra Bulletin is exclusively for the private use of the Belterra HOA and Peel, Inc.

**DISCLAIMER:** Articles and ads in this newsletter express the opinions of their authors and do not necessarily reflect the opinions of Peel, Inc. or its employees. Peel, Inc. is not responsible for the accuracy of any facts stated in articles submitted by others. The publisher also assumes no responsibility for the advertising content with this publication. All warranties and representations made in the advertising content are solely that of the advertiser and any such claims regarding its content should be taken up with the advertiser.

\* The publisher assumes no liability with regard to its advertisers for misprints or failure to place advertising in this publication except for the actual cost of such advertising.

\* Although every effort is taken to avoid mistakes and/or misprints, the publisher assumes no responsibility for any errors of information or typographical mistakes, except as limited to the cost of advertising as stated above or in the case of misinformation, a printed retraction/correction.

\* Under no circumstances shall the publisher be held liable for incidental or consequential damages, inconvenience, loss of business or services, or any other liabilities from failure to publish, or from failure to publish in a timely manner, except as limited to liabilities stated above.

## SEND US YOUR *Event Pictures!!*

Do you have a picture of an event that you would like to run in this newsletter? Send it to us and we will publish it in the next issue. Email the picture to [belterra@peelinc.com](mailto:belterra@peelinc.com). Be sure to include the text that you would like to have as the caption. Pictures will appear in color online at [www.PEELinc.com](http://www.PEELinc.com).



## Southwest Pediatric A S S O C I A T E S



*"With you... every step of the way"*



**Same Day Appointments Available  
Close to Home Near Seton Southwest Hospital**

7900 FM 1826, Bldg. 1 Suites 220 & 240

Kelly Jolet, M.D. | Vaishalee Patil, M.D. | Haydee Rimer, M.D.  
Nick Wagner, M.D. | Christine Fyda, D.O.

**512.288.9669 | [www.swpedi.com](http://www.swpedi.com)**

## CHOOSE ST. STEPHEN'S! PreK3 through Sixth Grade

• Now Enrolling For Fall •



### Explore Your Options • Choose St. Stephen's

- ✓ Fully Accredited
- ✓ Individualized Instruction
- ✓ Low Student/Teacher Ratios
- ✓ iPad Program
- ✓ Science & Technology Labs
- ✓ Outdoor Education
- ✓ Daily Chapel & Daily P.E.
- ✓ Open to Students of All Faiths and Backgrounds
- ✓ Fully-equipped Gymnasium
- ✓ Archery Program
- ✓ 52 Acre Tree-filled Campus
- ✓ Specialists in Spanish, Music, Studio Art, and P.E.
- ✓ Extra-curricular Programs
- ✓ Before and After-School Care

*Our tuition is more affordable than Austin alternatives,  
and we are just a relaxing, peaceful hill country drive away.*

**Call us today to schedule a visit.**

**St. Stephen's Episcopal School • 6000 FM 3237 • Wimberley, TX  
512-847-9857 • [www.ststeveschool.org](http://www.ststeveschool.org)**



Working for a K&N Management restaurant like Rudy's and Mighty Fine is unlike any job you've had before. This job is serious fun. That's why we were in the Top Places to Work in Austin for two years in a row. We've also been awarded nationally – by the U.S. President!

**Apply Today**  
[knmanagement.com/careers](http://knmanagement.com/careers)





**PEEL, INC.**

308 Meadowlark St. South  
Lakeway, TX 78734

PRSRT STD  
U.S. POSTAGE  
PAID  
PEEL, INC.

BT

*Perseverance, Progress, Performance*



*Specializes in: TRX training, Mixed Martial Arts, Conditioning,  
Athletic Training, Self Defense, Weight Loss*

**SCOTT PORTNEY - PERSONAL TRAINER**

**512.537.5141**

**portneypeakperformance@gmail.com**

**BELTERRA RESIDENTS**

**Free 30 Minute Work Out Or  
Free Small Group Training**

**p3austin.com**