



The VOICE

A Newsletter for the
Residents of Teravista

Volume 4, Issue 2

February 2014

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,



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

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.

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY	911
Fire.....	911
Ambulance.....	911
Round Rock Police (Non Emergency)	512-218-5515
Georgetown Police (Non Emergency).....	512-390-3510
Travis County Animal Control.....	512-972-6060
Round Rock Animal Control	512-218-5500
Georgetown Animal Control.....	512-930-3592

SCHOOLS

Round Rock ISD	512-464-5000
Teravista Elementary School.....	512-704-0500
Hopewell Middle School.....	512-464-5200
Stony Point High School.....	512-428-7000
Georgetown ISD	512-943-5000
Carver Elementary School.....	512-943-5070
Pickett Elementary School.....	512-943-5050
Tippit Middle School.....	512-943-5040
Georgetown High School.....	512-943-5100

UTILITIES

Atmos Energy.....	1-888-286-6700
TXU Energy	1-800-818-6132
AT&T	
New Service.....	1-800-464-7928
Repair.....	1-800-246-8464
Billing.....	1-800-858-7928
Time Warner Cable	
Customer Service.....	512-485-5555
Repairs.....	512-485-5080

OTHER NUMBERS

City of Round Rock.....	512-218-5400
Round Rock Community Library	512-218-7000
Round Rock Parks and Recreation	512-218-5540
City of Georgetown.....	512-930-3652
Georgetown Public Library	512-930-3551
Georgetown Municipal Airport	512-930-3666
Georgetown Parks and Recreation	512-930-3595
Teravista Golf and Ranch House	512-651-9850
Teravista Residents Club	512-310-7421

NEWSLETTER PUBLISHER

Peel, Inc.	512-263-9181
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11th Annual Mulch Sale



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Cheers for Children

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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
Roger Beasley Maserati of Austin
12925 Pond Springs Road
Austin, 78729

- Website: 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 or (512) 563-2927



Jennifer L. Kiening, D.D.S.

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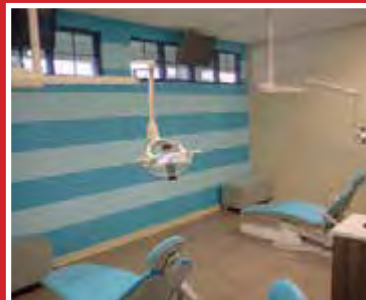
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ESTATE PLANNING

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.



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