

# West Lake Hills ECHO

Volume 3, Issue 2

February 2014

## 90 YEARS

OF THE AUSTIN BRANCH OF THE AAUW



More than seventy members and guests attended the ninetieth anniversary luncheon of the Austin Branch of the American Association of University Women (AAUW) at the Austin Woman's Club in November. Pam Wolfe and Judy Reinhart, both past Branch presidents, planned the program. Several Branch members were overheard wishing that we met at the Woman's Club all the time! The vintage items arranged on mirrors as centerpieces inspired conversations filled with memories and a few history lessons for the benefit of younger members. Pam's PowerPoint about the history of the Branch was fun as well as informative to those fairly new to the Branch.

Meetings of the branch are held approximately monthly during the year. The website has information about the organization, including its history, mission, and activities. See <http://austin-tx.aauw.net/>.



### PAST PRESIDENTS ATTENDING THE 90TH ANNIVERSARY LUNCHEON.

*Rear - Nancy Myers, Elizabeth Newell, Judy Reinhart, Pam Wolfe  
Front - Janie Maldonado, Kay Goodwin, Brenda Scholin, Ines Garcia*

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City of West Lake Hills .....	www.westlakehills.org

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## ARTICLE INFO

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The West Lake Hills Echo is mailed monthly to all West Lake Hills 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 West Lake Hills Echo please email it to [westlakehills@peelinc.com](mailto:westlakehills@peelinc.com). The deadline is the 15th of the month prior to the issue.



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# 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



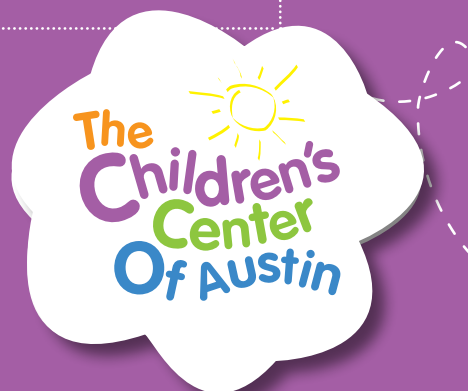
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## BIRDIES FOR BIKES JUNIOR CHARITY GOLF TOURNAMENT

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.



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

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.



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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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## 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).

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## 10 POWERHOUSE FOODS THAT WILL HELP YOU BURN FAT

*Marissa Balch - CPT, Nutrition Coach - Texas Fit Chicks Boot Camp*

1. Oatmeal - Great source of soluble fiber and slow-digesting carbohydrates that will keep blood sugar and insulin in check so fat burning can stay high.

2. Eggs - A form of well-absorbed protein, healthy fats and Vitamin D (found in the egg yolk). Eggs also contain lecithin, which promotes healthy liver function, thereby helping the body to burn fat.

3. Salmon - High in omega-3 fatty acids, salmon reduces inflammation in the body and lowers LDL and triglyceride levels while raising good HDL levels. Salmon also has a beneficial effect on leptin (hunger hormone) levels in the body, which means it helps to suppress your appetite.

4. Nuts - Another source of fiber and rich in omega-3s, these fats help to regulate blood sugar and protect the heart and the immune system.

5. Grapefruit & Berries - These fruits contain slow-digesting carbs and are rich in fat-fighting fiber. Strawberries, raspberries, blueberries and blackberries all are loaded with soluble fiber and antioxidants that protect blood vessels and promote healthy blood

flow.

6. Avocado - It's got fat, yes, but the good kind! The monounsaturated fats found in avocado are burned readily for fuel during exercise and actually encourage fat burning. Good source of fiber and antioxidants.

7. Leafy Greens - Broccoli, specifically, is a fibrous carb that can make you feel full quickly—one reason why it's a great food for getting lean. Broccoli also contains phytochemicals that can help enhance fat loss.

8. Cinnamon - Helps to reduce blood sugar levels, which in turn prevents the body from storing sugar as fat. Add it to your oatmeal and yogurt to enhance flavor without adding calories.

9. Green Tea - Drink this! Not only is green tea packed with antioxidants, it also contains catechins, a phytochemical that helps speed up metabolism and burn more fat.

10. Beans & Legumes - Great sources of protein and they normalize insulin levels and help keep your blood sugar steady throughout the day. Black beans, Garbanzo beans, red beans and lentils are all great to incorporate into your diet.





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The goal is to fill in the grid so that every row, every column, and every 3x3 box contains the digits 1 through 9. Each digit may appear only once in each row, each column, and each 3x3 box.

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