



Newsletter for the Citizens of Lakeway

# Lakeway VOICE

Volume 6, Issue 3  
March 2014

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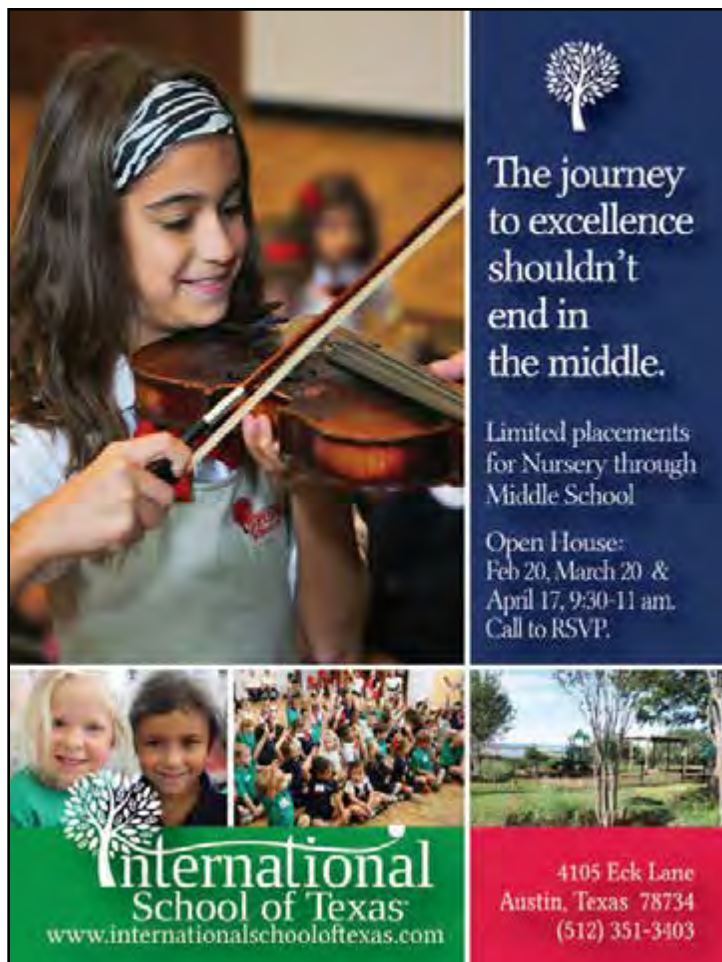
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Please support the advertisers that make Lakeway Voice possible. If you are interested in advertising, please contact our sales office at 512-263-9181 or [advertising@peelinc.com](mailto:advertising@peelinc.com). The advertising deadline is the 8th of the month prior to the issue.

## ARTICLE INFO

The Lakeway Voice is mailed monthly to all Lakeway 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 Lakeway Voice please email it to [lakeway@peelinc.com](mailto:lakeway@peelinc.com). The deadline is the 15th of the month prior to the issue.



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Lake Travis Middle School.....	512-533-6200
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Lake Pointe Elementary.....	512-533-6500
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Austin/Travis County Hazardous Waste .....	512-974-4343

### OTHER NUMBERS

Lake Travis Community Library.....	512-263-2885
Lake Travis Postal Office.....	512-263-2458
Lakeway City Hall.....	512-314-7500
City of Lakeway .....	<a href="http://www.lakeway-tx.gov">www.lakeway-tx.gov</a>

### NEWSLETTER PUBLISHER

Peel, Inc. ....	512-263-9181
Editor.....	<a href="mailto:lakeway@peelinc.com">lakeway@peelinc.com</a>
Advertising.....	<a href="mailto:advertising@peelinc.com">advertising@peelinc.com</a>

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*Do you take great photos?*

Do you take great photos? Would you like to see your photo published? We are looking for great cover photos for upcoming issues of the Lakeway Voice. All photos submitted must represent Lakeway. Our deadline for submittals is always the 9th of the month prior to the issue. All photos should be submitted electronically by the deadline date in high resolution (300 dpi) to lakeway@peelinc.com. Portrait (vertical) photos work best.

By submitting your photo you agree to allow your photo to be published in future issues of the Lakeway Voice or other Peel, Inc. publications.

Call 512-263-9181 to find out how to have your business featured on the cover of the Lakeway Voice.

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## FRIEDA ALBERT NAMED OUTSTANDING CITIZEN OF THE YEAR

The Lakeway Civic Corporation presented Frieda Albert the 2013 Outstanding Citizen of the Year award on Thursday evening, February 6, at the LCC Annual Meeting and Awards Banquet. The award is the highest honorary recognition in the community and recognizes Frieda for her many years of volunteer service and leadership since she and husband, Len, moved to Lakeway in 1985. The list of organizations which she has served includes: the Women's Club, LYCC, Home Owner's Association, 4th of July committee, Service League, Friends of the Park, and the City of Lakeway Board of Adjustment. She served a three year term as trustee of the Lakeway Civic Corporation and as president in 2007.

Frieda is an active member of The Lakeway Church where she is a trained Stephen Minister and founder and present co-chair of Caring for Caregivers. Caring for Caregivers is a support and resource group whose impact has extended beyond Lakeway. Frieda was a popular choice and accepted as graciously as she served the above volunteer organizations.

Meritorious Service Awards were presented to Chuck Petter, Creedena Sachse and Tom Broyles for individual community efforts deserving special recognition. Chuck Petter currently serves on the City Building Commission where he has served for 15 years and volunteered on 4th of July committees for numerous years. Creedena Sachse is recognized for her contributions to the Service League where she has volunteered for twenty years and served as president for two years. Tom Broyles was honored for his service as recruiter and coordinator of the Healthcare Volunteer Associates Clinic, his election as the first president of the Hills Golf Association and numerous contributions to The Lakeway Church and the City of Lakeway. This only begins to note the efforts of these three Meritorious Service Award winners.

Outgoing board members Peggy Point and Searcy Willis were recognized for three years of service as trustees. Peggy served as president and Searcy as secretary for the year 2013. Both made numerous contributions during their three year tenure. Peggy will remain on the 2014 board as ex-officio trustee.

Property owners recently elected Ann Neighbors and Bernie Reding as incoming trustees. Trustees for 2014 are Vickie Taylor, President; Britt Dawson, Vice President; Glenn Ballard, Treasurer; Joe Benasutti, Secretary; Ann Neighbors and Bernie Reding, Members-at-Large and Peggy Point, ex-officio.

Since 1965, the Lakeway Civic Corporation has contributed to the quality of life in Lakeway and its citizens by funding approximately \$1,300,000 toward city amenities. In addition, the LCC has published the annual Residents Directory since 1972 and has sponsored the Community Blood Drive since 2007.

*Vickie Taylor*

*spellbrook@austin.rr.com or (512)261-3594*

## ANNUAL TEA AT LAKE TRAVIS EVENT CENTER SETS FUNDRAISING RECORD

IT WAS BIG MONEY AT A HIGH TEA TO BENEFIT SETON SHOAL CREEK HOSPITAL

Outlandish and amazing hats, costumes, and tables filled Lake Travis Event Center late last month at a high tea to raise big money for Seton Shoal Creek Hospital, the only mental health facility in Central Texas that treats children, teens and adults, regardless of ability to pay. Thanks to the efforts of well over 200 women - and a few brave men - the Lakeway Associates of Seton Annual Tea raised \$4,500 for mental health treatment, a new record for the annual fundraising event.

With a jovial "Not Your Grandma's Tea" theme, sponsors and participants competed for prizes by decorating tables with concepts from the eloquent to the outrageous. Table themes included Flamingos with Flair, the World of Dr. Seuss, Toga Toga Toga, Black & White on the Silver Screen, Grandma's Gone Wild and more, while the Dazzling Deco table took top prize.

"Lake Travis Event Center was absolutely brimming with color and merriment and all for such a great cause," said Leanne DuPay, the venue's Marketing Director. "We could not have been more honored to be the backdrop for the fabulous Seton Annual Tea."

The light-hearted high tea and other fundraising efforts by Lakeway Associates have resulted in serious money for Seton Shoal Creek Hospital, making the nonprofit, volunteer organization the hospital's largest donor, having raised over \$350,000 since Lakeway Associates was formed 30 years ago.

"The money you provide enables the addition of materials and personnel to augment our therapeutic services," said hospital vice president and COO Alan Isaacson, thanking Lakeway Associates for their continued support.

To learn more about Lakeway Associates and the Seton Annual Tea, follow them on Facebook at [www.facebook.com/lakewaysetontea](http://www.facebook.com/lakewaysetontea) or on their blog at <http://lakewayassociates.blogspot.com>.





# Around Lakeway

## Service League of Greater Lakeway

The Service League of Greater Lakeway held their annual meeting and brunch at the Lakeway Activity Center on Monday February 3, 2014 and recognized volunteers and installed new board members.

The Service League was organized in 1988 as a non-profit. Volunteers are community neighbors who give their time to provide transportation to medical appointments as well as operating a lending closet of health aids such as wheelchairs, walkers, and crutches. The organization also offers a handyman service for simple chores such as changing light bulbs, air conditioning filters or assistance that does not require a professional. All services are provided free of charge to adults in the Lakeway area.

President Joan Buzzard reported that in 2013 volunteers provided 564 hours of office staffing, 4 handyman calls, and 189 trips for medical purpose in Austin, Lakeway and Westlake.

The Service League Office is located at Prosperity Bank which donates the office space. The telephone system and expenses are provided by the Lakeway Civic Corporation (LCC). The office is staffed Monday - Friday from 9 to 11 a.m. You may call 512-261-3514 if you need services.

Volunteer Philipia Collins is also available to speak to any group about the League and the need for volunteers. If you would like her to address your next meeting she can be reached at [pcdesigner@austin.rr.com](mailto:pcdesigner@austin.rr.com) or 512-261-1060. The League provides volunteer training for transportation providers and office staff.



*Greater Lakeway Service League Board of Directors: (L-R) Board Member Linda Wiles, Board President Joan Buzzard, Board Members Ken Crosthwait and Peggy Point, Vice President Gloria Crosthwait and board members Barbara McCreary and Todd Buikema. Not present for the photograph Secretary-Treasurer Pricilla Bangs and Board Member Charles Edwards, former Mayor of Lakeway.*

## Women's Club Hosts Notable International Journalist

For hundreds of years, America's great storytellers have enhanced our national conversation. Our young heard stories from their aunts, uncles, grandparents and teachers, who told where we came from, who we were and are, and where we may be headed, both as individuals and collectively.

But does the way we live today compromise our communications and storytelling traditions? How do today's fast-paced technology-driven lifestyles impact our interactions with our family and friends? What is social media doing to our culture?

To answer some of those questions, Tracy Dahlby presents "Storytelling in the Time of Twitter—The Sequel" at the Women's Club of Greater Lakeway, Monday, March 24 at the Lakeway Resort and Spa.

Dahlby, a faculty member at the University of Texas in Austin, says he is fascinated by the digital revolution. "Among other things, I'll discuss an intriguing recent experiment that used Twitter as a storytelling device and I'll try to show just how quickly things move in digital storytelling."

In 2006, Dahlby joined the faculty at UT as the holder of the Frank A. Bennack, Jr. Chair in Journalism. Previously, he spent three decades working primarily as a journalist in international affairs.

He lived in Asia for 13 years and served as Tokyo bureau chief for the Washington Post and Newsweek magazine. He also was managing editor of Newsweek International in New York. As a regular contributor to National Geographic magazine, Dahlby specialized in writing about Asia.

He also has worked in documentary films for television and was co-creator and series director for "The Fifties," a History Channel mini-series that debuted in 1997. Dahlby won a national Sports Emmy Award for helping to produce "Sports Century," a series that first aired on ESPN in 1999.

Dahlby memoir, *Into the Field: A Foreign Correspondent's Notebook*, is due out from University of Texas Press this fall. He is also the author of *Allah's Torch: A Report From Behind the Scenes in Asia's War on Terror*, a book about Islamic fundamentalism in Indonesia.

The March 24 event begins at 9:30 a.m. with coffee and conversation. After a brief meeting at 10:00 a.m., members and guests will enjoy Dahlby's presentation. A buffet luncheon follows at 11:30 a.m. by paid reservation. To reserve, call Kay Beasley at 512-906-0144 by Monday, March 17. For information, please see [lakewaywomensclub.com](http://lakewaywomensclub.com).



*Tracy Dahlby*

# The Reserve AT LAKE TRAVIS

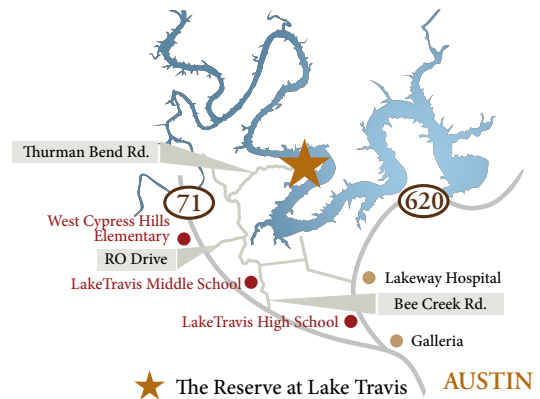
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Artist renderings and plans for The Reserve at Lake Travis are under development. Hal Jones Development reserves the right to make changes without notice. No guarantee is made that the proposed features will be constructed, or that if constructed, will be of the number and type described. These materials shall not constitute an offer in any state where prior registration is required. Void where prohibited by law. For unimproved lots at The Reserve at Lake Travis, obtain the property report required by federal law and read it before signing anything. No federal agency has judged the merits or value, if any, of these properties. WARNING: THE CALIFORNIA DEPARTMENT OF REAL ESTATE HAS NOT INSPECTED, EXAMINED, OR QUALIFIED THIS OFFERING.



# Around Lakeway



## LAKEWAY COMMUNITY BLOOD DRIVE

Our next Lakeway Community Blood Drive will be held at the Lakeway Activity Center on Saturday, March 15, from 8:00 AM until 12:00 AM. All donors will get a Tee Shirt. At the January drive, 97 donors came in and we got 92 units of blood.

Donors must be at least 17 years of age, weighing at least 115 lbs, and be in generally good health. Donors should know their social security number and bring a photo ID. The process takes about 45 minutes.

To make an appointment, please call Searcy Willis at (h) 512 261-9055 or (c) 512 799-5714. Walk-ins are welcome if there are slots available, but may take longer, as appointments are honored. You can call the day of the drive to the cell number above to check on the availability of slots.

For more information about blood donation, please call (512) 206-1266, or visit the Center's Web site at [www.inyourhands.org](http://www.inyourhands.org).

## 5<sup>th</sup> Annual Cars for Parkinson's and Dystonia

*Saturday, April 26 at 10:00am -1pm  
The Oasis on Lake Travis, 6550 Comanche Trail*

April is Parkinson's Awareness Month. Come out to see great cars and help raise money for The Capital Area Parkinson's Society's "Power For Parkinson's," a free and fun fitness program for those with Parkinson's disease. This year's event will feature over 150 cars in various categories. Attendees can vote for their favorites in American pre '63 Original & Customs, American Post '63 Originals, Foreign and American Exotics, Foreign classics, Trucks, Electric/Hybrid and Best Car Cub. There will also be live music, raffles, a silent auction and games. Tickets to attend cost \$7 per person (kids under 10 are free). Car registration is \$25, \$30 on day of the show. For more information, please visit [www.cars4research.org](http://www.cars4research.org).

## WATERCOLORS ADD SPLASH OF

# ART

## TO LAKEWAY CITY HALL

Local watercolor teacher Johnnie Fields continues to imbue his students' lives with color.

Several years ago, Fields began teaching watercolor at Lakeway Activity Center, and he quickly discovered how much he enjoys seeing others learn and develop as artists.

Several of the painters who attended his most recent class have their works on display from 8 a.m.-5 p.m. Mondays through Fridays Feb. 18 through March 27 at Lakeway City Hall Art Gallery, 1102 Lohmans Crossing. The Art Gallery is off the main lobby of City Hall.

Artists with paintings on display are: Linda Buikema, Charlene Cooley, Diane Vercher, Shirley Camp, Jean Durkee, Carolyn Wheat, Susan Empoliti, Rose Goodwin, Kay Beasley, Diana Hall, Kas Maerz, Nona Maxwell and Liz Manning.

Other artists are Suzy Moore, Dorothy McDonald, Libby Smith, Ed McQuillan, Cora Wagner, June Moore and Frank White.

While studying architecture at the University of Texas, art was a yearly requirement for Fields, and he fell in love with watercolor after only two semesters there.

For the last 25 years, he has devoted time to painting, workshops, teaching and showing his work.

Because of his love for architecture and his fascination with order and arrangement, most of his paintings involve old buildings in a landscape setting---many of the subjects are of places where he has traveled.

Fields is a founding member of the Lakeway painters, the past president of Waterloo Watercolor group in Austin and past president of the Odessa Art Association.





# "The Red Velvet Cake War"

## CASTING NOTICE

The Lakeway Players have cast their spring show, "The Red Velvet Cake War". However you slice it, the battle lines are drawn and "The Red Velvet Cake War" is about to erupt in an outburst of riotously, uncontrollable, family mayhem. This hilarious, Southern-fried, madcap comedy, is humor at its very best; serving up a large delicious slice of fun for everyone.

Actors new to the Lakeway Players' stage include Joyce Christian, Mallory R. Jenkins, Kathy Newell, Danielle Romanishin, and Christopher Ruiz. Pamela Mitchell is a seasoned director, working with the Lakeway Players in this capacity for the first time.

Audiences always enjoy the return of veteran actors and they are: Austin Nichols, Pat Vanderford, Bill , Kim Wood and Tom Wood. Veteran Lakeway Player Barbara Calderaro produces the show.

Tickets will be on sale at the Lakeway Activity Center in March. As usual, audience members will be able to BYOB and food, while set ups and snacks will be included in the \$15 ticket price. Save March 27th, 28th or 29th on your calendars to come see the show. As an added "treat" there will be a silent auction each night on a Red Velvet Cake for the highest bidder. Have your cake and eat it too....indeed!

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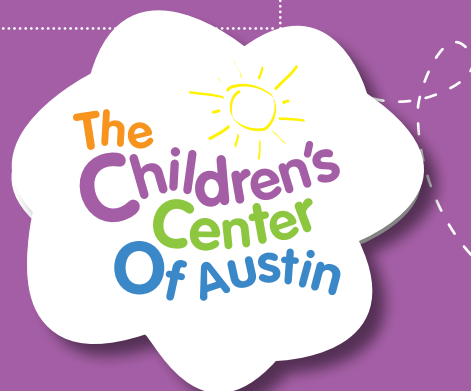
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# Around Lakeway

## SPOTLIGHTING LAKEWAY ART

*By Fred Newton, Lakeway Arts Committee*

This watercolor, "Lake Travis Marina", by Janet Campbell is displayed in the break room of the Lakeway Activity Center. Janet is a member of the National Watercolor Society and has been painting professionally for 30 years. Her strong impressionistic style is easily recognized by her use of the "wet-on-wet" technique featuring the bold use of colors.

The painting was acquired by a City of Lakeway Purchase Award in 2002. Three prominent Lakeway citizens (Frank Black, Jean O'Neill, and Bill Rhue) selected the painting from hundreds on display at the Bluebonnet Bash Fine Arts Show in Lakeway. It was the first such annual award in a program intended to acquire fine art over a long period of time for public display in Lakeway.



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# 16<sup>TH</sup> ANNUAL WILDERNESS RUN & WALK

FRIENDS OF THE PARKS OF LAKEWAY

Saturday, April 26  
Hamilton Green belt I in Lakeway  
Registration: 8:00 AM  
Event: 9:00 AM

The members of the Friends of the Parks of Lakeway invite you to the 16th Annual Wilderness Run/Walk. Enjoy a morning at the park and explore the beautiful trails of Lakeway! This FREE noncompetitive run and walk will begin at 9:00 AM with refreshments following the race. Participants may choose to run or walk either 3 miles or 5 miles through the scenic trail system of the Hamilton Greenbelt 1, located across from the Lakeway Justice Center. The course winds along canyon walls and high cliffs, across fern covered creeks, and through tall native tree forests.

Registration is now available online by visiting [www.lakewayfop.org](http://www.lakewayfop.org) or by picking up an entry application at the Lakeway Activity Center and at the registration boxes at the entrances to City Park, The Canyonlands, Hamilton Greenbelt I and Hamilton Greenbelt II. Or register on event day between 8:00AM to 9:00AM. Commemorative T-Shirts will be available for \$15 with all proceeds from donations and sales going to the maintenance of the trail systems in Lakeway.

This is a great opportunity for runners and walkers, as well as families with children in strollers and dogs on leashes to enjoy an outing and meet other outdoor enthusiasts. For more information regarding Friends of the Parks or the Wilderness Run & Walk, please contact director & co-chair Sheryl Kelly at 512 997 8880. Hope to see you there!



[www.biglovecancercare.org](http://www.biglovecancercare.org)

## BIG LOVE CANCER CARE

Please help B.I.G. Love collect toys for the cancer clinic at Dell Children's Medical Center. We are so excited to partner with Peel, Inc. who have graciously opened their doors to help collect toys. Stop by Peel, Inc. in Lakeway at 308 Meadowlark St, Lakeway, TX 78734 to drop off items. If you have any questions please email Sunshine at: [sunshinecitko@biglovecancercare.org](mailto:sunshinecitko@biglovecancercare.org)

## 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 [lakeway@peelinc.com](mailto:lakeway@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).



# Around Lakeway

## Lakeway Municipal Utility District: A 'MUD' We Can All Be Proud Of!

When was the last time you thought about your water utility provider? In all likelihood, it was the last time you turned on a faucet and no water came out. Or, maybe it was the last time you paid your water bill. Perhaps it was the last time you had a leak and had to employ a plumber to fix the problem. If you are not thinking a lot about your water and wastewater provider, chances are they are doing a good job for you.

Lakeway Municipal Utility District (LMUD) provides Water, Wastewater, and/or Reuse Water to over 4,000 homes and businesses in the City of Lakeway. Depending on the season, anywhere from 2 to over 5 million gallons per day of fresh water are provided to our customers for drinking, bathing, irrigating, etc. With that kind of volume going to that many customers, it's pretty amazing we don't think about it more often!

Here are a few interesting facts about LMUD you may not be aware of:

- LMUD was established in 1972; we have been serving a large portion of the Lakeway area for over 40 years! Other Water and Wastewater providers service the remainder of the City of Lakeway and The Hills.
- TCEQ (Texas Commission on Environmental Quality, the governing body for all MUD's in Texas) recognizes LMUD as a premier organization and often uses LMUD as an example and model for other utilities.
- Our water has been recognized as the #1 drinking water in Texas, and

#3 in North America!

- We have received the Texas Comptroller Leadership Circle Award for Financial Transparency for the fourth year in a row! LMUD was the first Municipal Utility District to receive the award.
- All Board meetings are video recorded and posted on the LMUD website for public viewing. All committee meeting minutes are posted on the website as well.
- The LMUD Water Operations Office Received Gold Certification from LEED (Leadership in Energy and Environmental Design) for the energy saving and environmental friendly design.
- LMUD recently received a Platinum Level Certificate of Appreciation from the City of Lakeway for extensive and ongoing efforts to help mitigate wildfire risk in the City of Lakeway.
- Our credit rating with Standard and Poor's is AA-, the highest rating attained by any MUD in the State of Texas.
- We make full use of our water, without wasting! Virtually all of our Wastewater is processed through our plants and returned to customers as reuse water to be used for irrigation. None of our wastewater is returned to the lake. This means that we save on average 485,000 gallons daily from being pumped out of Lake Travis, in addition to the extra costs

*(Continued on Page 14)*



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# Around Lakeway

(Continued from Page 12)

that would be incurred to treat and deliver that water. That's about 177 million gallons per year of savings applicable to our precious supplies in the lake as well as our resulting water rates!

- Despite rising costs in every expense area, we have managed to reduce recurring real dollar expenses every year for the last 5 years! The only exception was in 2012 when we had the additional expense of purchasing the raw water barge from the LCRA (Lower Colorado River Authority), but our recurring expenses were still less than in 2011.
- We have managed to keep our tax rate level (or lower it) for the last 4 years in a row even with increased expenses.
- As of this date, we have replaced our old customer meters with updated electronic models at roughly 50% of our customer base. These new meters allow us to read the meters electronically, and give our customers hour by hour profiles of their usage in order to help detect areas of improvement. We hope to complete the installation of these new meters to all of our customers within the next 12 months.
- Our 5 member Board of Directors and 19 Committee Members meet monthly to lend their expertise to improving and guiding LMUD. All of these Lakeway residents serve with no compensation and donate their time willingly, providing great value to our organization.
- Our staff is available 24/7 to deal with emergencies; the Lakeway Police Department lends us a hand by contacting our "on-call" personnel

when needed.

- We have experienced drought conditions for the majority of the last 5 years; we had to enact "Stage 3" Water Restrictions (limiting irrigation of yards to once per week) in September of 2013, and remain in Stage 3 today. The Lakeway residents have been extremely supportive of the need for Stage 3. While we have had to issue a few warnings about off-cycle watering, we have not had to issue a single fine for continued abuse.
- Our Management team has 58 years LMUD management experience and 102 years of total management experience. Combined with the countless years of experience our Board and Committee members bring to the table, we are led by highly qualified seasoned veterans who are dedicated and focused on achieving our goals.

So, the next time you turn on the faucet, you might remember that "you are in good hands" (to borrow a phrase!). All of us at LMUD understand that we work for you, and it is our goal to keep you pleased with and proud of Lakeway MUD, your water service provider. Please feel free to contact us via our website, email, or phone call should you have any questions or suggestions. And, thanks to all for the tremendous cooperation you have afforded us through these trying drought conditions.

[www.LakewayMUD.org](http://www.LakewayMUD.org)

512-261-6222

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# First Friday SOUL FOOD

First Friday Soul Food is held the first Friday of each month, 12-1 PM, in the Great Hall of the Emmaus Parish Life Center, 1718 Lohmans Crossing in Lakeway. Each month's event features a light lunch and an inspiring guest speaker on topics of Catholic spirituality. A modest donation of \$20 per person is suggested to cover the cost of the lunch and guest speaker. Any additional proceeds will benefit Emmaus' Bright Horizons ministry for adults and their caregivers affected by dementia. Advance reservations are requested so sufficient food may be ordered. Open to anyone, Catholic or not, so invite a friend, neighbor, or family member! To register and for information on presenters and topics, visit [www.emmauslakeway.com/firstfriday](http://www.emmauslakeway.com/firstfriday).

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Dr. Robert J. Ondash, M.D.

### For more information, please visit

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# School News

## THANK YOU!

Lake Travis High School Theatre Arts Parents would like to thank all the sponsors who donated or funded our fund-raiser this year.

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- Little Greek Restaurant
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- PAIYH Dance Studio
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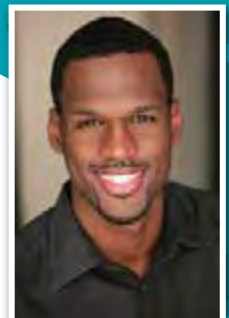
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# LTHS CVALETTES TO HOST JUNIOR CVALETTE DANCE CLINIC



The LTHS Cavalettes are well known in our community for their award winning half time performances and their annual Spring Show. They can also be seen around town as they volunteer on community service projects, participate in local parades adding LTHS spirit and make special appearances at community events.

The Cavalettes are now preparing to host their annual spring Junior Cavalette Dance Clinic. This clinic is an opportunity for kids from Kindergarten to 5th grade to have fun while learning a dance routine with the Cavalettes. The kids who participate in the clinic are also

invited to join the Cavalettes to perform on the BIG STAGE at their annual Spring Show!

This fundraising event is a wonderful opportunity for kids who love the Cavalettes and love to DANCE! The proceeds from this event go directly to support the Cavalettes and the Cavalette Senior Scholarship Fund.

This year the Junior Cavalette Dance Clinic will be held on Saturday April 12th from 9-noon. The cost is \$45 with advance registration and \$50 at the door. Learn more at [www.laketraviscavalettes.com](http://www.laketraviscavalettes.com) or register online at: [www.cavalettespringclinic2014.eventbrite.com](http://www.cavalettespringclinic2014.eventbrite.com)



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## RETIRE BETTER A LIFETIME OF INCOME

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**Q:** *What is the best way to use my 401k for income when I retire? - Tom, Lakeway*

**A:** This question is in the forefront of most everyone's mind as they enter into retirement. In order to understand the answer to this question, we need to gain some perspective on the situation causing this question to exist.

For many years, people were able to participate in company sponsored pension plans. When they retired, they were able to take this guaranteed pension without concerning themselves with how to actually invest the pension funds. This was done by the pension fund managers that were employed by the company you worked for. As you might guess, this was a costly system for employers to maintain. As a result, over the past couple of decades many employers began to replace pension plans with defined contribution plans ... 401k, 403b, TSA, etc. Many workers didn't realize the implications of this shift until many years later when they began to near retirement.

The burden of retirement income planning shifted to the individual and was no longer the responsibility of the company. Over the past 5 years, we watched this shift become a very harsh reality for many people who assumed they were planning for their retirement simply by making contributions to these plans. Reaching retirement with a large sum of money in your 401k does not mean that you have a retirement income plan ... it means you now have a responsibility to create a plan and you are on your own to determine the best way to guarantee you won't run out of money.

This leads us back to the question of how to position 401k assets to create a lifetime of security through a lifetime of income. Retirement income is a 3-legged stool consisting of social security, pensions, and retirement savings. Due to the demise of the company sponsored pension, this 3rd leg of the stool has been replaced by income

producing investments.

The first step in the retirement income planning process is to determine how to best maximize Social Security benefits. This is a lengthy discussion and will have to be covered separately. Assuming the best strategy for Social Security is implemented, you will then be able to see how much additional income is necessary to meet your desired level of income.

This leads to the next step which is structuring income producing assets to cover the gap in income. It is important to create this supplemental income using the least amount of retirement assets possible. By doing so, you have the opportunity to use your remaining funds for the purposes of accumulation, inflation hedging, healthcare costs, etc. While there are many different types of income investments, we are going to simplify the discussion down to two types ... guaranteed and non-guaranteed. Just like they sound, guaranteed income vehicles offer the security of income that will last a lifetime, much like the company pension. Non-guaranteed assets provide for dividend or interest income, but may not last for life, if market volatility and withdrawals reduce the account value to zero. The mix of guaranteed and non-guaranteed assets is going to be based on your individual risk tolerance and overall objectives.

As you can see there are many factors to take into consideration. It is of utmost importance that you structure your retirement income plan to provide income that will last a lifetime. This is possible, but requires a substantial level of diligence and advanced planning.

*If you would like further information on this topic or to receive a copy of our report on retirement income planning, please send your requests to the email below. As always, we are here to answer your pressing questions and concerns regarding retirement investment planning. Send your questions and information requests to [retirebetter@platinumwealthadvisory.com](mailto:retirebetter@platinumwealthadvisory.com).*



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# Business Section

## LAKEWAY MEN'S BREAKFAST CLUB

### MARCH 2014 PROGRAM SCHEDULE

#### MARCH 5, 2014

*Gage Paine, UT VP of student affairs*

#### MARCH 12, 2014

*Allison Matous, UT Professor*

Dead Man Walking: An Analysis of Last Statement Testimonies of Texas Inmates

#### MARCH 19, 2014

*Jeanne Casstevens Stachowiak, UT Professor*  
Retraining cells for breast cancer

#### MARCH 26, 2014

*Cindy Steward, Local Doctor*  
Health & Wealth in the current economy



*Meetings at the Lakeway Activity Center -  
Available to Men Residing in the Greater  
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*\$1 Continental Breakfast at 7:00 am.  
Speaker at 8:00 am.*

*No reservations necessary | No membership  
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**DATE:** Wednesday, April 30th

11:00 am Registration - 1:00 pm Start

**LOCATION:** Flintrock Falls Country Club

**FORMAT:** 4-person scramble

**COST:** \$165 per golfer\*

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