

THE BULLETIN

Belterra Community News

May 2014 Volume 8, Issue 5

News for the Residents of Belterra

DROWNING IS FAST AND SILENT

KEEP KIDS IN ARM'S REACH

It's May. And in Texas, May means backyard barbecues, pool parties and summer just around the corner. May also means National Water Safety Month and an opportunity to tell parents that drowning is the number 1 cause of accidental death for children under 5, yet it is PREVENTABLE! Last year, more than 82 Texas children lost their lives to a fatal drowning while many more survived a non-fatal drowning incident.

I am the Executive Director of Colin's Hope, a Texas water safety and drowning prevention nonprofit organization. 6 years ago, when my daughter Ella was 3, I didn't worry about drowning. She took swim lessons. We loved the pool, the lake and the beach. We spent long hot summer days keeping cool in the water. I worried about bike accidents and car accidents and falls from the monkey bars. Then, 4 year old Colin Holst drowned in a busy public pool with lifeguards on duty and family and friends close by. My daughter went to preschool with Colin. This was a wake up call that drowning could happen to my family too but I knew nothing about water safety. Thankfully, Colin's family turned their tragedy into triumph and formed Colin's Hope to raise water safety awareness to prevent children from drowning. Colin's Hope has accomplished so much already but the work is far from being done because children are still drowning quickly and silently in bath tubs, pools, open water, toilets and even buckets.

Water is NOT safe. Water will never be completely safe BUT there are simple things you can do and small behavior changes you can make that can help your family to be safeR around water. Read on and invest a few minutes of your time. Think about it--we take 20 seconds every time we get in the car to buckle our babies into car seats to keep them safeR. We spend countless minutes reminding our kid to put a helmet on before they pedal off to keep them safeR on bikes and scooters. We do these small behaviors over and over

because we know they can help prevent tragedies. Why wouldn't you also add layers of protection to prevent a water related accident?

Below are 10 simple things you can do NOW that will add water safety tools to your parenting toolbox (and to your pool bag) and help prevent your children from drowning.

- Take and share the Colin's Hope water safety quiz (<http://www.colinshope.org/quiz>), it could save a life!
- Talk to your kids about water safety and tell them to NEVER get in water without an adult Water Guardian (that's YOU or another adult).
- Understand that DROWNING is FAST and SILENT.
- Be a Water Guardian. Keep Kids in Arm's Reach when near, in and around water.
- Enroll in formal swim lessons and learn to swim.
- Ensure that your pool and your neighbors pools are fenced and have self latching/ locking gates.
- Weak and non-swimmers should wear a U.S. Coast Guard approved and properly fitted life jacket NOT water wings or floaties.
- Teach kids to stay away from pool drains to avoid entrapment.
- Learn CPR
- Visit www.colinshope.org and learn more water safety tips, volunteer or donate.

Please share this life saving water safety information with your friends and family as we prepare for another long, hot Texas summer. Together, we can achieve the vision of a world where children do not drown!

In the words of Colin Holst--Have the Best Day Ever!

*Alissa Magrum
Mom, Colin's Hope Executive Director,
Lover of Water, Water Safety Advocate*

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY911
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 Submissionsbelterra@peelinc.com
Advertising..... advertising@peelinc.com

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. 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.



NOT AVAILABLE ONLINE



FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

YOUR SUMMER STAYCATION DESTINATION

JOIN
by May 31st

SAVE
\$48

SPRINGS FAMILY YMCA

27216 Ranch Rd 12 South | 512.894.3309 | AustinYMCA.org

PROPERTY TAX SEASON IS HERE

The history of property taxes dates back at least as far as ancient Egypt. Thousands of years later, property taxes were enacted in Texas in order to support the new republic. The property tax system that Texans know today is vastly different from what it was even a few decades ago. The modern Texas Property Tax Code is full of complex details, most of which have little bearing on the average homeowner. However, there are a few key details that every property owner should know.

The Travis Central Appraisal District will be sending out Notices of Appraised Value in mid to late April. This notice contains important information worthy of review. Perhaps most significant is the appraised property's value for 2014. This figure is the appraisal district's opinion of property value as of January 1, 2014.

The appraisal district arrives at the appraised value using mass appraisal techniques, which is why it is unlikely that you have ever seen an employee of the district physically inspecting your house. These mass appraisal techniques, while widely accepted, often result in values that do not represent true market value, or values that are higher than those of similar properties. Homeowners can

successfully protest and lower their appraised values in either of the aforementioned scenarios.

Property owners should be keenly aware of the protest deadline. This deadline is generally May 31, but can vary based on the timing of weekends and the date that the appraisal district sends out notices. The protest deadline should be clearly stated within the Noticed of Appraised Value. If this deadline is missed, the opportunity to lower your 2014 tax burden is greatly reduced.

One of your most important rights as a taxpayer and landowner is the right to protest your property's appraised value every year. The early Texans that founded our great state would be astonished to learn that today, less than 20% of property owners protest their appraised values. If you fall in the 80% of individuals that do not protest, you owe it to yourself and the fighting spirit of Texas' founding fathers to reevaluate that decision this year when you receive your 2014 Notice of Appraised Value in the mail.

Want to lower your property taxes? Visit FiveStoneTax.com or call 512.833.5829. Five Stone Tax Advisers is Travis County's most successful property tax representation firm.

Champions Of Real Estate

Stronger Marketing | Faster Sales | Higher Returns

CALL US TODAY Find Out How Much Your home is REALLY Worth!



Denise Bodman
REALTOR®, CLHMS, CNE
DB@DeniseBodman.com
cell: 512.903.5129
fax: 512.220.7375



Kelli Pesses
Buyers Agent for
Denise Bodman, REALTOR®
Kelli@DeniseBodman.com
cell: 512.350.6339



Trusted . Respected . Connected

Representing Buyers and Sellers in Your Neighborhood



How To Find and Select An Attorney

Submitted by Patricia L. Brown | NO LEGAL ADVICE INTENDED.

Finding the right professional service provider, whether a doctor, dentist, lawyer, veterinarian, etc. can be challenging. Whether you relocated to a new area, or just finally have need for one of these services, there seems to be some discomfort, perhaps a premature buyers remorse, e.g. "What happens if I make a mistake"? The consequences of selecting the wrong professional to solve your particular problem are surely more troublesome than picking the wrong dry cleaner or restaurant. Furthermore, it can be difficult to assess the technical competence of professional service providers. If your dry cleaned suit is dirty, or the restaurant food is bad, you know it right away. If you get inappropriate legal advice, the implications may not emerge for months or years. The challenge of finding the right attorney can be compounded by the circumstances surrounding your need for an attorney. Such circumstances, whether it be a divorce, child support or custody, abuse, bankruptcy, etc. can cause anxiety and stress, which effect our decision-making capability. Attorneys must attend an accredited law school and pass the bar exam in the states in which they wish to practice. Given this common base level of training, how does one make a selection?

Ask family, friends, and colleagues for recommendations. Keep in mind law firms can range from one attorney to hundreds, and firms can handle a wide variety of legal disciplines and clients, none of which may be relevant to your particular need and circumstance. Be sure the recommendations you

follow are in the same area as your need.

Seek at least 10-15 years direct experience in the specific area of your need. The experience should also be regional in nature, in our case, central Texas, and particularly in the county in which you reside. Texas law is administered by Texas judges in your county of residence. Each judge and court has its own local idiosyncrasies and your chances of a favorable outcome are significantly enhanced if your attorney is intimately familiar with these idiosyncrasies, knows the judges, and is known by the judges. You do not want a rookie, at any price, gaining experience at your expense, in a matter which might affect the rest of your life.

Select an attorney who is located reasonably close to your residence. There are several reasons for this. First, as stated in #2, your attorney will be familiar with local judges, courts, and practices. Secondly, your attorney should be accessible to insure accurate communications in such vital manners. Having to drive an hour each way in heavy traffic to see your lawyer wastes times, causes unnecessary stress, and reduces communication.

Check local attorneys websites, read the attorneys biography (and his staffs), and look at their videos. Do you think you will feel comfortable with this person? Do they seem to have empathy for their clients? Then make your selection. If you are not comfortable after the first visit, leave, and go to your second choice.

Lic#TACLA28642E



www.climatemechanical.com

City of Austin rebates up to \$4300 & 0% financing for 60 months.

We are offering a clean and check energy savings agreement for only \$79.00

Here are a few benefits for having a energy saving agreement.

- Lower your electric bills
- Reduce the risk of major break downs
- Extend equipment life
- Discounted repairs and services
- **PEACE OF MIND**
- Residential and commercial air-conditioning repair and replacement
- Blown in attic insulation
- Duct repair and replacement
- Solar screens
- Weatherization
- Air purification systems

We also offer a free full City of Austin energy audit.

512.440.0123

Austin, Kyle, Buda, Manchaca, Sunset Valley, Westlake, Oak Hill

512.858.9595

Dripping Springs

Go Mitch Go Announces New Keep Fighting Run Festival 10k

Join the Go Mitch Go Foundation in the fight against childhood blood cancer by participating in the first annual Keep Fighting Run Festival 10k presented by Storm Guard of Austin, Saturday, May 3. All proceeds from the festival will go to the Go Mitch Go Foundation to support lifesaving cancer research.

Formally known as the Fighting Blood Cancers 5k, the Keep Fighting Run Festival is one of four annual events in Austin to offer a 10k distance race. The race will take place at John Gupton Stadium in Cedar Park, Texas, at 7 a.m. on Saturday, May 3, and will also feature a 5k and Kids K, and offer registration for both teams and individual runners.

Unlike the Fighting Blood Cancers 5k, which took place along the trail at Decker Lake, the Keep Fighting Run Festival will take place on a predominantly paved route making races accessible to runners of all ages and experience levels. The flat course also promises athletes the opportunity to set new personal records.

Once registered, all runners have the opportunity to fundraise for Go Mitch Go through a personal fundraising page provided by the foundation. All funds raised via these fundraising portals will support cancer research at the Leukemia and Lymphoma Society, the MIT David H. Koch Institute for Integrative Cancer Research and other partner organizations.

The Keep Fighting Run Festival is a USA Track and Field sanctioned event and will count toward all national runner rankings. Awards will be given for male and female overall winners, as well as male and female winners of first, second and third place in each age bracket. Corporate teams competing against each other will also be recognized for most money raised and most runners on a team. To learn more about the Go Mitch Go Foundation, visit www.gomitchgo.com. Find more information about the Keep Fighting Run Festival and register at www.gomitchgo.com/keep-fighting-run-festival.

ABOUT GO MITCH GO

The Go Mitch Go Foundation was founded in 2009 to honor the legacy of Mitchell Graham Whitaker, who lost his two-year battle with Acute Lymphocytic Leukemia at the age of 10 in 2007. Mitchell's last words, "Keep fighting," have become ingrained in the foundation which funds lifesaving cancer research by supporting endurance athletes as they train. Committed to finding a cure for childhood blood cancers, raising awareness and assisting families battling cancer, Go Mitch Go has raised almost \$900,000 since

2007 to fund cancer research through the Leukemia and Lymphoma Society and other partner organizations.



ADVERTISE
Your Business Here
Call 512.263.9181
for details.

www.peelinc.com

**GO GREEN
GO PAPERLESS**



Sign up to
get this
newsletter
in your
inbox! Visit
peelinc.com
for details.

We have a **CHALLENGE** for your **LEGO® enthusiast**



bricks 4 kidz
we learn, we build, we play with LEGO® Bricks

Our instructors lead kids through unique, hands-on learning workshops using LEGO® bricks, motors and remote controls.

Come explore at the **Circle C Community Center** or attend **DSISD camps at Rooster Springs!**

ARE YOU READY TO BUILD FUN!

Half-day camp sessions for kids aged 5-12
Register online before May 31 and **save \$20!**
Use promo code: **5344853CCD8EC**

2014 BRICKTASTIC CAMP THEMES:

- * Miners and Crafters
- * Digital Comic Creator
- * Bricks and Crafts... Just for GIRLS
- * Star Battles & Space Adventures
- * Stop-Motion Animation
- * Animal Brickology
- * Extreme Expedition
- ... AND MORE !

BRICKS 4 KIDZ CREATIVITY CENTER
A Great Place to Learn, Build & Play!
La Frontera Village
220 Sundance Pkwy, Suite 300
Round Rock, TX 78681
(512) 388-9003
Bricks4KidzATX

www.brickz4kidz.com/atx

BIRTHDAY PARTIES * AFTER SCHOOL * FIELD TRIPS * SCOUT WORKSHOPS

LEGO® is a registered trademark of the LEGO® Group of companies which does not sponsor, authorize or endorse these programs. © 2014 Bricks 4 Kidz

DON'T RELY SOLELY ON 'UNCLE SAM'S' HELP FOR RETIREMENT

This educational third-party article is provided as a courtesy by Laurie J. Sivik.

Twenty years ago, retirement was a time to look forward to and savor. But, today, we live in uncertain times. So, for most working adults, retirement has become very complex—requiring years of planning, a well-thought-out strategy, and a phase to be put off as much as possible.

We're living more years in retirement. Why? Company-sponsored pensions have all but become extinct. Thanks to medical advances and healthier lifestyles, people are living longer. In the early 20th century, life expectancy was 47.3 years vs. today's life span of nearly 79 years.¹ According to data from the Social Security Administration, a man who lives to 65 will live on average to age 84, while women of the same age should live to age 86.² Of course, this is good news but we need to be prepared for it.

The truth about Social Security. And if you believe that Social Security will be there to support you, think again. For retirees in 2013, if you retire at the full age of 66, your maximum monthly benefit is \$2,533³—not enough for many of you to live comfortably. While there are no easy solutions, life insurance can guarantee⁴ the protection of your loved ones and also supplement your retirement savings⁵ if the death benefit is no longer needed.

Leaving a legacy. Life insurance's primary purpose is to deliver death

benefit protection, which can provide a generally tax-free legacy to your loved ones. But permanent life insurance also carries "living" benefits. Your policy earns cash value that accumulates tax deferred. This means you do not pay taxes on any of the accumulation within the policy. Additionally, you can access that money generally tax-free through policy loans⁵. This cash value can be used to fund college expenses, a small business loan, or any other anticipated or unexpected event.

In addition to the death benefit protection, the cash value of permanent life insurance can also be used to supplement your retirement income. As such, it can be a vital piece of the complex puzzle of retirement planning.

¹ Centers for Disease Control and Prevention, "Deaths: Preliminary Data for 2011," Donna L. Hoyert, PhD, and Jiaquan Xu, MD, Oct. 10, 2012.

² <http://www.ssa.gov/planners/lifeexpectancy.htm>.

³ U.S. Social Security Administration, "Maximum Social Security Retirement Benefit," March 9, 2012.

⁴ Guarantees backed by the claims-paying ability of the issuer.

⁵ Loans against your policy accrue interest and decrease the death benefit and cash value by the amount of the outstanding loan and interest.

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

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.

A FOCUS ON PHYSICAL ACTIVITY *PATHWAY TO IMPROVED HEALTH*

By Concentra Urgent Care

Being physically active is one of the most important steps you can take to maintain or improve your health. When combined with eating a healthy

diet, regular exercise can substantially reduce your risk of chronic disease, prevent weight gain, and improve your overall level of physical and emotional fitness.

HOW MUCH PHYSICAL ACTIVITY DO I NEED?

The U.S. Department of Health & Human Services (HHS) has recently published several recommendations related to exercise:

1. Any physical activity is better than no physical activity
- Includes people with disabilities
 - Far outweighs the possibility of risk of injury or illness
2. Most health benefits occur with at least 150 minutes a week
- Both aerobic and muscle-strengthening are beneficial
3. For most people, additional benefits occur when
- You increase the intensity of your physical activity
 - You increase the frequency of your physical activity
 - You increase the duration of your physical activity

SHOULD OLDER ADULTS EXERCISE, TOO?

The same HHS guidelines apply, but older adults need to make sure that their fitness

level and any chronic conditions allow them to safely perform physical activity. For example, if an older adult is at risk of falling, he should do exercises that maintain or improve his balance.

WHAT IF I HAVE A CHRONIC MEDICAL CONDITION?

If you have a chronic medical condition, you should be under the care of a health care provider. It is important to consult your physician about the type and amount of physical activity appropriate for you.

HOW DO I GET STARTED?

The health benefits of physical activity far outweigh the risks and some activity is better than none. Persons who have not been diagnosed with a chronic condition (such as diabetes, heart disease, or osteoarthritis) and do not have symptoms (e.g., chest pain or pressure, dizziness, or joint pain) do not need to consult with a health care provider prior to starting an exercise program.



DROWNING IS FAST & SILENT KEEP KIDS IN ARM'S REACH



COLIN'S HOPE

WATER SAFETY TIPS AT
WWW.COLINSHOPE.ORG



May is National Water Safety Month

Ongoing: Volunteers needed to stuff & distribute water safety packets. info@colinshope.org

Ongoing: Colin's Hope Athlete Ambassadors needed. www.tinych.org/AthleteAmbassador

Now-June 21st: Donate \$30, get a free Schlitterbahn ticket! www.tinych.org/tickets

May 5th: Otter Spotter Day Storytime at Backwoods Austin from 10:30am-11:30am

Volunteer - Donate
COLINSHOPE.ORG



Take our Water Safety Quiz. www.colinshope.org/quiz/

Keep your children and families safer in, near and around all bodies of water.

LAYERS OF PROTECTION CAN PREVENT DROWNING



CONSTANT
 VISUAL
 SUPERVISION



LEARN
 TO
 SWIM



WEAR
 LIFE
 JACKETS



MULTIPLE
 BARRIERS
 TO WATER



KEEP BACKYARDS
 & BATHROOMS
 SAFER



CHECK POOL
 & HOT TUB
 FIRST



STAY AWAY
 FROM
 DRAINS



BE SAFER
 AT THE
 BEACH



LEARN CPR
 & REFRESH
 SKILLS YEARLY