



The VOICE

A Newsletter for the
Residents of Teravista

Volume 4, Issue 5

May 2014

ROUND ROCK NEW NEIGHBORS

WOMEN WELCOMING WOMEN FOR FUN & FRIENDSHIP SINCE 1978

Call us about our next luncheon to be held May 14th from 10:15am – 1:00pm

June through August we will have our Summer Coffees in Members Homes

Members Also Enjoy: Lunch Bunch, Canasta, Movies, Mah Jongg, Walk & Talk,
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Whether you are new or lived here for years, WE WELCOME YOU!

Visit our website www.RRNewNeighbors.org.

For more information & a Newsletter, call Pam at 512-487-8249.

Don't rely solely on 'Uncle Sam's' help for retirement.

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 \$2,533—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.

(continued on page 4)

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

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BIRTHDAY PARTIES * AFTER SCHOOL * FIELD TRIPS * SCOUT WORKSHOPS

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Uncle Sam (continued on page 4)

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.

DROWNING IS FAST AND SILENT. KEEP KIDS IN ARM'S REACH.

It's May. And in Texas, May means backyard barbeques, 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

(Continued on Page 4)

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THE VOICE

Drowning (Continued from Page 3)

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.

1. Take and share the Colin's Hope water safety quiz (<http://www.colinshope.org/quiz>), it could save a life!

2. 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).

3. Understand that DROWNING is FAST and SILENT.

4. Be a Water Guardian. Keep Kids in Arm's Reach when near, in and around water.

5. Enroll in formal swim lessons and learn to swim.

6. Ensure that your pool and your neighbors pools are fenced and have self latching/ locking gates.

7. Weak and non-swimmers should wear a U.S. Coast Guard approved and properly fitted life jacket NOT water wings or floaties.

8. Teach kids to stay away from pool drains to avoid entrapment.

9. Learn CPR

10. 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

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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.

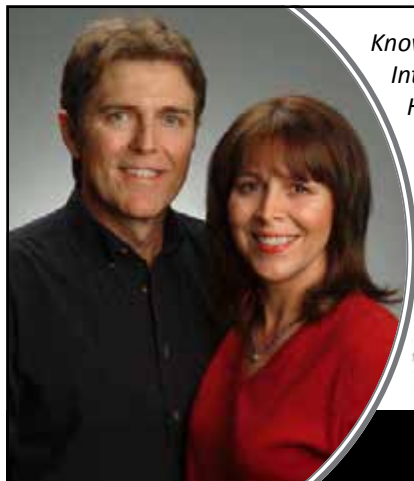
The appraisal district arrives at the appraised value using mass appraisal techniques, which is why it is unlikely that you have ever seen an employee of the district physically inspecting your house. These mass appraisal techniques, while widely accepted, often result in values that do not represent 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.



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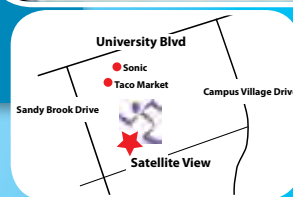
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May is National Water Safety Month

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

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



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