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ARTICLE INFO

The Bee Cave Messenger is mailed monthly to all Bee Cave area 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 Bee Cave Messenger please email it to <u>beecave@peelinc.com</u>. The deadline is the 15th of the month prior to the issue.

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To view other photos submitted please visit www.PEELinc.com/ BeeCave, and view any of the past newsletters.

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Ambulance	911
Police Department	14-7590
Sheriff – Non-Emergency	74-0845
Travis County ESD No.6/Lake Travis Fire Rescue	
Administration Office512-2	66-2533
Travis County Animal Control512-9	72-6060

SCHOOLS

Lake Travis ISD	512-533-6000
Lake Travis High School	512-533-6100
Lake Travis Middle School	
Lake Travis Elementary	512-533-6300
Hudson Bend Middle School	
Lake Pointe Elementary	512-533-6500
Lakeway Elementary	
Serene Hills Elementary	
Bee Cave Elementary	

UTILITIES

Travis County WCID # 17	
Lakeway MUD	
Hurst Creek MUD	
Austin Energy	
Pedernales Electric	
Texas Gas Service	
Custom Service	1-800-700-2443
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New Service	1-800-464-7928
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Billing	
Time Warner Cable	
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OTHER NUMBERS

Bee Cave City Hall	
Bee Cave Library	
Municipal Court	
Lake Travis Postal Office	
City of Bee Cave	

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Lake Travis Fire Rescue District No. 6 benefits from a public education trailer and 14 cases of kids fire hats, worth more than \$11,100. The trailer will assist the department's Safety Squad in hauling sound equipment, sets and supplies to and from elementary schools so that they can continue to provide fire safety educational programs to children in their community.



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Area Golfer Aces 5 Holes in One Year



One of the hardest feats in sports is shooting a hole-in-one. It is said to require copious amounts of both skill and luck. Odds for an amateur golfer are listed as 12,500:1 according to Golf Digest. Such was a golfer's dream- come-true for Glen "Vato" Wertz of Briarcliff, Texas. Amazingly, he achieved this not once, but five separate times from July 2013 to April 2014 at Willie Nelson's Pedernales Cut 'N Putt Golf Course in Briarcliff. This number doesn't even include Wertz's original hole in one made back in February of 2010 giving him a lifetime total of six aces. According to statistics provided by the National Hole-in-One Registry, of the estimated 450 million rounds of golf played each year, only 1% of players make a hole-in-one, and of that select group, only 9% make three or more aces in a year. If you do the math, lucky golfer Wertz had a greater chance of being struck by lightning than getting five aces in a span of ten months. Maybe Glen and other local avid golfers have something in their favor as Texas is listed as one of the two most prevalent states for acing a hole, tying only with California. It also helps that the laid back Willie Nelson vibe of the Pedernales Cut 'N Putt calls Wertz and his local friends to play nearly every day, a fact experts say increases a golfers chance of sinking that elusive hole-in-one. But five in one year-let's face it folks- even at this course the achievement is legendary. It's just, as Willie would say, "Crazy!" As for sinking another, Wertz says, "Just wait and see. I've got some more coming."

Fun Upcoming Events at Bee Cave Public Library

Bee Cave Public Library is offering a wide variety of programming for families, teens and adults throughout February and March. All events are free and open to the public, although some are better suited for adults or teens. For detailed information about specific events, call the library at 512.767.6626 or visit the library Facebook page for updates: https://www.facebook.com/pages/Bee-Cave-Public-Library/113537778676684

June 7, 10 a.m.-5:00 p.m. "Summer Reading Kick-Off Party!"

Kids, teens, and adults—sign up for summer reading and get your FREE book tote! Decorate your tote and send us photos as you take it with you this summer. Kids, read 500 minutes, and get your poster on the library wall! Teens and adults, you get totes, too! Read and enter drawings for fabulous prizes.

June 13, 10:30-11:00 a.m. "Meet a Dairy Cow"

Mooooooo! Come to the library and meet a real live cow at the SOUTHWEST DAIRY FARMERS MOBILE DAIRY CLASSROOM. Learn all about where ouR milk comes from and all about the dairy process. Great for all ages.

June 17, 2-4:00 p.m. "Craft Day Open House" Stop by the library sometime between 2-4:00 to spend an afternoon making something new. All materials are provided. Just bring along your creativity! Great for all ages.

June 18, 2-3:00 p.m. "Build Lab for Tweens"

Get ready to use science to build some crazy cool things. Come to the library to learn how learn all about building catapults and marshmallow domes. For grades 3-6.

June 25, 2-3:00 p.m. "Icky Science for Kids" What do you think a hatched tarantula egg would feel like? Come ready to get your hands dirty and learn all kinds of icky facts at this afternoon program. For grades K-2.

June 28, 10:30-11:30 a.m. "Wild Goose Chase Theatre" Visiting from Nashville, A WILD GOOSE CHASE! takes audience members to a world filled with dancing pants, mischievous spaceships, adventurous meatballs, and many more whimsical images. Poetry springs hilariously to life as soon as MARK SANDBANK's shadow puppets hit the screen! Great for all ages!

July 8, 2-3:00 p.m. "Texas Dinosaurs Rock" DINOSAURS ROCK is a participatory presentation with fossils and fossil replicas. Some children will even be selected from the audience to assist as our expert WALT WHITTINGTON shares stories about the exhibits. Following the presentation, children get the opportunity to dig for three fossil and/or mineral specimens to take home for their own collection. Grades 1 and up!

July 9, 2-3:00 p.m. "MythBusters for Teens"

Were you born to hate broccoli? Is the 5 second rule actually true? Join us as we test out the myths that teens from our own TAB have submitted –you may be surprised at the answers... For grades 7-12.

Visit the library website www.beecavetexas.gov for more information or call 512.767.6620. Bee Cave Public Library is located in the Hill Country Galleria, at the intersection of Highway 71, Ranch Road 620 and Bee Cave Road (FM 2244).



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Around Bee Cave

"Fizz, Boom, Read!" at Bee Cave Public Library This Summer







Bee Cave Public Library's summer reading theme this year is "Fizz, Boom, Read!" The library will offer two months of messy, fun science activities for a variety of ages from preschool through teen. Several family programs offered are suitable for all ages. "Kick off is set for Saturday, June 7th," said Library Director Barbara Hathaway. "We're trying something very different this year and offering everyone a special book bag just for signing up. The idea is for kids and adults alike to decorate and personalize their tote, take it with them wherever they read this summer, and send us a photo. Tag your photo #beecavesummer14 and share it on Facebook, Twitter or Instagram!"

As in past years, young readers are invited to keep a log of the minutes spent reading. Children who read at least 500 minutes will have their photo taken for a personalized poster that will hang on the library wall throughout the summer. "We've upped the ante this year from 400 to 500 minutes because our kids are such great readers!" Children who read at least 1,000 minutes will get their name entered into a drawing for some fabulous grand prizes including gift certificates and an e-reader. For each additional 500 minutes logged, their name will be entered again. If the kids read an aggregate of a half million minutes, "Dr. Readsalot" will be on staff at the library for the first week of August in full "mad scientist" costume!

For adults and teens, book review tickets will be available again. "The idea is simple," said Hathaway. "Read a book, write a one-sentence review, and enter a drawing for the prize of your choice. The more you read, the more chances to win!" Prizes are donated by the Friends of the Library and by local merchants such as James Avery, fab'rik, Maudie's Tex-Mex, VERTS Kabob, WhichWich, and more.

Sponsors for this year's Summer Reading Program include the Shops at the Galleria, Bee Well Pediatrics, Bright Horizons Early Education & Preschool, and Rigby Advanced Dental. Partners include A+ Federal Credit Union, Avanti Hills Apartments, Bristol Family Eyecare, Broadway Bank, Huntington Learning Center, Learning Express Toys, Lupine Lane, and PAIYH Dance Studios. "Donations from these sponsors and partners help underwrite the prizes and programs we are able to offer, and we are so grateful that our local business community recognizes and supports our mission here at the library," added Hathaway.

Visit the library website at www.beecavetexas.gov for information about all library activities and programs, or call (512) 767-6620. Bee Cave Public Library is located in the Hill Country Galleria, at the intersection on Highway 71, Ranch Road 620 and Bee Cave Road (FM 2244). All events are free and open to the public. Recommended ages are listed on the calendar.



Around Bee Cave

Sunburn is caused from over-exposure to the harmful ultraviolet rays of

the sun. While the symptoms (such as red skin that is painful to the touch)

are usually temporary, the skin damage is often permanent and can cause

serious long-term health effects, including skin cancer, pigmentation and

premature aging. In addition to the skin, eyes can get burned from sun exposure; sunburned eyes turn red, dry, and painful, and can feel gritty.

Sunburn results when the amount of exposure to the sun or other

ultraviolet light source exceeds the ability of the body's protective pigment,

melanin, to protect the skin. Sunburn in a very light-skinned person may

occur in less than 15 minutes of midday sun exposure, while a dark skinned

Sunlight contains an invisible form of radiation called ultraviolet (UV)

rays. UV A and possibly UV B can harm skin, connective tissue and

increase risk for developing skin cancer. Certain drugs such as some blood

pressure medication, antibiotics and nonsteroidal anti-inflammatory drugs

SYMPTOMS

full effect to your skin may not appear for 24 hours or longer. Possible

The first signs of a sunburn may not appear for a few hours. The

increase sensitivity to sunlight and the risk of getting sunburn.

person may tolerate the same exposure for hours.

symptoms include:

A FOCUS ON SUNBURN Protect Your Skin From Our Powerful Sun

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- Red, tender skin that is warm to touch. (1st degree burn)
- Blisters that develop hours to days later. (2nd degree burn)
- Severe reactions (sometimes called "sun poisoning"), including fever, chills, nausea, or rash.
- Skin peeling on sunburned areas several days after the sunburn. *FIRST AID*
- Try taking a cool bath or shower. Or place wet, cold wash cloths on the burn for 10 to 15 minutes, several times a day. You can mix baking soda in the water to help relieve the pain. Small children may become easily chilled, so keep the water tepid.
- Apply a soothing lotion to the skin.
- Aloe gel is a common household remedy for sunburns. Aloe contains active compounds that help stop pain and inflammation of the skin.
- Over-the-counter steroid cream can also be applied several times a day.
- Over-the-counter pain medication, such as nonsteroidal antiinflammatory drugs, or NSAIDs, including aspirin, may be helpful, and are excellent for reducing burn inflammation whereas Tylenol only reduces pain, not the burn itself.

For more information, check out: www.cdc.gov/niosh/topics/ uvradiation.





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Bee Cave Public Library Summer Reading 2014

#beecavesummer14

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512.767.6620

library@beecavetexas.gov

June 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7 Kick-off Party Sign Up & Get Your Tote
8	FIZZ	10	11 Rube Goldberg for Teens 2:00 (grades 6-12)	12	13 Mobile Dairy 10:30 am Meet a Live Cow!	14
15	16	¹⁷ Craft Day Open House 2 - 4 pm All Ages	18 Build Lab for Tweens 2:00 (grades 3-5)	19	20	21
22	23	24	25 Icky Science for Kids 2:00 (grades K-2)	26		28 Wild Goose Chase Theatre 10:30 am All Ages
29	30	Log the minutes you read or listen to a book every day! Read 500 minutes to add your poster to our "Wall of Fame!" Read 1,000 minutes to enter a drawing for our grand prizes!				

July 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
E	ADI	1	2	3	4 Happy Fourth! Library Closed	5 Happy Fourth! Library closed
6		8 Dinos Rock! 2:00 (ages 5 & up)	9 Mythbusters! for Teens 2:00 (grades 6-12)	10	11	12
13	14	15	16Grossology! for Tweens 2:00 (grades 3-5)	Star Party 8-10 p @ Old Bee Cave School House	18	19
20	21	22 Buzz w/ Bees I 1:00 OR 1:30 (Ages 6 up)	- • •		25	26 Last Day to Turn in Reading Logs!
27	28	29 Last Day to Turn in Raffle Tickets!	30	31	August I	2 Wrap Up Party w/Lucas Miller 2:00 pm All Ages

Questions? Email library@beecavetexas.gov or call us at 512.767.6620.

Raising Remarkable Young Men: Spirit In The Hills Lutheran Church

Spirit In The Hills Lutheran Church, located at 3001 R O Drive in Falls. The first service took place at the Briarcliff Community Center on April preparation area. 6, 2008 with 25 people in attendance. By 2014 there are about 100 people in the faith community including a devoted contingent of youth. One of historical area of the Girl Scout Camp in Spicewood including signage and the remarkable things about this church is the dedication and involvement explanation. of EVERYONE in the activities and spiritual development of the youth. Although we are small....WEARE MIGHTY! There are 19 youth members planning and coordinating an outdoor worship space (March 2014). including 9 young men all of whom are involved in Scouts or Band and in many cases both. It is remarkable that of the 7 young men involved in begin in the Fall of 2014. Scouting, all are either currently Eagle Scouts or are working on a project to complete the requirements for the Eagle Scout rank. Statistics (from a at the Lakeway Church in Lakeway. Boy Scouts of America Survey) indicate that for every100 Boy Scouts only 2 will make it to Eagle. And yet Spirit In the Hills has a remarkable 7 out participated in their HS Band Program. In addition to the Scouts, there are of 7 involved! To meet a few:

Carl is currently in college at Sul Ross in Alpine, Texas but maintains active membership at Spirit In The Hills. He received the rank of Eagle in 2011. His project was to build 2 raised planter garden at Emmaus.

in the Church office.

Austin is currently at Texas A&M remains involved at the church when Spicewood Texas, is a joint MISSION of the ELCA, Shepherd OF The Hills he is at home. He received his Eagle in 2012 after completing his project Lutheran Church in West Lake and St. Peters Lutheran Church in Marble of building a parament cabinet (housing church linens) and a communion

Chris became an Eagle in Februry, 2014. His project was to restore an

Matthew is candidating for Eagle and has completed his project of designing,

Lance is currently developing his plan for his project which is projected to

Eric has just submitted his proposal to develop an outdoor worship path

The second remarkable thing is that many of these young men also 3 other young men that are involved in music playing both in their school programs and enhancing the worship experience with their music.

So...looking at the young men at Spirit In The Hills, who is left? Who is not involved? NO ONE! Every young man at Spirit In The Hills is Zach received his Eagle Fall of 2011 after completing his cabinetry project an integral part of the ministry. And the adults support and revel in their involvement both in the worship space and beyond!

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Augustus James' Mom, Primrose Parent

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New Bee Cave Elementary School Principal!

Dear Bee Cave Elementary School Parents and Guardians,

After a highly-competitive interview process that began with reviewing more than 80 employment applications, I am pleased to reasons. First, a transition is a great opportunity for staff to work in announce the selection of Deanna McParland as the new principal tandem with its new principal to define common goals and objectives of Bee Cave Elementary School, effective July 1.

serves as the principal of Kocurek Elementary School in the Austin and staff. Lastly, and perhaps most importantly, parental involvement Independent School District. She began her career in education in is critical to a successful transition. I hope you will join me in offering 2001 as a third grade teacher followed by administrative positions your support of Mrs. McParland as she begins a transition that will including math facilitator, middle school assistant principal and take Bee Cave Elementary to greater heights. We will coordinate elementary school assistant principal in the Leander and Austin school with the BCE PTO and Mrs. McParland to schedule an event for the districts. Mrs. McParland earned Bachelor and Master of Science students, parents, and community to meet her in August. degrees in education, both from The University of Texas. She and her husband David reside in Bee Cave with their son, Travis.

Mrs. McParland will replace Janie Braxdale who announced her retirement from Lake Travis ISD earlier this spring. I want to take this moment to thank Mrs. Braxdale for her contributions during

her nine-year tenure as principal of Bee Cave Elementary School.

Transitions in campus leadership are important for a number of that will best serve students. It also provides opportunities to A native of Baytown in East Texas, Mrs. McParland presently strengthen school-community partnerships to best support students

Please help me extend a warm, Lake Travis ISD welcome to Mrs. McParland as she begins her tenure as a member of the Bobcat family.

Brad Lancaster, Ed.D., Superintendent of Schools

Sincerely,



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MCCOMBS PROPERTIES HAL JONES

Sports

LAKEWAY, LTYA, COUNTY SPEARHEAD NEW YOUTH SPORTS FACILITY

A new 70-acre multi-sport, multi-field venture could turn families' dreams into reality as the City of Lakeway, Lake Travis Youth Association and Travis County address the growing demand for youth sports facilities.

The multimillion dollar site under consideration is on Bee Creek Road near the new Lake Travis Middle School in Lakeway.

Because the proposal is in its preliminary stages, the exact number of fields and courts is to be determined. Based upon fund-raising, the facility could feature 12 ball fields, six soccer fields, a football field and two indoor basketball courts, according to LTYA Vice President Glenn Smith.



City of Lakeway Lakeway Mayor Dave DeOme, center, celebrates with Lake Travis Youth Association Vice President Glenn Smith, right, and Executive Director Scott Cook after presenting a public-private partnership at LTYA's annual membership meeting Tuesday to develop a 70-acre multimillion dollar sports complex on Bee Creek Road in Lakeway.

It is my opinion that Travis County will have our next bond election in the fall of 2014 or the spring of 2015."

LTYA, a privately funded, not-for-profit organization that serves more than 4,500 youth, would manage and maintain the facilities and have first rights to field use.

"We at LTYA are very proud and honored to work with the City of Lakeway and Travis County in building a new sports complex for the children of the Lake Travis area," Smith said. "We are growing at a rapid rate, and LTYA does not have the space

Lakeway Mayor Dave

DeOme said the public-private partnership could be finalized within the next 30 days to meet a need expressed by young families and grandparents alike.

"This first-class venue would clearly meet Lakeway's objective of continuing to improve the quality of life for its residents," DeOme said. "There's a sizeable number of kids from Lakeway who are participating in LTYA's athletic programs, and it's important for the city to be able to support that activity."

To fund the project, the City of Lakeway would put a bond before voters in a special election this November for the purchase of the land, which the city would own. Precinct 3 Travis County Commissioner Gerald Daugherty said he would lobby to include \$3 million to \$4 million for the complex in the county's next bond package that could finance improvements such as ball fields, courts, concession stands, restrooms and parking lots.

"I am totally supportive of promoting Travis County to help find money to assist — along with other entities — LTYA's efforts in building additional facilities," Daugherty said. "This money would most likely come from funds that would have to be voter approved. for the additional kids we expect in our program in the next year, much less the next 10 years. This new complex will enable us to satisfy our commitment to create great memories for all the kids and families of our Lake Travis community."

In the next few months, LTYA will start a \$4 million to \$5 million capital campaign that would go toward the complex' infrastructure, Smith said.

"We will need help from the entire Lake Travis community to make this new 'Field of Dream' come true, but we now see the light at the end of the tunnel with a plan to get this accomplished," Smith said.

Proceeds from the sale of LTYA's Field of Dreams in Bee Cave would go toward the proposed Lakeway complex, but DeOme said the new facility is not contingent upon that transaction.

"The membership of LTYA has grown so much that it has put such a demand on that much smaller facility in Bee Cave that the quality of the experience there has diminished," he explained. "The size of this property in Lakeway and the number of new fields will be a significant improvement over what is available in the area today."

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Sports



LTYA is a privately funded, not-for-profit organization founded in 1978 to provide safe, fun, friendly and affordable recreational opportunities for the youth of Lake Travis. Today, we serve over 4,500 youth in our 9 sports programs and activities annually and we need your support.

Providing positive and safe sports for all children that teach basic values they can count on in their lives. We know how important the youth sports experience is for the children and that is the reason we teach the importance of teamwork, cooperation and hard work.

Register online at www.LTYA.net 512.261.1900

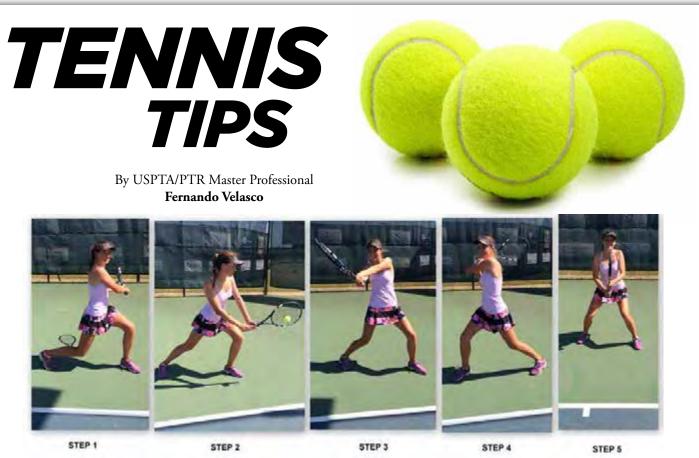






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The Modern Game: The Top Spin Backhand

In previous newsletters, I offered tips on how to execute the basic strokes for players who are just beginning to play tennis or who want to resume playing. I am now offering suggestions on how to play the "modern" game mostly geared towards players who are happy with hitting the ball over the net and controlling the point with consistency. These players may be already playing for leagues or tournaments and are looking for more "weapons" on the court. In this issue, I will offer instructions on how to execute the Top Spin Backhand. This shot is used when a player is presently hitting the ball long and out. The ball will be aimed high over the net and hit with power. The ball will have a "top spin" so that when the ball hits the court, it will take a big hop, forcing the opponent to fall back close to the fence, or to hit the ball on the rise.

In the illustrations, Tyler Duncum, one of the top players of the Grey Rock Tennis Academy, shows the proper technique to execute this stroke. Tyler is coached by the Director of the Tennis Academy, Darin Pleasant. This shot can also be executed from the service line as an "approach shot" to the net.

Step 1: The Back Swing: When Tyler is pulled wide to her backhand, she makes a quick turn of her upper body and takes her racket back. The head of the racket is now at waist height, her shoulders are turned, the left hand holding the racket, and her right hand changing to the "continental grip". She has loaded her left hip to help her drive her weight forward. Her left grip is relaxed and her wrist is "laid back" to allow maximum point of contact.

Step 2: The Point of Contact: The success of a top spin shot is keeping the ball on the strings going from low to high in a 30 degree angle and accelerating the racket head around the outside of the ball. Tyler started the swing high and "looped" it to allow the head of the racket to drop down. She will be brushing around the outside of the ball as she makes contact with it. Her right shoulder is almost opening and her weight has now been shifted toward the front.

Step 3: The Follow Through: In order to get maximum control and power, Tyler is keeping her left arm almost straight as she extends through the shot. She has "snapped" her left wrist and her right hand helps with the stability and power. She has now allows her left side to transfer forward towards the net.

Step 4: The Finish: Tyler's upper body acceleration is creating a high finish over her right shoulder. Her legs are already in position to recover back towards the middle of the court.

Step 5: The Ready Position: Once Tyler returns the ball to her opponent, she goes back home (towards the center of the court), to be ready for the next shot. Her knees are slightly flexed, she is in a good athletic stance and her eyes are focused on the oncoming ball.

Look in the next Newsletter for: "The Modern Game: The Forehand Approach Forehand Volley"

News You Can Use

STORM DRAINS *are everyone's responsibility*

Deborah S. Gernes



Throughout your neighborhood, storm drains control and divert rain water away from the street through large underground drain pipes to outfalls normally located at the back of properties in green spaces. As water exits the outfall, nature guides the rain water to storm water ponds, then back to our water shed and into Lake Travis or Lake Austin. Lake Travis is the source of WCID 17's drinking water.

If there are contaminants in the water that enters storm drains, then they too will be washed into local waterways. Take note of curbs and gutters near your home or business. If they are present, they likely lead to a storm drain nearby. They will transport anything that is washed or dumped into them from nearby properties, such as your yard or the street, into a nearby waterway.

It is NOT okay to dump leaves and lawn clippings into storm drains. Storm drains are there to prevent flooding of streets and homes; if drains are clogged with leaves and grass, damage to homes can occur during a rain event. When grass and leaves are dumped into drains, they quickly clump and solidify - especially in dry periods such as we are in now. They will not simply be "washed away." Remember, leaves and trash should be kept out of storm drains.

TAKE ACTION! ONLY RAIN IN THE DRAIN!

- Don't dump anything down storm drains;
- If you see someone doing this, stop them and explain why;
- Don't plant trees near storm drain outfalls water seeking roots will infiltrate them quickly and often block the outfall completely;
- Rake It! Leaves and yard trimmings need to be raked and bagged for pick up by the trash company;
- Sweep It! Extra fertilizer, grass clippings, dirt in the driveway don't hose it into the drain; and
- NEVER dump oil, chemicals, pet waste or any other material into a storm drain.



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RETIRE BETTER - A LIFETIME OF INCOME WITH JOSH STIVERS

Q: What is a "Fiduciary"?

A: When most people visit with their financial advisor, they assume that he or she is giving advice based on your best interests. After all, this is your life's savings we are talking about. Shouldn't you be able to assume in meeting with a financial advisor regarding planning with your money that it is a given that this financial professional has your needs front and center?

As it turns out, the unfortunate answer is that the financial services industry is more of a caveat emptor (buyer beware) environment. What's going on here?

In the financial industry there are two general types of advisors – those who are "fiduciaries" and those who are not. It is of the utmost importance for you to understand the difference between the two.

By definition, a fiduciary is a person legally appointed and authorized to hold assets in trust for another person, and manage the assets for the benefit of the other person. Put simply, a fiduciary is exactly what you would expect from your financial advisor. A fiduciary is required to always place your needs first and share any conflicts of interest with you. They always place your interests before their own.

However, this is the minority of advisors. The majority are not fiduciaries, and for them, hidden conflicts of interests abound.

Here's a good way to compare the two.

Let's imagine that you should have a certain amount of money in a growth mutual fund as part of your portfolio. A fiduciary would do what you would expect. They would compare all the growth funds out there to find the very best one for your circumstances. But remember, that's the minority

The majority of advisors will put you in a growth fund that is on their company's "preferred list". This list is made up of the fund companies that pay extra money to the advisor and the company that advisor works for. Is it the best fund for you? Probably not. But does it pay the most to your advisor and their firm? You bet.

Is this arrangement a conflict of interest? Of course it is. The advisor puts their interests in front of yours, it happens every day, and many American don't realize it.

If you apply this small example to your entire portfolio, you can just imagine how many little issues like this can blossom into a number of portfolio inefficiencies.

Of course, we at Platinum Wealth Advisory are fiduciaries. We are focused on building a plan with you that is best for your financial future- not my future and certainly not a plan that is based on a "preferred list". If you would like to visit with us to review your retirement planning, give us a call at 512-369-3817.

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



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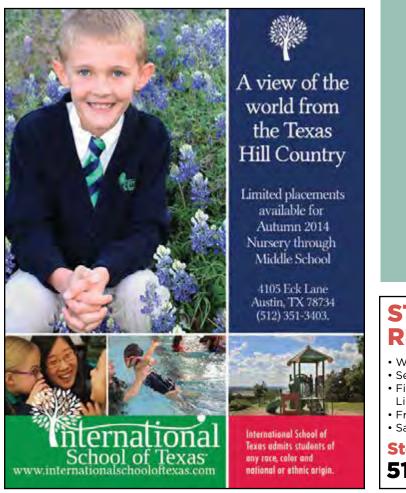
A NEW CHURCH is being formed in the Lake Travis area to celebrate God's grace, mercy, and love; and serve the Lake Travis community. For more information contact the Rev. Paul Johnson at pjohnson@epicenter.org or 512-695-2803.

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