

Letter from THE EDITOR

I hope you all enjoyed your summer break and vacations. By now most of us have settled back into the school routine, kids (and parents) are less cranky about waking up before 7AM, and we're all wondering when the cooler fall weather will return (hint: probably not as soon as we'd hope).

Along with the start of school, many of our kids have already started practice for most fall sports, with first games right around the corner. We'd love to publish pictures of your young athletes doing what they do best. So if you've got a great action shot, a pic of the team, or anything related to their sports please send them our way.

Speaking of fall sports – football season is finally here! Preseasons are winding down, and both college and NFL games are starting within a week or two, respectively. College games kick off this Thursday, and the defending Super Bowl champion New England Patriots host the Pittsburgh Steelers on Sept 10th. Should be a great game.

For those of us that enjoy the outdoors, football season and school starting also signals the arrival of dove hunting here in Central Texas (dove season starts Sept 1st in the Austin area). I can honestly say I was not prepared for how much of a family sport dove hunting is in Texas. I've been hunting with Grandparents, little kids, and everyone in between, and it has always been a great time. I can't imagine a time I wouldn't want to

have family and friends with me while dove hunting. If you're so inclined, I recommend that you try it out. Be aware there are legal and safety requirements besides the obvious shotgun and shooting accessories. A quick search for "Texas Parks and Wildlife regulations" should get you headed in the right direction. I'm happy to help if you have additional questions, or aren't sure what you need to do.

Finally, I could use some volunteers to help with some stories and content for this Newsletter. There's (quite obviously) no formal experience required, and it's a great opportunity for you to express your creativity, and show others what interests you. I'd love to see some of our neighborhood kids submit articles, too. I know it's almost like homework, but if they just want to put together a few sentences or a paragraph about something that they're excited about that'll work, too.

I hope you all enjoy the Labor Day holiday, watching football, and getting back into the groove of things in our outstanding community.

See you 'round the Creek!

Jon Stine
Editor/Contributor
rockycreeknews@gmail.com
As always, if you would like to be a contributor for this
newsletter, please let me know.

IMPORTANT NUMBERS

EMERGENCY NUMBERS		
EMERGENCY	911	
Fire		
Ambulance		
Police Department		
Sheriff – Non-Emergency	512-974-0845	
Travis County ESD No.6/Lake Travis Fire Rescue		
Administration Office		
Travis County Animal Control	512-972-6060	
,,		
SCHOOLS		
Lake Travis ISD	512-533-6000	
Lake Travis High School	512-533-6100	
Lake Travis Middle School	512-533-6200	
Bee Cave Elementary	512-533-6250	
UTILITIES	512 2/6 2/22	
West Travis County PUA (Water)		
Pedernales Electric		
Alliant Gas (Prophane)	866-/64-0283	
AT&T	1 000 /// 5000	
New Service		
Repair	1-800-246-8464	
Billing		
IESI (Garbage & Recycling)		
Travis County Hazardous Waste	512-9/4-4343	
OTHER NUMBERS		
Bee Cave City Hall	512-767-6600	
Bee Cave Library		
Municipal Court		
Lake Travis Postal Office		
City of Bee Cavew		
City of Dec Cave	WW.Deceavetexas.com	

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ARTICLE INFO

The Rocky Creek Connection is mailed monthly to all Rocky Creek residents. Residents, community groups, churches, etc. are welcome to submit 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

If you have an article of interest to the community please submit to rockycreek@peelinc.com by the 15th of the month. The newsletter can also be viewed online at www.PEELinc.com.

OUTBACK CAMP OUT!

- The Rocky Creek HOA will be hosting an Outback Camp Out in the next couple weeks. Hopefully the hot weather will let up a little, so we can enjoy some tent camping, a campfire, s'mores, and all the other fun activities that camping entails.
- Start thinking of your best campfire stories, and brush up on your singing skills, because when it gets dark there's nothing better.
- There will be games, some food, and plenty of stuff to do.
- More details and a date to come, please check your email for the HOA announcement.





Description: The position includes marketing our community newsletters to local and area businesses. It is a flexible position that allows you to work from home and set your own hours.

Roles: Stimulate new advertising accounts in our community newsletters. Maintain current accounts assigned to you by Sales Manager. Service your accounts by assisting them from ad design to final proof approval.

Skills: Excellent communication through email and phone, with high level presentation and relationship-building skills. Strong prospecting and business development skills are a must. Previous sales experience preferred but not required.

Benefits: Commission Based Apply by sending resume to jobs@peelinc.com



LTHS PTO NEWS

The 2015-2016 Lake Travis High School year is off to an exciting and dramatic start. The old Lake Travis Middle School has completed its transformation into the new Lake Travis Freshman Annex building. Lake Travis High School now educates 2,700 students and encompasses a whopping 700,000 square feet of campus. The high school alone grew by approximately 160 students over the summer months.

Rapid growth often brings growing pains. The LTHS Parent Teacher Organization (PTO) plays a vital role in the limitations of state funding when faced with hyper growth. The PTO supports important student health and welfare programs in our school, including Project Graduation, Empower LT, and counseling from an on-campus psychologist.

In addition to ongoing student programs and staff appreciation, the LTHS PTO invests in a school Wish List. Each year, LTHS Principal Kim Brents works with her staff to identify and prioritize needs that cannot be met by the school budget, and brings this list to the PTO. The PTO membership allocates money to meet these needs as funds allow.

In 2014-2015, the PTO was able to allocate \$24,000 toward Wish List items for our campus. These items included: textbooks, educational tools and vocational licenses for our special education students, laptops, a water bottle filling station, travel costs for Model UN students to compete at Harvard University, and technology support tools for the new LTHS Annex.

Some of these items seem essential and you may wonder why Lake Travis property taxes didn't cover them initially. That is due to Texas State Equalization, a.k.a. "Robin Hood". Out of about 1200 public school districts in Texas, LTISD is considered a "Chapter 41 District". Simply put, we are one of about 175 districts subject to "recapture / Robin Hood" of tax dollars because we exceed the threshold of revenue dollars collected per student compared to the other districts within Texas. These funds are then redistributed throughout the state to the less fortunate districts. This 2015-2016 school year alone, LTISD is projected to send back \$31,799,720 in recapture payments, approximately 37.5% of our generated tax revenues, according to the LTISD CFO.

Your financial support to the LTHS PTO is essential for bridging these financial gaps and makes ongoing programs for students, staff and the Wish List possible. The LTHS PTO relies on two major sources of funding: ad sales for the LTISD Student Directory and the LTHS PTO No Hassle Fundraiser campaign. We call it "No Hassle" because we don't ask you or your student to buy or sell anything, just to make a one-time donation. Even if you can only donate \$15, it all goes to enriching the education of each child on our campus. You can donate anytime to the 2015-16 No Hassle Fundraiser by visiting our website lthspto.org. No donation is too small or too large. Go on, grant a wish!!

Rocky Creek Pools

We may be able to run this every month, but it will depend on user submissions. There are already quite a few pools in the neighborhood, and at least 5 or 6 are currently being built. If you've got a pool you're proud of, or one that's got some really neat features you'd like to share let me know.

Take a picture of a beautiful sunset over your pool, the kids doing group jumps off of a rock, a squirrel stealing a sip... You get the idea. Doesn't have to be a fancy pool brochure photo, just something fun you'd like to share. Depending on how many submissions we get, we may do a Pool of the Month or more of a collage of all the pools every couple months. Either way, if we don't get your photos, we can't run your pool on these pages.





A Benefit for the Bob Mayberry Foundation



Tickets are on sale now for an extremely special fundraising event unique to the Lake Travis area.

A farm to table gourmet four course meal will be prepared by renowned chef Dzintra Dzenis of the Food Network show "The Next Food Network Star" at Faraday's Kitchen Store on September 9th, starting at 6:30pm. All four courses will be accompanied by an exquisite wine pairing and expertly prepared before the

attendees' eyes.

All proceeds benefit the Bob Mayberry Foundation, a non-profit 501 (c)(3) organization that raises funds for lung cancer research at MD Anderson Cancer Center. To date, the Bob Mayberry Foundation has donated almost \$300,000 to MD Anderson in memory of Bob, a nonsmoker who died of lung cancer after a valiant 5 year battle.

Tickets are on sale for \$250 each at www.bobmayberryfoundation.org, but seating is limited to the first 16 attendees. Local Lake Travis businesses The Frog Pad Home Products Studio and Faraday's Kitchen Store are sponsoring this event.

Faraday's Kitchen Store is located at 12918 Shops Parkway #540, Bee Cave, TX 78738, Ph. 512-266-5666.

Bob Mayberry, left and right, the Bob Mayberry Foundation 2014 Black & White Gala (board & volunteers)







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LAKE TRAVIS IS BACK! COME VISIT AND JUMP IN!

LAKE TRAVIS – It is incredibly exciting to see Lake Travis almost full! Now is the time to get back out there and enjoy it again. The Lake Travis Chamber of Commerce encourages you to the area to make a summer vacation of it. Stay, relax, dine, shop and play! We have it all. Hotels offering special summer deals and businesses that have not seen much tourism in several years are eagerly welcoming folks from all over to visit once again.

For hotel accommodations, vacation rentals, a list of

restaurants, shopping and more, check out VisitLakeTravis. com. #LakeTravisisBACK

The Mission of the Lake Travis Chamber of Commerce is to promote economic growth. The strategy to accomplish this mission is to assist members to "get known and be known" and to promote Lake Travis as a destination.

The Vision of the Lake Travis Chamber of Commerce is to be the voice for business in the South Lake Travis area.



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RETIRE BETTER

WHAT THE FIDUCIARY!

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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