



BEE CAVE *Messenger*

VOLUME 7, ISSUE II

NOVEMBER 2016

NEWSLETTER FOR THE RESIDENTS OF THE BEE CAVE AREA



follow us on
facebook

[Facebook.com/BeeCaveMessenger](https://www.facebook.com/BeeCaveMessenger)



Final Phase Now Selling!

LAST OPPORTUNITY TO PICK YOUR LOT!



Just minutes from the Hill Country Galleria, Whole Foods, hospitals and entertainment venues. Nestled in an expansive setting of rolling hills and surrounded on two sides by 300 acres of natural habitat, Rocky Creek is one of the most breathtaking communities in Austin's Hill Country. The perfect place to call home, Rocky Creek is located in the exemplary lake Travis ISD and offers its residents a resort lifestyle with a pool, playground and 7.5 miles of hike and bike trails.

Completed Homes Available Now!

Priced low 500's-900's

**Visit the Drees Model and Mention
This Ad to Receive a Free Gift**

Bill Cozart
Market Manager
512-789-5586
bcozart@dreeshomes.com

Nicole Peel
Sales Assistant
512-740-2300
npeel@dreeshomes.com



*Receive free gift at Rocky Creek model between October 1, 2015 and November 15, 2016. Quick move in offers and gift subject to change or withdrawal without notice. Offer restrictions may apply. See a Drees Market Manager for complete details.

Quick Move In



5 BD | 4.5 BTH | 4,564 Sq. Ft.



4 BD | 3.5 BTH | 3,316 Sq. Ft.



4 BD | 4.5 BTH | 3,913 Sq. Ft.



Directions to Rocky Creek:
West on Hwy. 71, left on Hamilton Pool Rd
Drees model located at 17005 Rush Pea Circle

Community Events

Hill Country Galleria November Wine Walk

Explore retailers at the Galleria while you shop n' sip

Thursday, November 10th 5:00 P.M. – 9:00 P.M.

Start at Twin Liquors at the Hill Country Galleria to pick up a

Wine Walk Map

(512) 263-0001

www.hillcountrygalleria.com

Hill Country Galleria Tree Lighting & Santa's Arrival Event

Enjoy Black Friday shopping, face painting, fireworks, light the holiday tree, see Santa & watch live music by Andy Grammer!

Friday, November 25th 6:00 p.m. – 9:00 p.m.

Hill Country Galleria Central Plaza – Get the first look of the all new Central Plaza!

(512) 263-0001

www.hillcountrygalleria.com

BEE CAVE CITY COUNCIL

Up Coming Meetings

Tuesday, November 8th @ 6:00 P.M.

Tuesday, November 22nd @ 6:00 P.M.

Tuesday, December 13th @ 6:00 P. M.

Bee Cave City Hall

4000 Galleria Parkway

(512) 767-6600 • www.beecavetexas.com

Open to the public

IMPORTANT NUMBERS

EMERGENCY NUMBERS

| | |
|--|--------------|
| EMERGENCY | 911 |
| Fire..... | 911 |
| Ambulance..... | 911 |
| Police Department | 512-314-7590 |
| Sheriff – Non-Emergency..... | 512-974-0845 |
| Travis County ESD No.6/Lake Travis Fire Rescue | |
| Administration Office..... | 512-266-2533 |
| 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 |
| Lake Travis Elementary..... | 512-533-6300 |
| Hudson Bend Middle School | 512-533-6400 |
| Lake Pointe Elementary..... | 512-533-6500 |
| Lakeway Elementary | 512-533-6350 |
| Serene Hills Elementary | 512-533-7400 |
| Bee Cave Elementary..... | 512-533-6250 |
| West Cypress Elementary | 512-533-7500 |

UTILITIES

| | |
|--|----------------|
| Travis County WCID # 17..... | 512-266-1111 |
| Lakeway MUD | 512-261-6222 |
| Hurst Creek MUD..... | 512-261-6281 |
| Austin Energy | 512-322-9100 |
| Pedernales Electric..... | 888-554-4732 |
| Texas Gas Service | |
| Custom Service..... | 1-800-700-2443 |
| Emergencies..... | 512-370-8609 |
| Call Before You Dig..... | 512-472-2822 |
| 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 |
| Austin/Travis County Hazardous Waste | 512-974-4343 |

OTHER NUMBERS

| | |
|--------------------------------------|--|
| Bee Cave City Hall..... | 512-767-6600 |
| Bee Cave Library | 512-767-6620 |
| Municipal Court | 512-767-6630 |
| Lake Travis Postal Office..... | 512-263-2458 |
| Lakeway Regional Medical Center..... | 512-571-5000 |
| City of Bee Cave | www.beecavetexas.com |

NEWSLETTER PUBLISHER

| | |
|------------------|--|
| Peel, Inc. | 512-263-9181 |
| Editor..... | beecave@peelinc.com |
| Advertising..... | advertising@peelinc.com |

Around Bee Cave

On the Cover

Mark your calendars for a holiday kick-off event at the Hill Country Galleria on Friday, November 25th! Join us for the 10th Annual Tree Lighting & Santa's Arrival event. Get a head start on your holiday shopping at over 100 stores & restaurants at the Hill Country Galleria, see Santa & help us light the synchronized holiday tree! The fun starts at 6pm and includes live music, fireworks, dance performances & face painting! To celebrate the holiday shopping season kick-off, the Hill Country Galleria will be offering a gift with purchase to all shoppers. Call the Hill Country Galleria Concierge at 512-263-0001 for more information.

Bee Cave Public Library

Book Club

Thursday, November 10th 7:00 P.M.

November book: Rebecca, by Daphne Du Maurier
No cost, welcome new members

Story Time

Preschool Pals Storytime, Thursdays at 10:30 A.M. & 11:15 A.M.
Toddler Tales Storytime, Fridays at 10:30 A.M. & 11:15 A.M.
Free admission

What's For Lunch?

Every First Wednesday – December 7th 12:00 P.M. – 1:00 P.M.
December theme is Holiday Treats with professional pastry chef Christina Villarreal
No RSVP necessary. Lunch provided, or bring your own. A \$5 donation is welcome!

*Bee Cave Public Library
4000 Galleria Parkway
(512) 767-6626
www.beecavetexas.com*



"All I Want for Christmas"
Annual Open House
SATURDAY, NOVEMBER 12, 10AM-4PM
JOIN US FOR A
CHRISTMAS SHOPPING EXTRAVAGANZA:
DECOR * GIFTS * JEWELRY
TOYS * CLOTHING & MORE!
LAKE TRAVIS THRIFT SHOP
1508 RANCH ROAD 620 S
Shop proceeds are donated to local charities.

Left side text: Joy, Love, Peace, Faith, Hope, Harmony, Mercy, Grace, Charity, Happiness, Kindness, Blessings, Friends & Family.



NOW ENROLLING
childrenscenterofaustin.com

The Children's Center of Austin

| | | |
|--|---|---|
| CCOA-STEINER RANCH 4308 N. Quinlan Park Rd. Suite 100 Austin, TX 78732 512.266.6130 | CCOA NORTHWEST AUSTIN 6507 Jester Boulevard Building 2 Austin, TX 78750 512.795.8300 | CCOA-WESTLAKE 8100 Bee Caves Rd Austin, TX 78746 512.329.6633 |
|--|---|---|

Truth or Fiction: Only the Novelist Knows for Sure

Join local author Pat Dunlap Evans for a free presentation on the ways authors use the truth to weave their tales of mystery, adventure and woe, on Wednesday, November 9, 10:30 a.m. at the Laura Bush Public Library. The event is free; adult readers preferred.

Evans will use examples of famous authors as well as brief excerpts from her recently published novels, *To Leave a Memory and Out and In*. Both novels will be on sale for \$14.

Laura Bush Public Library
9411 Bee Cave Road
Austin, TX 78733



Home sweet BRAND NEW *home!*



NOW TAKING RESERVATIONS. INFORMATION CENTER NOW OPEN.

LakeTravisIndependentLiving.com | 302 Medical Parkway | Lakeway, TX | (512) 879-1367
A SPECTRUM RETIREMENT COMMUNITY

Around Bee Cave

SING ALONG'S CHRISTMAS SHOW - DECEMBER 4th

What better way to get into the holiday spirit than with a Christmas music show benefiting needy young members of our community? Lakeway Sing Along offers that opportunity on Sunday, December 4, when they present their 14th annual family Christmas Show supporting the Green Santa Project. Price of admission is an unwrapped gift for a child up to age 16. These gifts will be distributed to qualified



KELLY CUNNINGHAM, MD

Austin Ortho + Biologics
www.austnorthobio.com

Innovations in Orthopedic Sports Medicine & Cartilage Care

Stem Cell Therapy • Platelet-Rich Plasma • Regenerative Medicine

Kelly Cunningham, MD, board certified in orthopedic surgery with specialty training in sports medicine, offers two locations to better serve patients.

In addition to traditional surgical sports medicine he provides the latest treatment techniques in the evolving area of biologics & regenerative medicine.

- Enhanced recovery for sports injuries at any age
- Knee & Shoulder acute and chronic injuries
- Joint cartilage repair and restoration
- Alternatives to joint replacement surgery
- Surgical and non-surgical options

Call Today: 512.410.0767

Like us on Facebook
@KellyCunninghamMD

Central Austin

911 West 38th St. Suite 101

Westlake/Lake Travis

6836 Bee Cave Rd Suite 103

area families at Christmastime by Green Santa Project volunteers.

The Sing Alongs comprise a group of 80 music lovers from the Lakeway area who have been performing together for local audiences since 1999. This year's program, "The Light of Christmas," created by directors Harry Kilman and Susan Oaks, combines old favorites, new music, and several fun Christmas songs guaranteed to entertain. Yes, there will be ample opportunity for audience participation – maybe even a chance Santa and Ms. Claus may drop in!

Back-to-back performances will be held at 2 and 4:30 PM at the Lakeway Activity Center, 105 Cross Creek, on Sunday, December 4th. Reservations are not necessary, but come early to get a good seat...and don't forget your Green Santa gift! If you are unable to attend the show, you may drop off your gift in the donation box at the Activity Center anytime before the show. There will also be a donation jar at the door....and cookies at the show!

For more information, contact Joann Anderson at 261-3313.



New Year's Eve Gala

On December 31, 2016, there will be a New Year's Eve Gala benefiting **Help Our Wounded**. The Gala will be hosted at the Sonesta Bee Cave Hotel. Cocktails will begin at 7:00 p.m. on the Rooftop Terrace, followed by dinner at 8:00 p.m. in the Colony Ballroom. Dancing will be to the music of the band Groove Knight, and at midnight, we will have a champagne toast to welcome 2017.

The Sonesta Bee Cave Hotel is offering a special \$99 room rate for the Help Our Wounded Gala. For reservation information, call 1-855-463-3097 and use the group code 1229HOWGRB or use the following link, Help Our Wounded Gala Room Block. Offer expires December 1, 2016.

Tickets are \$125 per person. VIP tickets are \$175 per person, which includes an invitation to a VIP cocktail party on December 30, 2016. To make reservations, go to www.helpourwounded.org/gala or make your check payable to **Help Our Wounded** and mail it to Diane Jackson, 2303 RR 620 S, Ste 135-443, Lakeway, TX 78734. Tables for 10 guests, partial tables, or individual reservations are available. The first \$50 of each ticket covers the cost of the event; everything over that amount is a tax deductible contribution. The deadline for buying tickets is December 23, 2016.

Help our Wounded was founded by Rosie Babin in 2009. The mission of **HOW** is "to help our wounded service members, and those who care for them, by providing direct aid, resources and support, unique to their needs." Babin explains "as **HOW** representatives interview and get to know the needs of the wounded veterans, **HOW** ensures the veteran understands the assistance provided is a hand up, not a hand out. **HOW** gives the veteran the needed grants to empower them through their transition out of the military and either into the VA system or back into their community."

There are many great nonprofit organizations assisting combat veterans. What makes **HOW** unique is that once a veteran is vetted, **HOW** moves quickly to provide the necessary financial assistance, and whenever possible, **HOW** works directly with creditors to ensure that the veteran gets needed assistance. Because of this unique ability to respond quickly to veteran's needs, other nonprofits turn to **HOW** to provide needed help to our veterans.

The past three New Year's Eve Galas have raised a combined total of over \$300,000. That money was used to help wounded veterans and their families with mortgage assistance, medical supplies, transportation, utilities assistance, rent eviction prevention, and more.

For additional information, contact Dottie Stevenson at 512-266-6460, Ann Neighbors at 512-261-2980 or Brooke Toeller at 512-808-7115. Other committee members are Donna Lochow, Diane Jackson, Joan Astorino, Gretchen Nearburg, and Paula Tye.



Try
Something
Wild

With Your
Advertising

Get Started Today!
512.263.9181
peelinc.com

Large Leaf Drop

Though this is slightly after the fact, I want to address the dual events this year that initiated the highest call rates I've had in a long time. Both last March and this August, we had an inordinate amount of rain. Within two weeks to over a month after the rain had ended, I received calls from the entire central Texas area about Live Oaks dropping the vast majority of their leaves. Often the trees could be right next to some others that did not drop any leaves, causing the property owners to be very concerned about the possibility that they had oak wilt. My standard practice when receiving calls about leaf drop when it occurs after rain, is to ask what the leaves look like and if possible request a photo of five or so "suspicious-looking" leaves. Live Oak leaves that drop on account of heavy rainfall have certain characteristics: mottling, speckling, blotching all of brown or yellow and occasionally black dots. Symptomatic oak wilt leaves on the other hand are very different (www.texasoakwilt.org/gallery/oak-wilt-in-live-oaks/).

This phenomenon is caused by an extended period of "field saturation". All soil has macro and micro pores/spaces in it, whether it is sand or clay or silt. When all these pores fill up it with water – there is no air left in the soil. Tree roots actually need to breath –

even the Bald Cypress trees in the swamp send up little breathing "apparatuses", which we call "knees". So a combination of not enough air in the soil, an excessive engorgement of water by the tree which causes swelling in stem - leaf attachment, and the general toxicity of excessive water in the system all play a part in the discoloring and abscission of the leaves by the tree which is an attempt to help itself. Excessive rain, though it may cause some of your Live Oaks to drop their leaves temporarily, rarely kills them unless it is standing water over entire root zone for two weeks or more. Generally, excessive Spring rains that cause leaf drop – new leaves will form within a couple of weeks after the leaf drop. Late Summer or fall rains – the tree may just go into a premature fall dormancy and wait for next Spring to fully leaf out. It is more of a curiosity than a health threat – be reassured.

Next month we will look into the largest tree pest most of us deal with - deer.

Questions or comments this article or previous articles have generated, may be directed to me at: kevin@arborcareandconsulting.com



**PRINTING IS
AN ART
MAKE SOME
WITH US!**

Call today for more info
512.263.9181



QualityPrintingOfAustin.com

SPRING Blossoms at HOME

You Asked for a Different Approach to Assisted Living & Memory Care, We Listened.

*The Harbor at Lakeway
Assisted Living & Memory Care*

Call or come by to see us Today!

24/7 Wellness Care on site • 24/7 Licensed Nurse on site
Housekeeping w/ linen & towel service • Personal laundry
Individually owned & Operated locally.

No buy in! No long term lease! Month to Month agreements!

Environment and activities tailored for your loved one

Dementia specific activity program available

Beauty and Barber Salon Plus a Movie Theater & Heated Pool!

The Harbor
at Lakeway
Assisted Living and Memory Care Community
License #142241
Alzheimer's Certification #103438

*Locally owned & operated.
...It Can Be Different...*
www.harboratlakeway.com
512-402-1222 • 300 Medical
Parkway, Lakeway Texas 78738
next door to Lakeway Regional Hospital

 **Tam Cummings**
UNTANGLING DEMENTIA

Staff training provided by nationally recognized Dementia specialist
Dr. Tam Cummings, Author of Untangling Alzheimer's.



WIN a 2017 MERCEDES BENZ



Support *LT* student scholarships,
local and international charitable projects!

TICKETS AVAILABLE NOW!

WIN a 2017 Mercedes Benz CLA250 Coupe or a GLA250 SUV,
plus a fabulous trip to Germany to pick it up!
Buy TWO tickets, get ONE FREE!

The **DRAWING PARTY** will be held on Friday, **NOVEMBER 11**
6:30-9:00 pm at The Hills Country Club in Lakeway.
(Need not be present to win...but it's a fun PARTY!)

Purchase tickets by calling 512-799-3857 or online at
LakeTravisRotary.org



WWW.APRILPAINEPHOTOGRAPHY.COM



NATUREWATCH

Hardy Brushfoots

by Jim and Lynne Weber

Fall and winter are hardly a notable time for watching butterflies, except for those in the Nymphalidae family known as the brush-footed or brushfoots. Most of these species are medium-sized to fairly large butterflies that hold their wings flat when resting and have a reduced pair of forelegs. This group is also commonly called four-footed butterflies, because they are known to stand on only four legs while the reduced pair are held up against their mid-section or thorax.

In some species, these shorter forelegs also have a brush-like set of soft hairs called setae, and it is unclear why these forelegs have become vestigial, or appearing



Pictured above: Question Mark

to lose most of their ancestral function. One theory is that these forelegs may be used to amplify the sense of smell (yes, many butterflies 'taste' with their feet), while others believe they are used to improve signaling and communication between individuals of the same species, while standing on the other four. The latter seems to be the leading theory so far, as that ability would prove most useful in terms of reproduction and the continuing overall health of the species.

More remarkably, brushfoots are experts at overwintering, or the process by which they pass through or wait out the winter season. While many insects

(Continued on Page 11)

Lisa vs a Leaky Roof



Lisa's roof had served her well for many years, but the recent rains revealed that its lifespan had come to a close. Our partners were there to help!

Partners in Hope works with businesses & organizations of all sizes and levels to advance company culture through staff development, community involvement, and service.



Visit us at www.partnersinhopelaketexas.org



CROSSFIT HIVE
What is
CROSSFIT

Check out our Workout's of the Day at
www.CrossFitHive.com

CrossFit begins with a **belief in fitness**. The aim of CrossFit is to forge a broad, general and inclusive fitness. We have sought to build a program that will best prepare trainees for any physical contingency — not only for the unknown, but for the unknowable. CrossFit is also the community that spontaneously arises when people do these workouts together. In fact, the communal aspect of CrossFit is a key component of why it's so effective.

512.296.0141 • 5004 BEE CREEK ROAD • BEE CAVE, TEXAS 78699

(Continued from Page 10)

overwinter as eggs or pupae, brushfoots overwinter as adult butterflies. They take cover in places such as building crevices, under loose bark, or beneath fallen leaves or other plant matter. These places shield the brushfoots from the adverse conditions of winter, and their activity ceases until conditions become more favorable. On the occasional warm winter day in Central Texas, these butterflies often emerge to bask in the sun and feed on various nutritional sources such as tree sap, rotting fruit, or animal scat. While many brushfoots are brightly colored on their uppersides, their undersides are largely dull and cryptic, mimicking dead leaves and bark, offering them additional protection in their chosen overwintering sites.

Examples of the most frequently encountered and easily recognizable brushfoots in our area include the Question Mark (*Polygonia interrogationis*), Red Admiral (*Vanessa atalanta*), and Common Buckeye (*Junonia coenia*). The Question Mark is fairly common in woodland openings, and is recognized by its deep orange wings spotted with brown and angled sharply at the edges. Its cryptic underside is textured brown, resembling a dead leaf, and its hind wing is 'punctuated' by a curved silver line and dot, which gives it its common name. Red Admirals are almost unmistakable, dark above with bright orange-red slashes and white dots on the outer part of the forewings, but exquisitely colored in mostly browns and

blues below. The Common Buckeye prefers open habitats, and can be identified by its overall golden brown color above, interrupted by large and striking multicolored eyespots.

The next time the weather is sunny and warmer, make a point to go outside and take a walk in the woods, a field or your garden, and see if you can find some of these hardy brushfoots!

*Send your nature-related questions to naturewatch@austin.rr.com and we'll do our best to answer them. If you enjoy reading these articles, check out our book, *Nature Watch Austin* (published by Texas A&M University Press), and our blog at naturewatchaustin.blogspot.com.*

Pictured on the right: Common Buckeye



TEXAS SITE DEVELOPMENT

TAKE THE RISK AND HASSLE OUT OF IMPROVING YOUR REAL ESTATE INVESTMENT.

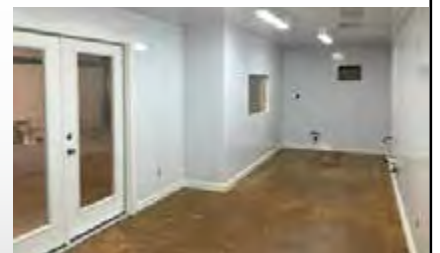
Do you need to:

- Develop raw land?
- Build a strip center?
- Finish out warehouse/office space?
- Build a guest house?
- Do a residential remodel?
- Build a retention pond?

Services include:

- Entitlement and permits
- Site plan consultation
- Construction consultation
- Construction of projects
- Development equity swaps

CALL JAMES STINSON 512-801-2547
CENTEXHUNTCLUB@GMAIL.COM



Business Section

Bee Cave Chamber of Commerce

MEMBERS SPOTLIGHT

Legacy Austin Children's Home – New Member!

4450 Stearns Lane Austin, TX 78735

(512) 781-9410

www.legacyranchkids.com

Independence Title Company – New Member!

1913 RR 620 S, Ste. 101

(512) 263-1703

www.independencetitle.com

HEB – Bee Cave

12400 W Hwy 71

(512) 263-0528

www.heb.com

Bright Horizons Bee Cave

14508 Bee Cave Pkwy C

(512) 263-9017

www.brighthorizons.com/beecave

Hill Country Indoor

Hill Country Indoor

12400 W. Hwy 71, Ste. 350-365

(512) 263-4144

www.hillcountryindoor.com

The Bee Cave Chamber of Commerce is currently accepting new members. Please visit: www.beecavechamberofcommerce.com to find out more.

Bee Cave Chamber of Commerce Meetings

Wednesday, November 9th 5:00 P.M. - 7:00 P.M.

November General Meeting – Guest Speaker with Hill Country Galleria

Wednesday, December 14th 5:00 P.M. – 7:00 P.M.

December General Meeting – Holiday Celebration & Networking

Sonesta Bee Cave Hotel's roof-top bar, Meridian 98

12525 Bee Cave Parkway

(512) 256-4004

www.beecavechamberofcommerce.com

Free for members and guests



#CompassionUp Challenge

For this month let's see how many acts of kindness we can share via social media. Use Twitter, Facebook, Google+, or Instagram.

Discover kindness in yourself, your family, your community, and your world!

When you post to social media:

- Provide a short description of the act of kindness
- Be sure to add #compassionup to your post; and,
- Include the name of your neighborhood.

We'll let you know how we do!

NOW HIRING

Advertising Sales Representative

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



PEEL, INC.

RETIRE BETTER THE TWO RULES

WITH JOSH STIVERS

Years ago, one of my wealthy, good ol' boy clients taught me his two rules of income tax planning.

Rule 1: Having to pay tax is a good problem to have!

Rule 2: Don't pay any tax today you don't have to.

Obviously, most of us would agree the first rule is a good problem to have. If we are paying taxes, then it means we are making money somewhere. This could be through regular income, business proceeds, investments, etc...

The second rule, though, is a bit trickier. While easy to say, it is often much more difficult to implement. And on top of that, what if paying taxes today makes sense.

I know it doesn't seem like it, but we are currently in a period of historically low income tax rates. If you don't believe me, Google historical income tax rate charts and you will see what I mean.

If you could pay the tax today, and never have to pay it again in the future, this might be a good idea in light of our nation's current economics. Not many people would argue against the fact that taxes will most likely be going up in the future.

Many people utilize Roth IRA and Roth 401k accounts to accomplish this purpose by contributing after tax dollars today that will never be taxed again in the future. Sounds great doesn't it?

But what about people who aren't eligible to contribute to these programs or have already maxed them out and still want to save for the future in a tax efficient manner?

I think we would all agree that paying taxes on money you are not currently using is frustrating at the least. This is where the

argument for tax deferral comes in.

For years, accountants have told us to save money pre-tax because when we take it out in retirement we will be in a lower income tax bracket. I have met with many clients over the years who employed this tax-deferral strategy in their retirement accounts only to find their taxation in retirement was not as low as anticipated. Much of this is due to much lower deductions and requirements to make taxable withdrawals from retirement accounts. So what do you do?

Sometimes kicking the can down the road, when it comes to paying taxes, can be a good planning strategy. Allowing the gains on your accounts to grow with compound interest without the drawdown of annual taxes can lead to serious accumulation of wealth.

If you have ever received a tax form showing interest, dividend, or capital gain income on money you are reinvesting or currently not using, then you can probably relate. This is what I call being taxed on accident.

When you put together a tax-deferral investment plan it allows you to control when you pay your taxes, which is what I call being taxed on purpose.

It time to take control of your tax picture and start making the most of your hard earned dollars.

I would be happy to visit with you further about your specific situation. Feel free to give me a call or email:

retirebetter@platinumwealthadvisory.com

512.369.3817

www.PlatinumWealthAdvisory.com

2806 Flintrock Trace, Ste. A203
Lakeway, TX 78738


PLATINUM WEALTH
ADVISORY



JOSH STIVERS

RETIREBETTER@PLATINUMWEALTHADVISORY.COM



Securities offered through GF Investment Services, LLC. Member FINRA/
SIPC. Investment Advisory Services offered through Global Financial
Private Capital, LLC, an SEC Registered Investment Adviser.



Business Section

The Bee Cave Messenger is a private publication published by Peel, Inc. It is not sanctioned by any homeowners association or organization, nor is it subject to the approval of any homeowners association or organization, nor is it intended, nor implied to replace any publication that may be published by or on behalf of any homeowners association or organization. At no time will any source be allowed to use the Bee Cave Messenger contents, or loan said contents, to others in any way, 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 newsletter is exclusively for the private use of 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.

STEVE'S PLUMBING REPAIR

Master License: M-39722

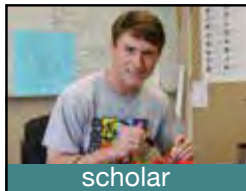
- Water Pressure Problems
- Sewer & Drain Service
- Fiber Optic Drain Line Inspections
- Free Estimates
- Satisfaction Guaranteed

Steve Brougher
512.276.7476

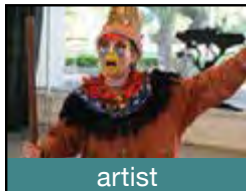


2605 Buell Ave

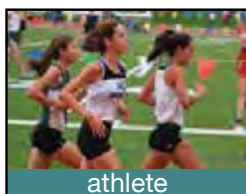
NOT AVAILABLE ONLINE



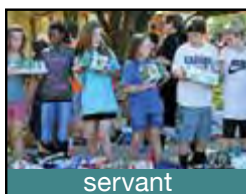
scholar



artist



athlete



servant

Join us for open house and small group tours!

For more information visit www.sasaustin.org or call 512.299.9802 for grades K-8 or 512.299.9720 for grades 9-12.

Lower/Middle School: 1112 W. 31st St.

Upper School: 5901 Southwest Pkwy.

 Follow us! [facebook/sasaustin.org](https://facebook.com/sasaustin.org)



ST. ANDREW'S
EPISCOPAL SCHOOL K-12



Perfect for the Outdoorsman in Your Life

A SnoMaster Fridge/Freezer is the perfect gift for an off-road enthusiast, hunter, fisher, or road tripper!

Our SnoMaster Fridges are dual AC/DC meaning they can be plugged into a 12 volt car charger when traveling (or even hard wired to the car battery) and then plugged into a standard outlet when available. No need to load and unload, and absolutely no need for ice!

TO GUARANTEE THE BEST COOLING PERFORMANCE

SnoMaster developed its own compressor for portable refrigerators and freezers, which still functions reliably even in the harsh environment of an offroad vehicle and at extreme temperatures of desert heat! The compressor is designed to resist dust and dirt, violent vibrations and shocks of todays overlander. SnoMaster guarantee's the compressor for a period of 5 years.

WIRELESS REMOTE

All SnoMaster coolers are supplied with a wireless remote control. This allows the coolers to be fully monitored and controlled from the driver seat.

The remote control displays the desired and actual temperature of the unit. The desired temperature can be adjusted via the wireless remote control. The status of the power supply is displayed and the battery monitor can be adjusted.

If necessary, the cooler can be switched on and off by remote control. The performance of the compressor can be also regulated for optimal performance.

To use the remote control even in the dark, if necessary, the backlight of the display can be turned on. Integrated into the wireless remote is a handy LED flashlight.

All these powerful features from an integrated solar cells on the back of the remote for continuous charge.

CONTACT US:

Tel: 512 - 698 - 6169

www.snomasterusa.com

www.facebook.com/snomasterusa



Powered By SnoMaster
Ice Cold Anywhere...

The SnoMaster Range:



The Traveller Series was designed for those looking for a smaller unit for shorter periods of travel like a weekend away. The unit is more compact and can fit into an average car boot. Also ideal for a second fridge / freezer at home.



The Classic Series range comprises SnoMaster original range and is designed for general off road use, giving a larger size selection. Even though this is aimed at general usage, the specs have always been maintained to be comparable or in certain cases better than our competitors current product offer.



The Expedition Series was designed for those who don't have access to 110 / 220 volt for long periods of time and so the battery amperage draw is paramount. The unit's insulation is thicker at 70mm, for better maintenance of temperature.



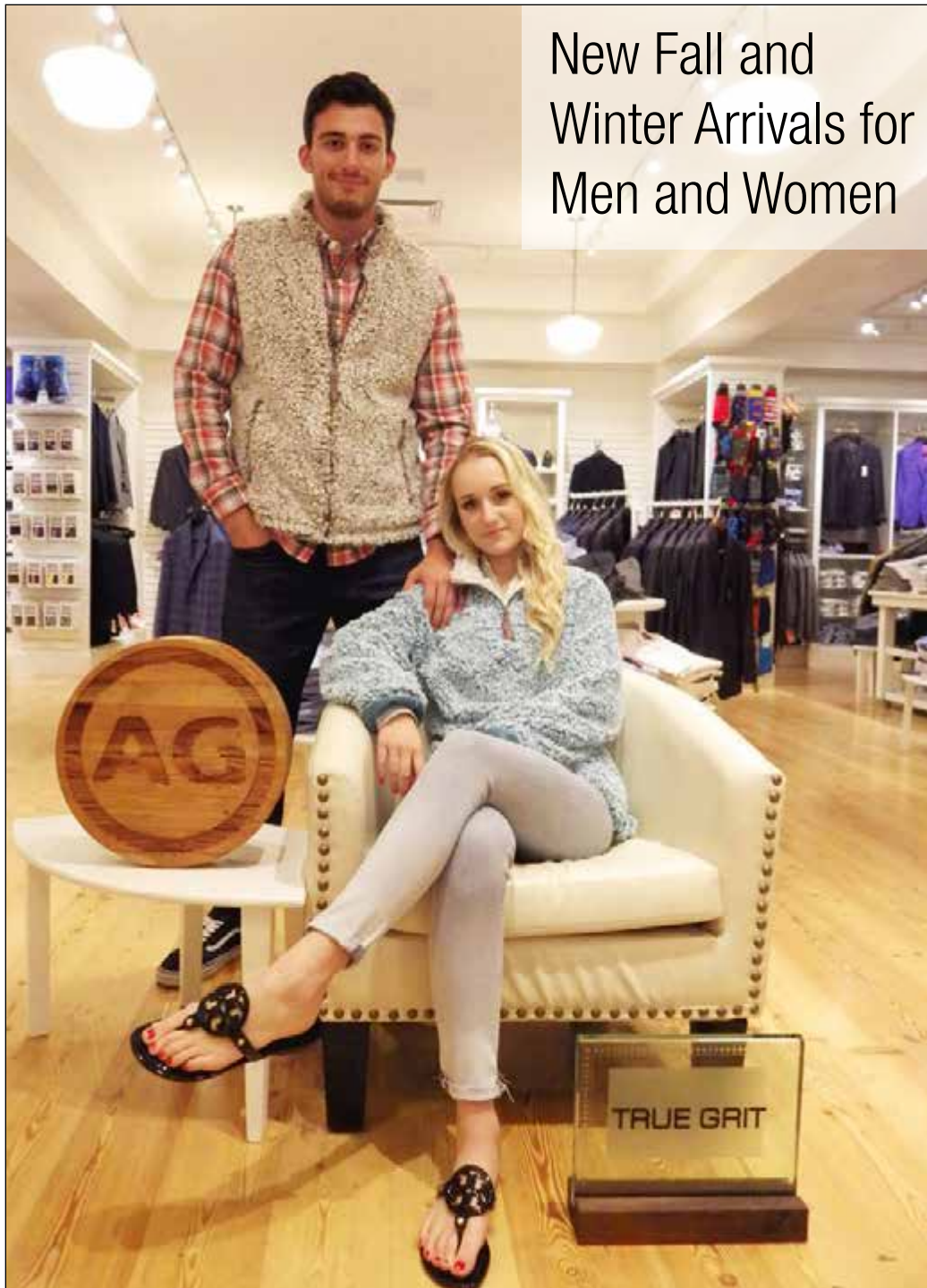
PEEL, INC.

308 Meadowlark St. South
Lakeway, TX 78734

PRSR STD
U.S. POSTAGE
PAID
PEEL, INC.

BEE

New Fall and Winter Arrivals for Men and Women



GATSBY'S
PURVEYOR OF FINE APPAREL

Tuxedo Rentals – Onsite Tailor

True Grit
AG Jeans
Vineyard Vines
Southern Tide
Johnnie-O
Tommy Bahama
Robert Graham
Southern Marsh
Nat Nast
Bugatchi
Rowdy Gentlemen
7 For All Mankind
Citizens of Humanity
34 Heritage Jeans
Johnston Murphy
Cole Haan
Under Armour
Lauren James
Hugo Boss
Jude Connally
Jadelynn Brooke
Madison Creek
Bronte
Dylan

2901 S Capital of Texas HWY
Austin, TX 78746
(Located next to Nordstrom's)
512.906.0977

12701 Hill Country Blvd.,
Bee Cave, Texas 78738
(Next to Barnes & Nobles in the
Hill Country Galleria)
512.243.8808