



WELCOME TO THE BULLETIN

A Newsletter for the Residents of Ladera

The Bulletin is a monthly newsletter mailed to all Ladera residents. Each newsletter will be filled with valuable information about the community, local area activities, school information, and more.

If you are involved with a school group, play group, scouts, sports team, social group, etc., and would like to submit an article for the newsletter, you can do so online at www.PEELinc.com. Personal news (announcements, accolades/ honors/ celebrations, etc.) are also welcome as long as they are from area residents.

GO GREEN! Subscribe via Peelinc.com to have an email sent to you with a link to a PDF of the newsletter, or have an email sent to you instead of having a newsletter mailed to you!



WELCOME TO THE NEIGHBORHOOD

If you are new to Ladera, welcome! We hope you take advantage of all the wonderful activities in and around Bee Cave.

Please sign up on the HOA website www. laderahoa.org as soon as possible, as well as, www.nextdoor.com. In addition, if you have

a Facebook account, go to the Ladera, Bee Cave group page and Monty's Bee Cave Buzz group page and join. All these sites have ways to connect with your neighbors in Ladera in a quick and timely way.

Ladera HOA Website and Community Manager

The HOA will communicate with residents via www.laderahoa.org. In order to access this website, you will need to request a login and password for the "member" section of the website. Go to the website and click on "request a login". Once there, go to the "My Profile" section and be sure to sign up for subscriptions so that you can get informed about activities, events and community relations. Complete your profile as this website has an address book so you can search and get to know your neighbors.

The website is updated monthly with the HOA's balance sheet and income statement. You can also find the current year approved budget, Board and annual meeting minutes and the community governing documents.

For the purpose of facilitating the Board's decisions and providing daily oversight of the HOA's operations, Ladera is professionally managed by First Service Residential Austin (formerly known as Southwest Management Services). If you have questions about how you can become more involved in the community or just want more information, please feel free to contact Stuart Jones, Ladera's HOA community manager, at 512-266-6771 x103 or email him at stuart.jones@fsresidential. com. Phones are answered 24 hours a day for after-hour emergency response to such things as malfunctions in the common area irrigation system or other matters that may need immediate attention.

IMPORTANT NUMBERS

EMERGENCY NUMBERS
EMERGENCY911
Fire
Ambulance 911
Police Department512-314-7590
Sheriff – Non-Emergency512-974-0845
Travis County ESD No.6/Lake Travis Fire Rescue
Administration Office512-266-2533
Travis County Animal Control512-972-6060
SCHOOLS
Lake Travis ISD512-533-6000
Lake Travis High School512-533-6100
Lake Travis Middle School512-533-6200
Lake Travis Elementary512-533-6300
Lake Pointe Elementary512-533-6500
,
UTILITIES
Austin Energy512-322-9100
Texas Gas Service
Custom Service1-800-700-2443
Emergencies512-370-8609
Call Before You Dig512-472-2822
AT&T
New Service1-800-464-7928
Repair1-800-246-8464
Billing1-800-858-7928
Time Warner Cable
Customer Service512-485-5555
Repairs512-485-5080
Austin/Travis County Hazardous Waste512-974-4343
OTHER NUMBERS
Bee Cave City Hall512-767-6600
Bee Cave Library512-767-6620
Municipal Court512-767-6630
Lake Travis Postal Office512-263-2458
Lakeway Regional Medical Center512-571-5000
City of Bee Cavewww.beecavetexas.com
NEWSLETTER PUBLISHER
Peel, Inc
Editor
Advertisingadvertising@peelinc.com
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Volunteer Opportunities

Lake Travis Independent School District (LTISD) Literacy Partners needs volunteers to read to 1st, 2nd and 3rd grader once a week. The books are at the school and it would involve reading to two students for 15 minutes each week.

It is a great way to make a big difference in a child's life.

For more information, contact Karen Domen, Director, LTISD Literacy Partners by emailing her at jkdomen@yahoo.com or calling 512.263.9673.

Town Hall Meeting with West Travis County Public Utility Agency (WTCPUA)

Contributed by Monty Hall, Ladera resident and Bee Cave City

Council member

WTCPUA (Ladera's water and sewer provider) discussions on social media have consistently been a topic the last year or so. Some remarks have been accurate; some have not. So in an effort to hopefully clear the air a bit, I have organized a Town Hall Meeting.

When: Monday, November 7, 2016

Where: Bee Cave City Hall in the Council Chambers

Time: 6-8 pm

Agenda:

- 1. Introduce WTCPUA's new General Manager, Rob Pugh
- 2. Introduce the two City of Bee Cave directors to the WTCPUA Board:

Bill Goodwin-Bee Cave City Councilman

Don Walden-recently appointed

- 3. Discuss WTCPUA history and how our rates are determined
- 4. Analyze the total cost of water/ sewer to WTCPUA customers compared to other systems in our area
 - 5. Answer questions and have a general discussion

With the new leadership at WTCPUA, now is the perfect time to address many things. I will be reaching out to all via "Monty's Bee Cave Buzz" Facebook page to explain how to submit questions and/or issues you would like addressed. Obviously, time may become a factor, thus I will categorize all submissions to avoid redundancy and hopefully cover most of what is submitted.

This has been an emotional issue for some, so we are expecting everyone to be respectful and courteous at this town hall meeting, which I am sure will not be a problem for anyone attending.

If you have questions or concerns, feel free to contact me at any time.

Phone: 512.767.6600 Mobile: 830.620.8545 Fax: 512.767.6619

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How to Navigate the Roundabout

We have a roundabout in Ladera and if you are new to using one, here is the proper way to navigate through it.

- Slow down as you approach the roundabout. At this point, you should see a "Roundabout Ahead" sign followed by a "Yield" sign. The recommended speed is normally 15 20 mph.
- Look to your left before entering the roundabout and yield to any oncoming traffic. Traffic already in the roundabout has the right-of-way. Do not enter unless a safe gap is present. If there is no traffic in the roundabout, you may enter the roundabout without yielding.
- When there is a safe gap in traffic, enter the roundabout. Maintain a low speed as you maneuver through the roundabout and proceed to your exit
- Engage your turn signal as you approach your desired exit. This will inform other drivers that you wish to exit the roundabout, easing confusion.
- Yield only to pedestrians in the crosswalk or emergency vehicles when exiting a roundabout. Remember that drivers inside the roundabout have the right-of-way. Unless a pedestrian is crossing

the crosswalk or an emergency vehicle, such as an ambulance, is entering or exiting the roundabout, proceed through the exit without stopping or slowing down.

If an emergency vehicle is about to enter or has already entered the roundabout, do not stop in the roundabout. Instead, exit out your original destination and only then pull over





Traffic Study in Ladera

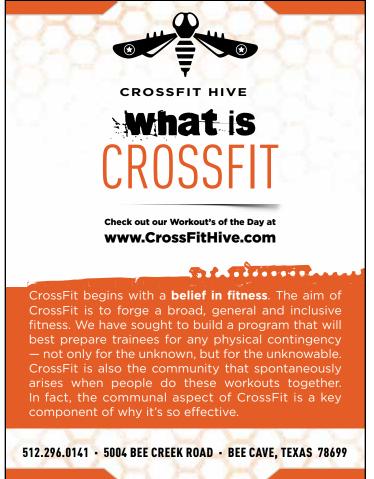
Contributed by Monty Parker

One of the topics consistently discussed is traffic in and through Ladera. In June, the Bee Cave Police Department set up their radar trailer in two different locations to determine the extent of the problem. Of course, as is the case when a driver sees a police car, many drivers immediately slowed down when the flashing lights of the radar trailer came into view, so it is likely the data captured reflects fewer violations than actually occurred, but we have to start somewhere.

The traffic study data suggests our major issue is with cars entering and leaving Ladera and speeding within our interior streets that needs to be controlled. Our speed limit within Ladera was 30 mph until we petitioned the City to lower it to 25 mph about 2 years ago, hoping it would encourage drivers to slow down. I don't think this reduction has been as successful as we had hoped.

I would encourage everyone to take responsibility for their speed as well as reminding others. We have numerous residents who walk, jog and take their children and pets out on our streets, so we all have a vested interest in keeping everyone safe. And please remember our streets are public streets; there is no enforcement issue pertaining to drivers who "cut through".

As a City of Bee Cave Council Member, I try to provide local information, council meeting and agenda notices, as well as results from council meetings on a routine basis, so if you have not signed up for Monty's Bee Cave Buzz on Facebook, please do so whenever you can. It's a great way to stay in touch and get involved in our community. For city business, I can be reached at: MParker@beecavetexas.gov.





Maintaining Bermuda Grass

Most of the homes in Ladera were sodded with Bermuda Grass, which might be new to some residents. Here are some tips on how to keep your lawn looking healthy and well maintained.

Both common and hybrid Bermuda grasses should be fed 4-6 times per year. Scotts® Southern Turf Builder® with 2% Iron is a good fertilizer choice; it feeds and strengthens Southern lawns to help withstand heat and drought. To help your Bermuda grass lawn maintain its color during the hot summer months, water regularly and deeply.

Bermuda grass goes dormant when the temperature drops. Many golf courses and homeowners overseed with perennial ryegrass for the cooler months. This keeps the lawn nice and green instead of brown. The ryegrass dies off when the temperature climbs back up again, letting the Bermuda grass take over.

If you are interested in getting a professional lawn care service, who will fertilize and check for insects in your grass, check with your neighbors via social media like Next Door to find out who they might recommend. A well maintained lawn keeps your property value up and makes for a beautiful neighborhood.



Submitting Ideas for Articles Please submit your ideas for newsletter articles by the 8th of each month. We have a 30-day lead time

Please submit your ideas for newsletter articles by the 8th of each month. We have a 30-day lead time, so, for example, if you want to suggest something for December, I will need your suggestion by November 8th. Submit to Andrea Willott at satalamo@yahoo.com.





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



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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



www.PlatinumWealthAdvisory.com



2806 Flintrock Trace, Ste. A203 Lakeway, TX 78738



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.



SANTA IS COMING TO LADERA

Santa will be here on Saturday, December 3rd from 9am-11am at 4121 Gandera Bend. We will have coffee, hot chocolate, donuts and a craft for the kids. He'll also be reading a story to the kids, inbetween taking pictures!



REACHING YOUR NEIGHBORS and many others...

- Avery Ranch
- Bee Cave
- · Bella Vista
- Belterra
- Canvon Creek
- Cat Mountain Villas
- Circle C Ranch
- Courtyard
- Forest Creek
- Highland Park West Balcones
- Jester Estates
- Ladera
- Lakeway
- Legend Oaks II
- Long Canyon
- Meridian

- Northwest Austin Civic Association
- · Paloma Lake
- · Parkside at Mayfield Ranch
- Plum Creek
- · River Place
- Rocky Creek
- Sendera
- · Steiner Ranch
- Sweetwater
- Tarrytown
- Teravista
- · Travis Country West
- Twin Creeks
- · Villages of Westen Oaks
- West Lake Hills

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PEEL, INC. community newsletters



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.



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The Ladera Bulletin

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A Reminder About Trash Cans

With the weather cooling off more people are walking in the neighborhood. On Thursday it's hard for people to stay on the sidewalks because of the trash cans. Placing your trash cans in the street next to the curb would solve the problem allowing the sidewalks to remain clear for people to use instead of having to dodge trash cans and walk in the street

Helpful Resources

A reminder to sign up on the Ladera HOA website located at www.LaderaHOA.org.

For gardening and lawn issues: www.klru.org/ctg Keeping up with the neighbors: www.nextdoor.com

There are several Facebook groups which will keep you informed about our area:

*Ladera, Bee Cave; *Bee Cave Bee on Facebook; *Monty's Bee Cave Buzz– Monty Parker is a City Council member for the city of Bee Cave; *Kara King's Bee Cave Updates – Kara King is a City Council member for the city of Bee Cave





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Association Crime Stoppers

Everyone wants a safe place to call home, and our association strives to make all residents feel secure. While we're diligent in our efforts to reduce possible dangers in our community, we can't do it alone. It's up to everyone to pitch in to keep crime rates down. Thankfully, taking a few simple steps can go a long way in keeping theft, vandalism and other felonies and misdemeanors out of the association.

Know Your Neighbors. And not just the neighbors on your block, but also the neighbors from all parts of the association. At the very least, you'll get a better idea of who actually lives (and in turn, who belongs) here. Talking with your neighbors will also give you the chance to find out if there have noticed any crimes or suspicious activity in the association recently so that you can be on the lookout as well. Consider creating and distributing a block list with everyone's contact information on your block so that you and your neighbors can alert each other of any problems that arise.

Leave The Light On. A good way to deter felons from breaking into your home is to make sure your front porch light stays on all night, even when you're out of town. Not only does it signal that someone's home, it also makes it harder for vandals to hide among the shadows. If you're worried that you'll either forget to turn the light on at night or off in the morning, you can purchase an inexpensive timer that will automatically do that for you every day. Also, if you see any street lights around the association that are burnt out, please contact https://slo.centerpointenergy.com/ or let the clubhouse know as soon as possible so that we can replace them for everyone's safety.

Lock Up. If you want to keep unwanted guests out, don't make your home inviting. Even when you're around, it's best to keep all gates, doors and garages locked at all times. It's also a good idea to keep your windows closed and locked when possible, especially if they're on the ground floor.

Put On Your Walking Shoes. Taking as stroll around the association isn't just good exercise. You can casually patrol the community for anything suspicious or usual, as well as swap notes about criminal activity in the area with other neighbors who are out and about. Also, when more residents regularly walk around the association, it can help scare off hooligans who are afraid of getting caught in the act.

Clean It Up. Picking up litter, removing graffiti and keeping trees, bushes and lawns trimmed not only makes the association look better, but also sends the message that our residents are diligent about keeping the neighborhood a respectable place to live. This can help discourage troublemakers from hanging around our community and encourage responsible and involved people to move to the association.

See Something, Say Something. If you notice a crime or a suspicious activity, regardless of how small the incident may seem, notify your local precinct or notify 911. Keep in mind that our local precinct is already in our area. List this number under A911 on your phone for easy access.

We all have a responsibility to our community to help keep it safe, and incorporating even a few of these tips can go a long way. Do your part to make our association a place you're happy to call home.



Cloudy with a Chance of Technology

We all know about the clouds that shade the sun and carry rain. Now it's time to get to know the other cloud—the one that delivers computing power, handy applications, and the ability to share information with others wherever and whenever you need. Like the atmospheric mass that provides its name, the technological phenomenon impacts our daily lives.

Cloud computing sounds mysterious and untrustworthy, but chances are you're already working, playing and surfing in the cloud. If you've purchased an iPhone, Kindle, or any smartphone, tablet or computer recently, you're probably taking advantage of its benefits. If you've downloaded a song from the Internet, chatted on Skype or purchased something from Amazon.com, you've used the cloud.

So, what does the cloud mean to you, and how can you harness its power?

It means you can pay your assessments online. You can access association documents and board meeting minutes from wherever you are. It might also mean, for the owners of second homes, that you can tune in to board meetings from the other side of the country.

It means you can work from a remote office without losing a beat. You can collaborate with others on a document without having to e-mail the file back and forth. You can store photos, music and files online without taking up precious space on your computer.

The cloud offers cheaper, stress-free alternatives to expensive hardware and maintenance. All you really need to take advantage of the cloud is reliable Internet access, but you should carefully consider security, privacy, the provider's reliability and contract terms first.

How secure is your data and information on the cloud? What privacy rules are you subject to? Some cloud services include clauses that allow providers to access and use a customer's data —often for marketing purposes—and can retain that data long after you're done using the service.

What if the company providing the cloud service goes out of business? What happens to all your information? Do contact terms lock you into one program or application?

These are important questions to ask. And though the cloud is relatively new, it's here to stay and will become even more prevalent over time. To see a list of cloud computing providers, visit http://cloud-computing.findthebest.com.





LAD





Mike Jakle REALTOR

Ladera Resident

25 years in Bee Cave Direct Line (512) 589-3939 mike-jakle@jbgoodwin.com

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