

# **ROCKY CREEK CONNECTION**

A Newsletter for the Residents of Rocky Creek

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

You can contribute! 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!

# SAVE THESE DATES!

November Rocky Creek Events

### WINE DOWN WEDNESDAY

Wednesday, November 2nd 6:00 pm - 9:00 pm



### **SUNDAY BRUNCH**

Sunday, November 6th 11:30 am - 1:30 pm



### **PICTURES AND BREAKFAST WITH SANTA**

Saturday, November 17th 9:00 am - 1:00 pm



# **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	<b></b>
Lake Travis ISD	
Lake Travis High School	
Lake Travis Middle School	
Bee Cave Elementary	512-533-6250
UTILITIES	
West Travis County PUA (Water)	512-246-0498
Pedernales Electric	
Alliant Gas (Prophane)	
AT&T	
New Service	1-800-464-7928
Repair	
Billing	1-800-858-7928
IESI (Garbage & Recycling)	512-282-3508
Travis County Hazardous Waste	512-974-4343
Travis County Trazardous waster	
OTHER NUMBERS	
Bee Cave City Hall	
Bee Cave Library	512-767-6620
Municipal Court	512-767-6630
Lake Travis Postal Office	
City of Bee Cavew	ww.beecavetexas.com
NEWSLETTER PUBLISHER	
	512 2/2 0101
Peel, Inc.	
Editorrocl	
Advertisingadve	ertising@peeiinc.com

# HOA MANAGEMENT

FirstService Residential	512-266-6771
Christy Gross	christy.gross@fsresidential.com

# **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.

# **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 (Continued on Page 4)



# Photos From Around the Hood

Feel free to submit your photos to share with our great community. Photos can be of any kind taken in or around the neighborhood. Photos can also be of kids at sporting events, school activities or accomplishments of all kinds! To submit your photos for the Rocky Creek Connection email them to rockycreek@peelinc.com.









# Rocky Creek Connection

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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.

# WEST TRAVIS COUNTY PUBLIC UTILITY AGENCY NEWS

On August 18, 2016, the West Travis County PUA Board of Directors considered and approved rate increase recommendations for fiscal year 2017. The new water and wastewater rates will be effective 10/1/2016. Rate increases will not be seen in bills until December 2016 due to timing differences between meter reading and billing.

Rate increases were based on cost of service study and revenue requirements to ensure positive end of year cash balance for the utility. Cost of services determine all costs borne by the utility including debt service, O&M (Operations and Maintenance) costs, and capital (infrastructure) costs. Costs are allocated to customer classes based on industry standard methods.

Please find the new rates for base fees and volumetric at www. wtcpua.org.

A customer averaging 10,000 gallons per month will see an increase of \$3 per month for retail water service.

Volumetric wastewater rates will also see an increase effective

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# **Rocky Creek Connection**

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October 1, 2016. There is no change to the wastewater base fee.

A customer with a 7,000 gallon sewer average will see an increase of \$11.62 per month for wastewater service.

The West Travis County PUA rates compare very favorably with the City of Austin and surrounding utilities when considering that several entities have property tax elements that support their utility costs. The WTCPUA does not have taxing authority and has to cover all costs through rates.

WTCPUA is committed to providing excellence and cost effectiveness in operations, customer service, and environmental compliance to all customers.

If you have any questions regarding this rate increase, please contact Robert Pugh, General Manager at 512-263-0100 or rpugh@wtcpua.org.

# ys 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.partnersinhopelaketravis.org

# **Lake Travis Sister Wives**

In honor of Breast Cancer Awareness month, Lake Travis Sister Wives, along with guest Bill Bastas, founder of A Smile Never Fades hosted a Comfort Cooking class on Friday October 14, 2016. Jenni Rahn a cater and member of LTSW prepared and presented seven recipes from the Comfort Cooking cook book. All of these recipes have been submitted by breast cancer patients or those who have been impacted by breast cancer. This class was about having fun, but also to help raise awareness about breast cancer and to bring in donations to the Smile Never Fades organization by purchasing their new Comfort Cooking APP.

Through the sale of the "living cook book", app, and social events 90% of the profits from Smile Never Fades are used to help clean houses, transportation, and purchasing groceries for women who are living with metastatic breast cancer in our community. Bill has been quoted in saying "We focus our energy, talent and resources toward the comfort of women who have been diagnosed with breast cancer. We do so in an effort to honor our mothers, wives, sisters, daughters and friends who have struggled with this disease. Their smiles are ever-present in our minds and serve as an important reminder that cancer cannot take away the beauty and strength of the human spirit."

Cheers! Lake Travis Sister Wives





# **Rocky Creek Connection**

# Large Scale Leaf Drop

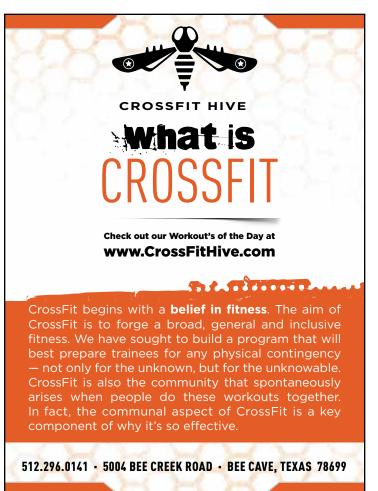
Though this is slightly after the fact, I want to address the dual events this year that initiated the highest call rates I've had in a long time. Both last March and this August, we had an inordinate amount of rain. Within two weeks to over a month after the rain had ended, I received calls from the 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/).

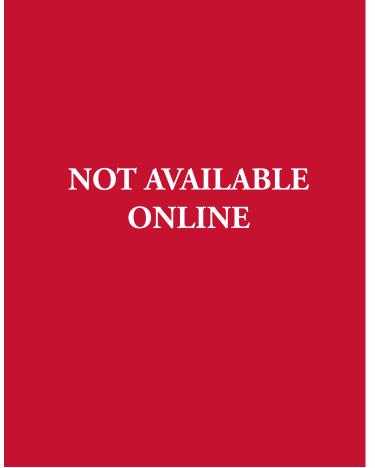
This phenomenon is caused by an extended period of "field saturation". All soil has macro and micro pores/spaces in it, whether it is sand or clay or silt. When all these pores fill up it with water – there is no air left in the soil. Tree roots actually need to breath –

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





# 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



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- 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
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