

THE BULLETIN

Belterra Community News

November 2019 Volume 1, Issue 11

News for the Residents of Belterra

FINANCIAL FOCUS

Not Too Soon for End-of-Year Financial Moves

We've still got a couple of months until 2019 draws to a close, but it's not too early to make some end-of-the-year financial moves. In fact, it may be a good idea to take some of these steps sooner rather than later.

Here are a few suggestions:

- **Boost your 401(k) contributions.** Like many people, you might not usually contribute the maximum amount to your 401(k), which, in 2019 is \$19,000, or \$25,000 if you're 50 or older. Ask your employer if you can increase your 401(k) contributions in 2019, and if you receive a bonus before the year ends, you may be able to use that toward your 401(k), too.

- **Add to your IRA.** You have until April 15, 2020, to contribute to your IRA for the 2019 tax year, but the more you can put in now and over the next few months, the less you'll have to come up with in a hurry at the filing deadline. For 2019, you can put up to \$6,000 in your IRA, or \$7,000 if you're 50 or older.

- **Review your portfolio.** It's always a good idea to review your investment portfolio at least once a year, and now is as good a time as any. But don't make any judgments based solely on your results over the past 10 months. Instead, look carefully at how your portfolio is constructed. Is it still properly diversified, or has it become overweighted in some areas? Does it still fit your risk tolerance, or do you find yourself worrying excessively about short-term price swings? These are the types of factors that might lead you to make some changes, possibly with the help of a financial professional.

- **Don't forget about your RMDs.** Once you turn 70½, you generally need to start taking withdrawals – the technical term is “required minimum distributions,” or RMDs – from your traditional IRA and your 401(k) or similar plan. After the first year in which you take these RMDs, you must take them by the end of each year thereafter. If you don't withdraw at least the minimum amount (calculated based on your age, account balance and other factors) you face a penalty of 50% of what you should have taken out – a

potential loss of thousands of dollars. So, take your RMDs before Dec. 31. The financial services provider that administers your IRA or 401(k) can help you determine the amount you must withdraw.

- **Think about next year's opportunities.** It happens to almost all of us: A year has passed, and we haven't taken the actions we had planned. So, start thinking now about what you want to do in 2020 from a financial standpoint. Can you afford to ratchet up your investments in your retirement plans? If you have children or grandchildren, have you started saving for college? Have you considered ways to protect your financial independence if you ever need some type of long-term care, such as an extended nursing home stay? If these or other items are on your financial to-do list, start planning now to get them done next year.

Time goes quickly – so don't get left behind without having taken the steps to keep moving toward your financial goals.

Tony Stough, CRPC®
Financial Advisor



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Dripping Springs Elementary 512-858-3700
Walnut Springs Elementary 512-858-3800
Rooster Springs Elementary..... 512-465-6200
Dripping Springs Middle School..... 512-858-3400
Dripping Springs High School 512-858-3100

UTILITIES

Water – WCID # 1 & 2 512-246-0498
Trash – Texas Disposal..... 512-246-0498
Gas – Texas Community Propane..... 512-272-5503
Electricity – Pedernales Electric 512-858-5611

OTHER

Oak Hill Post Office 512-892-2794
Animal Control..... 512-393-7896

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**The Dripping Springs
Farmers Market
is each Wednesday from
3p - 6p.**

Parker House Rolls

Level: Intermediate

Total: 2 hr 45 min
Prep: 20 min
Inactive: 2 hr
Cook: 25 min
Yield: about 24 rolls

Ingredients:

1 1/2 cups milk
1 stick unsalted butter, cut into pieces, plus more for brushing
1/2 cup sugar
1 package active dry yeast
1/2 cup warm water
3 large eggs, lightly beaten
1 1/2 teaspoons salt
6 cups all-purpose flour

Directions:

-Place milk in a small saucepan and bring to a simmer. Remove from the heat, stir in the butter and sugar and let cool.

-Dissolve yeast in warm water and let sit until foamy. Combine milk mixture, eggs, yeast, salt, and 1/2 of the flour in a mixer with the dough attachment and mix until smooth.

-Add the remaining flour, 1/2 cup at a time, and stir until a smooth ball forms. Remove from the bowl and knead by hand on a floured surface for about 5 minutes.

-Place in greased bowl, cover, and let rise in a warm place until doubled in bulk, about 60 to 70 minutes.

-On a floured surface, punch down the dough and shape into desired shapes.

-Place on a parchment paper-lined baking sheet. Cover again and let rise until doubled, about 30 to 40 minutes.

-Preheat the oven 350 degrees F. Bake for about 20 minutes or until golden brown.

-Remove from the oven and brush with melted butter before serving.



Girls Empowerment Network Presents We Are Girls Austin 2019 Where Central Texas Girls Can “Believe It & Be It”



12th Annual Event brings girls in grades 3-8 and adults who care about them together for more than 60 different activities that ignite the power in girls

Girls Empowerment Network welcomes its 2019 featured speakers Aisha Thomas of San Antonio and April Bowman of Dallas to reinforce a powerful message for girls, BELIEVE IT & BE IT, at its twelfth annual WE ARE GIRLS AUSTIN on Sat., Nov. 16, 2019 from 9 a.m. – 3 p.m. (doors open 8 a.m.) at Anderson High School, 8403 Mesa Dr., in Austin, Texas. This year’s honorary chair is Dr. Collette Pierce Burnette.

“We Are Girls is an incredible day of education and self-discovery for girls,” says Julia Cuba Lewis, MSW, executive director, Girls Empowerment Network. “Girls walk through the doors and they learn that they are in charge of their day, choosing sessions where they can learn how to believe in their ability to succeed. We see many girls who open up their hearts to their moms who attended with them, transforming themselves and expanding their own views of what they believe is possible for themselves and for their relationships.”

WE ARE GIRLS is designed especially for girls in grades 3 through 8 and the adults who care about them. Its 2019 theme is BELIEVE IT & BE IT with inspiring speakers and dozens of activities and workshops covering everything from creativity and entrepreneurship to body image, bullying, and healthy relationships.

Aisha Thomas – Confidence Creator and Mental Health Advocate

Aisha Thomas aims to embed inclusion, self-love and motivation into the culture of each young person she encounters, resulting in healthier homes, schools and community climates. With an unstoppable mindset, Aisha overcame challenges including dating violence and sexual assault, to become an honor roll student at her high school. She graduated in the first computer networking program in her district, completed college, and joined the United States Air Force (USAF), where she has served for more than 14 years. She is a member of RAINN (Rape, Abuse & Incest National Network), the nation’s largest anti-sexual violence

organization, and speaks at universities, community organizations and churches. She is also a lead Facilitator for the Department of Defense, educating civilian and military members on suicide and interpersonal violence.

April Bowman – Founder & Chief Executive Officer of Bold Believers United

Empowering people to reach their full potential is at the core of everything that April Bowman, M.S. does. She has worked in education for over 15 years, impacting more than 20,000 young people across the country. Her experience includes leading afterschool programs and summer camps with Parks and Recreation; coaching and consulting with non-profits, schools and foundations; college and career guidance counseling; working in student affairs at Northwestern University; serving as the inaugural Director of Alumni Programs for Uplift Education – the largest charter school in North Texas; and, facilitating trainings on how to talk to about race, racism and equity through the Center for Racial Justice in Education. She currently leads Bold Believers United.

April is a recipient of the 2019 Dallas Business Journal Top 40 Under 40 award. She was also a 2018 finalist for the Dallas Startup Evangelist of the Year Award. In 2018, her client, Church Farm School, was awarded funding by the Oprah Winfrey Foundation for work April led with a 9th-12th grade boarding school to develop a successful college completion program.

As the first person in her family to graduate from college, April earned a Master of Science degree from Northwestern University in Learning and Organizational Change and a Bachelor of Arts from the University of Washington in Sociology and Geography. She is currently pursuing a Master of Divinity from the King’s University, where she also serves as President of the Graduate Student Council.

In addition to its featured speaker, We Are Girls Austin offers girls and adults a wide range of presentations, workshops and hands-on activities designed to promote well-being, creativity, goal-setting and more. Conference organizers recruit experts from areas including arts, education, social/emotional learning, health and wellness, dance, parenting, counseling, technology and entrepreneurship.

Tickets to We Are Girls Austin are \$30 and are available for purchase at the event and online at www.wearegirlsAustin.eventbrite.com. Scholarships are available. Admission includes lunch, GIRLSFair, supplies, goodie bag, access to all Featured Conference Speaker’s presentations, breakout workshops and resource fair.

About Girls Empowerment Network and We Are Girls - Girls Empowerment Network knows girls are powerful, and it’s their mission to help girls know it too. Through schools, camps and conferences, girls experience a self-efficacy curriculum that teaches them how to believe in their ability to succeed. WE ARE GIRLS was created in 2008 as a one-day event for girls to expand their view of what’s possible alongside experts and the people who care about them.

Excluding Pests



When the weather turns towards autumn and leads into winter, many pests start looking for a cozy place which can often lead them inside your home. By performing a thorough inspection, you can locate areas where these pests may enter and stop them before they become a problem.

Inside the home, look around doors and windows and if you see light around them it's a sign there isn't a good seal and weather stripping should be replaced. Inspect the attic for holes or entry points for small mammals such as rats, mice, and squirrels. Attic vents should be covered with stainless steel screening to block animals from entering. Outside, inspect the perimeter of the home for cracks and crevices in the foundation that should be sealed. Locate pipe and wire penetrations that enter the structure and seal areas that allow pests to enter.

Ideas on how to exclude pests from your home:

- Trim back or prune any trees and shrubs that touch or overhang the home
- Seal pipe & wire penetrations with copper mesh, sealant, or expanding foam

- Replace weather stripping around doors and windows if there is not a good seal
- Repair or replace window screens with holes
- For homes with brick or stone facades, stuff weep holes with copper mesh
- Clean debris from gutters to reduce harborage areas for pests
- Inspect all furniture, boxes, and bags for pests before carrying them into the home
- Inspect all plants for insect pests before bringing them into the home
- Do not store firewood inside the home, against outside walls, or near doors
- Use sheet metal, hardware cloth, or steel wool to seal any areas where animals have chewed to enter the home**

**make sure animal is not in the home or you'll seal it inside!

For more information or help with identification, contact Wizzie Brown, Texas AgriLife Extension Service Program Specialist at 512.854.9600. Check out my blog at:

www.urban-ipm.blogspot.com

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Wash Your Hands

Reducing Spread of Disease While at Home and Work

By: *Concentra Urgent Care*

The Centers for Disease Control and Prevention (CDC) say that nearly 90,000 patients die in U.S. hospitals each year due to a preventable disease – many could be avoided if everyone properly washed their hands.

From germs on office equipment to sick colleagues who decided to come into work anyway, people face the same dangers in the workplace. The same simple fact holds true: Washing your hands regularly is an effective way to prevent yourself from catching or spreading a preventable disease or illness.

WHEN TO WASH YOUR HANDS

The CDC recommends washing your hands every time you:

- Prepare or eat food
- Use the restroom
- Tend to someone who is sick; both before and after
- Blow your nose, cough, or sneeze
- Handle garbage
- Treat a cut or wound
- Change a diaper or clean up after children
- Handle an animal or animal waste

HAND WASHING BASICS

The CDC has issued specific guidelines about effective hand washing:

- Wet hands with water
- Use plain bar or liquid soap
- Create a lather by vigorously rubbing hands together for 15-20 seconds—about the amount of time it takes to sing “Happy Birthday” twice
- Be sure to wash palms, back of hands, fingers, and nails (clean nails by gently scratching nails down your opposing soapy palm)
- Rinse off soap under a stream of water

WHAT ELSE CAN YOU DO?

- Focus on hand washing in the lunch and/or break room
- Be careful when using sponges and dish towels. These are ideal sites for bacterial growth. Always wash your hands after using these items.
- Maintain a clean work area; regularly clean any office equipment, especially shared items such as phones and keyboards.
- Remind your colleagues of the importance of hand washing, particularly when you witness someone neglecting to wash his or her hands.

FOR MORE INFORMATION

To learn more about how washing hands regularly can help prevent disease, ask your health care provider, or visit the CDC’s creative Web site dedicated to raising awareness of the importance of hand washing at www.henrythehand.com.

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EQUIPMENT UPGRADE

<ul style="list-style-type: none"> Auto Pool Cleaner Chlorinator Filter Gas Heaters Handrails 	<ul style="list-style-type: none"> Heat Pumps Pool Pumps Spa Blowers Pool Automation Light Fixtures
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SHEDDING LIGHT ON NEW BULBS



Standard incandescent light bulbs may soon become a thing of the past. Under the Clean Energy Act of 2007, required the sale of energy-inefficient incandescent bulbs to be phased out over a two-year period, beginning with 100-watt bulbs in January 2012. Compact fluorescent lights (CFLs) have become the most popular replacement choice. The typical CFL uses 66 percent less energy and lasts up to ten times longer than an incandescent bulb.

Making the switch to CFLs doesn't require that you throw out all your incandescent bulbs right away. Even a gradual change can result in significant savings. Just replacing your home's five most frequently used light fixtures can save you more than \$65 each year, as CFLs provide the most savings when a lighting source is used for at least two hours a day. You can continue to use incandescent bulbs for fixtures that are only on for a few minutes at a time, such as closet lights, changing to CFLs as your supply of incandescent bulbs runs out.

One important point to know about CFLs is that they contain an average of 4 milligrams of mercury (about the amount that would cover the tip of a ballpoint pen). The mercury is sealed within the bulb's glass tubing, and no mercury is released when the bulb is intact or use. Special caution must be taken when disposing of used bulbs or cleaning up broken bulbs, however. Some states require used CFL bulbs (broken and unbroken) to be taken to local recycling centers for disposal. And if a bulb breaks in your home, you should follow the Environmental Protection Agency's guidelines to clean up the debris:

Before Clean-up: Air Out the Room

- Have people and pets leave the room, and don't let anyone walk through the breakage area on their way out.
- Open a window and leave the room for 15 minutes or more.
- Shut off the central forced-air heating/air conditioning system, if you have one.

Clean-Up Steps for Hard Surfaces

- Carefully scoop up glass pieces and powder using stiff paper or cardboard and place them in a glass jar with metal lid (such as a canning jar) or in a sealed plastic bag.

- Use sticky tape, such as duct tape, to pick up any remaining small glass fragments and powder.
- Wipe the area clean with damp paper towels or disposable wet wipes. Place towels in the glass jar or plastic bag.
- Do not use a vacuum or broom to clean up the broken bulb on hard surfaces.

Clean-up Steps for Carpeting or Rug

- Carefully pick up glass fragments and place them in a glass jar with metal lid (such as a canning jar) or in a sealed plastic bag.
- Use sticky tape, such as duct tape, to pick up any remaining small glass fragments and powder.
- If vacuuming is needed after all visible materials are removed, vacuum the area where the bulb was broken.
- Remove the vacuum bag (or empty and wipe the canister), and put the bag or vacuum debris in a sealed plastic bag.

Clean-up Steps for Clothing, Bedding and Other Soft Materials

- If clothing or bedding materials come in direct contact with broken glass or mercury-containing powder from inside the bulb that may stick to the fabric, the clothing or bedding should be thrown away. Do not wash such clothing or bedding because mercury fragments in the clothing may contaminate the machine and/or pollute sewage.
- You can, however, wash clothing or other materials that have been exposed to the mercury vapor from a broken CFL, such as the clothing you are wearing when you cleaned up the broken CFL, as long as that clothing has not come into direct contact with the materials from the broken bulb.

- If shoes come into direct contact with broken glass or mercury-containing powder from the bulb, wipe them off with damp paper towels or disposable wet wipes. Place the towels or wipes in a glass jar or plastic bag for disposal.

Disposal of Clean-up Materials

- Immediately place all clean-up materials outdoors in a trash container or protected area for the next normal trash pickup.
- Wash your hands after disposing of the jars or plastic bags containing clean-up materials.
- Check with your local or state government about disposal requirements in your specific area. Some states do not allow such trash disposal. Instead, they require that broken and unbroken mercury-containing bulbs be taken to a local recycling center.

Future Cleaning of Carpeting or Rug: Air Out the Room During and After Vacuuming

- The next several times you vacuum, shut off the central forced-air heating/air conditioning system and open a window before vacuuming.
- Keep the central heating/air conditioning system shut off and the window open for at least 15 minutes after vacuuming is completed.



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FOR MORE THAN A WORKOUT

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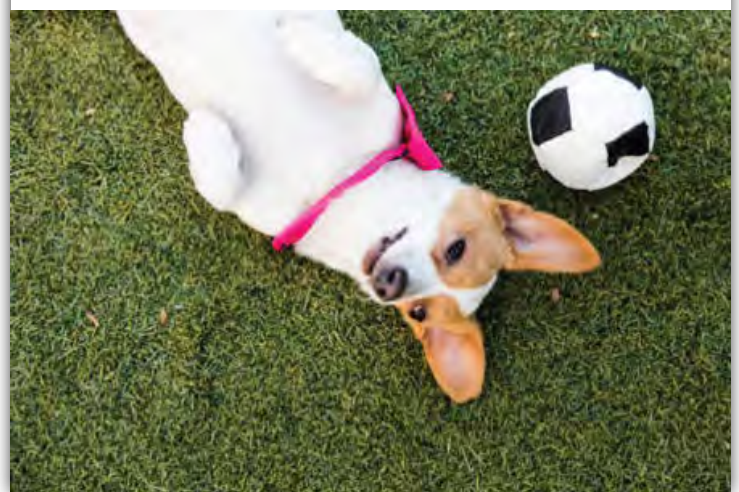
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