



SPICEWOOD

NOVEMBER 2019

A NEWSLETTER FOR THE RESIDENTS OF SPICEWOOD & BRIARCLIFF

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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®
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Falls Career High School.....	830-798-3621
Marble Falls High School.....	830-693-4375
Marble Falls Middle School.....	830-693-4439
Spicewood Elementary School.....	830-798-3675
Highland Lakes Elementary School.....	830-798-3650
Colt Elementary School	830-693-3474
Lake Travis ISD.....	512-533-6000
Lake Travis High School.....	512-533-6100
Lake Travis Middle School.....	512-533-6200
West Cypress Elementary	512-533-7500

UTILITIES

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TStar Internet	830-693-6967
Briarcliff City Water.....	830-693-2377
Time Warner Cable.....	512-485-5555
Pedernales Electric.....	888-554-4732

OTHER NUMBERS

Spicewood Library.....	830-693-7892
Spicewood Community Center.....	512-755-3119
Helping Hands Crisis Ministry	512-808-6092
Spicewood & Highland Lakes Lions Club..	830-693-3645
Spicewood Post Office.....	830-693-2377

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LTlov is Gearing up for Green Santa!

LTlov is proud to announce 2019 Project Supply Pack totals. This year, LTlov delivered prepackaged school supplies directly to more than 250 LTISD students from 125 families coded Economically Disadvantaged, on their desks at campus Back to School Night events. In addition to the prepackaged kits, our School Supplies Program committee set to work with the goal of providing ALL financially limited students with the supplies by filling backpacks with their required supplies. We were able to provide pre-filled backpacks to an additional 100 students. Community donations of requested school supplies, cash and gift cards made this goal attainable and all students who requested assistance received the help they needed!

Now, it's time to kick off our next program. GREEN SANTA is in full force! Collection bins are out in LTISD schools in early November and out in our community starting November 18 through December 9. Please drop by and donate a toy to share the joy of the season!

Join us at one of the local events benefiting Green Santa: Point of Origin Holiday Preview on November 7th, Holiday at the Oaks on November 20th, or the Lakeway Sing Along on November 8th!

LTlov is now accepting Green Santa applications for economically disadvantaged families and students within LTISD. Please see our website for the application and more details www.ltlov.org

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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.

The Quebe Sisters concert Friday, November 15 at Spicewood Vineyards



The Quebe Sisters bring their heavenly harmony and triple-fiddle prowess to Spicewood Friday, Nov. 15 with a show beginning at 7 p.m. at the Spicewood Vineyards Event Center.

With a self-titled album drawing glowing reviews, Grace, Sophia and Hulda Quebe are stopping by

Spicewood on a tour that's criss-crossed the country, Florida to California and points north.

Expanding their Bob Wills-inspired style to a more contemporary direction on the new album, the sisters added their own original and other current songs and named their new blend "Progressive Western Swing."

The Wall Street Journal took note, with Barry Mazor writing in the Oct. 7 issue "with this crisp, 'Progressive' direction, the Quebes impress anew."

Tickets (\$55) are available at <https://spicewoodarts.org/spicewood-live/> The event is expected to be a sellout so anyone interested in attending is advised to secure tickets early. The Quebe Sisters CD's and other merchandise will be for sale at the concert.

The Quebe Sisters got their start in 1998 when they were blown away by Sherry McKenzie's virtuosity winning a fiddle contest at the North Texas State Fair. Sherry and her husband Joey, both former national fiddle champions, agreed to give the girls lessons and things just took off from there.

The girls fell in love with old time fiddle music and learned to play by ear as did

the best Western swing bands. Much of the music the Quebes have performed was never written down.

The Spicewood Vineyards Event Center is at 419 Burnet CR 409, P. O. Box 248 Spicewood. Wine can be purchased from the vineyard, and free bottled water, coffee and intermission snacks will be on hand. Attendees are asked not to bring outside alcohol onto the Vineyard grounds.

The concert is sponsored by Juan and Billy Helms, Dan and Ellie McLachlin, and Elizabeth Blount and David Hoge.



SPICEWOOD

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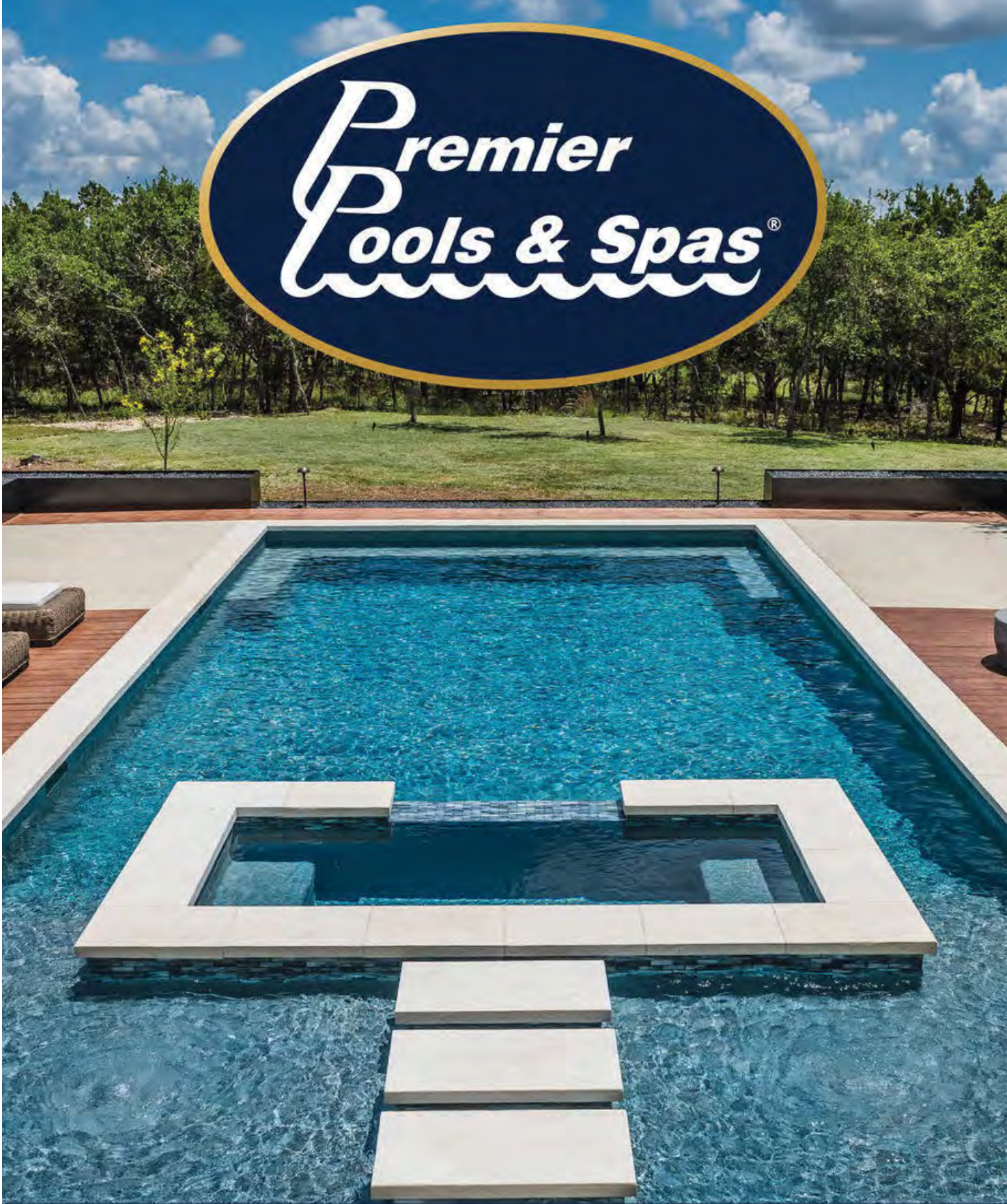
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