

The Community Connection

NEWS FOR SWEETWATER RESIDENTS

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
Sweetwater Resident



COMMUNITY CONNECTION

IMPORTANT NUMBERS

EMERGENCY NUMBERS

EMERGENCY	911
Fire.....	911
Ambulance.....	911
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
West Cypress Elementary.....	512-533-7500

UTILITIES

Pedernales Electric.....	888-554-4732
Crossroads Utilities (Water, Sewer, Trash).....	512-246-1400
Texas Gas Service Customer Service.....	1-800-700-2443
Emergencies.....	512-370-8609
Call Before You Dig.....	512-472-2822
AT&T.....	1-800-288-2020
Time Warner Cable.....	512-485-5555
Austin/Travis County Hazardous Waste	512-974-4343

OTHER NUMBERS

Bee Cave City Hall.....	512-767-6600
Bee Cave Library.....	512-767-6620
Bee Cave Municipal Court.....	512-767-6630
Lake Travis Post Office	512-263-2458
Baylor Scott & White Medical Center.....	512-571-5000
City of Bee Cave	www.beecavetexas.com
Travis County (General No.).....	512-854-9020
.....	www.traviscountytx.gov

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

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The *Community Connection* is mailed monthly to all Sweetwater residents. Residents, community groups, churches, etc. are welcome to include 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.

To submit an article for the *Community Connection* please email it to sweetwater@peelinc.com. The deadline is the 15th of the month prior to the issue.


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



There is nothing more beautiful than someone who goes out of their way to make life beautiful for others.



Partners in Hope connects one person's gifts and talents with another person's needs and equips the Lake Travis community to serve through the lens of ministry.

Contact Matt Peacock at mattbp61@gmail.com to get involved

www.partnersinhopelaketexas.org

Lake Travis Film Festival Pushes for Lakeway and Bee Cave to become Texas Film Friendly Cities



"The Lake Travis area has a long history of being a key shooting location in the movies, from Bill Witliff's RED HEADED STRANGER to Robert Rodriguez's SPY KIDS to Terence Malick's TREE OF LIFE - and many more. The

scenic vistas and beautiful water features of this rugged area provide the kind of unique locations that bring productions to Texas," says Mike Blizzard, producer and creator of the recent documentary, "Now Starring Austin."

In front of a packed crowd last October, Kim LeBlanc, the Production & Community Relations Specialist at Texas Film Commission, Office of the Governor, stood in front of filmmakers and members of the community to tout the benefits of bringing film productions into the area.

It was also a kick-off for the Lake Travis Film Festival (LTFF).

Now, one year into planning its inaugural debut, February 27 – March 1, LTFF is well on its way to doing just that—pushing to promote a film-friendly community for the cities of Lakeway and Bee Cave and greater Lake Travis. LTFF plans to promote the area to producers and encourage them to set-up shop in the area. LTFF is working with the Texas Film Commission to establish the Film Friendly Certification for Lake Travis and will be the liaison for film and media.

Film communities consider themselves family, connected nationally and internationally over the love of film, the ability to tell stories that need to be told, and the sharing of resources. The local response to the upcoming launch of the Lake Travis Film Festival has been tremendous, which indicates there is strong community support and a desire to have more films and franchises in the area. Under the leadership of Executive Director Kat Albert, LTFF will guide the Texas Film Commission through the path for filming in the local area and encourage them to bring their businesses here.

On Sunday, March 1, the LTFF will invite participants with VIP Badges, as well as producers and directors, to join us at Star Hill Ranch, 15000 Hamilton Pool Road, just South of Hwy 71. Star Hill is a re-creation of a Texas Hill Country community typical of the early 1900s. All of the buildings have been relocated from around the state and carefully restored. Star Hill began as a childhood dream of owner/creator Adam Woolley.

Star Hill has been the setting for a variety of photo shoots, corporate videos, documentaries, and feature films. The main street of Star Hill was laid out under the guidance of an award-winning motion picture production designer. All of the buildings were constructed between 1850 and 1935 and have been relocated from around central Texas. The building compound is oriented in the center of a 31-acre tract surrounded by a wooded buffer and overlooking a scenic valley. A surrounding 9000-acre nature preserve protects the view.

The LTFF is excited to have the opportunity to bring producers, directors, and the community to Star Hill Ranch to show how the Texas Hill Country can be an excellent backdrop for major motion pictures.



Texas Film Commission rep. Kim LeBlanc and Locations Scout, Ken Lewin present to the Lake Travis Film Festival's kick-off event.

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COMMUNITY CONNECTION

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.

Volksmarch in Canyonlands of Lakeway Saturday Nov 16th, 12-4:30 PM Free, Live Music, Free Snack at Finish



Lakeway Parks and Recreation and Lakeway Friends of the Parks of Lakeway (FOP) are hosting a free volksmarch in the Canyonlands Greenbelt in Lakeway on Saturday, November 16th from 12-4:30 PM. Volksmarch, or peoples walk, is a non-timed, non-competitive walk. The concept originated in Germany in the early 1960's and emphasizes exercise, enjoyment of the outdoors and a friendly social atmosphere rather than athletic competition. All

Lake Travis and Austin area residents are welcome.

Two courses on Canyonlands Greenbelt primitive trails, a 3-mile walk within Canyonlands that is easy to moderately difficult and a 6-mile roundtrip to the top of "Mount Lakeway," the highest point in Lakeway. The hike to the top is moderately difficult and consists of an uphill climb on a primitive trail for the last three quarters of a mile.

Volksmarch, registration, start and finish point will be in the

small field west of the Lakeway Swim Center at the intersection of Highlands Boulevard and Trophy Drive. Parking is available in the Lakeway Swim Center parking lot. Start your walk at any time. If you wish to do three miles, allow at least an hour. If you wish to walk to the top of Mount Lakeway, allow at least three hours for the 6-mile round trip. Walk on your own, or FOP will offer guided walks up Mount Lakeway at 12:30 and 1 PM. There is no stroller access for either walk, and the walk to Mount Lakeway is not recommended for children younger than six. The oldest walker to summit Mount Lakeway to date is 90 years old.

Wear hiking or comfortable walking shoes, bring sufficient water, walking or trekking sticks as desired. Dogs are welcome. Come with family and friends, walk leisurely through Canyonlands, explore the primitive trails, hear bubbling streams, or climb Mount Lakeway to see Lake Travis and maybe some fall color.

From 2 PM until 3:30 PM The Just for Fun Bunch will provide live music with German, rock and country tunes. Bring a lawn chair or blanket and enjoy the music after the walk. Non walkers are welcome just for the music!

(Continued on Page 6)



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COMMUNITY CONNECTION

(Continued from Page 5)

A volksmarch tradition is to have refreshments after the walk. A small snack will be provided as you finish. Fat Belly Pretzels, Spindrift Sparkling Water and for adults 21 and older a free beer from Infamous Brewing Company will be available. A small participation recognition also will be given to all walkers at the finish. This is not an official American Volkspart Association (AVA) event, so no stamps for IVV credit will be available.

For further information or questions contact Dar Moneyhon at dmoneyhon@gmail.com or 512 261-3691. FOP is a 501(c)(3) volunteer organization focused on promoting, maintaining and improving the parks and green spaces in Lakeway.

A large, rectangular swimming pool with a hot tub at the end. The pool is surrounded by a concrete deck with lounge chairs and a sofa. The Premier Pools & Spas logo is prominently displayed in the center of the image. The background shows a lush green landscape with trees under a blue sky with clouds.

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Volksmarch

Nov 16, Lakeway Canyonlands Greenbelt

12:00-4:30 PM

FREE

Hosted by Lakeway Parks and Recreation
Friends of the Parks of Lakeway

Starts at Lakeway Swim Center

Non-competitive, untimed, walk at your pace
3 miles in Canyonlands – allow minimum 1 hour
6 miles roundtrip to top of Mount Lakeway –
allow minimum 3 hours

Escorted walks to Mount Lakeway at 12:30 and 1:00

Bring the family, dogs welcome

Bring water, wear hiking or comfortable walking shoes

Live Music 2-3:30

Free Snack at Finish

**Fat Belly Pretzels, Spindrift Sparkling Water,
Infamous Brewing Company Beer for those 21**

Questions?

dmoneyhon@gmail.com (512 261-3691)

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