

# Brook Meadows Messenger

*The Official Publication of the Brook Meadows Homeowner's Association*

Volume 4, Number 5

[www.brookmeadows.org](http://www.brookmeadows.org)

May 2009

## Welcome, New Neighbors!

### *Welcome to Bill & Kristi Godfry*

Many of us remember our "old" neighbor, Kristi, from 6 years ago. She has returned to Brook Meadows as a newly wed. She and Bill were married in September of 2008 in Aruba and are busy with the company they started together, Godfry Custom Designs. In addition, Kristi owns Inspired Interiors and Bill is in hospital and institutional sales with Johnson & Johnson Pharmaceuticals. Daughter Megan, 19, attends TCC, while her sister Katelin is a freshman at Texas State in San Marcos. Sons Preston, 14, and Grayson, 8, go to school in Southlake. Their hobbies are travel, golf and running. In fact, they participate in monthly organized races as a family activity. By the way, they plan to celebrate the completion of their home's extensive remodel by inviting the neighborhood to an Open House shortly after they are finished.

### *Welcome to Jack & Clara Norton*

Jack & Clara moved to 2704 Meadowview from Grapevine, late 2008. Jack's is a transportation consultant. Clara works for Bank of America in Dallas. They have a daughter Emily, 14, and are expecting a new baby in March. We welcome the Norton's to Brook Meadow.

### *Welcome to Scott Bulger & Bridget Moore*

Scott Bulger and his wife Bridget Moore knew Brook Meadow was the neighborhood they were searching for when they decided to upsize from their home in Grapevine. Their daughter Kathleen, 3, is ready to get outside and enjoy the large treed back yard which was one of the draws to our area, along with the fact that all the homes are custom and have a "homey" feel. Both Scott and Bridget are employed by Sabre Holding in Southlake and work in the Airline Solutions Division, which provides software and consulting for the world's airlines. Bridget, originally from Cleveland, OH, "loves anything to do with food and wine" such as cooking, growing her own herbs and taking gourmet cooking classes. Scott hails from Buffalo, NY, enjoys indoor rock climbing, jogging and is a member of a sailing club in Grapevine. They plan to update their new home and look forward to meeting the neighborhood folks while taking walks.

## Social Calendar

### May 26 - LAST TUESDAY

Flips on Hwy 114

### May 17 - COOL CAR-B-Q

Meet @ 4617 Shadycreek,  
then caravan to destination-  
Kincaids!

### JUNE 6 - PATIO PARTY

To be held at Bill and Kristy  
Godfry's home, Shadycreek Lane

### JUNE 30 - LAST TUESDAY

Joe's Pasta on Hwy 26, south of  
Cheeksparger

### JULY 28 - LAST TUESDAY

TBD

## 2008-2009 Annual Meeting

The BMHA Annual Meeting was held, Monday, April 20th. The day after our newsletter deadline, so we will have to wait until the June newsletter to get you a full report on the budget and who volunteered for the 2009 -2010 Board.

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# Brook Meadows

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**Brook Meadows**  
**Homeowners Association, Inc.**  
PO Box 492 • Colleyville, TX 76034

Please visit our website often: **www.BrookMeadows.org**

### 2008 - 2009 Board of Directors

President - Mic Deakin ..... 817-399-9885  
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### PUBLISHER

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## Cool Car - B - Q !

Thanks to an irresistible weather forecast for Sunday May 17th, we are heading out on our second Cool Car B Q road trip, to Kinkaid's. Ah, but which Kincaid's you ask? To find out, get out those cool cars from your garage, wash 'em up, and join us for a short cruise and lunch at some really neat place. Meet in front of the Flournoy's (4617 Shadycreek) at 1pm. No cool car, no matter, come hitcha ride....and remember, in the words of JoCarol Haynes, "Cool is in the eye of the beholder!"



Don't want to wait for the mail? View  
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## Landscape News

Have you noticed how beautiful the light is that filters through the trees along Glade Road, this spring? Well, we have the Landscape committee to thank. They did competitive bids and then contracted to have the trees trimmed up to 12-15 feet

above the ground plus cleaned out the mistletoe and dead limbs. We now have a lovely canopy to walk or run under and such a calming view of Brook Meadows as you head west on Glade.



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## Financial Corner

Submitted by Rich Keith



Let's look at a new law enacted in late 2008: the Pension Act's RMD Waiver for Calendar Year 2009. Many retirees have had to sell retirement plan account or traditional IRA assets at distressed values in order to generate the cash needed to make required minimum distributions (RMDs). Beneficiaries of retirement plan accounts or traditional IRAs have faced similar problems. The Pension Act enacted late last year provided relief by waiving the RMD for calendar year 2009 only. It also relieved designated beneficiaries of the need to make minimum distributions for 2009. Had the waiver not been granted, many individuals with retirement accounts invested in beaten-down assets such as stocks or mutual funds would have had to sell assets at a loss to generate RMDs for 2009. But the new law change helps even those people who would otherwise have to make RMDs from retirement plan accounts and traditional IRAs invested in "bulletproof" assets such as government-insured CDs. If you can afford to skip this year's RMD, you can lower your tax bill for 2009.

The overall purpose of the RMD rule is to make sure retirement accounts and IRAs are used primarily for the owner's retirement, rather than as a tax-sheltered nest egg for the family; a prohibitively expensive IRS penalty rule applies if an RMD isn't made. Distributions from retirement plans or IRAs are fully taxed as ordinary income (unless you made nondeductible contributions). The new law allows older individuals to skip the RMD that would otherwise be required for calendar year 2009.

**The new law has an impact on three distinct groups of people—here's how you or a family member may be affected.**

(1) Older individuals who are retirement plan account and traditional IRA owners.

Generally, required payouts from IRAs must begin when you attain age 70 1/2. Once they begin, RMDs must be made following an IRS schedule over your life or over the lives of you and the person you designate as beneficiary of the retirement account or IRA.

(2) Beneficiaries of retirement plan accounts or traditional IRAs. If a person dies before exhausting the funds in his or her employer retirement plan account or IRA, the balance may be left to an individual designated as a beneficiary (there may be a group of beneficiaries). If you are a designated beneficiary, you also must make minimum annual withdrawals (which generally are fully taxable) from your inherited retirement plan account or IRA. The new law allows designated beneficiaries of retirement plans or IRAs to skip the annual payout that would otherwise be required for calendar year 2009.

(3) Beneficiaries of Roth IRAs. The new law doesn't affect owners of Roth IRA accounts for the simple reason that they do not have to make lifetime RMDs from these accounts. However, it does affect beneficiaries of Roth IRAs, who must make minimum annual withdrawals after the account owner dies. Thanks to the new law change, RMDs are waived for 2009 from their inherited Roth IRAs. This won't affect their income tax, since distributions to designated beneficiaries of Roth IRAs are tax-free. However, it will avoid having to sell reduced-in-value assets to make the otherwise-required distributions, and it will make it possible for designated beneficiaries to leave more money at work within the tax-shelter

of the Roth IRA. *Source: adapted from L. Plescia, BWTP, PC, 2009. Please call Rich Keith if you have questions or concerns on how the new law change waiving RMDs for 2009 may affect you or a family member.*



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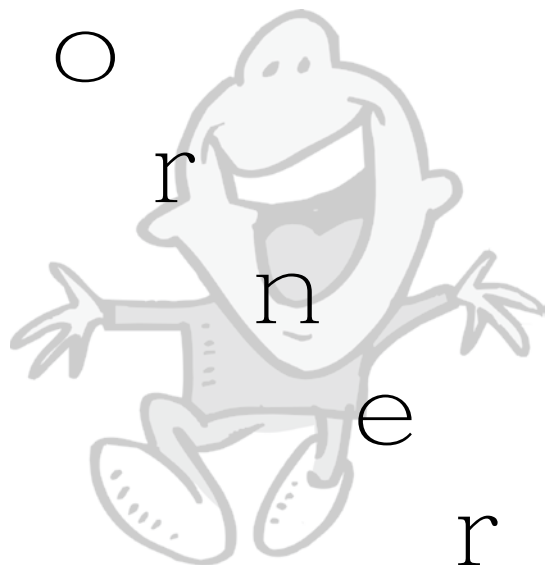
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# Brook Meadows

## K i d z



Locate the names of eight types of trees. Words can go vertically, horizontally, and diagonally.

**Do it in less than 3 minutes and you are a Pro!**

**K  
i  
d  
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W  
o  
r  
d  
S  
e  
e  
k**

R	L	M	J	G	Q	H	E	K	H	C	H
T	E	X	L	K	M	N	X	I	J	K	A
C	M	C	V	Y	I	C	C	W	K	H	Z
M	Z	M	U	P	T	K	E	Z	A	L	E
H	N	P	Z	R	O	W	J	D	O	Y	L
N	L	T	R	R	P	Q	D	T	A	K	N
C	H	T	Y	N	X	S	B	B	Q	R	U
T	D	L	J	X	D	D	Y	Z	X	D	T
R	X	V	J	J	E	L	P	A	M	V	K
H	G	N	H	K	Q	W	B	I	R	C	H

BIRCH  
MAPLE

CEDAR  
OAK

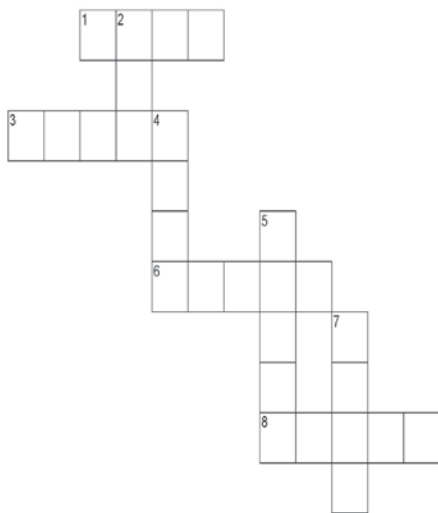
HAZELNUT  
PINE

HICKORY  
SPRUCE

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## Kidz Crossword Puzzle

**Instructions:** Match the correct answer with each clue to complete the puzzle.



**ACROSS**

**DOWN**

Clue

1. Used for hair
3. We love to eat...
6. Flies airplanes
8. Edge or point

Answer Clue

- Meals
2. Awake at night
- Comb
4. Finger sounds
- Sharp
5. Fish bait
- Pilot
7. We salute

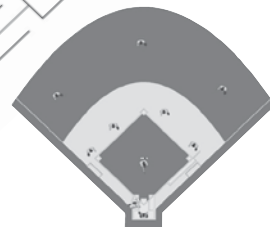
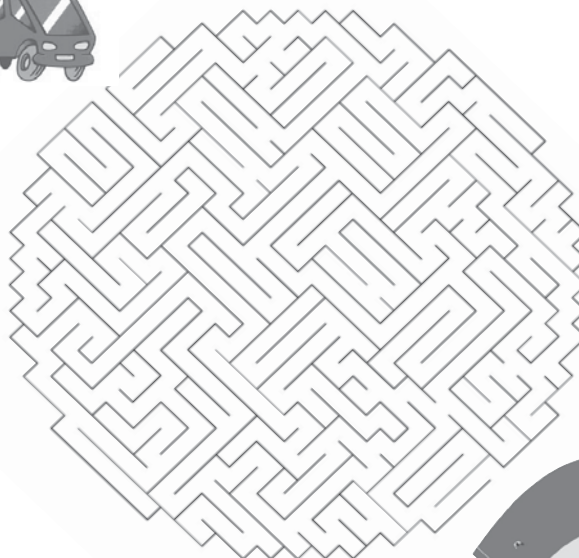
Answer

- Worms
- Owl
- Flag
- Snap

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## Kidz Maze Mania

The baseball team has the wrong directions to the baseball game. Help them get to the field in time for the game.



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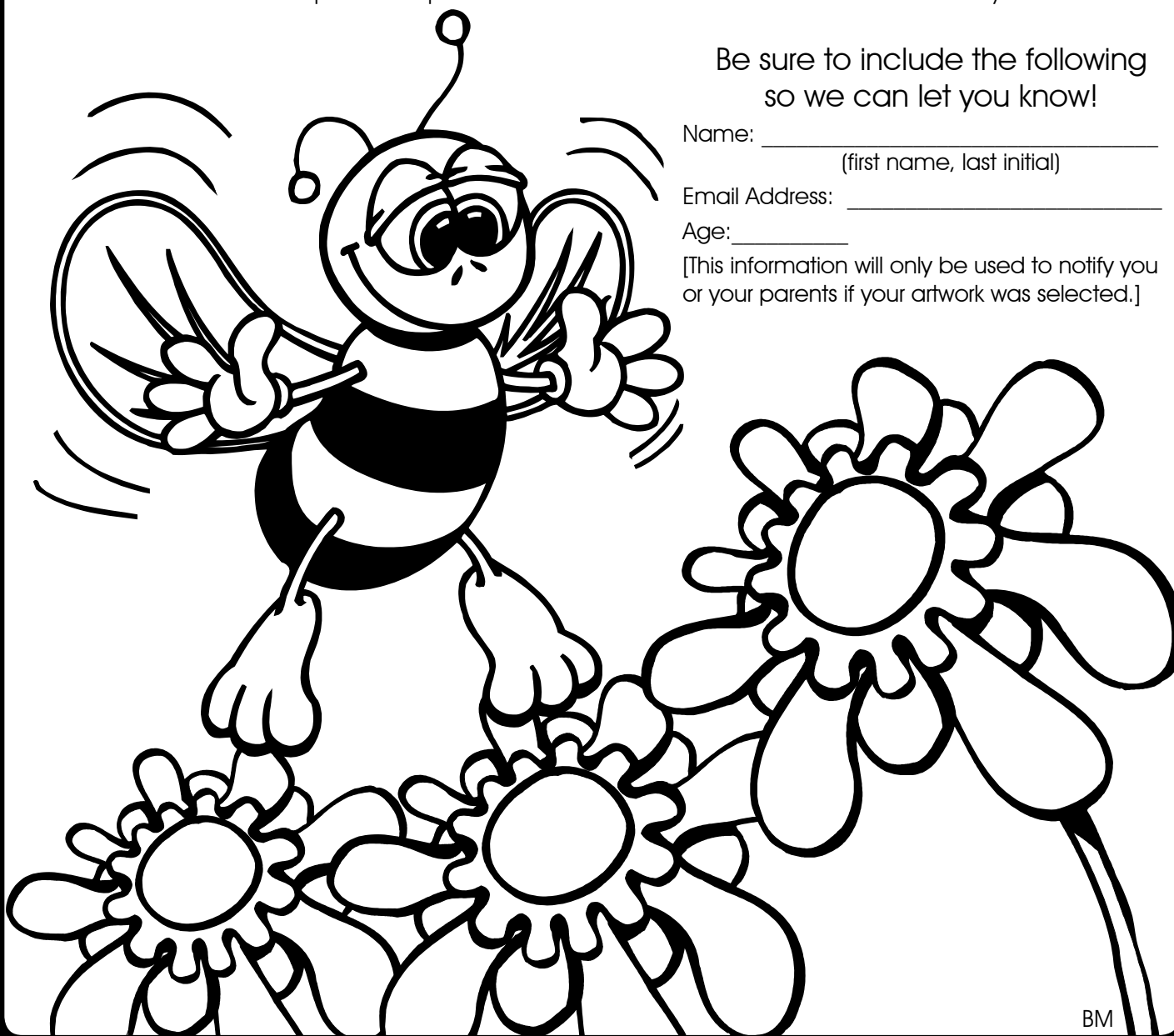
Be sure to include the following  
so we can let you know!

Name: \_\_\_\_\_  
(first name, last initial)

Email Address: \_\_\_\_\_

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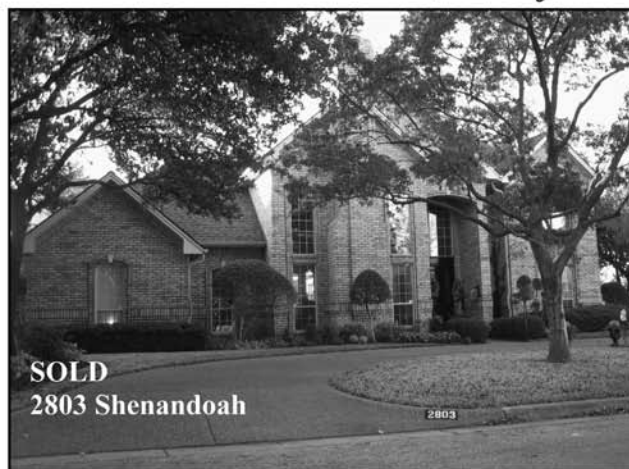


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