



Brook Meadows Messenger

The Official Publication of the Brook Meadows Homeowner's Association

Volume 5, Number 6

www.brookmeadows.org

June 2010

SUMMER HEAT CAUTIONS

Stay Safe This Summer



How dangerous is overheating in the summer months? According to the Centers for Disease Control and Prevention, from 1973 – 2003, excessive heat exposure caused 8,015 deaths in the United States. "Heat-related deaths and illness are preventable, yet annually many people succumb to extreme heat," says Dr. George Lubet, extreme heat expert for the Centers for Disease Control and Prevention in Atlanta.

Summertime activity, whether on the playing field, running, boating, or just enjoying the great outdoors, must be balanced with measures that aid the body's cooling mechanisms and prevent heat-related illness. Know the symptoms of heat disorders and overexposure to the sun, and be ready to give first aid treatment.

Heat Cramps- are strong muscle contractions and usually affect the abdomen and legs. The condition usually improves with rest, water and cooler conditions.

Heat Exhaustion- caused by heat and dehydration but the effects are more serious than cramps. Symptoms may include paleness, dizziness or fainting, nausea or vomiting, and an increase in body temperature. Rest, water and cool compresses (ice water on the back of the neck, etc) can help. For more severe heat exhaustion, IV fluids may be required.

Heat Stroke- The most serious of the heat related conditions. Heat stroke is most commonly brought on by strenuous exercise in hot conditions. However, it can also affect non-active individuals if the temperature is high enough. Visual signs include flushed, red look to the skin, the person often stops sweating**. This is one key sign that an individual is in an over heated condition. Also, a person with heat stroke might become delirious, unconscious, or have seizures. Lowering the body temperature and getting fluids into the person as quickly as possible is imperative.

Don't get caught off guard this summer drink plenty of water, wear plenty of sun-screen, and exercise early in the morning. Enjoy the summer season and stay safe.

- Submitted by Valerie Salinas

ATM Machines Safety Tips:

ATM robbers usually position themselves nearby waiting for a victim to approach and withdraw cash. Most ATM robbery victims are women and were alone when robbed. Most claim that they never saw the robber coming. Most ATM robbers used a gun or claimed to have a concealed weapon when confronting the victim and demanding their cash.

If you or your family members use ATM cash machines on a regular basis, here are some tips that can make the process a little safer. Use only ATM machines in well-lighted, high-traffic areas. Don't use ATM machines that are remote or hidden such as being located behind buildings, behind pillars or away from public view. Beware of obvious hiding places like shrubbery or overgrown trees. ATM robbers like to have the element of surprise with no witnesses.

Get a list of ATM locations from your bank and keep it in your car. Choose an ATM that looks and 'feels' safer, even if it is a couple of miles out of the way. Try and limit your use to daylight hours. When you drive up to an ATM location, scan the area for any suspicious persons. If you see anyone suspicious standing nearby or sitting alone in a car, don't hesitate to drive away. Listen to your 'gut' instinct. When you approach an bank ATM on foot be prepared and have your access card ready. After inserting your

(Continued on Page 3)

Brook Meadows

ASSOCIATION INFO

Brook Meadows Homeowners Association, Inc.

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Please visit our website often: www.BrookMeadows.org

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*Our thanks to Barbara Francis and Paul Plummer
for their service to Brook Meadows
Please say hello to your two new board members
Carol Crosby and Mic Deakin*

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PUBLISHER

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Personal classifieds (one time sell items, such as a used bike...) run at no charge to Brook Meadows residents, limit 30 words, please e-mail erc.editor@yahoo.com

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Sudoku

The challenge is to fill every row across, every column down, and every 3x3 box with the digits 1 through 9. Each 1 through 9 digit must appear only once in each row across, each column down, and each 3x3 box.

8			5	6		4		
			2		8		1	
1						2		7
		3	9				5	
5					3			4
		1			4			
			6	9				
6		7						
		4				1		2

*Solution at www.PEELinc.com

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ATMs - (Continued from Cover Page)

card and your PIN number keep an eye out behind you. If anyone suspicious or seemingly dangerous approaches terminate your transaction and leave immediately, even if it means leaving your ATM card in the machine. When you receive cash from the machine don't openly count it...put it away immediately, extract your card, and walk away.

If you use your car at a bank drive-thru ATM machine the same rules apply. Make sure there are no obvious hiding places or suspicious persons loitering in the area. If there are, listen to your gut instinct and drive away. Keep the car in gear, doors locked, with your foot firmly on the brake, while using the ATM machine. Keep a close eye on your rear and side view mirrors during the transaction. Robbers almost always approach from the rear on the drivers' side. If you see anyone approaching, drive off even if it means leaving your ATM card behind. You can always retrieve it later or cancel the card. If you are confronted by an armed robber, just give up your money without argument. The cash is not worth serious injury or death.

- Only use ATM machines in a well-lighted, open, high-traffic area during the daytime
- ATM machines in supermarkets are safer for nighttime use
- Avoid ATM machines adjacent to obvious hiding places
- When you approach an ATM scan the area first for loiterers
- Have your card ready and leave quickly, not counting your cash in public
- Walk or drive away immediately if your instincts tell you so
- Don't argue with a robber, if confronted, and give up the cash
- Don't fight with or attempt to follow the robber
- Drive to a safe place and immediately call the police

- Submitted by Deputy James Kitchens, Travis County Sheriff's Office

Brook Meadows Stork Report



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RETIREMENT CHALLENGES

For Today's Families

I recently had the pleasure of hearing David Walker, the former Comptroller of the United States, speak to my company at a training session. Mr. Walker, who made the famous movie "I.O.U.S.A." is an expert at knowing how the country can reverse the trends of increasing government debt and seemingly unlimited entitlement spending. Now the President of the Peter G Peterson Foundation (www.pgpf.org) he paints a scary picture of what our future can hold if we don't act. In "I.O.U.S.A." he forecasts that without intervention, by 2035 the government will spend so much on defense, social security, Medicare and interest on debt that there won't be enough money to pave a street. But it doesn't have to be this way.

He believes that the American people are more knowledgeable now than at any time in history about how our government spends money. This is the key to action. Mr. Walker is not a man prone to exaggeration – he is a factual

man. And he showed us how various arms of the government can be reformed in a sensible, step-wise manner, starting with a rethinking of tax and entitlement policy. Sure, he expects our taxes to rise in the future but there is really good hope that our taxes will be used more sensibly. This is real stuff, not a fantasy. In fact in May 2010 he led a by-invitation only summit of the best thinkers on both sides of the political scene to create solutions.

How will your family navigate these waters? Creating a financial strategy for living in this new world of retirement is vitally important. Find out what it takes now to plan for rising inflation and taxes, future college costs, and changes to social security. Learn how to protect your assets from these headwinds and accumulate what you need for the future.

- Submitted by Rich Keith



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Shut Out From Roth IRAs No Longer

Submitted By: Mark L Adams

Branch Name: Morgan Stanley Smith Barney Southlake Texas

Phone Number: 817-416-4462



In May 2006, the Tax Increase Prevention and Reconciliation Act (TIPRA) revised some of the guidelines covering IRAs. As a result, high-income investors whose earnings level would previously have restricted them to a Traditional IRA can now convert those to Roth IRAs, effective January 1, 2010, and reap the long-term tax advantages if they will be in the same or a higher tax bracket in retirement.

Because the guidelines allow investors to withdraw all contributions and those earnings that meet certain requirements without federal income tax, Roth savings vehicles now appeal to a growing list of investors. Previously, Congress limited Roth conversions to those whose modified adjusted gross income was under \$100,000 or, if married, filed a joint tax return. Under the new rules, however, the conversions will be available to investors at any income level regardless of tax filing status.

So if you've maxed out your 401(k) or 403(b) contributions and don't qualify to make Roth IRA contributions because of your income level, you still can make nondeductible contributions to a Traditional IRA (for 2009 through April 15, 2010) in 2010 and then convert them to a Roth IRA in 2010.

At conversion, taxes will not be owed on the original nondeductible contributions although any earnings on those contributions will be taxable. (If the investor owns other Traditional IRAs, those other IRA amounts must be taken into account when performing the calculation to determine the cost basis on Form 8606.) Those who convert in 2010 only, have the extra incentive of being able to spread the taxable income from the conversion over two years- 50% of the income will be taxed in 2011 and 50% will be taxed in 2012 at the rates in effect in those years. Thereafter, all future earnings in the Roth IRA will be available for tax-free distributions if certain requirements discussed below are met.

With a Traditional IRA, account holders are taxed on both their original contributions and their investment earnings when they start withdrawing money. Essentially, the tax responsibility has been deferred, not eliminated. The tax responsibility for a Roth IRA comes at the front end with nondeductible contributions. One of the advantages to account holders, however, is that if certain requirements are met, they do not have to pay any taxes — even on investment earnings — at the time of withdrawal. And that means that Roth IRAs essentially can make investment income tax-free income.

The opportunity to translate nondeductible contributions into additional savings that could result in a tax-free income stream for retirement is especially attractive for high-net-worth individuals who can afford to pay the conversion taxes without using funds from the account itself. By doing so, an investor avoids paying taxes on the distribution of earnings as well as an early distribution penalty of 10 percent if the Roth IRA has been open for at least five years and the investor is at least age 59½. Moreover, because high-net-worth families often have retirement income from other sources, they may not need to tap into their converted Roth IRA for many years, if at all. (Unlike Traditional IRAs, there are no mandatory withdrawal rules for Roth IRAs after the owner attains 70½.) So investors who choose the conversion option can theoretically shelter their earnings until death — an attractive advantage in estate planning.

Here is a simple example of the potential advantage of doing a Roth conversion: A married couple where both spouses are under age 50 can make nondeductible contributions of up to \$10,000 per spouse (\$5,000 for 2009 through April 15th and \$5,000 for 2010) to Traditional IRAs in 2010. That amounts to \$20,000 in additional savings, excluding earnings, in 2010. When the couple converts their Traditional IRAs to Roth IRAs in 2010, the taxable income will, unless elected otherwise by the client, be included in 2 equal installments in tax years 2011 and 2012. All future earnings, however, will accumulate tax-free and all withdrawals from the Roth IRA will be tax-free as well, if the distribution requirements are met (i.e., later than age 59½ and five years after Roth IRA is established). And that's something all investors can appreciate. For more information, please contact Mark L Adams at Morgan Stanley Smith Barney, 1400 Civic Place, Suite 200, Southlake, Texas 76092.

Note: If you already have a traditional IRA with pre-tax dollars (i.e., deductible contributions, rollovers from qualified plans), you should consult your tax advisor about the aggregation rules that will apply if you convert any traditional IRA assets to a Roth IRA.

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Brook Meadows

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