

Canyon Lake

Community Profile



ROWENA LEMING

... reflections of Canyon Lake

by Pamela Dorfman

"I used to steal my mother's paints when I was a little girl, much as a small child might steal their mother's makeup these days," began the soft spoken woman. The mischievous look in her eye affirms her confession. Native Texan, Rowena Leming has been a resident of the Canyon Lake area since 1971 and her work reflects her obviously strong Hill Country roots. Mountain laurels, Canyon Lake, old stone buildings (long ago razed to the ground with a bulldozer), and swimming holes surround her on the wall. Leming's work depicts the soft reality of the Texas Hill Country in watercolors and oils, with its lakes, rivers and Hill Country scenes.

Raised in a small town set in southwest Texas, Rowena credits her 4th, 5th and 6th grade teacher for her talent and abilities. "Leota Scott Douglass, my mom (yes, the same woman who had to guard her paints), set me on the right course for my future development as an artist and as an instructor. She always told me, 'To create a painting that reaches out to someone, you have to start with the basics. And I've always believed that the drawing step was the first place to start.'" Rowena went on to obtain her degree in art from Trinity University.

She also believes that the secret to her success is the ability to focus. "Being creative isn't always easy; it takes a tremendous amount of self-discipline. It's all in the right brain-left brain idea. You have to know when to turn each one off and focus on the other." Rowena promotes the theory that taking time to really observe nature first hand is a far better inspiration than photographs. "Nature shows us what we really need to know."

The daughter of artists, Ms. Leming has made art her life. She was assistant to world-renowned pottery glaze master Harding Black, whose distinguished career spanned more than six decades, and studied under Benito Messeguer of the National University of Mexico. She has exhibited in galleries from New Braunfels to San Antonio.

"Teaching has helped develop my skills and art philosophy. It has been a challenge to help students solve their problems in drawing and painting through creative efforts of life and outdoor painting." Her teaching credits include San Antonio Studio, Collins' School of Art, CISD Continuing Education Program as well as Canyon Lake Art Guild and private lessons.

Ms. Leming's work is currently on display both at Sattler Artisans' Alley located at 1381 Sattler Road next to Super S and at The Art Gallery located on Kuntry Road. Contributing writer, Pamela Dorfman, is the owner of Sattler Artisans' Alley.

The Canyon Lake Art Guild is a non-profit association, existing for charitable and education purposes and to stimulate general interest in art. Its 9th Annual Art Show and Sale, "Art in the Heart of Texas," will be held April 1 through April 29 at the New Braunfels Art League Gallery located at 239 W. San Antonio Street in New Braunfels with the opening reception from 2-4pm on April 1. There will be displays of art work by area artists, gift items, fine art, and sculptures on sale. For more information, call 830-964-3609.

Rotary Club – the little club with the big heart

by Eleanor Preston



The Canyon Lake Rotary Club was recognized this past summer by the Rotary District Governor as “the little club with the big heart.”

The Canyon Lake Rotary Club was initiated in December 2000 and chartered in March 2001. With a current membership of 23, this small but very active club had an impressive list of service projects. Under the leadership of past President Sandy Cary and a very successful fundraiser in 2006, the Club was able to continue the Children’s Art projects (50 certificates were issued to Mountain Valley Elementary Students to encourage young artists), Project Thanksgiving (40 turkeys and 600 quarts of dried milk were donated to the local food pantry), and the Warmth of Rotary (100 jackets were collected and donated to needy persons). The Club also awarded four scholarships totalling \$6,000 to area high school students and supported the Canyon Lake Crop Walk and the nationwide Dictionary project.

Members also supported the New Life Treatment Center with four computer monitors and an evening meal prepared for all the children. Hurricane Katrina pet rescue received \$1,000 and toys were given to child evacuees. Canyon Lake Rotarians donated \$3,000 to St. Jude’s Ranch Center for Young Children, \$250 to The Salvation Army, \$500 to CRRC food pantry, \$1,000 to CRRC

Recreation Center for fans, \$2,500 to Project 100, \$500 to Tye Preston Memorial Library, and \$500 to Rotary projects in Mexico.

The Club made a number of “firsts” this past year. They did their first vocational visit to St. Jude’s and the Rocking MJ, hosted its first Group Study Exchange (five students from Brazil), honored its first “Citizen of the Year”, hosted its first local law enforcement officers’ dinner and sent its first box of donated coffee to soldiers in Iraq. The club earned two district awards for community service.

Under the capable leadership of current President Alan Stahlman, the Canyon Lake Rotary Club continues to raise the bar for itself and welcomes members from other Rotary Clubs, prospective members, and interested guests to join them on Thursdays at noon for lunch at Anchor’s Landing Restaurant in Startzville.

Eleanor Preston is Club Administration Chair for the Rotary Club. For more information, call 830-964-2324.

The mortgage on your IRA

by Carl Owens

When you look at your house, you can’t tell that the bank owns part of it (if you have a mortgage on it). Like your house, you can’t tell from looking at your IRA statement that Uncle Sam has a mortgage on it, but he does. The nice difference between the mortgage on your home and the mortgage Uncle Sam holds on your IRA is that his loan is *interest free*. You haven’t yet paid income taxes on all the money that was contributed over the years and you haven’t yet paid income taxes on the profits your IRA investments have earned. This future tax bill is the invisible but very real “mortgage on your IRA”. When and how it is paid can result in dramatic differences in the total net value of your IRA over time.

Uncle Sam’s ‘mortgage’ payment plan starts being paid off (as taxes) when you begin withdrawals from your qualified IRA either voluntarily (before age 70 and ½) or as annual required minimum distributions (RMD’s) beginning at age 70 and ½. These rules come in two flavors – life and death. Understanding the differences in these rules is important and can make a huge difference in avoiding very costly mistakes that thousands of IRA owners make every year.

Should a spouse roll the IRA of their deceased spouse into their own IRA or leave it as an inherited IRA? What are the advantages or disadvantages to each option? How important is the titling of an inherited IRA? Should you leave your 401k with your old company at retirement or move it to an IRA and how might a mistake here cost your heirs substantially? Are your IRA beneficiary forms properly worded to insure your IRA is distributed the way you



want it distributed, and in the most tax-efficient, least costly way? Does a properly-worded Will handle of all these questions in a tax-efficient way?

Simple mistakes can cost your family considerably but once made are close to impossible to correct with the IRS after the fact. It’s kind of like trying to put toothpaste back in the tube. Not all advisors know the answers or choose to stay current on the changing tax laws in this area, so be sure to ask your advisor some hard questions on this. If they aren’t sure of the answers, then find one that is. Your family

will thank you for your wisdom long after you’re gone.

Carl Owens is a Senior Financial Advisor with Long Term Solutions, LLC in Wimberley. He specializes in retirement income and risk planning, and IRA distribution planning. His wife and three children have called Wimberley home for almost six years. For more information, call 512-847-1646 or 866-586-8339.

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Retirement Income & Risk Planning

Carl H. Owens
Specializing in “Safe Money” Planning

512-847-1646 or Toll Free 866-847-1646
CarlOwens99@msn.com

15572 Ranch Road 12, Suite 4 • Wimberley, TX 78676