

# *From the Heart. . .*

## *. . . Life Skills for Today*

*By Sharon L. Benedict MS, ACC*



## **Making Memories**

To start off this month on Recordkeeping as the focused life skill, we are not just talking about keeping records on your finances, your final will & testament, emergency information, or the many other essential documents to keep you on track. Making memories is a dynamic and valuable part of passing your legacy on to those you love and care about.

Making memories last forever is a top priority, before you forget those special moments or lose the opportunity to actually make memories with those special people. We are all so busy each day that we seldom give conscious time to making those memories and recording them for your children and grandchildren. Now is the time to start doing just that.

So, how would you like to get started? Get a pen and paper out, plus your calendar. Write down these questions, then your responses. Place a date on your calendar for what you want to do to celebrate memories forever with your family, friends, and loved ones.

1. Who do I want to share memories with? Consider not only your family, friends, co-workers, but also those who serve you in special ways (e.g. doctor, car repair person, you name it).

2. What kind of memories do I want to share? (e.g. a simple phone call thank you, meal out, special gift-small or big you know that person has dreamed about)
3. How do I want to record those memories? (e.g. cards, creative arts, photo albums, audio, video, online, other hi-tech portable equipment)
4. What specific dates do I commit to sharing those memories? This is a must; and if you find you can't make your first date, immediately set another specific date and try not to let anything get in the way this time.
5. What dates do I set aside for working on gifting a record of those memories? This is very important to commit time to the process. Intentions are great. Yet, intentions never get it done. Be sure to pace yourself if you are planning a more elaborate memory maker.
6. What person do I want to ask to help me stay accountable to my Making Memories commitments and follow through? You may not want to choose the one you are making the memories with! It kind of spoils the surprise and makes it work for the other. I know, this is a no-brainer! But had to mention it anyway.

Have you finished answering these questions? If so, make sure you complete #6—call that person to get you started and keep you moving. You will be amazed at the smiles you get in return and the joy you experience in finding ways to make memories last forever.

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## **Taxed at Tax Time?**

Who likes tax time? If you do, I know a very good counseling therapist for you!

No one likes this time of the year, particularly with our current economic woes. The only ones I can say may actually look forward to doing their taxes are those that are graced with a significant tax refund. Hope you are. Yet, the type of recordkeeping you have and the diligence to search out all possible ways to lower your taxes may bring back some dollars to you.

Here are some possible ways to not be taxed at tax time. Keep in mind, I am not a financial advisor but just another taxpaying citizen who has used these ways and have lowered my taxes and actually received a refund on occasion. And by all means, check out the IRS website for lots of possibilities; and seek out a financial tax advisor to get the scoop from your local expert.

1. Donate clothing, etc. to Goodwill and get an official receipt. Donations can help you possibly get more in your tax refund, or at least lower your taxes to be paid.
2. Give charitable donations to religious organizations and get a tax deduction.
3. If you are unemployed, you may be able to report all job search expenses as tax deductible (e.g. resume preparation, gasoline/mileage).

4. If you don't already, consider saving all receipts (personal and business) and learn what you can list when you itemize your deductions. You just might be glad you did. More on this one in the next issue—what records should I keep and how long?

For those who know they are going to get a tax refund, how fast depends on how you filed. It takes three weeks appropriately with e-filing and requesting direct deposit. For paper returns and request a check to be mailed can take about eight weeks. And one last thing, be sure to wisely spend your refund—such as paying off debt, build your savings, give to charitable organizations or someone you know who is unemployed right now if not yourself. It's always great to be a Good Samaritan to your family, friends, and neighbors. And don't forget all the great nonprofits that serve your community in considerable ways. No matter the amount you give, your contribution helps them stay afloat during these tough times.

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## **Saving Receipts—is it worth the effort?**

Let's say you recently purchased more office supplies for your business. Then your home lawnmower just breathed its last mowing breath, and you found a new one on sale. And as usual, every Tuesday you buy a load of groceries to bring home. What did you do with the receipts?

For most people, only the business receipts may be actually saved and typically in some pile on a desk or in a drawer. Yet, even some so-called minor business expense receipts are thrown away or lost. The others, since they are considered personal, you may respond to the sales clerk that you don't need them. You may just leave them on the counter or throw in the waste basket when you get home—thinking “there's no reason to save these receipts because they aren't tax related.”

Does any of this sound familiar? If so, let's see how I can convince you that saving all your receipts has value for not only your everyday routine but also your life dreams and goals. You may wonder, “What does saving my grocery receipts have to do with my dreams and goals?” Well, here goes.

First, how about agreeing that saving as many business receipts (income and expense) is essential in running a business and providing accurate records that maintain your professional integrity? I tend to believe we all can agree on that. You can find out what the IRS requires and recommends at

<http://www.irs.gov/businesses/small/article/0,,id=98551,00.html>. Yet, even if they don't list a particular item or document to save, still save them so you can more precisely gauge your business operations and outcomes each year to match against your business goals.

Second, can we agree that saving your lawnmower receipt has value? How about the warranty that comes with it? For most, both are somehow misplaced never to be found. Consider the possibility that your brand new mower breaks down in the first month you use it. The defect being no fault of your own, you are trying to decide whether to fix it yourself, send it to a repair person, or return it for an exchange or refund. What if you don't have the receipt and the sales clerk at the store says "no refunds or exchanges without proof of purchase."

You may be left to fend for yourself if the warranty card wasn't mailed in or the warranty information was lost somehow. Does this help you get the picture? Just multiply that by hundreds of items you own...the "stuff" you were so enthusiastically committed to taking care of at the time of purchase. When saving these kinds of receipts and warranties, you will actually save yourself many hours and effort in the long run.

Now, for your grocery receipts..."Of what importance are these kinds of receipts to my everyday life, even my dreams and goals?" We know we all need to eat, and grocery shopping will be a life-long trip to the store. Over your lifetime, thousands of these receipts may undoubtedly find their way into the trash bin when you get home. The reason I find value in saving these kinds of receipts is each one of them tells me where I am spending my dollars and my daily life. Without tracking this, you may never know where your paycheck went at any one time, let alone at the end of each year—

when you ponder how in the world you can make ends meet seeing your debt keep rising each year. Then where do your dreams and goals fit?

Like any adventure or mystery story you read, there is a beginning, a middle, and hopefully a heroic end where the good guy saves the day! Your life is YOUR STORY. Your receipts, checkbook, and credit cards show a very clear picture of your life each day, each year, each decade. Lastly, let's say you have strategically voiced and written down what your life dreams and goals are; and what you are committed to accomplish in your lifetime.

How will you know you are achieving them day by day? One of the most practical ways is with your income and expense receipts and what your year-end tally tells you. They are hands-on signs of success in reaching and sustaining your dreams and goals. There is no way to get around what you see right in front of you when you balance your checkbook, record and file away your receipts each year.

No matter whether the IRS wants you to keep one receipt over another and how long for tax purposes, you are the one who must decide what has value. You will either (without paying much attention) lose the chance of a lifetime; or decide, in a very practical, strategic daily way, to live your dreams and goals. So, don't let the IRS alone gauge the value of what's important in your life.

As I have voiced before, today is your future. What do you each day actually determines your future, your destiny, one day at a time. Saving receipts and recordkeeping may seem like drudgery, but they will definitely paint a picture of how you live your dreams, goals, and destiny. I encourage you to see beyond the discipline of this routine to the possibilities. The connection is awaiting you.

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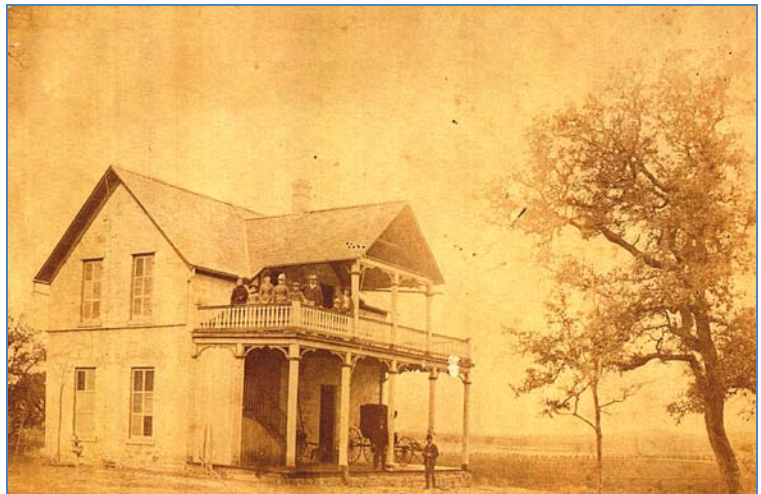
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## Sharing History—have you told your story yet?

When it comes to recordkeeping, making memories and preserving your family's history is at the top of my list. How about yours? Have your parents, grandparents, great grandparents been a part of our *Living History* for the past 75 to 150 years plus, right here in Boerne and Kendall County? If so, have you told your story yet? If not, here's a unique opportunity to do just that at one of the highlighted events of the year. On Saturday, May 16, 10am to 8pm, come to your community's very own ***Living History Festival—along the Cibolo***, at the Herff Farm!

Can you imagine yourself going back in time and get a glimpse of how one of your parents, grandparents, or great grandparents shared community life along with the Herff family? For you welcomed newcomers, can you envision back in the early 1850's when pioneer surgeon Dr.



The Herff Farm historic home and family, 1850's

Ferdinand Herff brought his wife and six young sons to plant their family roots in Boerne soil?

Picture yourself on the very First Train to Boerne over the Northwestern Extension, enjoying a pleasant ride and a day spent in the "...Romantic Hills Around Boerne" (The San Antonio Daily Express, March 15, 1887).

"In the afternoon, after making the acquaintance of a number of prominent citizens, a pleasant and entertaining visit was made to the beautiful and substantial country home of Dr. F. Herff, in company with the entire family, when the afternoon was spent in riding over the doctor's vast possessions and examining the wonderful bluffs along the Cibolo river, *where the water suddenly disappears in the ground, to rise no more.*

One noted feature in the doctor's pasture, besides these mysterious water caverns, is the Malakoff Mountain, which rises to a height of several hundred feet above the fertile valley and affords perhaps the finest view in all the country. The residence is a handsome two-story, hard rock house, containing almost everything to make life worth living, and here it is that the doctor and his family, together with all his grandchildren go to spend a large portion of each summer.

Altogether, Boerne offers a desirable place for excursionists, and it can be made one of the most popular health resorts in the South, if her people will exert themselves a little and make her advantages known to the great outside world. *Nature has been most lavish in her gifts to Boerne and Kendall County.* The ozone is there, but her people must do the rest."

**What a blast from the past!** Yet, you can get up close and personal with this pastoral homestead and pasture right now in the present—*celebrating and preserving our community legacy for the future!* The Herff Farm holds one of the most historic homes in the Boerne area and is in much the same condition as it was when the pioneers first settled the area. It was the first of many Herff homes on the 10,000-acre Herff ranch. Dr. Herff first camped on this property at the confluence of Menger and Cibolo Creeks when searching for land in the Hill Country.

One of the original founders of Betinna, the first German settlement in the Hill Country in 1847, Dr. Herff helped found Santa Rosa Hospital in San Antonio. A three-generation memoir of The Doctors Herff was published by Trinity University Press in

1973, and contains extensive details of life in San Antonio and Boerne from the 1850's onward through the eyes of the Herff family.

Col. and Mrs. Rozelle purchased the property in 1935 from Charles Herff. The family owned and loved the farm for over 60 years. In 2005 the Friends of the Cibolo Wilderness entered a contract to purchase the Farm with funding from major contributors from across Texas, including the Meadows, Kronkosky, Brown and Frost Foundations. This 62-acre Herff Farm is located in direct sight of the Cibolo Creek, prairie, and woodland areas of the Cibolo Nature Center (CNC) in Boerne. Its boundary spans nearly the entire length of the nature center and is within a few feet of the pristine Cibolo Creek.

“The Farm” was a short time ago at extreme risk for development on the open market. Yet, with the passion and perseverance of Carolyn Chipman Evans and others at the Cibolo Nature Center, they have now acquired this historic property and are gradually paying it off with the financial support of many, including the residents of our community. The Farm is a critical wildlife corridor and suitable for the creation of nature trails that will connect with existing trails of the Cibolo Nature Center and proposed Greenways in Boerne. The protection of this habitat becomes essential, as it is home to many vanishing species. The Red-shouldered Hawk, Great Blue Heron, Great Horned Owl, and the rare Golden Checked Warbler are among the birds that nest along the creek, as well as in the marsh and prairie.

White-tailed deer, raccoon, opossum, coyotes, rabbits, Grey and Red Fox, and many other species seek refuge in the Cibolo Wilderness from the rapidly growing suburban and commercial development. At one time, all of these animals and birds roamed freely in the Hill Country. Development adjacent to the Cibolo Creek and the

Cibolo Nature Center would dramatically alter the open space available to both animals and humans.

The acquired property has now provided the community a new resource for conservation, as well as a buffer from future development. It still has the historic German-style rock farmhouse and barns that will be renovated after the property is acquired. In fact, in year 2000 the Kronkosky Foundation surveyed Kendall County properties for those that *offered historic value, watershed protection, a place for children to play, and was deemed most desirable for open space.*

The Herff Farm has all of these qualities—plus with the proximity of the Cibolo Creek; this area is a direct recharge source for the Edwards Aquifer. Protection of this property will also benefit water quality for San Antonio area. This stretch of the Cibolo is in the Cibolo Conservation Corridor, which has the following partners and advisors:

Boerne Independent School District	Private Landowners and Developers
Cibolo Conservancy	San Antonio River Authority
City of Boerne	San Antonio Water System
Edwards Aquifer Authority	Texas Commission on Environmental Quality
Greater Edwards Aquifer Alliance	Texas Department of Transportation
Guadalupe Blanco River Authority	Texas Land Trust Council
Hill Country Land Stewards	Texas Parks and Wildlife
Kendall County Commissioners	United States Geological Survey
Land Trust Alliance	U.S. Army Corps of Engineers
Nature Conservancy of Texas	

Can you imagine the possibilities? Here are just a few—

- Wildlife corridor and nature trails connecting to Boerne and Cibolo Nature Center Trails
- Protected and preserved land for future generations
- Green-space available to the residents of Kendall
- Wildlife tax exemption demonstration areas
- Sustainable agriculture techniques
- Locally grown produce
- Farmer's Market
- University partnerships
- Programs for special needs populations
- A community garden for children and adults

- A year-round farm education program
- Educational resource for local schools
- An Historic attraction
- Protection of the Cibolo Nature Center Natural Area investment
- Partnership with Historical Society, Agricultural Museum, and conservation organizations
- Safe habitat and offer quiet refuge

**So, come join *the blast from the past!*** At your community's *Living History Festival*, there will be local story telling & oral history, archeology demonstrations, train history, the Vintage Base Ball team, cultural music, such as by the Boerne Village Band, Lueveno Family Mariachi's, The River Pickers, and the Jalapeno Heaven Conjunto Band. And, of course, there will be lots of food and art on display. So bring your stories!

You can also financially support this phenomenal dream of our community by making a donation to the CNC, P.O. Box 9, Boerne, Texas 78006 or at their website at [www.cibolo.org](http://www.cibolo.org). Your contributions will help continue paying off this unique historical legacy. For more festival details, go to the CNC website. And if you would like to help with the continued clean up and preparation of the grounds prior to the festival, just ask for Becky or Ralph at the CNC (830) 249-4616. *See you at the festival to hear your story!*

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