

# THE Beacon

Official Newsletter of the Rivermist HOA

Issue 2, Volume 2

February 2011

*Dear Neighbors,*

*Here are a few safety tips that we hope will help keep you safe and our neighborhood crime free.*

#### **Personal Safety Tips for Home and Neighborhood**

- Don't allow strangers into your home, even if they are hurt or say they need help. Keep the door locked and call the police for them.
- Don't advertise that you live alone.
- Don't be afraid to call law enforcement to investigate suspicious circumstances, unusual people, or strange noises. It's better to be safe than sorry.
- Keep outdoor lights on at night.
- If you arrive home and your door is open or things appear to be out of place, don't go in. Leave and call 911.
- Be a visibly nosy neighbor. Let anyone walking the neighborhood or sitting in a parked car see you watching them.
- Make a note of car license plates and if anyone behaves suspiciously or stays in their car for an unusually lengthy period, call the police.
- Tell close neighbors that you trust if you plan to be away or expect any deliveries.
- If you are going away, cancel newspapers and put a hold on your mail deliveries or have a neighbor collect any mail or packages from the doorstep.
- Having a dog is a HUGE deterrent. Ironically burglars are far more likely to avoid a house with a small dog than a big one – small dogs tend to be nervous and less easy to trick into calming down. They're less trustful and bark louder and longer.
- Take a walk around your home to figure out where the weakest link in your security might be – like leaving a window open in a secluded spot.
- Be wary of who you allow into your home and how much information you give about your belongings and schedule (If an HOA board member comes by they will have identification and you can call AMS to find out if there is a scheduled community outreach going on).
- Avoid creating temptation. Don't leave things like lawn mowers and bikes unattended outside; lock them up.
- Don't hide a key outside. Home burglary crooks know all those "secret" places.

#### **San Antonio Police Dept. Contact Information:**

For emergencies CALL 911!  
For Non-Emergency, call (210) 207-7273  
Your Rivermist Board of Directors

## Centex

The Bexar County Rivermist Homeowners Association has entered into a settlement agreement with Centex for the repair of the failed hillside and retaining wall in the Rivermist community. The HOA has authorized the San Antonio Building Department to release a work permit to Centex for the repairs. The HOA anticipates that work on the wall will begin shortly. The specific terms of the settlement agreement are confidential, however, the new wall will look very similar in appearance to existing walls in the neighborhood.



# The Beacon

## COMMUNITY INFO

### RIVERMIST

8223 Rock Mist  
San Antonio, Texas 78249  
www.rivermistsa.com

### HOA BOARD MEMBERS

**President** ..... Rudy Cervera (2nd term)  
**Vice-President**..... Nancie Drullinger  
**Secretary**..... Open  
**Treasurer** ..... Debora Estes  
**Advisory**.....Charles Hasberry

### IMPORTANT NUMBERS

Sheriff's Department (NON-EMERGENCY).... 210.335.6000  
EMERGENCIES:..... 911  
CPS.....210.353.4357  
..... (report street light outage)  
Bexar Co. Public Works.....210.465.4528  
..... (shredding, graffiti, etc.)  
Bexar Co. Sign Dept. ....210.465.0536  
..... (report damaged/missing signs)  
SAWS.....210.704.7297

### NEWSLETTER PUBLISHER

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

## MISSION STATEMENT

*The Beacon*, for Rivermist Residents

The mission of *The Beacon* is to provide the Rivermist Community with one source of local news content that is written by Rivermist residents. Our goal is to help build the community by connecting local businesses with residents and residents with relevant neighborhood information.

*"Be the community."*

## Go Green, Go Paperless

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## ARTICLE INFO

*The Beacon* is mailed monthly to all Rivermist 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 Rivermist please email it to [charles@rivermistsa.com](mailto:charles@rivermistsa.com). The deadline is the 20th of the month prior to the issue.

## NOT AVAILABLE ONLINE

### *Classified Ads*

**Personal classifieds** (one time sell items, such as a used bike...) run at no charge to Rivermist residents, limit 30 words, please e-mail [charles@rivermistsa.com](mailto:charles@rivermistsa.com).

**Business classifieds** (offering a service or product line for profit) are \$50, limit 40 words, please contact Peel, Inc. Sales Office at 1-888-687-6444 or [advertising@PEELinc.com](mailto:advertising@PEELinc.com).

## Cycling from Austin to Alaska to Fight Cancer

My name is Will Ragan and I am from Floresville, Texas, a small town just south of San Antonio. I am writing to you today because this summer I am cycling from Austin, Texas to Anchorage, Alaska to fight cancer.

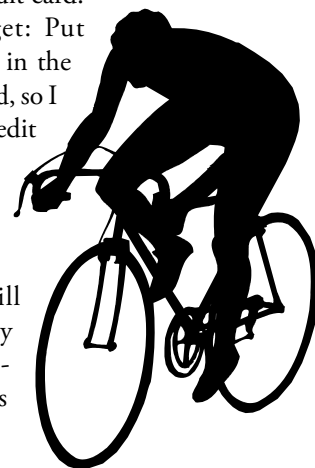
Yes, you read that correctly. I am not crazy, but am a member of the 2011 LiveSTRONG Texas 4000 for Cancer team. We are a group of fifty-six students from the University of Texas at Austin who are working hard to raise money and awareness for the fight against cancer. Next summer, my team and I will embark upon a 4,500 mile trek across North America in hopes of inspiring communities across the nation to help in the battle against cancer. Starting June 4th, 2011, we will cycle through various communities, make cancer awareness presentations, and educate people on cancer prevention and early detection. By sharing our experiences and enthusiasm,

we will work to foster hope among those who are personally suffering from this disease. Additionally, we hope to contribute over \$400,000 to cancer research with the American Cancer Society and MD Anderson Cancer Center.

Each rider is responsible for raising \$4,500. Please consider being a part of our group and sharing in our enthusiasm by making a much appreciated donation. Besides helping in a meaningful cause, your donation will be entirely tax-deductible as we are a registered 501(c)(3) non-profit organization. The proceeds from our event will go towards research for finding a cure for our nation's second leading cause of death. If you are so generous as to make a monetary contribution to support our cause, please send checks to the address below, made payable to Texas 4000 with my name (Will Ragan) on the "payment for" line. I highly encourage you

to visit our website, [www.texas4000.org](http://www.texas4000.org), for much more information or contact me with any questions that you may have. If you prefer to donate online you can do so from our team website by clicking on "Donate" and then the "Make a Donation" button and through PayPal, you can make a donation with your credit card.

Don't forget: Put "Will Ragan" in the "Purpose" field, so I can receive credit for your donation. Anything you decide to donate will be greatly appreciated - no amount is too small.



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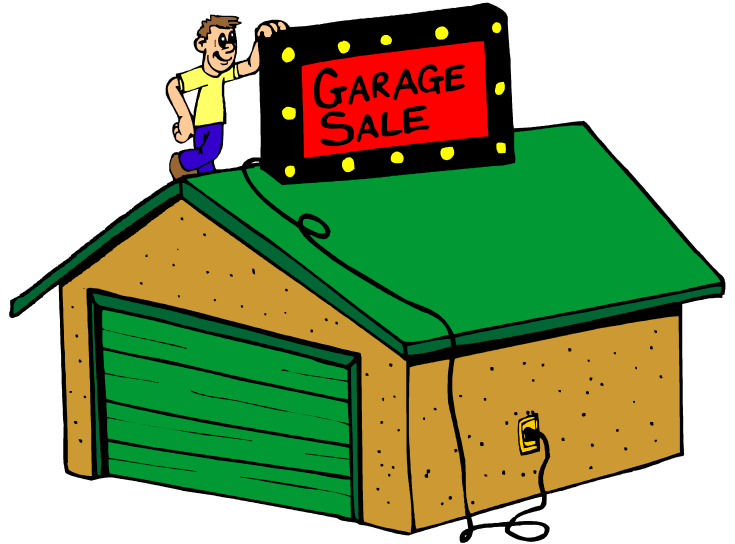
## Check us out on the web at [www.rivermista.com](http://www.rivermista.com)

Our community website is a treasure trove of information regarding community events. Regular updates are posted regarding useful information. You can also sign up to receive email updates/alerts that are sent out by our talented webmaster.

*Sincerely,  
Your Board of Directors*

## Garage Sale Permits

*You can buy garage sale permits/  
all permits in San Antonio online -  
<http://www.sanantonio.gov/dsd>*



You need to be registered on the website, once you are you apply for the permit. At the end of the application it tells you it has been done successfully, at the bottom it says to view your application click here: Your application is the permit!!! The process is very easy and it is only \$16.00

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## FINANCIAL FOCUS

### *How Will New Tax Rules Affect You?*

Now that the Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 is law, you'll want to familiarize yourself with how this new legislation affects you — both as a wage earner and an investor.

#### Consider these key parts of the new tax laws:

- **Income tax rates remain the same.** Under previous legislation, tax rates were scheduled to rise in 2011, but the new laws will keep all tax brackets the same.
- **Payroll taxes reduced by two percent.** Your share of the Social Security payroll tax will drop from 6.2 percent to 4.2 percent for 2011. Consequently, you should see more take-home pay. You may want to consider investing at least part of this savings in another retirement account, such as an IRA.
- **Top capital gains and dividend tax rates stay at 15 percent.**

The question of what would happen to capital gains and dividend taxes has been of great interest to most investors. For the past several years, the highest capital gains and dividend tax rate has been 15 percent. However, this 15 percent rate was scheduled to expire at the end of 2010; after that, dividends were to be taxed at one's standard income tax rate, while long-term capital gains would be taxed at 20 percent for anyone above the 15 percent income tax bracket. But due to the new legislation, the highest tax rate for both capital gains and dividends will stay at 15 percent for at least 2011 and 2012.

The capital gains and dividend tax provisions can have significant effects on your investment decisions over the next two years. You now still have a strong incentive to follow a "buy-and-hold" investment strategy, under which you'd earn the favorable 15 percent rate on capital gains

from selling an appreciated asset, such as a stock, that you've held at least one year. And the 15 percent rate on dividend taxes will continue to provide you with good reason to seek out those stocks that regularly pay dividends; besides offering an advantageous tax rate, dividends, when reinvested can help build your ownership stake in the dividend-paying investments. (Keep in mind, though, that companies are not obligated to pay dividends and can reduce or discontinue them at any time.)

- **Estate tax exemption set at \$5 million per person.** Under previous tax laws, the estate tax was scheduled to be repealed entirely for 2010 only, and then return in 2011, with an exclusion amount of \$1 million and a top tax rate of 55 percent. Under the new legislation, the exclusion amount for 2011 and 2012 is \$5 million per person (\$10 million for married couples), with a top tax rate of 35 percent. The new law also includes a "portability" provision which can provide increased flexibility in estate planning between married couples to attain full use of the \$10 million exemption. You'll need to see your tax and legal advisors to determine what, if any, changes you'll want to make to your estate plans for the next couple of years as these laws will sunset at the end of 2012.

- **Gift tax exemption set at \$5 million per person.** Under previous tax laws, the gift tax exemption for lifetime gifts was \$1 million. The new legislation increases the lifetime gift tax exemption to \$5 million per person. You should work with your tax and legal professionals to determine whether the new exemption amount provides opportunities for you to consider during the next two years.

As always, changes in tax laws can have a big impact on your financial future — so stay informed and take the steps you need to keep progressing toward your goals.





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## How to Set a List Price for Your Home

If you set the **price too high**, your house won't be picked for viewing, even though it may be much nicer than other homes on the street. Compared to other houses for sale, your home simply looks too expensive to be considered.

If you **price too low**, your house will sell promptly, yes, but you may make less on the sale than if you had set a higher price and waited for a buyer who was willing to pay it.



**So what do you do?** Call me. As an experienced professional I will sit down with you and help you set your list price based on:

- pricing considerations
- comparable sales
- market conditions
- offering incentives
- estimated net proceeds

***Patti Bennett, Realtor®, ABR, GRI, SRES***

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