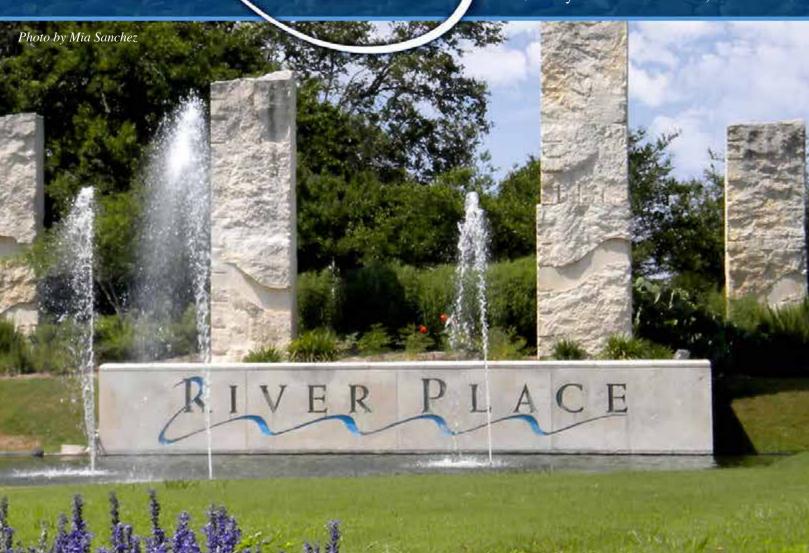
THE RIVER REVIEW

January 2013

Volume 7, Issue 1





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ARTICLE INFO

The River Review is mailed monthly to all River Place 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 River Review please email it to *riverreview@peelinc.com*. The deadline is the 15th of the month prior to the issue.



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COVER PHOTO

Do you take great photos?

Do you take great photos? Would you like to see your photo

published? We are looking for great cover photos for upcoming issues of the River Review. All photos submitted must represent River Place or the surround area. Our deadine for submittals is always the 9th of the month prior to the issue. All photos should be submitted electronically by the deadline date in high resolution (300 dpi) to riverreview@peelinc.com. Portrait (vertical) photos work best.

To view other photos submitted please visit www.PEELinc. com/RiverPlace, and view any of the past newsletters.

By submitting your photo you agree to allow your photo to be published in future issues of the River Review or other Peel, Inc. publications.

If your business is interested in sponsoring the cover call 512-263-9181 to find out how to be featured on the cover of the Lakeway Voice.

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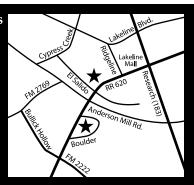
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—will s

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YMSL Wraps Up a Busy Year with Brown Santa

It has been a busy few months for the Austin Vipers Chapter of the Young Men's Service League (YMSL), as the organization worked earnestly to meet needs in and around Austin. In keeping with the spirit of the chapter's 2012-2013 motto, boys and moms "set the example" by donating time and energy to numerous projects and organizations.

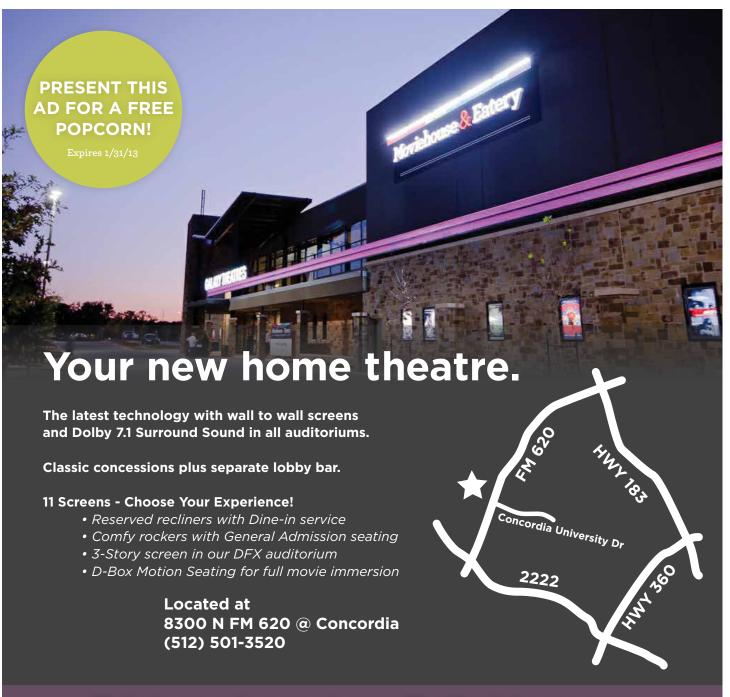
In November and December, members joined the Travis County Sheriff's Office to help prepare for the holiday season. Boys and moms met on several evenings to wrap gifts for the Brown Santa program (http://www.brownsanta.org). This year, Brown Santa anticipates making Christmas morning special for about 2000 families in Travis County.

Earlier in November, YMSL members handed out race packets for the annual Thanksgiving Day Turkey Trot run, benefiting Caritas of Austin. During the few months the Austin Vipers chapter has been active, members trained, volunteered, and provided resources for numerous worthy organizations, including:

- Austin Animal Shelter
- Keep Austin Beautiful: Low Water Cleanup
- Mobile Loaves and Fishes
- The Trail Foundation
- Capital Area Food Bank Mobile Food Pantry
- Partners in Hope
- Miracle League
- Down Home Ranch
- Side by Side Kids

YMSL is a non-profit organization that initiates and encourages young men and their mothers to pursue philanthropic involvement in their community and provides an opportunity to enhance mother/son relationships. Locally the YMSL Vipers have served over 1,600 service hours since the chapter was formed in June.

YMSL is a four-year commitment that begins when boys enter 9th grade and teaches leadership. It's an opportunity where boys become men. Nationally, YMSL serves more than 300 philanthropies. There are 32 chapters in five states with expansion plans in progress. To learn more about The Ultimate Gift and YMSL, visit ymslnational.org or call 1-866-602-YMSL.



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Tennis Tips

By USPTA/PTR Master Professional Fernando Velasco









THE TWO-HANDED BACKHAND VOLLEY

In previous newsletters, I offered tips on how to hit a forehand groundstroke, a two-handed backhand, one-handed backhand and a forehand volley. In this issue, I will give you instructions on how to execute a two-handed backhand volley for a right hander. This stroke is used whenever the player is forced to hit a ball in the air. In these pictures student Mindy Custer demonstrates the proper form and technique. Photos by Charlie Palafox.

Step 1: Ready Position: The body is facing the net. The right hand is holding the end of the racket in a forehand grip position and the left hand is next to the right hand. The left hand is holding the racket slightly tighter than the right hand. Feet are a shoulder width apart and the body is in equal balance. For beginners it is okay to use the forehand and backhand grips for the forehand and backhand volleys. As the player gets stronger and the balls come at a faster speed, it will be best to use the continental grip for both volleys.

Step 2: Back Swing: Since the volley is usually executed when a player is close to the net and there is very little time to react to the incoming ball, the back swing is very short. The left hand will make a slight change of the grip and the right hand will be relaxed and lose. The left shoulder should take a short turn and the head of the racket should align to the flight of the ball. The left wrist should be "cocked" back slightly and the head of the racket should be above the wrist. Eyes are still focused on the incoming ball. Here I am helping Mindy to feel the hand on the racket to tilt back and still keep the head of the racket above her wrist.

Step 3: Point of Contact: The right foot is now taking a step forward and the racket is making contact with the ball. It is important to keep the left shoulder closed and not rotate the right hip too early. Flexing the right knee will allow more flexibility to find the proper point of contact and give power to the ball.

Step 4: Follow Through: Once the racket has made contact with the ball, the follow through is very short to allow the player to immediately get back to the ready position. The right arm should be close to the body.

Look for in the next Newsletter: The Serve

MISSION TRIP VOLUNTEERS NEEDED

FOR APPALACHIA, BURMA, BOLIVIA, KENYA, AND BELIZE



Assisting Better Living Everywhere (ABLE) now providing mission trip opportunities for volunteers traveling to Burma (Myanmar) February 22, 2013; Bolivia, April 13, 2013; Kenya, June 21, 2013; and Appalachia, August 4, 2013 and Belize, January 2014. All trips will target schools and orphanages. ABLE is a 501 (c)(3) charitable corporation. No specific skills are required except to have an adventurous spirit and a desire to help less fortunate people! Contact Erin Newman below if interested. Donations are also needed and greatly appreciated. Checks can be made payable to ABLE, Inc.

TO VOLUNTEER, CONTACT:

Erin Newman, Austin Chapter President

Austin@ablemission.org www.ablemission.org

SEND DONATIONS TO:

ABLE, Inc.

3175 Custer Drive, Suite 103 Lexington, KY 40517-4023



Raise Vital Funds for Teachers and Students at the 2013 Giddy Up Gala

Social Evening Set for Feb. 23, 2013 at The Oasis

The Hill Country Education Foundation's Giddy Up Gala Committee members invite you to strap on your boots and don your country-chic for the 3rd annual fundraising event at The Oasis. Area residents who attend will enjoy an evening of dining, dancing, games and auctions while helping HCEF to raise vital funds for our teachers and students in the Four Points area schools.

Gala Committee Chair Laura Lee is organizing the event with committee chairs that include Susan Arant, Pete Dwyer, Stephanie Johnson, Kai Lamb, Michelle Lamb, Chris Lee, Myra Roberts and Michelle Beck. Special thanks to Kimberly Sarantakes Photography for donating her time and talent for this photo shoot.

Along with a sit-down dinner and open bar, guests will enjoy participating in a raffle for high-end gifts for the man and woman, sponsored by the Arant Real Estate Team, along with the popular and entertaining Heads or Tails Game, emceed by VHS Football Coach Drew Sanders. Evening activities will also include live and silent auctions, an important Fund-A-Need for our high school and a live band. Table purchases and sponsorship options will be available. Learn more at www.HillCountryEdFoundation.org.



Hill Country Education Foundation Gala Committee Members invite you to take part in a festive evening at The Oasis to help raise vital funds for the Four Points area schools. Committee Chairs (background from left): Kai Lamb, Laura Lee, Michelle Beck, Stephanie Johnson, (foreground from left): Michelle Lamb, Myra Roberts and Susan Arant. Not pictured: Pete Dwyer and Chris Lee.

We truly felt like you had our best interests at heart and can honestly say that we can't make that statement about any other realtor that we've worked with in the past. Thank you from the bottom of our hearts!

-Doug and Lori W.

Just sayin'.



Margaret (Reed) Jolly 512.496.2281 Margaret.jolly@kw.com

* Formerly with ReedThompson Homes

www.margaretjollyhomes.com

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Remaining Focused After the Holidays

ZACH WILLIAMS | Manager, Anytime Fitness Four Points | Strength and Conditioning Coach | Nutritionist

Before, during and after the holidays, we seem to make ourselves overly busy and tend to neglect ourselves in the process. We all know what happens when we do that. Add in all the parties, the buffets of food and alcohol that come with it and before you know it, you're back to square one. Now you look and feel like crap and you're less motivated and angry with yourself. All you had to do was "say no" to certain things and you wouldn't be feeling this way.

By now, Christmas cheer has come and gone, New Years parties have left you feeling like you're 80 years old and you're in dire need of some veggies and a treadmill. So how can we get you to say no to certain un-healthy lifestyle choices this year?

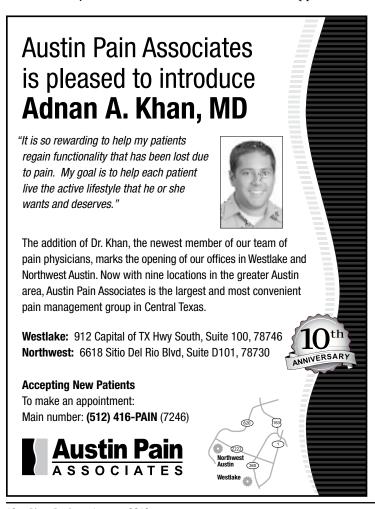
Set a somewhat lofty goal to accomplish in a small time frame. Be very detailed. Over the next 6 weeks, try and do something on a daily basis that gives you a win. It can be as easy as declining dessert or limiting yourself to 4oz of wine. After dinner, head outdoors for a 30 minute walk with the family. If you're the cook in the family, try to use less saturated fats and less sugar. Whatever the solution, do something on a daily basis that improves your lifestyle for the better.

The holidays are meant to be fun and full of happiness and

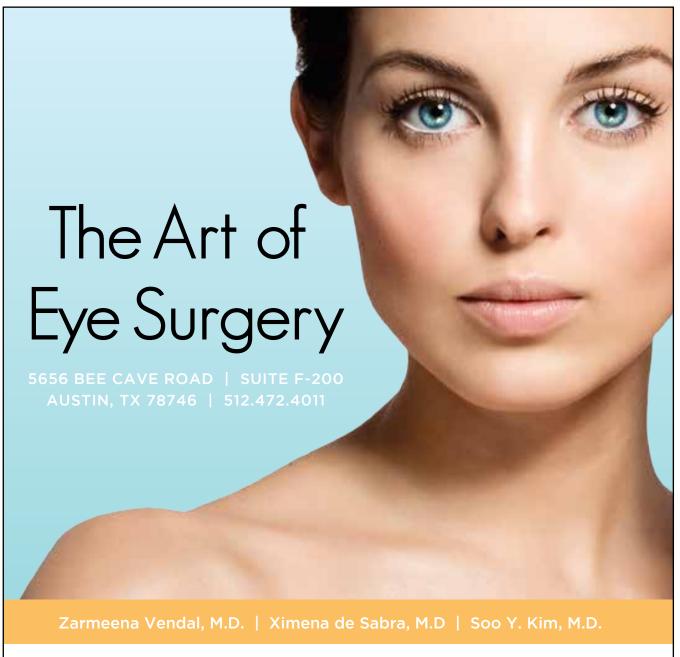


energy. Lack of exercise and eating sweets and high fat foods will ruin that for you. We hope your holidays were delightful. If you stayed on the health wagon, that's awesome- now's the time to kick it up a notch!

We all know how great it feels to feel great. Do your best to exercise and eat healthy on a daily basis so you stay feeling great throughout the year!















After my divorce and an unsuccesful attempt using a discount broker, I decided to be more deliberate in my search for a realtor. Your presentation blew away your competitors, and after selling my house very close to list, in less than 30 days, in the worst possible of markets, am a true believer.

Lawrence B.

Just sayin'.



MARGARET E JOULY

Margaret (Reed) Jolly* 512.496.2281 Margaret.jolly@kw.com

* Formerly with ReedThompson Homes

www.margaretjollyhomes.com

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Travis County Sheriff's Office Home Safety Programs

If you have concerns about Home Burglaries, our Community Services Unit offer a wide variety of programs geared towards Home Safety. We have listed some of those programs below for your convenience.

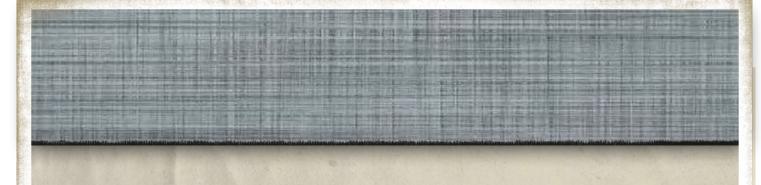
Burglary Prevention – learn how to keep your home and property from being the target of thieves. Call 512-854-3248 for more information.

Home Security Surveys – upon requests, certified crime prevention inspectors provide security surveys as a public service. For more information or to schedule your survey, call 512-854-4989 for Deputy V. Galloway or 512-854-4315 for Deputy D. Taylor.

Neighborhood Watch Program – brings citizens in a community together for the reduction of crime in their area. For more information contact Tiffany Taylor at 512-854-6615.

To view all our Programs, visit www.TCSheriff.org and click on the Community link.





Golden Mushroom Soup Perfect for the colder January we usually see, but it's great anytime! By Four Points Foodie

Ingredients:

2 T butter

1 C sweet onion, chopped

1/2 C white wine

4 C (about 32 ounces) baby Portabella mushrooms,

washed and sliced

4 T soy sauce

1 T paprika

1 C vegetable stock

1 1/2 C heavy cream

2 T lemon juice

salt and pepper

Directions:

Heat butter in a large pot and cook the onions over medium heat until they start to brown.

Add the wine and mushrooms, stirring well, and cook about 5 minutes. Add the soy, paprika and stock. Cover and simmer for about 15 minutes.

Turn heat to low and slowly add the heavy cream, whisking as you add it. Finally add the lemon juice, then salt and pepper to taste and serve with crusty bread!



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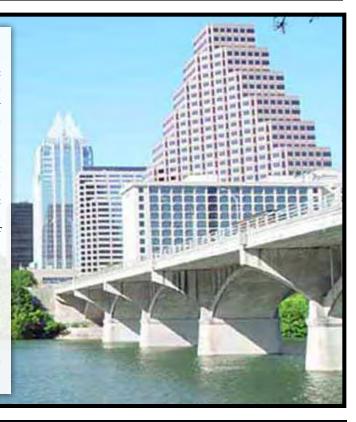
AUSTIN NEWCOMERS CLUB

This month our luncheon program will feature Peter Bay, Music Director of the Austin Symphony Orchestra, who will speak about the Symphony's repertoire for the upcoming symphony season. He will play recordings of excerpts of the pieces, and explain the background of the compositions and his approach to conducting them.

Mr. Bay has been the Symphony's Music Director since 1998, and is also the primary conductor for Ballet Austin. He has been music director of the Britt Festival Orchestra in Jacksonville, Oregon since 1993, and in 2011 was Music Advisor of the Hot Springs Music Festival in Arkansas, He has made many national and international guest appearances conducting famous orchestras. Mr. Bay is a native of Washington, DC and received degrees from the University of Maryland and Peabody Institute of Music.

The monthly luncheon will be held on Wednesday, January 16 at Green Pastures restaurant, located at 811 West Live Oak in Austin. We get together at around 11:00 a.m. for a social hour with lunch at 12:00 noon. The luncheon is \$20 per person; reservations are required, and payment must be received by Thursday, January 10.

The club website is www.AustinNewcomers.com and the telephone number is (512) 314-5100.









January Events

at the Wildflower Center

FREE ADMISSION!

January 2 through 31

No charge for visiting the Wildflower Center any day in January. Enjoy the winter landscape!

TREE TALK WINTER WALK

9 a.m. to 5 p.m. Saturday, January 27

Kids Tree Climb and an educational tree scavenger hunt with native tree saplings as prizes. Native trees and shrubs for sale and expert advice. In The Store Margie Crisp signs her book, River of Contrasts: The Texas Colorado.

NEVERTHE SAME RIVERTWICE

January 12 through March 2

Artist Margie Crisp¹s book, River of Contrasts: The Texas Colorado displays hand-pulled prints in the McDermott Learning Center.

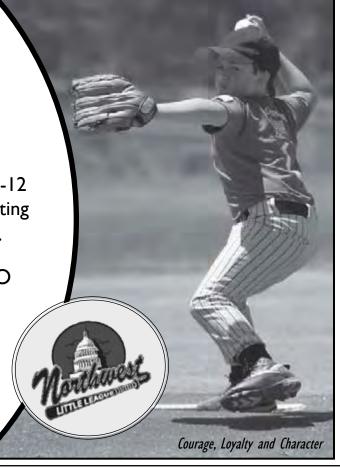
Spring Baseball and Softball Register Now!

Open to ages 5-15 for baseball and grades K-12 for softball, Northwest Little League is accepting online registrations through January 29th.

TO GET MORE INFORMATION OR TO REGISTER ONLINE,

please visit: www.nwll-austin.org or e-mail: registration@nwll-austin.org

Come join us at the finest youth baseball facility in Austin!



A Focus On Resolutions

By: Concentra Urgent Care

The New Year is a great time to make healthy lifestyle changes. According to the US Department of Health and Human Services, the most common resolutions focus on losing weight, getting fit, quitting smoking, and reducing stress. These are important themes that can reduce your risk of disease. Here are ways you can achieve your goals this year.

LOSING WEIGHT

A weight loss of five to seven percent of your body weight can improve your health and quality of life. It can also help prevent weight-related health problems, like diabetes. Changing your eating habits and increasing your physical activity are keys to successful weight loss and help to maintain optimal weight for the rest of your life. Create a plan for healthy eating and increased physical activity, while taking in fewer calories than you use. Your healthy eating plan should include:

- Taking into account foods you like and dislike
- · A focus on fresh fruits, vegetables, and whole grains
- Fat-free or low-fat dairy products such as yogurt, cheese, and milk
- Protein sources such as lean meats, poultry, fish, beans, eggs, and nuts
- Avoiding saturated and trans fats such as animal fat, butter, and hydrogenated oils
- Staying away from foods high in sodium and added sugars
 For more information on weight management and improving

nutritional practices, visit the National Institute of Diabetes and Digestive and Kidney Diseases at www.win.niddk.nih.gov/publications/for_life.htm.

GETTING FIT

Regular physical activity for at least 30 minutes each day, or broken up into several shorter periods of 20, 15, or 10 minutes, can help you lose weight, keep it off, and stay fit. It can also improve your energy and mood and lower your risk for heart disease, diabetes, and some cancers. Try some of these physical activities:

- Walking (15-minute miles or 4 miles per hour)
- Biking
- Tennis
- Aerobic exercise classes (step aerobics, kickboxing, dancing)
- Yard work or house cleaning (gardening, raking, mopping, vacuuming) Taking the first step can be the hardest part. Start slowly, at a level that is comfortable for you and add activity as you go along. Sometimes, it helps to have a friend or activity buddy when you start out. It is recommended that adults get at least two and a half hours of moderate physical activity each week. Strengthening activities, such as pushups, sit-ups, or lifting weights, at least two days per week are also encouraged. For more information on getting fit, visit the President's Council on Physical Fitness and Sports at http://fitness.gov/. Happy New Year from Concentra Urgent Care!



Cedar Fever or Common Cold?

Knowing the Difference is Key to Effective Treatment

WINTER IS CEDAR FEVER SEASON

The common cold and the Mountain cedar allergy called "Cedar Fever" often begin the same way: runny nose, sneezing, sinus pressure, scratchy throat, and headache. Yet knowing the difference between a cold and cedar pollen allergies can be very important when it comes to effective treatment options.

Cedar Fever is the popular term for cedar pollen allergies, which strike many residents in Central Texas during the winter months, when mountain cedar plants emit large amounts of pollen. The common cold, meanwhile, is caused by a virus and can occur any time of year. The problem is that the cedar season is also the height of the cold and flu season.

COLD VS. ALLERGY SYMPTOMS

"Despite the many similarities in symptoms between Cedar pollen allergies and a cold, there are some clear indications that can help you understand which condition you are suffering from," says Dr. John Villacis, an allergist and immunologist with The Austin Diagnostic Clinic (ADC). "While a cold and related symptoms may only last a few days to one or two weeks, symptoms of cedar pollen allergies may persist for several weeks or months."

Another important difference in symptoms has to do with the excess mucus production that both conditions tend to produce. While people with a cold may experience discolored mucus, those with cedar pollen allergies will experience clear mucus production. And while people with a cold may develop a fever, people who have cedar pollen allergy will not develop a fever.

WHEN IN DOUBT, ASK A DOCTOR

Dr. Villacis says people who are not sure if they have a cold or cedar pollen allergies should consult with a physician as soon as possible in order to get an accurate diagnosis and effective treatment options.

John Villacis, M.D., is an allergist and immunologist for The Austin Diagnostic Clinic, a multi-specialty clinic with physicians representing 21 medical specialties at more than seven locations throughout Austin and Central Texas. Dr. Villacis sees patients at the ADC Main Clinic, at 12221 North MoPac, and at ADC Circle C, 5701 West Slaughter Lane, Building C. For more information, visit www.adclinic. com or call 512-901-4052.



Seven Business Networking Groups in the Area

AREYOU LOOKING TO GROW YOUR BUSINESS IN 2013?

If so, you might be interested in a few of the business networking groups in the area. These are a few to choose from:

STEINER RANCH REFERRALS BNI GROUP

Meetings are on Tuesday mornings from 8:00am to 9:30am at Uncle Billy's at the Oasis. Visitors are welcome! If you are interested please contact Michael Bennett at michael@bennett-tech.net for more information or visit www.BNIAustin.com.

FOUR POINTS CHAMBER OF COMMERCE

The Four Points Chamber of Commerce provides networking opportunities at social gatherings, luncheons with guest speakers and activities. The Chamber brings businesses together along highway 620 from Hudson Bend to Anderson Mill and Ranch Road 2222 from Jester to Volente. Four Points Chamber supports business growth in the community where we live, work and play. In less than 6 months Four Points Chamber of Commerce exceeded its first year membership goals and continues to grow! For information about participating in upcoming events or membership benefits visit www.fourpointschamber.com or call (512) 551-0390. Membership inquiries may also be sent directly to membership@ FourPointsChamber.com.

NETWORKING NORTHWEST AUSTIN

Networking Northwest Austin is expanding its member base of businesses in our area. We believe in business by referrals and having a limited member base. We have a caring, positive, involved group of people who wish to build their businesses using the strength business referrals. No fees. Business education and speakers. Networking Northwest Austin meets on the second and fourth Mondays at 11:30 at Cheddars HWY 183 and Anderson Mill Rd. Visit http://www. meetup.com/NetWorking-NorthWest-Austin/

STEINER RANCH MARKETERS MEETUP GROUP

Join other marketers who live in Steiner Ranch and work in online marketing, search engine optimization, affiliate marketing,

search engine marketing, social media optimization, social media marketing, pay-per-click advertising, email marketing, and other areas of Internet marketing. Informal get-togethers in the community to learn and share things, as well as make connections with others. The group is open to anybody who lives in Steiner Ranch and is interested in Internet marketing: entrepreneurs, freelancers, 9-to-5ers, business owners and aspiring marketers alike. More details at SteinerRanchMarketers.com

YOUR LOCAL CITY

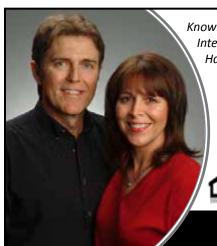
Steiner Ranch has a new business networking group. Your Local City is a positive, membership based, business networking organization with 17 groups meeting all over the Austin area. The Steiner Ranch group meets every Friday at 8:00 am at Lakeside Pizza and Grill located in the Shops at Steiner Ranch at Steiner Ranch Blvd. and Quinlan. Come join us to grow your business.

LAKEWAY NETWORKING, INC.

We are a diverse group of business professionals in the Lake Travis area, helping our members grow their businesses through qualified referrals. We meet every Thursday at 8AM at Santa Catarina, 1310 RR 620 South, in Lakeway. Come visit us and see how your business can benefit by being a member of Lakeway Networking. For more information, please contact Kelly Connor at Kellyconnor@austin. rr.com or 512-736-2495.5.

A+ REFERRALS BY THE LAKE BNI (LAKEWAY)

BNI is a professional business networking group that helps you build a team of partners to market your business. Come join us on Mondays from 11:30-1:00pm at Fore in Lakeway. Lunch is \$10 and visitors are welcome. Please feel free to contact Kimberly McLaughlin at kimberly@LaHaPro.com or visit www.BNIaustin.com for more information.



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Paul & Jan Gillia



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Financial Focus

Make Some New Year's (Financial) Resolutions for 2013

Once again, it's time to make some New Year's resolutions. This year, in addition to promising yourself that you'll hit the gym more often, learn a new language or take up a musical instrument — all worthy goals, of course — why not set some financial resolutions?

Consider these suggestions:

- Boost your retirement account contributions. If your income will rise this year, consider putting more money into your employer-sponsored retirement plan, such as a 401(k), 403(b) and 457(b). You typically contribute pre-tax dollars to your plan, so the more you put in, the lower your taxable income. Plus, your retirement plan has tax-deferred growth potential.
- Don't overreact to the headlines. Lately, you've heard a lot about the "fiscal cliff," political paralysis, the debt ceiling and other Really Scary Topics. These issues are not insignificant but should they keep you from investing? After all, in any given year, you won't have to look hard to find warnings and negative news events and many people do use these ominous-sounding headlines as a reason to head to the investment "sidelines" for a while. But if you're not investing, you're unquestionably missing out on opportunities to make progress toward your financial goals. So, instead of focusing on the news of the day, make your investment decisions based on the fundamentals of those investments you may be considering, along with your goals, risk tolerance and time horizon.
- *Keep whittling away your debt.* Over the past few years, Americans have done a good job of lowering their debt burdens. Of course, the economy is still tough, and it can be

challenging to avoid taking on new debts. But the less debt you have, the more you can invest for your retirement and other important objectives.

- Rebalance your portfolio to accommodate your risk tolerance. If you spend too much time worrying about the ups and downs of your investments, then your portfolio's potential for volatility may be too great for your individual risk tolerance. On the other hand, if you continually see little growth in your holdings, even when the financial markets are going strong, you may be investing too conservatively—especially if you are willing to take on some calculated risk to potentially boost your returns. So review your portfolio at least once in 2013 to see if it needs to be "rebalanced" to fit your risk tolerance.
- *Get some help.* Navigating the investment world by yourself is not easy. For one thing, there's a lot to know: different types of investments, changing tax laws, the effects of inflation, interest rate movements and much more. Furthermore, when you're making investment decisions on your own, you may have a hard time being objective so you might end up investing with your heart, not your head. The need for knowledge and objectivity points to the advantages of working with an experienced financial professional someone who understands both the financial markets and your individual needs and goals.

These aren't the only financial resolutions you could make for 2013 — but if you follow through on them, you may well need to make fewer ones when 2014 rolls around.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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512.576.7344

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