

THE RIVER REVIEW



February 2013

Volume 7, Issue 2

Photo by Mia Sanchez



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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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Vandegrift High School	512-570-2300
Four Points Middle School	512-570-3700
River Place Elementary	512-570-6900

UTILITIES

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City of Austin Electric	512-494-9400
Texas Gas Service	
Custom Service	1-800-700-2443
Emergencies	512-370-8609
Call Before You Dig	512-472-2822
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Repairs	512-485-5080
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OTHER NUMBERS

River Place Postal Office	512-345-9739
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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 deadline 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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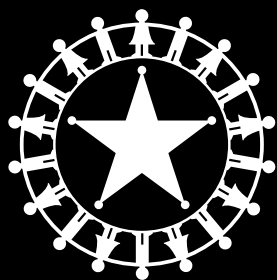


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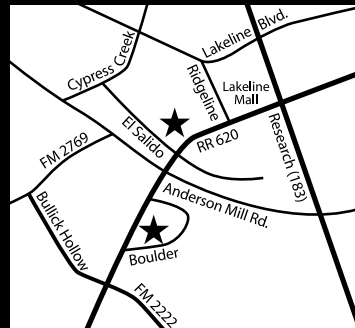
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FOUR POINTS

CHAMBER of COMMERCE

Visitor Center

Opening Soon

FOUR POINTS MAPS BEING CREATED

A new Four Points Chamber of Commerce Visitors Center is set to open soon, housed in the Bartlett Real Estate Group office.

To go along with the new space at 6816 RM 620 N. will be a new glossy map showcasing the Four Points area streets, businesses and landmarks. These will be available in the Visitor Center and at area businesses in a few months.

"We are excited to offer these amenities to our growing community," said Ray Freer, Chairman of the Four Points Chamber.

Over the past year, hardly a month has gone by without a new business opening in Four Points.

"We are ready to solidify our spot in Austin with an official map and Visitor Center," said Freer, owner of RF Insurance Masters and Steiner Ranch resident.

The Bartlett Real Estate Group location near the intersection of RM 620 N and FM 2222 is a prime location. Bartlett was established in Four Points when there were a few hundred houses, no shopping centers and dirt roads. Now the group has a team of a dozen.

"We believe it's a win-win for Bartlett Real Estate Group and Four Points Chamber of Commerce," said Marissa Radack, Co-Owner Bartlett, Keller Williams Realty.

"As a founding member of the Four Points Chamber of Commerce, we are so appreciative of the work done by the Chamber and are pleased that we are able to offer some space for the new Visitor Center in our building," Radack said.

The Four Points Chamber of Commerce and its 120 members bring businesses together from Mansfield Dam to Anderson Mill and FM 2222 from Jester to Volente.

For more information about the Chamber, Visitor Center or Map visit www.fourpointschamber.com.



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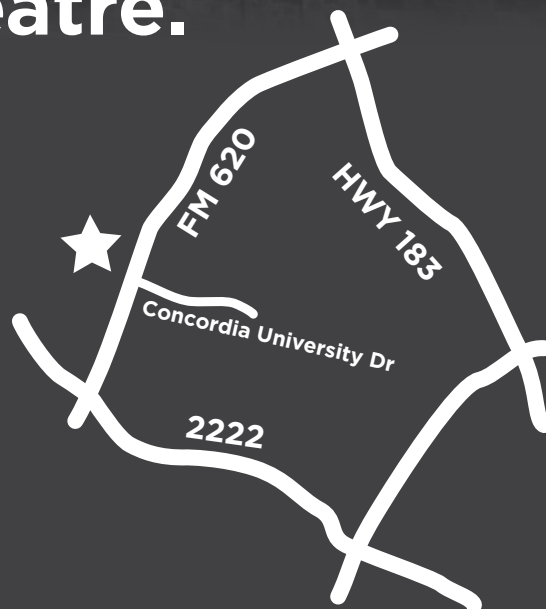
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Giddy Up Gala

HILL COUNTRY EDUCATION FOUNDATION'S SPRING FUNDRAISER

Save the Date for the Largest Fundraising Gala for All Eight Four Points Area Public Schools

Saturday, February 23, 2013 | 6 p.m. at The Oasis

The one fundraising event that benefits all students in the Four Points area. Join your friends in the community for a fun evening at this third annual event where we raise vital funding to enhance the educational experience of our students at:

- Grandview Hills Elementary
- Laura Welch Bush Elementary
- River Place Elementary
- River Ridge Elementary
- Steiner Ranch Elementary
- Canyon Ridge Middle School
- Four Points Middle School
- Vandegrift High School

Limited seating, so don't wait and be left out! Evening includes:

Open bar | Silent & Live Auction | Passed Hors d'oeuvres | Wine Pull | Heads or Tails Game | Choice of Entree | Live Music

Buy tickets, a table or become a sponsor at www.HillCountryEdFoundation.org



Four Points Church of Christ

2222 @ Ranch Road 620
Austin, Texas 78732

Meets Sundays at 10:30 am

Visit our Website

www.fourpointschurchofchrist.com

Contact Us: info@fourpointschurchofchrist.com

CHEERS for Children

Wine, Bourbon and Food Tasting

February 23, 2013 | 6:30pm - ?

At Roger Beasley Maserati of Austin | 12925 Pond Springs Road, 78729

Benefiting Dell Children's Medical Center

Northwest Austin Circle of Friends presents our 14th Annual CHEERS for Children event benefiting Dell Children's Medical Center of Central Texas. This exciting event, a premier wine, bourbon, and food tasting, will be held Saturday, February 23, 2013. You are invited to join us for an exciting evening filled with premier wines, select bourbons, delicious cuisine from local restaurants, great live music, and a variety of fun and games - all included in the ticket price - as well as live and silent auctions with uniquely tempting items. And, held at a new venue this year, the Roger Beasley Maserati showroom in Northwest Austin is sure to add an extra level of excitement!

All funds raised benefit Dell Children's Medical Center and The Texas Child Study Center Endowment. Additionally, proceeds are 100% matched by a generous donor!

Tickets are available online for a discount until Feb. 21 or can be purchased at the door. For more information go to DellChildrensCircleofFriends.org (listed under "upcoming events"). Or contact Karen Peoples, Chairman NWA COF, at klpeoples@austin.rr.com or (512) 563-2927.

The Texas Child Study Center, the mental health program at DCMC, is a collaboration between Dell Children's and The University of Texas which treats children and adolescents with emotional, developmental and behavioral challenges. With your support, this facility will develop disease-specific evaluative and interventional programs to address disorders such as eating and anxiety, as well as attention deficit hyperactivity disorder (ADHD), autism, depression, and other mental health issues.

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Heart Healthy Lifestyles

By: Concentra Urgent Care

Approximately every 60 seconds, an American will die from a coronary event. According to the American Heart Association (AHA), an estimated 71 million Americans have some form of heart disease, the most common being high blood pressure. And most of these problems are self-created by poor lifestyle choices.

WHAT CAN YOU DO TO LIVE HEART HEALTHY?

THE AHA RECOMMENDS:

- Eating a healthy diet
- Lean, skinless meats and poultry
- Fat-free, 1% fat, and low-fat dairy products
- Avoid foods containing partially hydrogenated vegetable oil or added sugars
- Avoid foods high in dietary cholesterol
- Prepare foods without added salt, saturated fat, and trans fat
- Exercising regularly
- 20-to-60 minutes per day, 3-to-5 times per week
- Avoiding tobacco products and tobacco smoke
- Limiting your alcohol intake
 - Women: 1 drink per day (maximum)
 - Men: 2 drinks per day (maximum)

In addition to poor lifestyle choices, heredity plays a factor in heart disease, too. It is therefore important to know your family history to help identify familial risk factors and help prevent the development of certain familial illnesses.

WHAT SHOULD BE INCLUDED IN A FAMILY HISTORY?

- Any known congenital or hereditary disorders
- Major illnesses
- Chronic ailments or risk factors
- Smoking
- Obesity
- Alcohol problems
- The cause and age of death of any deceased relatives
- Childhood conditions
- Major illnesses
- Vaccinations
- Surgeries
- Treatments, especially those involving radiation

For more information on living a heart healthy lifestyle, you can contact your health care provider or visit the American Heart Association's Web site at www.AmericanHeart.org.

Travis County Sheriff Office "Tip 411"

SAFETY INFORMATION – HOW TO BE "STREETWISE AND SAFE":

Knowing how to protect yourself can reduce the opportunity for muggers, purse snatchers and other criminals to strike.

- Stay Alert; keep your mind on your surroundings.
- Trust your instincts! If you feel uncomfortable in a place or situation, leave.
- Get to know your neighbors where you live and work. Make a note of those businesses that are open late.
- Try and keep your vehicle in good running condition to avoid breakdowns away from home; if your vehicle breaks down, call for help, raise the hood, use flares, or tie a white cloth to the door handle or antenna. Stay inside the locked vehicle until help arrives. If it is dark, call a friend to come and wait with you.
- Drive with all your doors locked; windows up whenever possible.
- Do a quick visual of the inside of your vehicle before you get in.
- If attacked in an elevator, hit the alarm and as many floor buttons as possible.
- When walking, plan the safest route to your destination and back. Choose well lit routes; carry a shriek alarm; REMAIN ALERT!

Be in touch with what is happening in your area! Sign up for crime alerts through Citizen Observer and Sportcrime.

www.citizenobserver.com

www.spotcrime.com/tx/travis+county

RIVER REVIEW

SHOW OFF YOUR SUPER HERO



Parents this is your chance to brag on your kiddos. We want pictures of your kids doing everyday things, school events, plays, sports, etc.

Send in your pictures to be featured in the River Review. E-mail your pictures to riverreview@peelinc.com by the 9th of the month.

Austin Pain Associates is pleased to introduce **Adnan A. Khan, MD**

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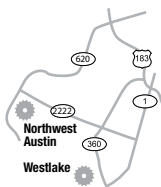
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- ★ Round Rock I-35: Round Rock High School
- ★ 620 Four Points: Vandegrift High School
- ★ 360 South: Defending Champions Westlake High School
- ★ 183 North: Anderson High School
- ★ Former Longhorns & current NFL players will serve as honorary "Rib Eating Coaches"
- ★ Help local high school teams as they compete for the "Rudy's Golden Rib Trophy" for most ribs eaten!

20 "All you can eat for St Louis Ribs only. All drinks, sides, desserts, and other meats are at regular price and are not part of charitable proceeds. Please no sharing of "All you can eat St. Louis Ribs" - it's for a good cause folks! Offer not included for take home orders.

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Austin Newcomers Club February ANC Publicity Input

Austin Newcomers Club is dedicated to introducing new residents to Austin while extending a hand to make new acquaintances and join fun Interest Groups.



This month our luncheon program will feature James L. Haley, a noted Texas author of nearly twenty books. He'll speak about his newest book, *THE TEXAS SUPREME COURT: A Narrative History, 1836-1986*. One tale from the book:

LAW & ORDER COMES TO TEXAS

During the first court session in East Texas, one feudist who had been hauled in for trial thumped his Bowie knife into the judicial bench and declared, "This, sir, is the law in Shelby County!" Unfazed, Judge Robert M. Williamson leaned back, cocked his pistol, and said, "Well this, sir, is the constitution that overrules your law. Sit down."

What with feudists, Indian raids, Mexican invasions, high water, yellow fever, illiterate clerks, drunken juries, and people who thought they had a God-given right to do whatever they liked, it took a while for law to come to Texas. Come hear how it happened!

The monthly luncheon will be held on Wednesday, February 20 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, February 14.

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



This QR code takes you directly to the Austin Newcomers website:

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www.childrenscenterofaustin.com



TRIM YOUR WASTE-LINE IN 2013

Submitted by Nissa Lind

This year resolve to reuse – start with these 10 waste reducing ideas. It is never too late to make a change that benefits the environment and strives to make it better for future generations.

- 1. Switch to reusable bags** - In the United States alone, an estimated 12 million barrels of oil is used annually to make the plastic bags that Americans consume. The average American uses about 500 PLASTIC BAGS EACH YEAR, for an average of 12 MINUTES before they are discarded. So whether you buy the less expensive store brand reusable bags or the nicer looking and more stylish bags, each person that brings their own bags to the store can make a big impact over the course of the year.
- 2. Pack a waste free lunch** - According to the EPA, each child who brings a brown bag lunch to school every day generates about 67 pounds of waste by the end of the school year. This applies to adults who take frozen entrees or other baggie laden lunches. There are lots of reusable options now for both kids and adults available on many different websites and in just about every store that carries kitchen products. My favorites have been the various bento box style lunch systems.
- 3. Bring your own beverage container** - 2,480,000 tons of plastic bottles and jars were thrown away in one year (2008). Plastic bottles are among the most prevalent source of pollution found on our beaches. A report by the Pacific Institute explained how 17 million barrels of crude oil were necessary to fuel Americans' bottled water habit in 2006. As of 2006, an estimated 60 billion PET single-use beverage containers were bought. Approximately 45 billion of these were discarded after use. (*Container Recycling Institute*). There are all kinds of options for reusable; refillable beverage containers whether you choose plastic, stainless steel, glass or ceramic, just pick the one which works best for you and your lifestyle.
- 4. Bag plastic baggies** - Less than 1 percent of plastic bags are recycled each year. Recycling one ton of plastic bags costs \$4,000. The recycled product can be sold for \$32 (*Clean Air Council*). Cotton produce and bulk bags are readily available in stores and online to eliminate all those plastic produce bags. On the go, there are also reusable options for lunches made out of cloth, polypropylene, or PETA (a vinyl free option) and if you must use disposable, then try waxed paper bags.
- 5. Ditch paper towels** - A massive 3,000 tons of waste get thrown in the landfill every day because of them. Impossible to not use paper towels you say? Not necessarily, even if you have kids. Clean with

microfiber cloths that you can throw in the wash and reuse. Several options are available for the kitchen and bath made out of bamboo, cotton and recycled wood cellulose. Many are even biodegradable if composted correctly. You might have a little more laundry, but that's a much smaller price to pay than adding waste to the landfills.

- 6. Rethink your gift wrap** - From Thanksgiving to New Years Day, household waste increases by more than 25%. Added food waste, shopping bags, packaging, wrapping paper, bows and ribbons - it all adds up to an additional 1 million tons a week to our landfills. (*EPA and Use Less Stuff*). In the U.S., annual trash from gift-wrap and shopping bags totals 4 million tons. (*Use Less Stuff*). For the last several years, my family has been moving to fabric wrapping for the winter holidays. A trip to the fabric store to pick out some holiday prints when they are 50% off, have several yards cut of each one, whether you get coordinating or completely different fabrics. You can use it over and over or switch it out every other year. There are several websites that have instructions on how to wrap to make a pretty fabric bow that allows you keep the festive look for the holidays. If it is a gift I'm giving away outside of the family, then we re-use birthday gift bags or if I can find it in a store, I buy paper wrapping that can be recycled (generally brown paper type).
- 7. Mix your own sports drinks** - Yes, there are products out there. Not only do you keep the plastic bottle out of the landfill, but the mix your own products are sometimes healthier with less additives and sugar than buying the bottled drinks at the store.
- 8. Cut out plastic cutlery** - Bamboo and stainless steel are the most common options. Choosing something reusable other than plastic is the best, but if you do use plastic, then why not wash and reuse.
- 9. Replace plastic wrap and foil** - Using plastic or glass storage containers at home is the best option to eliminate excess plastic or ziploc baggies, aluminum foil, and plastic wrap.
- 10. Nix disposable dryer sheets** - If your clothes washer doesn't make it easy to use liquid fabric softener, your other options include pvc-free rubber dryer balls, wool dryer balls, and reusable dryer sheets. Everyone has different preferences and different chemical tolerance for their household, so I didn't include my favorite brands for these categories. You can find a plethora of choices for each product category with a basic internet search. Some resources if you need more inspiration or product ideas are www.use-less-stuff.com, www.ewg.org, www.reuseit.com, and www.bagitmovie.com.



FISCAL CLIFF SIMPLICITY

The New Year brings hope and it brings excitement to everyone. It also brings the talk of budgets and finance planning in households, companies and the government. We're inundated with news about how taxes are increasing or staying the same and how there are surpluses or deficits depending on the government budget you are looking at. The last couple months talk has been dominated by the "Fiscal Cliff" worries and now will be dominated through Mid-March about the Debt Ceiling.

All sides in the discussion have expressed great points and will want to filter their views through legislation, but the true facts sometimes get lost in the coverage. Some factions want to be able to provide for those in need and be their safe harbor in life, others want to drastically eliminate independence on the government and slash budgets drastically, while still other want to find a balance. This is very similar to your household and managing all parts of your household's needs. I tend to be very frugal, my wife won't spend to spend but she wants to be able to enjoy, and we have to find a balance between both when it comes to our daughter. So there is a constant clash, just like you would find in your household and a compromise is found on a regular basis. To truly understand what is going on in the economy one needs to understand why these issues being discussed are so important and what they actually mean.

First the so called "Fiscal Cliff" issue was not being expressed very clearly. There are two parts of the issue, the first being some automatic cuts to the budget that were quite significant that were agreed upon by Congress and the Senate back in 2011 when they couldn't agree on what to do about spending when they voted to raise the debt limit back in 2011. Think of this like your family got a \$200,000 increase in their credit limit with no immediate affects but in 16 months you would overnight need to cut your spending by 15% immediately overnight at the start of 2013, could you do it? What would be the effects on your personal economy? The second

part of the Fiscal Cliff was the immediate removal of several tax cuts including tax rates and favorable treatment on dividends and capital gains potentially resulting in higher taxes and lower takes home pay. So it would have a dual effect of forcing an automatic spending cut in your budget on items you need to buy and then further reducing your income further reducing your budget. The fear here is it would damage the already fragile economy with consumers feeling less likely to spend as they have less money and their credit is now maxed out.

That leads us to the next issue that is looming and will be discussed about over the next couple months. Currently the Federal Budget is running at \$3.8 trilling in expenses but only takes in \$2.4 trillion in revenue, leaving an annual deficit of \$1.4 trillion with an accumulated credit balance of \$16.4 trillion and increasing. In a household budget terms it would look like this:

Income: \$24,000

Expenses: \$38,000

Deficit: \$14,000

Current Debt of \$164,000

So in other words you would be adding \$14,000 a year to an already high debt while barely paying down that debt or at all. The Fiscal Cliff deal only addressed 38.5 billion in cuts and net increased revenues leading to essentially a \$385 payment on the debt. That is what the issue is, how can the government decrease their budget deficit spending without hurting the economy. How would you handle it, if this was your annual budget? In addition, when they discuss deficit spending they are addressing the annual deficit not the already high national debt, no plans have been made to pay that down either they just pay the interest or service the debt.

So with this understanding of the talks, what does this mean to you? Your taxes no matter what your income are going up. While the Bush Era Tax cuts were maintained for almost all the tax paying population, the employee share of F.I.C.A (otherwise known as payroll taxes) has been raised from 4.2% to 6.2% for 2013. Whether

(Continued on Page 17)

Fiscal Cliff Simplicity (Continued from Page 16)

you are employed somewhere or are self-employed this part will be increased, decreasing your overall net income. Now this wasn't a special raise, there had been a Holiday that the 112th Congress and Senate (the one that just left) and President Obama had put in place two years ago. With the current state of the "entitlement" programs including Social Security, the payroll tax had to be increased and the holiday was going to end at some point, the net result is a tax increase which would have had to happen this year no matter what. Secondly, long term savings in tax bearing accounts (those accounts that are taxed as they grow excluding 401(k)'s, IRA's, Pensions and other similar accounts) will continue to be treated at a lower Capital gains rate for most taxpayers as long as total income is less than \$400,000 single and \$450,000 households. Lastly, the economy should continue its recovery mid-year 2013 depending on exactly what the resolution is to the new debt ceiling deal, the raising of the country's debt limit, and how quickly they get there. This is expected to be a drawn out battle with both sides digging in their heels. Expect the economy to plateau as people wait to see what will occur. What are your thoughts?

Some think that a constant level of spending and debt carryover is needed to fuel the economy. Those individuals have a point, where in the UK Austerity or deep budget cuts have slowed the economic growth more than the rest of the world. However, they are mostly a government run economy where this economy is closer to that of a free

market economy and while government policy affects it, there is not a direct correlation to government behavior and economic behavior. Don't confuse economic behavior though with stock market performance or lack there-of. Economic performance is based more on the actual work that is done and stock market is a more subjective process. This is very similar to your income and your evaluation. Your normal salary is economic performance. You have ebbs and flows in your working life with raises, layoffs, and other job interruptions and promotions. These are natural cycles in your economic life just like recessions (a job change) depressions (layoff or losing your job) recovery (first few weeks at a new job) and prosperity (several months or years at a job with promotions and salary increases). These cycles are natural. The stock market is more a subjective view of your performance. Think of the stock market as your peer and superior review done annually. You could have had a great year numbers wise but you weren't the most friendly person so they knocked your review down, or you went out and schmooze don a regular basis and your numbers were so-so but you got a great rating. That is exactly what the stock market is, a subjective and emotional view of economic performance, based on some facts but built on emotional reactions.

The preceding are comments the current economy attempting to be presented in a simplified manner. The comments above are not a representation of tax or financial advice. Any specific information to your specific situation should be directed to your advisors.



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Headaches

Submitted by Dr. Jeff Echols

I've been treating headaches for over 25 years and I believe they are very misunderstood by the general public.

It's only human nature to have a reason for why something is occurring, so when people get a headache they usually try to determine the reason for their headache. Some of the reasons I hear are quite amusing. "My husband gives me a headache, ...my boss, ...my kids." "I sit at a computer all day and THAT is the reason I have a headache." Sometimes people think that headaches are just normal and everyone gets them. I can assure you that headaches are not normal. Headaches are a sign that there is something wrong. Just like all symptoms are signs that something is wrong.

Headaches can be caused by a lot of different things. They can be caused by exotic and dangerous things like a brain tumor, but more often they are caused by common things. The most common reason is pressure on the nerves of the neck that radiate back into the head. When the bones of the spine are misaligned it will put pressure on the delicate nerves that exit the spine. This will in turn cause the muscles of the neck and shoulders to become

tight and develop knots in them. You can actually reach up and feel the knots in your muscles. These knots are not normal and are a sign of spinal misalignment and soft tissue damage. Once the spinal misalignments are corrected the muscles relax more and the headaches are gone. Just for fun, I sometimes ask a headache patient when was the last they had a headache, once they have had their spine corrected. They will usually say something like "Gosh I haven't had a headache in months". I will ask them if they got divorced and they will look at me funny and say "NO, why?" You said your husband was the cause of your headaches! "Oh I guess I was wrong!"

So headaches are not normal, but are very common. They're usually caused by nerve pressure built up in the neck which causes tight muscles in the neck and shoulders. They can usually be corrected with gentle chiropractic therapy. You should get this checked even if the headaches are mild because if the bones of the spine are misaligned it will cause arthritic changes to form in the bones of the spine which will limit your ability to move and bend as well as other difficulties. Be proactive about your health.

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The VHS Viper Band is taking orders now through February 10, 2013 for quality landscaping mulch with FREE home delivery. Contact your friendly neighborhood VHS band student or visit <http://vhsband.com/2012/12/need-mulch-get-it-delivered/>. You can even specify a band member's name on the online order form. The price is \$3.90 a bag and drops to \$3.60 a bag for orders of 20 bags or more. Most homeowners need between 20 and 80 bags of mulch for all their beds. Larger lots require more mulch. Delivery of mulch will be Saturday, February 23, 2013. Homeowners do not have to be home to take delivery. Proceeds benefit the Vandegrift High School Viper band booster club, a registered 501(c)3 non-profit organization which benefits the band members.



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RIVER REVIEW

Seven Business Networking Groups in the Area

ARE YOU 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 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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Financial Focus

Investing is a Marathon — Not a Sprint

Investors sometimes may get frustrated with their investments because those investments don't seem to produce quick results. And perhaps that's understandable in our fast-paced society, in which we've grown accustomed to instant gratification. But investing is, by nature, a long-term activity. If you look at it in terms of an athletic event, it's not a sprint, in which you must pull out all the stops to quickly get where you're going. Instead, it's more like the 26.2-mile race known as a marathon.

And as an investor, you can learn a few things from marathoners, such as:

- **Preparation** — No one gets up one day and is ready to run a marathon. Marathon runners train for months, and even years. As an investor, you, too, need to prepare yourself for the “long run.” How? By learning as much as you can about different asset classes, types of risk and all the other factors associated with investing.

- **Patience** — Marathoners know they have a long haul in front of them, so they typically create a “game plan” — one that takes into account such factors as their physical condition, the weather on race day, and the characteristics of the course, such as whether it's hilly or flat. Investors should also create a strategy — one that encompasses their goals and ways of working toward them — and stick to this strategy.

- **Perseverance** — Marathoners may deal with injuries, dehydration and other setbacks, either while training or during the actual race. But as long as they're able to keep going, they do so. As an investor, you, too, will face

obstacles, such as market downturns. But as long as you continue investing and don't head to the “sidelines,” you have a good chance of making progress toward your goals.

- **Vision** — Marathoners study the course they're on, so they know what's ahead — and where they're going. As an investor, you also need a vision of what lies in front of you — the number of years until your retirement, the type of retirement lifestyle you anticipate, what sort of legacy you plan to leave, and so on. Your vision will help drive your investment decisions.

- **Proper coaching** — Not all marathoners have individual coaches, but many have at least gone to clinics or joined running clubs so they could learn more about the various aspects of this grueling event. As an investor, you can certainly benefit from guidance or “coaching” in the form of a financial professional — someone who knows your individual needs, goals and risk tolerance and who has the experience to make recommendations that are appropriate for your situation.

Every marathoner is familiar with the difficulties of the challenge and the satisfaction of finishing the race. As an investor, you also will be tested many times. Furthermore, you'll never really cross the “finish line” because you'll always have goals toward which you'll be working. Yet, by emulating the traits of successful marathoners, you can continue working toward your objectives — and perhaps you'll avoid the blisters, too.

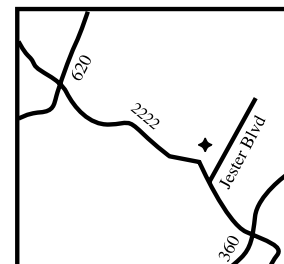
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WHY EXERCISE IS COOL

Kids exercise all the time without even thinking of it. Just being active, like when you run around outside or play kickball at school, is a kind of exercise. What else counts as exercise? Playing sports, dancing, doing push-ups, and even reaching down to touch your toes.

When you exercise, you're helping build a strong body that will be able to move around and do all the stuff you need it to do. Try to be active every day and your body will thank you later!

EXERCISE MAKES YOUR HEART HAPPY

You may know that your heart is a muscle. It works hard, pumping blood every day of your life. You can help this important muscle get stronger by doing aerobic (say: air-o-bik) exercise.

Aerobic means "with air," so aerobic exercise is a kind of activity that requires oxygen. When you breathe, you take in oxygen, and, if you're doing aerobic exercise, you may notice you're breathing faster than normal. Aerobic activity can get your heart pumping, make you sweaty, and quicken your breathing.

When you give your heart this kind of workout on a regular basis, your heart will get even better at its main job — delivering oxygen (in the form of oxygen-carrying blood cells) to all parts of your body.

So you want to do some aerobic exercise right now? Try swimming, basketball, ice or roller hockey, jogging (or walking quickly), inline skating, soccer, cross-country skiing, biking, or rowing. And don't forget

that skipping, jumping rope, and playing hopscotch are aerobic activities, too!

EXERCISE STRENGTHENS MUSCLES

Another kind of exercise can help make your muscles stronger. Did you ever do a push-up or swing across the monkey bars at the playground? Those are exercises that can build strength. By using your muscles to do powerful things, you can make them stronger. For older teens and adults, this kind of workout can make muscles bigger, too.

Here are some exercises and activities to build strong muscles:

- push-ups
- pull-ups
- tug-of-war
- rowing
- running
- inline skating
- bike riding

EXERCISE MAKES YOU FLEXIBLE

Can you touch your toes easily without yelling ouch? Most kids are pretty flexible, which means that they can bend and stretch their bodies without much trouble. This kind of exercise often feels really good, like when you take a big stretch in the morning after waking up. Being flexible is having "full range of motion," which means you can move your arms and legs freely without feeling tightness or pain.

It's easy to find things to do for good flexibility:

- tumbling and gymnastics

- yoga
- dancing, especially ballet
- martial arts
- simple stretches, such as touching your toes or side stretches

EXERCISE KEEPS THE BALANCE

Food gives your body fuel in the form of calories, which are a kind of energy. Your body needs a certain amount of calories every day just to function, breathe, walk around, and do all the basic stuff. But if you're active, your body needs an extra measure of calories or energy. If you're not very active, your body won't need as many calories.

Whatever your calorie need is, if you eat enough to meet that need, your body weight will stay about the same. If you eat more calories than your body needs, it may be stored as excess fat.

EXERCISE MAKES YOU FEEL GOOD

It feels good to have a strong, flexible body that can do all the activities you enjoy — like running, jumping, and playing with your friends. It's also fun to be good at something, like scoring a basket, hitting a home run, or perfecting a dive.

But you may not know that exercising can actually put you in a better mood. When you exercise, your brain releases a chemical called endorphins (say: en-dor-funz), which may make you feel happier. It's just another reason why exercise is cool! Reviewed by: Mary L. Gavin, MD
Date reviewed: February 2009

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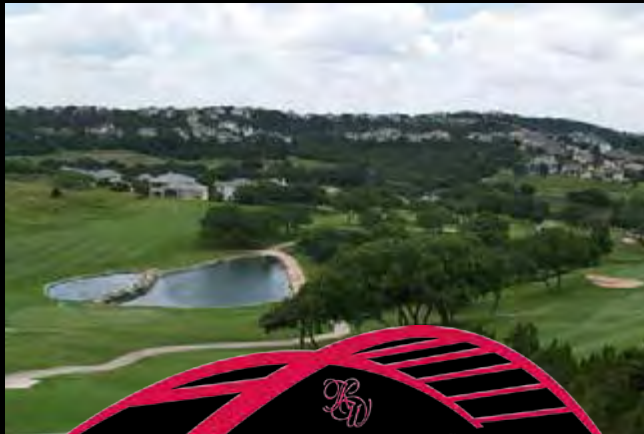
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