



HOMEBUYER'S CORNER

**DON'T GET CAUGHT UP IN THE FRENZY:
4 Sound Tips for Potential Home Buyers**

by Gary Gentry

Tip 1: Act Responsibly

“The market is going wild; most homes for sale are receiving multiple offers, often at above asking price. Interest Rates are low; don't wait to buy or it might be too late!” In the last couple of years, due to historically low interest rates and pent up demand, buyers may feel that they are participating in a buying frenzy. While it's true that lower interest rates have given buyers a real edge and that buying a home can be an excellent investment, savvy buyers don't allow market conditions to encourage them to make poor investment decisions. When buying a new home, you should look at it as a long term investment, refusing to make a fear-based decision or respond to pressure if the purchase doesn't “feel” right. Remember a wise investment requires a thorough evaluation of why you are buying a home, carefully deciding what you can afford to buy and doing a thorough analysis with the help of your agent to determine if your dream house is a wise investment.

Tip 2: Create a House Budget.

Just because you qualify for a certain mortgage payment, doesn't mean you should spend that much. Sit down and create a budget, deciding how much money you want to spend & can afford to spend each month on a mortgage payment. Look at what you will have to give up in order to afford the more expensive home and decide if the potential sacrifice is really worth it to you. If you have to sacrifice vacation, entertainment, or other areas that are important to you, you

may be happier in the long run if you adopt a more affordable house budget. .

Tip 3: Don't Look at Homes that are over your Budget.

Buyers typically buy homes at the upper limit of their budget. Once you set a budget limit, even if you can qualify for a higher mortgage, you should stick to that budget limit when home searching. If you start to view homes that are above your limit “just to see what's out there”, you will probably like those homes better because they have more upgrades than homes in your target price range. You may then find yourself disappointed with what you can afford. The easiest way to prevent this let down is to look at homes only in your target price range. Period.

Tip 4: Know the Facts.

Ask your agent questions about homes and neighborhoods when you are searching to buy a home. Realtors have access to very important past data about home prices, appreciation rates, rental rates, etc. They can run numbers to tell you if a home is priced too low or too high and what you should offer on the home. Buying a home should be exciting and, very often tends to be emotion based, but try not to get too caught up in the frenzy. You will be happier long term if you know you made a sound financial investment and you feel comfortable that you can afford your monthly payment.

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GRIEF SHARE

by Nancy Zaloga

GriefShare (www.griefshare.org) will meet at Manchaca United Methodist Church, located at 1011 FM 1626, from 3-5 p.m. each Sunday beginning September 15, 2013. There is a \$15 charge for workbooks (scholarships available). GriefShare is a 13-week faith-based seminar and support group for people grieving the death of a loved one. It's a place where you can be around people who understand how you feel and the pain of your loss. You may begin the class at any point during the 13-week time frame. Call 512-970-6130 for further information.

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CAI AUSTIN 2013 CONFERENCE & EXPO

Community association volunteer leaders almost without exception look to preserve the value of their residents' homes and maintain the quality of life their homeowners have come to expect through their homeowner association (HOA) or similar community governing body. But we don't always have the requisite knowledge and experience to do the best job possible. The school of hard knocks, trial-and-error, may get us there eventually, but it can be a long and arduous journey.

Join us at Austin Community Associations Institute's (CAI) 2013 Conference & Expo on Friday, September 27th, at the University of Texas Alumni Center for an afternoon learning best practices. Hear what others have discovered is working to help build better neighborhoods. And admission is free!

"Hear industry leaders speak on a range of topics from 'The 7 Deadly Sins of New Board Members' to 'Where Will The Water Come From?' to 'It's Not My Problem - Right?', just to name three of the twelve lectures to choose from in this year's Conference Lecture Series" notes Katie Uhler, Chair of CAI Austin's Conference & Expo.

Visit with more than 65 exhibitors - experts delivering solutions to the problems keeping you and your board awake at night. Energize your HOA board and your residents with new, imaginative ideas. Enhance your community's spirit, gain recognition for your

community as one of the best places to live in Central Texas, attract new residents. Come celebrate "what's good" about common interest community living.

Full details on our website at <http://www.caiastinevents.org/2013conf&expo>.

With more than 32,000 members dedicated to building better communities, Community Associations Institute (CAI) works in partnership with 60 domestic chapters, a chapter in South Africa and housing leaders in a number of other countries, including Australia, Canada, the United Arab Emirates and the United Kingdom. Texas chapters include Austin, Dallas/Ft. Worth, Houston and San Antonio. CAI provides information, education and resources to community associations and the professionals who support them. For information on the Austin Chapter, visit our website at www.caiastin.org, or call 512-858-5228. Or visit CAI's National website at www.caionline.org, or call 888-224-4321 for more information.

BE LICE FREE FOR BACK TO SCHOOL

Back-to-school means lots of new things: new clothes, new backpacks and new supplies. It's a time to navigate a new class schedule and meet new teachers. Yet, it needn't be a time to worry about head lice. We often hear about lice during back-to-school season because kids return to a tighter environment after a summer of being outdoors. Lice are transmitted via direct head-to-head contact 95% of the time. The ideal scenario for lice transmission is when kids talk, hug or sit with heads touching. Keep in mind that lice don't jump or fly. They also die relatively quickly (24-36 hours) if they're not directly on your scalp. Lice are easier to avoid and get rid of than you might imagine. Since lice do not carry or spread disease, there is no formal exclusion policy in Texas schools. Head lice doesn't mean a child is dirty or should be shunned. Mostly, lice are inconvenient due to the time necessary to eliminate them. Here are some easy tips to stay lice-free this school year:

1. Each child should have his/her own set of brushes and combs. Store them in separate drawers or baskets at home. Label them accordingly and make sure each child knows whose is whose and keep your own separate.
2. Use lice deterrent spray every day. There are a few varieties of combination detangler/lice repellent sprays on the market. These sprays contain scents that lice find offensive, such as mint or tea tree oil. When used daily, these scents repel a louse and cause it to nest elsewhere (in another scalp). It can be most effective when applied every day, including before

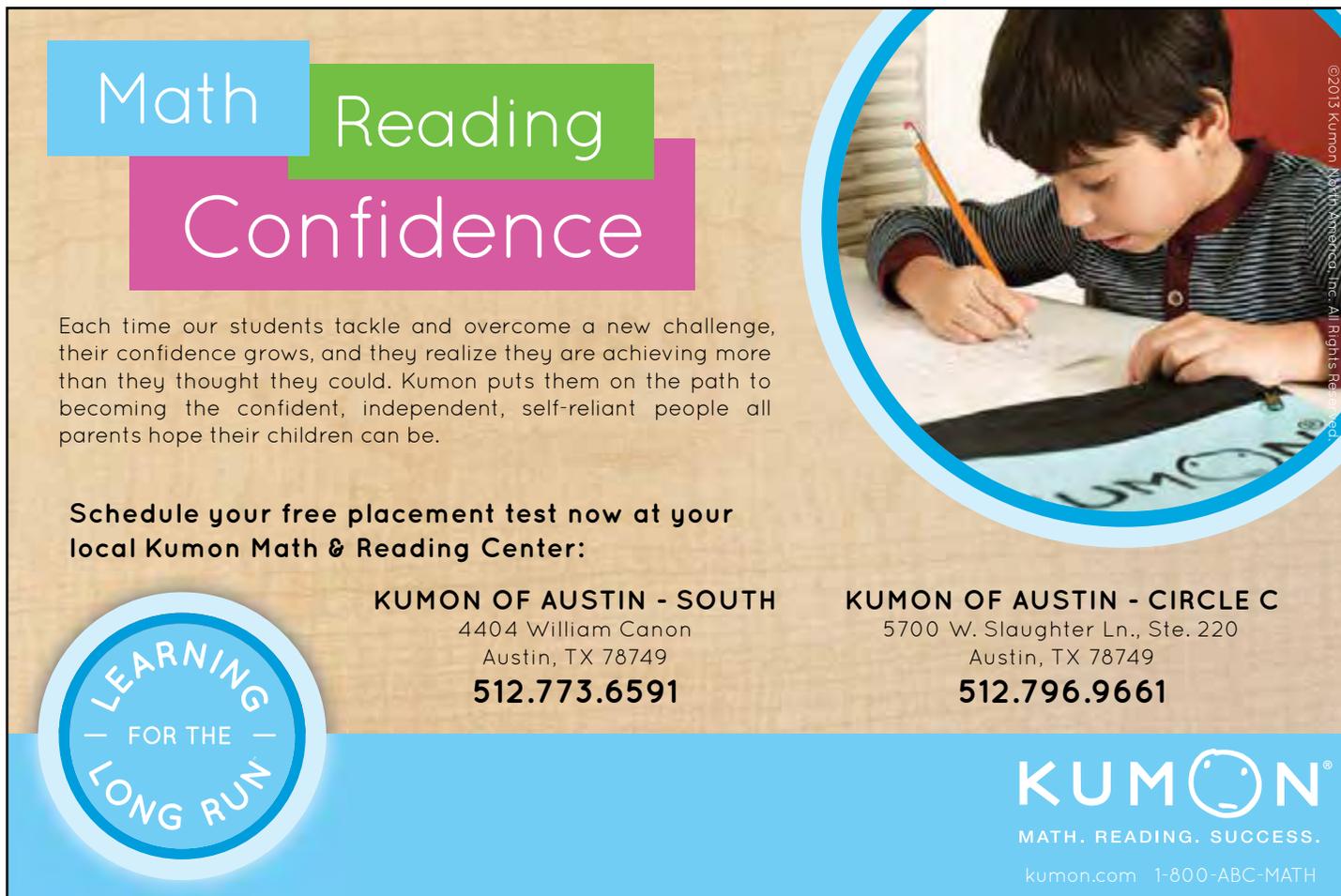
sleepovers, play dates and school.

3. This is a biggie: teach your kids to avoid direct head-to-head contact when playing with friends. Show your little ones a photo of children using the iPad or reading books in very close proximity. Help them learn how to play with other kids elbow-to-elbow, not head-to-head!

4. If school reports a lice outbreak – though they are not required to – or you suspect your child has lice, do not panic! Instead, make sure you have a good quality nit comb (normal combs do not trap lice or nits). Most parents say that it is hard to see evidence of lice. Use the comb as your eyes via daily comb-outs. Catching lice early can often prevent a household contraction. If you're not sure how to do a proper comb-out, look online where many 'how to' videos exist.

5. Finally remember the rule of "once a week, take a peek." While your kids are de-compressing after a long day of learning, run your nit comb through their hair at the base of their necks and behind their ears. Nits can be many colors from a cream color to amber. They glisten in dry hair and are the shape of a sesame seed that clings to one side of the hair shaft, often close to the scalp.

If you think you see lice and want to outsource removal, there are several options who will come to your home for treatment. At the end of the (school) day, you'll be happy to have these tips in your back pocket.



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September 8: 5th annual Colin's Hope Kids Tri, and All Star Burger Fundraiser (10% of sales donated).
October 19: Sharkfest Austin Swim benefiting Colin's Hope. Volunteers needed.
November: Underwater Holiday Photos (multiple days and locations).
February 16: Austin Marathon. Runners, walkers, and water stop volunteers needed.

Be a Water Guardian and Watch Kids around Water. Drowning is preventable!

Thank you to all who supported our efforts this year to raise water safety awareness to prevent children from drowning!

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Proceeds raised will be awarded in the form of scholarships for the Oak Hill Young Businessperson Awards (OHYBA). This award is intended to recognize business initiative manifested by young people and to encourage young people to contemplate and participate in the world of business. To be a candidate for the OHYBA, a person must attend elementary, middle, or high school in the Oak Hill area, or the person must be of like age and studying at a home school in the Oak Hill area. The first OHYBA awards will be presented in the spring of 2014.

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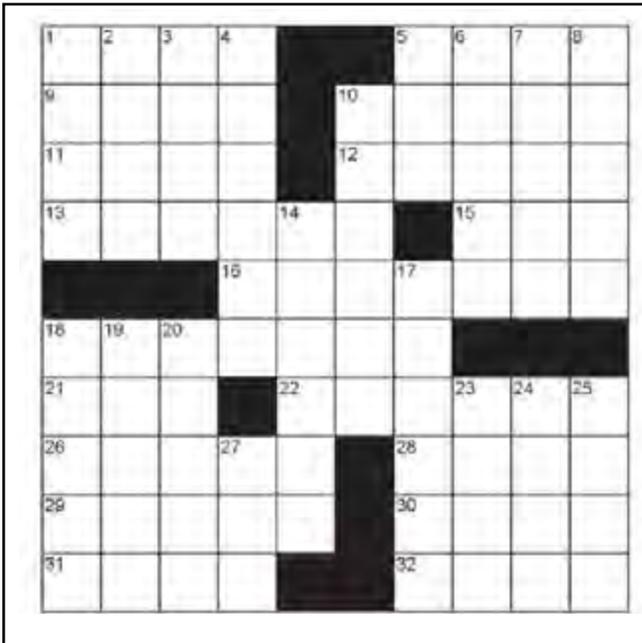


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ACROSS

1. Blow
5. Green Gables dweller
9. Not there
10. Ask for legally
11. Smooth
12. Island nation
13. Fertilized cell
15. Ex-serviceman
16. Rovers
18. Covered in coarse hair
21. Single
22. Sacred songs
26. Scrimmage
28. Prophet who built the arc
29. Remove
30. Canal
31. Eye infection
32. Tear

DOWN

1. Virtuoso
2. Airy
3. "Ribbit" animal
4. Singing voices
5. Wing
6. Innocent
7. Meat curing ingredient
8. Gives off
10. Sharks
14. Man's wig
17. Less nice
18. Houses
19. Sluggish
20. Electrical device
23. Tenet
24. Water pipe
25. Cote
27. East southeast

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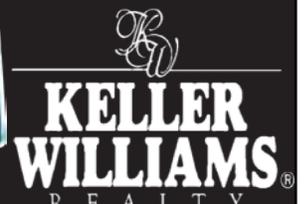
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GUILD



TENNIS TIPS

By USPTA/PTR Master Professional
Fernando Velasco



HOW TO EXECUTE THE HALF VOLLEY

In previous newsletters, I offered tips on how to hit a forehand groundstroke, a two-handed backhand, one-handed backhand, forehand volley, the two handed backhand volley, and the serve. In this issue, I will give you instructions on how to execute the half volley, which is usually played between the base line and the net. The player is not close enough to the net to hit it on the air and/or does not have enough time to retrieve back to hit it on the top of the flight. The ball is usually hit right after it hits the ground. In these pictures student Camille Palafox demonstrates the proper form and technique. Photos by Charlie Palafox.

Step 1: The Split step: When the player realizes that she will have to play the ball right after it hits the ground, the player will stop and take the split step by bouncing off her toes at the same time and let her body lean forward to react to the ball. Both hands are on the racket so it can react to either move to the left or to the right. Eyes are focused on the incoming ball.

Step 2: The Back Swing: The secret of the half volley is to take the

racket back early and have a short back swing. Also, it is critical to lay the wrist back slightly to allow for a good point of contact in front of the body. The player will then bend her knees and lunge forward to hit the ball as soon as it hits the ground. Notice the concentration of keeping her eye on the ball.

Step 3: The Point of Contact: As soon as the ball starts to rise, the player will make the contact with the ball and will aim to go away from the net person. Her eyes are focused on the point of contact and the left hand is still close the body for better balance. The left knee is still bent and the left toe is pointing toward the point of contact.

Step 4: The Finish: Once the ball leaves the racket, the left knee has now almost straightened up and the follow through is above the players' head. This will allow the ball to go high over the net and will land deep toward the baseline. The opponent will have to back off to hit the next ball, or will also be forced to hit another half volley. The left hand is ready to hold the racket on the handle to anticipate the next shot, which probably will be the volley.

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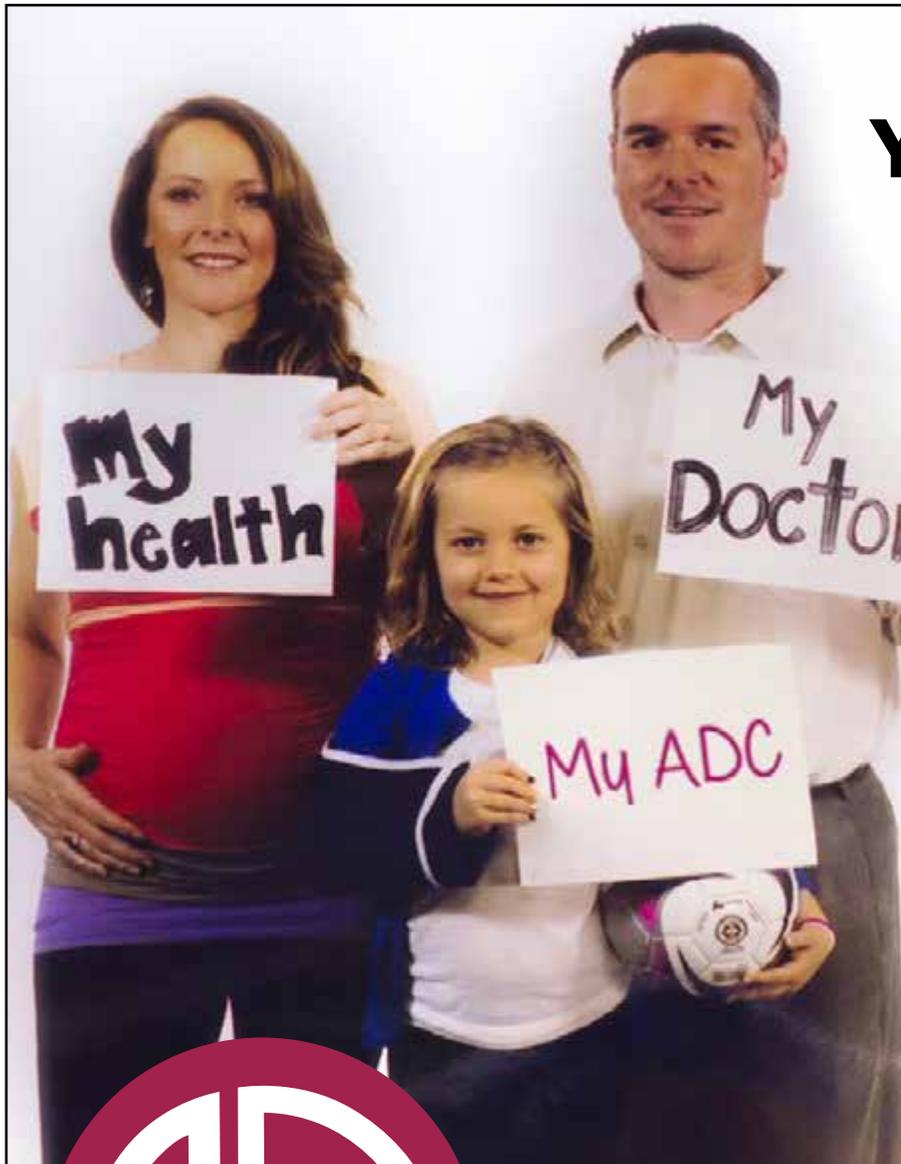


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