



NEWS FOR THE RESIDENTS OF TARRYTOWN

FEBRUARY 2014

VOLUME 2 ISSUE 2

# Hope Grows in Tarrytown

*By Mary Elizabeth Parker, PT, PhD, NCS, PCS*



The Tarrytown Neighborhood is the perfect place to nurture the Austin based non-profit, U.R. Our Hope. This locally grown but national and international charity serves individuals and families with undiagnosed and rare disorders at any age and any stage.

While members of U.R. Our Hope and its Board of Directors live all over Austin and beyond, the hub of activity centers around this quaint neighborhood. The local post office houses the official mailing address and the local Pak Mail assists with many important shipments of medical documents and support. The Medical Liaison resides in the neighborhood and hosts many Board of Directors' meetings at her home.

Children and parents of U.R. Our Hope were delighted to visit Engine 10 at the Windsor Fire Station last summer and learn about fire safety. The firefighters graciously demonstrated how they get ready to put out fires, and taught valuable lessons.

U.R. Our Hope is happy to be a part of this vibrant community and looks forward to meeting and serving more neighbors locally as well as those beyond our borders. Please feel free to contact U.R. Our Hope at [www.ourhope.org](http://www.ourhope.org) or on Facebook.



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## IMPORTANT NUMBERS

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### EMERGENCY NUMBERS

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Fire.....	911
Ambulance.....	911
Police Department .....	512-975-5000
Sheriff – Non-Emergency.....	512-974-0845
Animal Services Office.....	311

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O. Henry Middle School.....	512-414-3229
Austin High School.....	512-414-2505

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Ausitn City Manager .....	512-974-2200
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Austin Fire Dept (Non Emergency).....	512-974-0130
Austin Parks and Recreation Dept.....	512-974-6700
Austin Resources Recooverly .....	512-494-9400
Austin Transportation Dept.....	512-974-1150
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City of Austin.....	www.AustinTexas.gov

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## ARTICLE INFO

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The Tarrytown News is mailed monthly to all Tarrytown 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 Tarrytown News please email it to [tarrytown@peelinc.com](mailto:tarrytown@peelinc.com). The deadline is the 15th of the month prior to the issue.

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# Welcome TO TARRYTOWN NEWS

The Tarrytown News is a monthly newsletter mailed to all Tarrytown residents. Each newsletter will be filled with information written by **you** about the community, local area activities, school information, and more.

If you are involved with a school group, play group, scouts, sports team, social group, etc., and would like to submit an article for the newsletter, you can do so online at [www.PEELinc.com](http://www.PEELinc.com), or you can email to [tarrytown@peelinc.com](mailto:tarrytown@peelinc.com). Personal news (announcements, accolades/honors/celebrations, etc.) are also welcome as long as they are from area residents.

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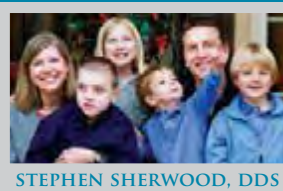
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# Tarrytown Real Estate Market Report: Supply & Demand

By Trey McWhorter

By now you have seen plenty of reviews of 2013 real estate metrics and lots of projections of what 2014 holds. Rather than repeat what you have already heard I'll use MLS data available to me to offer some other insights into real estate prices, specifically for Tarrytown.

My theme for this month's article is "Supply & Demand", the economic model that simply says that the price for a good will settle at a point where the quantity demanded by consumers will equal the quantity supplied by producers. That model helps explain what has happened with real estate prices over the last few years in Tarrytown, as well as to provide indications about the future.

Let's look at some factors that explain each component, starting with demand:

**DEMAND:** A good indication of demand is job growth and the unemployment number. We know from the economic reports for Central Texas that job growth is strong:

- Graph 1 shows Austin area unemployment continuing to shrink and the latest information at time of print was an estimated 4.7% unemployment rate in November 2013

According to a recent Forbes article, "...high-wage jobs will grow 9.4 percent..." over the next 5 years, which is the kind of job-growth that fuels demand for neighborhoods

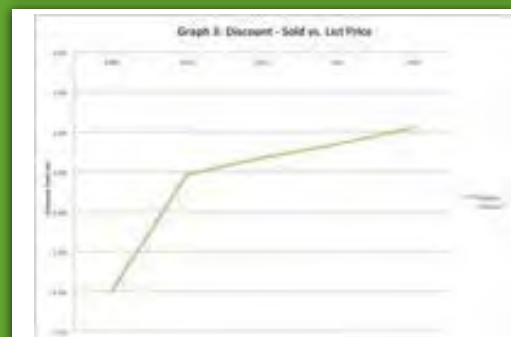
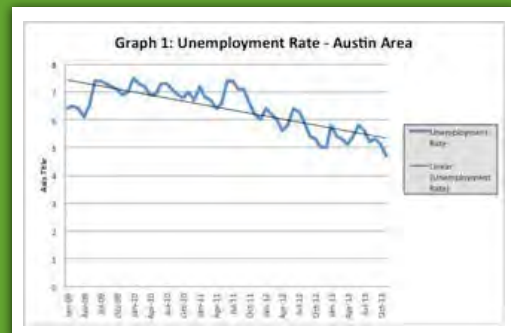
**SUPPLY:** For supply we can look at the availability of property in Tarrytown and its relationship to price over the last few years.

- Graph 2 shows that, over the last 3 years, the average number of active listings has declined or stayed flat, and simultaneously we have seen a big rise in prices of sold homes

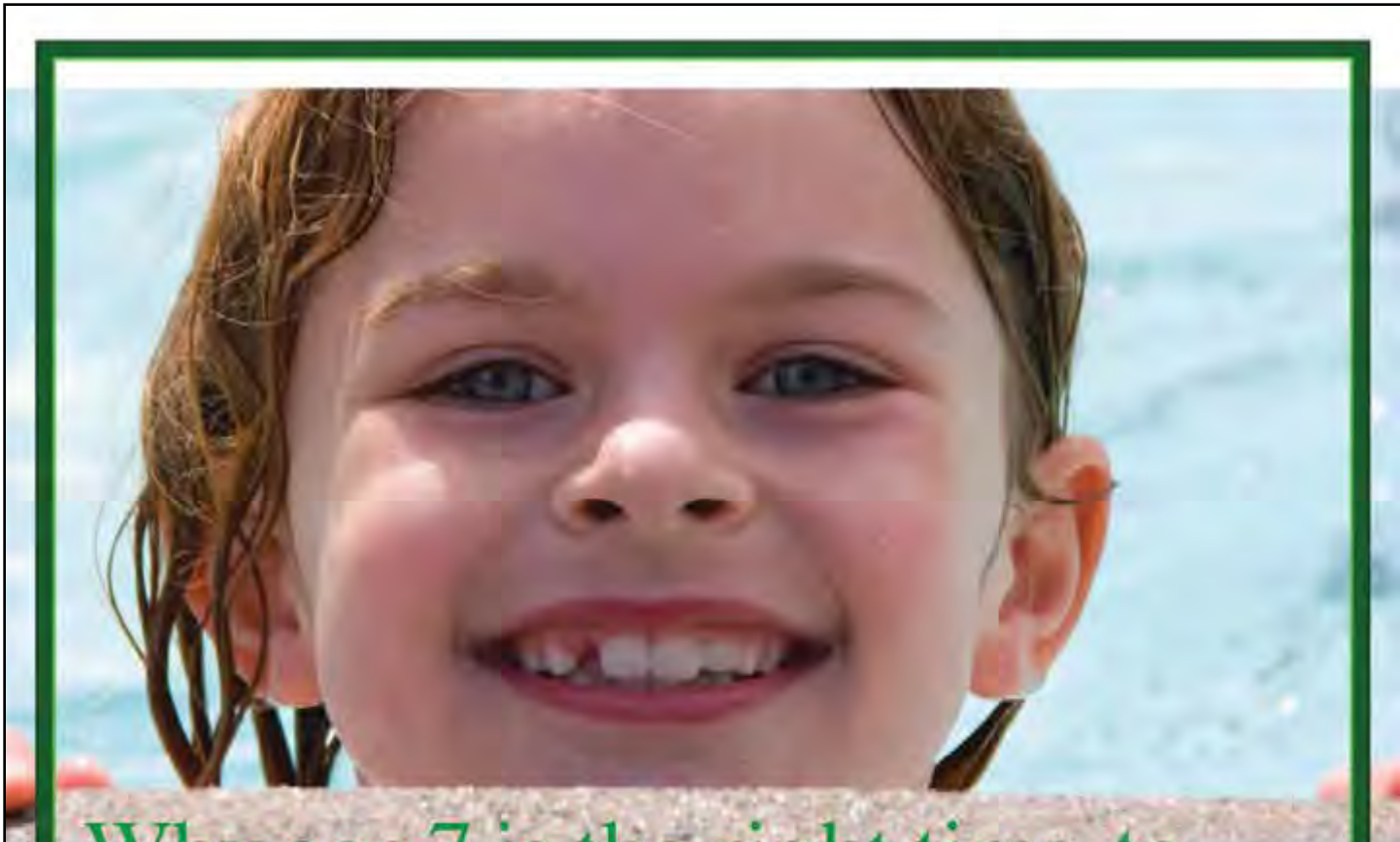
- Graph 3 shows the trend in discounting (sold price vs. the original list price). We would expect homes to sell at smaller discounts when supply is tight, which the graph clearly shows

In fact, at the time of submission of this article, MLS showed only 31 active listings in Tarrytown in January 2014, more than 25% lower than the prior two Januarys (~42 in Jan'12 and Jan'13).

So the outlook for Tarrytown appears to be: strong demand as job growth continues, and tight supply getting even tighter if the general trend of the last few years for fewer active listings in the neighborhood continues. Those factors promise to drive prices even higher for Tarrytown real estate in 2014.







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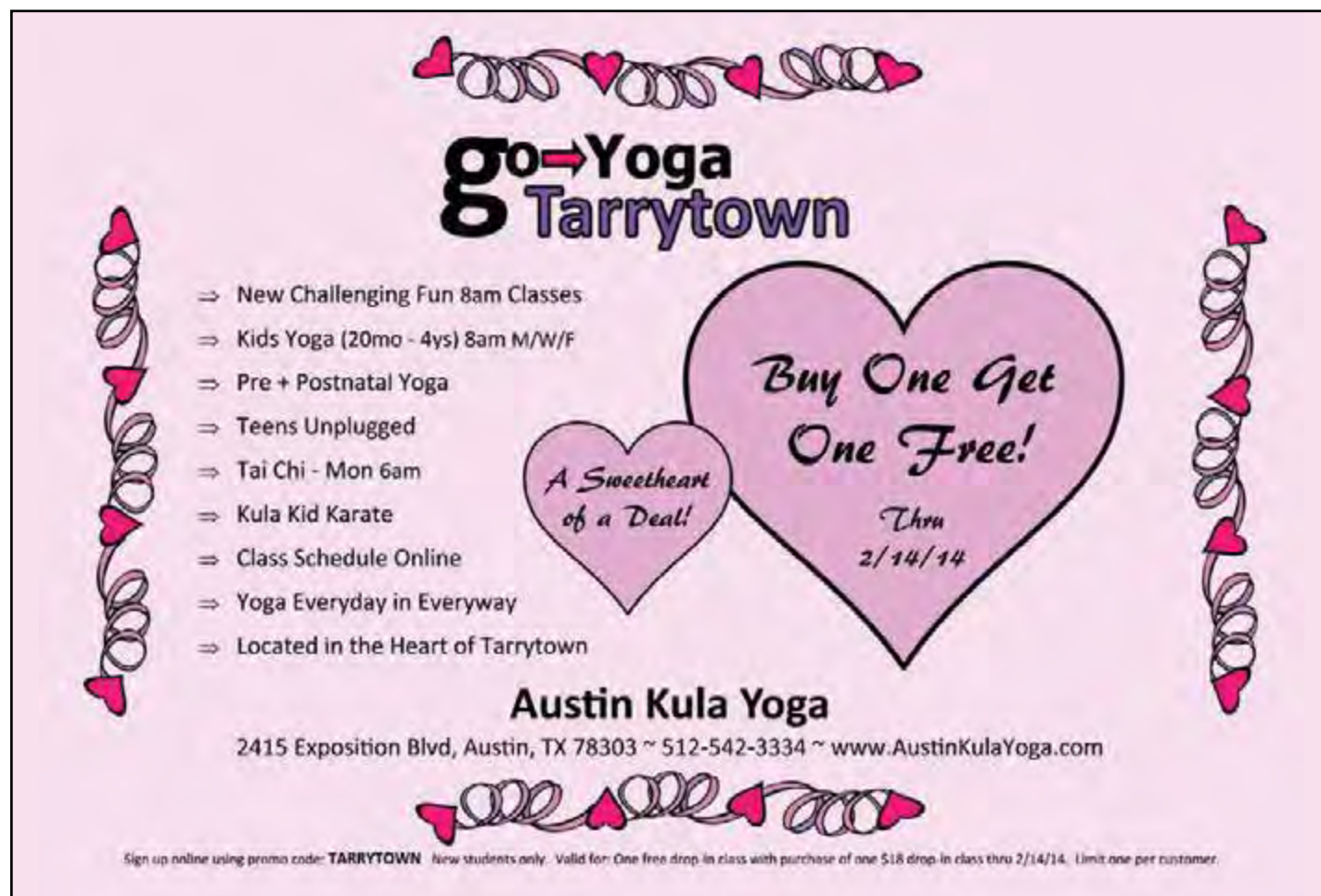
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*Marissa Balch - CPT, Nutrition Coach - Texas Fit Chicks Boot Camp*

1. Oatmeal - Great source of soluble fiber and slow-digesting carbohydrates that will keep blood sugar and insulin in check so fat burning can stay high.
2. Eggs - A form of well-absorbed protein, healthy fats and Vitamin D (found in the egg yolk). Eggs also contain lecithin, which promotes healthy liver function, thereby helping the body to burn fat.
3. Salmon - High in omega-3 fatty acids, salmon reduces inflammation in the body and lowers LDL and triglyceride levels while raising good HDL levels. Salmon also has a beneficial effect on leptin (hunger hormone) levels in the body, which means it helps to suppress your appetite.
4. Nuts - Another source of fiber and rich in omega-3s, these fats help to regulate blood sugar and protect the heart and the immune system.
5. Grapefruit & Berries - These fruits contain slow-digesting carbs and are rich in fat-fighting fiber. Strawberries, raspberries, blueberries and blackberries all are loaded with soluble fiber and antioxidants that protect blood vessels and promote healthy blood flow.
6. Avocado - It's got fat, yes, but the good kind! The monounsaturated fats found in avocado are burned readily for fuel during exercise and actually encourage fat burning. Good source of fiber and antioxidants.
7. Leafy Greens - Broccoli, specifically, is a fibrous carb that can make you feel full quickly—one reason why it's a great food for getting lean. Broccoli also contains phytochemicals that can help enhance fat loss.
8. Cinnamon - Helps to reduce blood sugar levels, which in turn prevents the body from storing sugar as fat. Add it to your oatmeal and yogurt to enhance flavor without adding calories.
9. Green Tea - Drink this! Not only is green tea packed with antioxidants, it also contains catechins, a phytochemical that helps speed up metabolism and burn more fat.
10. Beans & Legumes - Great sources of protein and they normalize insulin levels and help keep your blood sugar steady throughout the day. Black beans, Garbanzo beans, red beans and lentils are all great to incorporate into your diet.



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ESTATE PLANNING

# BASICS FOR EVERY FAMILY

*Submitted by Laura K. Kennedy*

Everyone is busy. The breakneck pace of modern life leaves little time for reflection. In addition to taking care of yourself, parents are focusing on the ever-changing needs of children while often simultaneously caring for aging parents. It is hard to think about the big picture when we need to cook dinner and walk the dog (even though someone shorter than you insisted that they would take care of the latter).

What if something happened to you? If a debilitating illness prevents you from taking care of your family? Organizing your affairs both in the event of incapacity and death is a gift to your loved ones. It will mean that they do not have to guess about your wishes. It also means that you, instead of Texas law, determine the guardians of your children, who will take care of you if necessary and to whom your property passes.

Whether you need to update your current estate plan or create one for the first time, every parent needs to consider the following:

**1. Guardians for children.** What happens to your children if you die? If you become incapacitated and cannot care for them? Choosing a guardian for a minor or incapacitated child is one of the most important decisions you can make. And wouldn't you rather name a guardian as opposed to leaving it to a court? Revisit your decision every couple years to see if you are still comfortable with the person you named guardian or to change the appointment.

**2. Beneficiary designations.** Review the beneficiary designations on your retirement accounts and life insurance policies to make sure the beneficiaries are correct and coordinate with your estate plan. A divorce or death may have changed things since you last filled out your designation form. Further, check your bank and brokerage accounts. If there is a

survivorship designation, that account will not pass under your will. This kind of asset is referred to as a non-probate asset. For example, a "joint with right of survivorship" bank account will be controlled by the designation on file with your bank.

**3. Trusts.** Should you leave your estate outright to your spouse or children or in a trust? Trusts are not just for the wealthy. A properly prepared trust can provide a certain level of creditor protection and asset protection in divorce. Further, a special needs trust should be considered if your child could be disqualified from government benefits because of his or her inheritance.

**4. Powers of Attorney.** You understand the benefits of an estate plan but think, "Aren't I too young for a will?" A complete estate plan includes more than just a will. What if you are in a debilitating accident? Who takes care of your finances and your medical decisions? You can tackle these issues in a durable power of attorney and medical power of attorney. Moreover, a health care directive gives you the opportunity to outline your wishes in case of terminal illness.

**5. Taxes.** I have yet to meet a person who enjoys writing a check to the taxman. If you have a taxable estate above \$5.34 million (including life insurance, retirement accounts and certain other assets that pass outside of your will), your estate will be subject to the federal estate tax in 2014. A tax-planned will and other specialized techniques can minimize the estate tax and preserve your wealth.

There is no one-size-fits-all approach to estate planning. It will take some time and thoughtful discussion. However, there is no substitute for the peace of mind that will come with an estate plan that reflects your wishes and takes care of loved ones when you cannot.







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