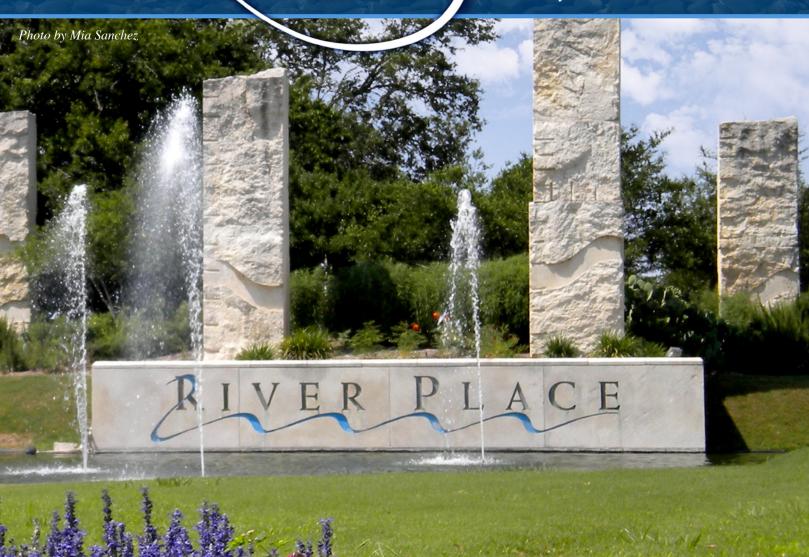
January 2018

Volume 12, Issue 1



NEWS FOR THE RESIDENTS OF RIVER PLACE



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#### **Homeowners' Corner**

#### FREQUENTLY ASKED MORTGAGE QUESTIONS

Does the term "amortization" leave you perplexed? Are you unsure how preapproval differs from prequalification? If so, you're not alone. Here are some mortgage basics to help you become more familiar with the process.

# What's the difference between prequalification and preapproval?

Getting prequalified is often the first step when searching for a home. You supply basic financial information, such as your income, assets and debts, and the lender then provides a preliminary estimate of the amount for which you may qualify.

Preapproval involves an in-depth look at your finances and usually requires an application fee, but this process brings you closer to determining your potential interest rate and monthly payment. Being preapproved also puts you in a better position in a competitive market because it shows you have your finances in order.

#### What is amortization?

Amortization is the process of paying off a home loan's principal and interest over time within a consistent, planned repayment schedule. In the beginning, a large portion of each payment goes toward interest, but as the loan matures, larger amounts go toward paying down the principal.

#### What types of loans are there?

Fixed and adjustable rate mortgages operate as their respective names imply. The former has a rate that stays the same for the life of the loan. The latter's rate may start low, but it can increase after a predetermined period or depending on market conditions.

Government-guaranteed mortgages include FHA and VA loans. These are usually easier to qualify for and typically require lower down payments than other types of loans.

#### **Emergency Prepared Essentials**

Emergency situations such as fire, extreme weather and power outages can happen without warning. By taking the time to prepare for a possible disaster now, you and your family will be equipped to handle a crisis if one ever occurs.

#### Fire Escape Route and Meeting Spot

It can take a mere five minutes for a fire to engulf your entire home. This is one reason having an escape plan is so important. Include at least two exit routes in your plan in case one is blocked, and designate a safe location for everyone in your household to meet. Identifying a secondary location outside your neighborhood is good to have in the event it's not safe to return or you're asked to evacuate.

(Continued on Page 4)

#### **IMPORTANT NUMBERS**

EMERGENCY NUMBERS	
EMERGENCY	911
Fire	
Ambulance	
Sheriff – Non-Emergency	
Hudson Bend Fire and EMS	
Emergencies	512 266 1775
Information	
IIIIOIIIIatioii	312-200-2333
SCHOOLS	
Leander ISD	512-570-0000
Cedar Park High School	512-570-1200
Vandegrift High School	512-570-2300
Four Points Middle School	512-570-3700
River Place Elementary	
River Frace Elementary	
UTILITIES	
River Place MUD	512-246-0498
City of Austin Electric	
Texas Gas Service	
Custom Service	1_800_700_2443
Emergencies	
Call Before You Dig	
AT&T	
New Service	1 200 464 7022
Repair	
Billing Time Warner Cable	1-800-838-7928
	510 ADE 5555
Customer Service	
Repairs	512-485-5080
IESI (Trash)	512-282-3508
OTHER NUMBERS	
River Place Postal Office	512 245 0720
River Place Postal Office	312-343-9739
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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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(Continued from Page 3)

#### List of Emergency Contacts

Make laminated cards with a list of important phone numbers for each family member. This might include contact information for the local authorities and emergency services as well as your nearest relatives.

#### **Home Safety Items**

Be prepared in case an emergency does occur by having these home safety items:

- Fire Extinguisher -- Keep one on each floor, and check them annually to make sure they're functioning properly.
- First-Aid Kit -- Store it in a central location, such as the kitchen, and make sure everyone knows where it is.
- Smoke and Carbon Monoxide Detectors -- Install detectors in each room and test them once a month. Use long-life lithium batteries to cut back on replacements.
- Food and Water -- Put together a three-day supply of nonperishable foods and at least three gallons of water for each member of your household.

There's often very little time to react in a crisis. But with a little planning and prep work, you can be well-equipped and ready to respond accordingly.

#### River Place (Maybe Not So) Clever Quips of the Month

"Sorry but there's absolutely no way EVERYBODY was Kung Fu fighting.

"My neighbor was telling me her dad passed away last year when the family couldn't remember his blood type so the paramedics could give him a transfusion. She said she couldn't believe that, even as he was dying, he kept encouraging everyone "be positive" but she feels that it's so difficult to do without him around."

"Why did the iPad go to the dentist? It had Bluetooth."

"Dusted once. It just came back. Not falling for that again".

"Being clever means you want to change the world; being wise means you want to change yourself."

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#### **In And Around River Place**

**4th and 5th Grade Boy Soccer Players Wanted:** Dan Naden of River Place, an experienced soccer coach, is looking for a few soccer players to join the league. The deadline is coming up quickly however-January 5. We hope you get this information in time:

This is a recreational league (NASA Soccer -- http://www.northaustinsoccer.org/), but we learn much of what is taught at local Academy and Select teams (at a fraction of the cost!!!): positioning, communication, attacking, dribbling, finishing, defense and goalkeeping. Practices: Twice a week, beginning in mid-February. (in Riverplace) Games: 9 games total (starting on 2/24/18). Games are local (Austin area) and are mostly on Saturdays. Occasionally, we will have a Sunday game. Cost: \$180 Register: https://www.gotsport.com/asp/application/reg/?ProgramID=64820&Type=PLAYER (Please put my name – Dan Naden – down as coach – Division III level U-11 boys) – Registration ends on Friday, January 5th, 2018.

River Place Annexation is Final: After a valiant effort by Tim Mattox & Co. the effort to hold off the annexation of River Place has been defeated. In Tim's words: "It was determined that the only viable approach was to ask the Texas Attorney General to pursue the matter. We approached the AG's office with the help and influence of our state representative, Paul Workman, and our lawyer representing the HOA. The AG staff and Ken Paxton himself thoughtfully considered our legal arguments, but we were informed today that they will not be pursuing the city of Austin with respect to the annexation of River Place."

I'm sure all River Place residents appreciate all that was attempted in this effort. Tim asks that all residents seek to have their voices heard regarding the City's policies and points out that we can be a powerful force if we do so.

**Register Alarm Systems With City of Austin:** A discussion on Nextdoor occurred about whether we now need to register our alarm systems with the county or with the city. To be clear, they must be registered with the City of Austin. Go here to register: http://www.austintexas.gov/department/alarm-administration

#### (From the web site) Alarm Administration

The City of Austin has adopted laws regulating the operation of alarm systems. The City of Austin requires an alarm permit for each residence or business that operates an alarm system in the City Limits of the City of Austin. The Austin Police Department enforces and administers the Alarm Permit Ordinance.

Free SAT/ACT Practice Tests: Krysta Aguilar of River Place reminds us of free ACT/SAT practice tests: For High school Juniors: Free practice ACT/SAT tests will be given all year long at the Northwest Hills College Tutors Learning Center! The exam mimics the setting and timing of the actual tests, and families will have a chance to meet with one of our experts to go over the scores in detail. Reserve your spot now: Online: http://goo.gl/forms/3e2cmzOkAF Call: 512-372-8385 Email: austintx@collegetutors.com

Next session: Saturday, January 13, 20, 2018, 9:00 am

Address: 3908 Far West Blvd. Austin, TX

**New Services Offered in River Place:** Offered by **Chris Lindley** of River Place:

245 Roadside Service

**Emergency callouts for:** Flat change out \$25, Jump starts \$25(testing and battery swap out for additional charge,), Lock outs \$35, Fuel delivery \$30(includes 2 gallons of fuel), Multi point check \$20(fluid level check, air pressure check), Tire rotation \$25, Mechanical repairs (ask for quote), Brakes \$35 labor (you provide parts), Quality and affordable service.

If no answer leave message with number and brief description and I'll get back as soon as possible.

**Offered by Janet Hayat of River Place:** Check La Vie Nail Spa - just opened next to the Black Walnut Cafe. Check it out. Beautiful spa wirh great service. Make your appointment today 512-241-1227



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## **Enjoying Christmas Past in River Place**

Christmas has come and gone and we hope everyone received what they wished for and had a merry good time! Due to timing in finalizing the December issue of The River Review though, home decorations for the holidays were not yet in full swing as they are as of the time of this writing.

So here, belated but not forgotten, is a sampling of some of the beautiful home displays our River Place residents put forth in celebration of the holidays. Enjoy! We wish everyone the best in the coming year. Happy New Year!





























#### Tennis Tip of the Month: Part I, Developing Good Footwork

As often heard, tennis is all about footwork. There is a popular saying, "if you're not moving, you're losing." The variations on basic footwork allow you to handle a variety of shots so that you can select what best works or what is the most efficient at the time. One thing to remember though is that, whatever the footwork pattern, the shoulder rotation should remain the same.

**Tennis Tip:** First, there's the closed stance. This is where you step toward the incoming ball with the outside (furthest from the ball) foot, positioning your body in somewhat of a baseball batting stance. This applies to both the backhand stroke and the forehand. The key is to strike the ball approximately even with the front (outside but now forward) foot so the weight is transferred forward, dragging slightly the rear foot through. This footwork is used primarily on volleys, backhands and low balls because you can more easily bend the knees. Also, it is handy when you have a bit more time to set up and hit through the ball, combining power and placement for a more effective shot.

In executing this shot in its entirety, begin with the split step just before your opponent strikes the ball. Using little quick steps, move to the incoming ball so that you can step across and plant the outside foot in the position that best allows you to turn the shoulders and take the racquet back and swing freely through the ball. As you follow through, the weight will transfer forward through the core, dragging the rear foot through in the process.

A slight low to high swing normally is best for this stroke except in the case of slice where you want to hit flatly through the shot with the racquet head angled backward slightly. Try to avoid chopping downward on the ball as this reduces both pace and accuracy of the stroke.

Next month in Part 2 of this tip we will analyze the open and the semi open stances. Meanwhile, practice the closed stance using the pointers outlined above and you may well be surprised at the depth, power and accuracy you acquire. And be ready to follow your deep shots to the net for a point ending move.

If you have a question on these techniques, feel free to call or text me.

Walter: 512-497-9971

"An otherwise happily married couple may turn a mixed doubles game into a scene from Who's Afraid of Virginia Woolf." – Rod Laver

# How can I get in Ski-Shape?

By Kelly Cunningham, MD, Sports Medicine specialist

Dr. Cunningham spent 15 years as a traveling doctor for the men's Olympic downhill team, accompanying the athletes throughout the US, Canada and Europe on the World Cup tour. He was able to pick up tips from some of the world's finest altitude athletes and their trainers.

Ski conditioning begins about 6 weeks prior to travel, and involves three phases:

#### Muscle training, Stamina & Agility

Muscle training for the skier or boarder utilizes stretching, closed & open-chain strengthening exercises, and emphasizing the core muscle groups of the spine, hips, quadriceps & hamstrings. For most recreational athletes, low-weight/high-repetition sets will be best. Another option may be a personal trainer or workout club pro to help you design a program to strengthen your core without over-stressing your joints. Join pain is a common skier injury so muscle training will aid in prevention.

Stamina is crucial for a recreational athlete, especially at altitude. (That's another discussion for later!) Cardio conditioning can be as simple as running, jumping on a bike or elliptical, preferably using "interval" periods to increase your heart rate. Sports like tennis, swimming, and basketball have built-in interval training as part of the sport.

Speaking of sports, these are great for honing the athletic agility that helps prevent ski injury, especially at the end of a long, fatiguing ski or snowboarding day. These are "ski-adaptive" sports. "Ski-specific" training involves side-to-side training tools that focus on the specific ski muscles and coordination. Slide boards, closed-chain waist belt regimens, in or out of ski boots, are popular.

The goal is to decrease fatigue-related injury but also to increase your enjoyment, help you relax, and enjoy the sport!

If you have a history of joint pain or arthritis (DJD), consider your options before you head to the slopes—perhaps 3 to 4 weeks before your trip, you might want to explore PRP or stem cell injectable treatments in Austin as a autologous, potentially regenerative medicine alternative to steroids to ensure that you get the most out of your trip.

Austin, Texas, resident Kelly Cunningham, MD is board certified by the American College of Orthopedic Surgeons, and an active member of the Arthroscopy Association of North America and the International Cartilage Repair Society



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# **Meet Jonathan Heart Gallery of Central Texas**

Photo taken by Volunteer Heart Gallery Photographer Laura Acton



It's a new year and time for new beginnings! The children featured in the Heart Gallery of Central Texas are waiting for their own new beginning - a forever family! Meet 12 year old Jonathan! Jonathan loves sports, especially football. He enjoyed his summer football camp and was even named Most Valuable

Player by his team! Jonathan does well with his schoolwork and enjoys making friends at school.

Learn more about Jonathan as well as foster care and adoption here in Central Texas by visiting our website: heartgallerytexas.com





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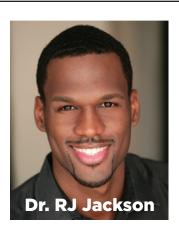
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