



THE VILLAGES OF *Compass* NORTH POINTE

VOLUME 9, ISSUE 1

A NEWSLETTER FOR VILLAGES OF NORTH POINTE

JANUARY 2018

How Can I Get in Ski-Shape?

By Kelly Cunningham, MD, Sports Medicine specialist and Founder, Austin OrthoBiologics.



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. Joint 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 an 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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Tomball Post Office.....	281-516-0513
Harris County MUD #281 (water and recycling).....	281-376-8802
Harris County Constable Precinct #4 24-hour Dispatch	281-376-3472
Villages of Northpointe Patrol Officer Deputy Kelly	281-376-3472

SCHOOLS

Tomball Independent School District.....	www.tomballisd.net
Canyon Pointe Elementary.....	281-357-3122
NorthPointe Intermediate	281-357-3020
Willow Wood Junior High	281-357-3030
Tomball High School	281-357-3220
Tomball Memorial High School	281-357-3230

TAX ENTITIES:

Tomball ISD Tax Office	281-357-3100
<i>www.tomballisd.net and follow the link to the Tax Office</i>	
MUD #281 & NorthPointe WCID	713-462-8906
<i>www.wheelerassoc.com</i>	
Harris County Appraisal District.....	713-957-7800
<i>www.hcad.org</i>	
Electric Company Choices	866-7974839
<i>www.powertochoose.org</i>	

NEWSLETTER INFO

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KNIGHTS OF COLUMBUS VEGAS NIGHT JANUARY 27, 2018

The Knights of Columbus Council #8096 will be holding their 32nd annual Vegas Night on Saturday, January 27, 2018! Great fun, food and prizes have been the hallmark of this event for several years.

Where – St. Elizabeth Ann Seton Catholic Church
Community Life Center

6646 Addicks-Satsuma Rd. Houston, TX 77084

When – January 27, 2018 at 6:30 pm

Mark your calendars now and more detailed information will be coming soon!

*For interest in table sponsorships or donating prizes contact
Tom DeScioli at 918-633-3806; email tdescioli@aol.com*



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2018

HAPPY NEW YEAR

Thank you for your business in 2017.

It has been a pleasure helping you reach your goals,
and I look forward to serving you again in the new year.

I wish you a prosperous and wonderful 2018!

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NORTHWEST FLYERS YOUTH TRACK CLUB HOLDS REGISTRATION FOR 31ST SEASON



The Northwest Flyers Youth Track Club will celebrate its 31st Anniversary Season by hosting its annual free Registration/Orientation breakfast on Saturday, February 3rd, 2018, for all boys and girls who are interested in joining for the 2018 track season. The breakfast starts promptly at 8:30 AM at the Cypress Creek Christian Community Center Forum located at 6823 Cypresswood Dr., Spring, TX, 77379.

The event is an opportunity for youth athletes to register for the 2018 spring/summer track season, and to meet the Northwest Flyers coaches, staff, and other new and returning athletes. The event will be highlighted by a special presentation from a member of the USA Track & Field Olympic organization (USATF). All athletes and parents who wish to join the Northwest Flyers must attend the orientation.

The Northwest Flyers Track Club is a youth (ages 6 -18) track club, affiliated with USA Track & Field (USATF), that provides a full program of sanctioned "track" events such as sprints, hurdles, middle distance, distance and relays, and sanctioned "field" events such as long jump, triple jump, high jump, pole vault, shot put, discus and javelin.

For additional information on the Northwest Flyers Track Club, please visit the team website at <http://www.northwestflyers.org>; contact Linette Roach at linette.roach@sbcglobal.net; or "Like" the club on Facebook.

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Northwest Harris County Aggie Mom's Club

www.nwhcaggie moms.org

Scholarship opportunity for current Aggie students!!! If your permanent address is within our zip code service area, your student can apply for a chance to be awarded a scholarship for the coming school year. Please check our website for the application and details; due date is Feb 6, 2018. Don't delay, since a letter of recommendation is required. Scholarships are awarded at the April meeting.

And don't forget to come check out the Northwest Harris County Aggie Mom's Club!! We meet the second Tuesday of every month (Aug-May), at the Houston Distributing Company, 7100 High Life Drive, Houston, Texas. Socializing starts at 6:30 pm, and the meeting starts at 7:00 pm. We have a lot of fun in our quest to support our Aggie students! Gig 'Em and God Bless!



EARLY REGISTRATION OPEN FOR SPRING-KLEIN ATHLETICS YOUTH TRACK & FIELD

Registration is now open for the spring and summer youth outdoor track and field seasons! Spring-Klein Athletics Foundation, Inc (SKAF) offers two competitive options for the outdoor season—Full Outdoor Track & Field and Summer Track & Field.

The full Outdoor Track and Field Season is for boys and girls in K – 6th grade as well as Home School Athletes who desire to compete in track and field. It provides a solid base for beginners and is designed to provide basic training in track and field and quality instruction in running mechanics.

The summer Outdoor Track season is ideal for middle and high school athletes who desire to continue their track & field season after school track is over and younger athletes looking to cross-train or stay active and engaged in positive activities during the summer.

Teams are coached by volunteer coaches. For full details and registration information, please visit us online www.SpringKleinAthletics.org. If you have questions email at teamska@skathletics.com or call (832) 415-0568.

About the Spring-Klein Athletics Track & Field

Spring-Klein Athletics Track & Field is a non-profit organization managed by the Spring-Klein Athletics Foundation, Inc and is sanctioned by the Texas Amateur Athletic Federation (T.A.A.F.) and Amateur Athletic Union (AAU) youth track programs for boys and girls from ages 6 to 18 years old. Our track team is focused on quality and precision instruction in a fun learning environment, while providing a platform for kids to reach their dreams.

Questions? Contact the Spring-Klein Athletics Track & Field at (832) 415-0568 or email: teamska@skathletics.com on the web at <http://www.springkleinathletics.org>.

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RECLUSE SPIDERS

Recluse spiders are shy and, as their name suggests, do not like being out in the open. They are about the size of a quarter, with a body that is 1/2 inch long. They can be light brown, dark brown or greyish in color. They have no spines on their legs and usually have a uniform body color. Recluse spiders are known for their characteristic violin or fiddle-shaped marking on the "back" (a.k.a. cephalothorax...the front part of the spider). The real distinguishing feature is an eye pattern of three pairs of eyes arranged in a semicircle on the front of the cephalothorax.



Outside homes, recluse spiders can be found in garages or sheds, firewood piles, or piles of stored materials such as lumber, bricks, or rocks. Inside the home, these spiders are found in bedrooms, closets, bathrooms, under

furniture, behind baseboards, in attics, or in cracks and crevices. They are most active at night when hunting for food.

People are typically bitten by accidentally rolling over onto a spider while sleeping or trapping a spider next to skin when putting on clothing where the spider is hiding. Recluse spiders have a cytotoxin that breaks down tissue in the bite area. Several hours after being bitten a blister forms at the bite site that may grow in size as tissue breaks down from injected venom. Infected tissue eventually sloughs off, leaving an open wound that takes a while to heal. More serious symptoms may also occur such as chills, fever, fatigue, joint pain, or nausea. If you experience problems after being bitten by a spider, then seek medical attention immediately.

To avoid spider bites, try some (or all) of the following:

- Use sticky taps to capture spiders
- Remove bed skirts from beds (these make it easy for spiders to crawl into the bed)
- Don't leave clothes or blankets on the floor; shake out blankets and clothing before using
- When storing items, either use sealed plastic containers/bags or tape boxes on all seams to keep spiders out
- Wear leather gloves when cleaning in undisturbed closets, attics, garages, or the yard
- Keep stacked, stored items away from the home. Do not store firewood against the house and only bring in firewood to immediately place on a fire.

For more information or help with identification, contact Wizzie Brown, Texas AgriLife Extension Service Program Specialist at 512.854.9600. Check out my blog at www.urban-ipm.blogspot.com

DO YOU OWE MORE THAN YOUR HOUSE IS WORTH?

By Michael Finkelshteyn, Real Estate Investor and Real Estate Agent

If so, that means your mortgage balance is higher than the value of your house; this is known as an “upside down mortgage” or “underwater mortgage”. Many homeowners find themselves lost in a situation like this because it’s difficult to sell the house without having to pay extra money at closing.

How do you sell a house worth less than the mortgage?

When you owe more than the house is worth, it can become hard to justify paying for the house and many homeowners consider just walking away or going into foreclosure. However, there is a way out, and that is through a process called a short sale.

A short sale is where you negotiate with the bank to sell your house for less than mortgage balance!

How does a short sale work?

A short sale works by starting a conversation with your lender, stating that you would like to start a short sale process. The lender will qualify your situation to determine if a short sale is the correct solution. Once the mortgage company agrees to a short sale, you can sell your home and pay off all (or some of) your mortgage balance. Depending on your situation, the lender may require a small payment in order to complete a short sale. You should also consult with your tax professional to ensure that there is no tax liability once you complete the short sale.

What are the benefits of a short sale?

- Eliminate or lower your mortgage debt
- Avoid negative impact of foreclosure
- May be eligible up to \$3,000 relocation assistance
- Start repairing your credit sooner than if you went through a foreclosure
- Purchase a home with a Fannie Mae mortgage sooner (in as little as 2 years) than if you went through foreclosure (up to 7 years)

What to do if you owe more than your house is worth?

If you find yourself in a situation where you owe more than the value of your house, and you need to sell, then you should seriously consider a short sale. You should continue making your payments if you can. Do not walk away from your house; walking away may seem like a good idea, but you can make things worse for yourself.

If your house is in foreclosure or you’re behind on payments, then you can still complete a short sale, the key is to make quick

decisions and seek help from an expert. If anyone besides your lender is requiring a fee, be wary, you may be dealing with a scam.

More information about short sales can be found on the Fannie Mae website: www.knowyouroptions.com

Why is my home worth less than my mortgage?

There are many factors that cause a home to drop in value. Most of the time, a drop in value has no effect because homeowners don’t need to sell at that moment, or there is enough equity in the home to pay off the mortgage upon sale. However, if the home drops significantly in value, then the mortgage may become “upside down”.

Real estate follows a cycle of activity where home prices tend to rise for several years and then activity cools off. When that happens, home values may remain flat and sometimes start dropping. Usually the factors that cause home prices to drop are:

- Recessions
- People moving out of a city/town
- Natural disasters
- Crime
- Business relocation
- Poor condition of the home/neighborhood

Recent Examples of Upside Down Mortgages

In 2017, Houston experienced catastrophic flooding from Hurricane Harvey. Hurricane Harvey flooded around 150,000 homes in the area, causing significant damage. The damage was so severe that many homes dropped in value overnight and the repair bills ate up the equity. As a result, many homeowners in Houston found themselves with a house worth less than their mortgage. It is expected that Houston will see a spike in foreclosure and short sale activity for the next few years.

In summary, if you owe more than your house is worth, then a short sale may be an option for you. Seek a professional that is experienced with short sales. It’s likely that if you go to your lender directly, they will say no to your request. An experienced short sale professional will guide you through the process and get your short sale completed.

Michael Finkelshteyn wrote this article. Michael is a Houston real estate investor with Fink Buys Houses and a licensed real estate agent with Keller Williams Memorial.



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and I look forward to serving you again in the new year.

I wish you a prosperous and wonderful 2018!



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