# THE RIVER REVIEW

November 2018 Volume 12, Issue 11

Photo by Mia Sanchez



IVER

PLACE



Recently, I introduced myself but I would like to introduce you to the members of my team! Our goal is to provide top-quality care for your child for a healthy and bright smile for years to come, and we would love the opportunity to meet you and your children for your pediatric dentistry needs!

Please feel free to reach out to me via email (arwa.owais@sdpmail.com) or by cell at (319) 400-4554.





## MEET THE TEAM

**STEINER RANCH.** 

#### Jenny, Hygienist

Jenny has been a hygienist of 10+ years. She has been in the pediatric field for 6 years and enjoys working with kiddos. She also goes out in the community and teaches children to take care of their teeth.

#### EJ , Dental Assistant

EJ has been an RDA for 15+ years. He has been the lead assistant at Rising Stars for over a year and a half. EJ started assisting in general dentistry but learned that working with children is his calling.



At Ama Owais



## and in the medical field for 10+ years.

Danielle, Office Manager

Dominque, Dental Assistant Dominque has been in the dental field for 2 years. She has currently worked at Rising Stars Pediatric Dentistry for 3 months. She also has been a RDA for more than a year and a half and loves working with kids!



#### Deborah, Dental Assistant

Deborah has been an RDA for 28+ years. She has worked in different types of dental field and really enjoys working in the pediatric field. Working with children brings joy to her day.



# **OUR OFFICE**

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### **Homeowners' Corner**

#### SIX HOME-SHOPPING RED FLAGS EVEN AN INSPECTOR COULD MISS

The home inspection should catch any deal breakers, right? Not so fast.

Bill Loden, president of the American Society of Home Inspectors (ASHI), has been inspecting homes for the past 20 years. But he says some home headaches simply don't reveal themselves during a standard inspection — and some are outside an inspector's scope.

"There are things homeowners think we can do, but we can't," he explained. "And honestly, most people don't want to pay for [a specialist]."

To get the most value from your home inspection, it's important to know a few things even professionals might miss.

#### 1. Partially blocked or damaged sewer lines

Some house problems don't show up overnight, and a partially blocked or damaged sewer line often falls in this camp.

"We'll run water through the fixtures, but we're there for a limited time," Loden explained. "Two to four hours might not be long enough for the problem to reveal itself."

Inspectors will likely determine the type of drain pipe used and estimate its age. They may also look for trees or stumps near the sewer pipe that could cause damage. However, sewer-pipe scoping (sending a camera down the line) isn't typically included in a standard inspection.

#### 2. Failing HVAC equipment

Similar to damaged sewer lines, HVAC equipment can be fine one day and stop working the next.

"If I check an air conditioner when temperatures are moderate, it can seem fine," Loden explained. "But under stress, when temperatures shoot up, it can fail."

Loden says inspectors can bring an HVAC contractor with them for the inspection, but typically it's not worth the investment when you compare the cost of buying a new unit.

"It will cost anywhere from \$3,000 to \$5,000 [to hire a contractor] and could take two to three days to complete," he said.

#### 3. Cracked heat exchanger

An area where you may want to pay for an HVAC contractor: an old furnace.

"In my area in Alabama, we have a lot of package units [furnace/air conditioner combined] that sit outside. It's not part of the standard inspection to examine the heat exchanger, but a lot of them develop cracks that can allow the indoor air to mix with combustion air that has carbon monoxide," he explained. "You don't want that in the house."

Loden recommends having an HVAC contractor examine the heat exchanger if a furnace is more than 10 years old.

"If the HVAC contractor does find such a crack, by law they have to replace it before the furnace can be used again," he said.

#### 4. Electrical problems

Loden says the best way to think about a standard home inspection is a "visual inspection," because when it comes to electrical issues, inspectors can't always determine the problem's source.

"If I find a receptacle that doesn't have ground, I know it's disconnected somewhere, but I don't know where," he said. "You're going to have to have an electrician find the disconnect in the system."

#### 5. Structural issues

Is the roof sagging, or is it part of your new home's architectural style? Luckily, a home inspector should be able to tell.

"All roofs — at least wood roofs — have some inconsistencies. A home inspector knows what's normal and what's not," Loden said.

However, when it comes to identifying how bad a problem is or how much it's going to cost to repair, an inspector isn't the right person to ask.

"Because we're not licensed structural engineers, we'll refer homeowners to one," Loden said.

#### 6. Leaks

Leaks may not be there one day and show up the next. For this reason, inspectors might not initially detect them.

"A lot of times we go into vacated homes," Loden explained. "With the plumbing system not being used on a daily basis, any leaks may have dried up. And it may take a couple days after the water is turned on for the leaks to make themselves visible."

Loden recalls his own home inspection when it was pouring rain. "The roof was not leaking when I moved in, but six weeks later it was," he said. "A home inspection is not a guarantee that the house won't have problems in the future."

He says that the best thing you can do is carefully check the drains in cabinets before and during your move.

"A lot of times homeowners place belongings under there. Sometimes they'll pack them up after the inspection and bump the drain traps, causing them to start leaking. The same thing can happen when you move in."

At the end of the day, the key is to take precautions and make sure you find a certified inspector who has been inspecting in your area for a long time.

(Continued on Page 6)

## **IMPORTANT NUMBERS**

#### EMERGENCY NUMBERS

EMERGENCY	
Fire	
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Sheriff – Non-Emergency	
Hudson Bend Fire and EMS	
Emergencies	
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#### SCHOOLS

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Cedar Park High School	
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#### UTILITIES

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Contact Editor: Robert Martin.....mrobertallen@aol.com

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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 <u>riverreview@peelinc.com</u>. The deadline is the 15th of the month prior to the issue.

## **In And Around River Place**

**PSA Juice House Coming to Steiner Ranch:** Lauren Sheridan of Steiner Ranch announces: <u>PSA Juice House coming soon!</u>

Hey everyone, I just wanted to share that Melinda Kirchhoff will be offering a wonderful local and healthy option to our Four Points community! She is in the process of transforming the former "Boathouse Grill" to "Juice House!" They will be offering fresh, organic juices, smoothies, açaí bowls, kombucha and cold brew on tap, high end coffee, grab and go meals from "The Steeping Room," and more! More information about grand opening to come soon!

A Charge for Trail Use by Outsiders Being Considered: We have all seen the increases in traffic and parking from folks coming from all over Central Texas to walk our trails. Other items of concern are things like litter, wear and tear and trail safety. Scott Crosby, Limited District President, proposed we set aside budget funds for the project but that idea was tabled in favor of a budget amendment later should the project become a reality.

Essentially, the trail entry points would be staffed by personnel on the busiest days, primarily Saturdays and Sundays. A related idea was to provide a kayak rental service over in Woodlands Park down by the lake. Obviously then, any collected fees would be used pay the workers' salaries and the remainder put toward keeping our trails and parks in good, clean condition for everyone's use. Seems like a good idea!

**HOA Hoedown Scheduled for November 3rd:** Elizabeth Wells of River Place tells of an exciting event: Mark your calendars!! November 3rd from 4-6 it's our annual Riverplace Hoedown! This year we have TONS of things for the kiddos including an obstacle course, bumper ball, petting zoo and bounce houses galore! The best part is BBQ from the amazing Terry Blacks BBQ and even a Train! Strap yer boots and head on down we can't wait to see y'all there! Yeehaw!

Accessing the On Line Version of The River Review: Those who only read the hard copy of the River Review may not receive the above notice in time but those who receive the on line version might as it comes out several days earlier due to required printing and mailing times. By the end of the preceding month we normally have the new issue available in an on line version. The website to view the new issue is: www.peelinc.com/RV

In addition, you can sign up to receive notification of the new on line issue. The link to sign up to receive it via email is: www.peelinc. com/residentsNewsletterSubscriptions.php

**River Place HOA Annual Fees To Decrease by \$10:** While certainly not a huge amount, any decrease in costs nowadays seems like a win, right? Our HOA fees will drop from \$270 per year to \$260. Since the HOA still holds a significant amount in its reserves account, they felt the decrease will not hamper them in maintaining their break-even budget.

(Continued on Page 5)

#### (Continued from Page 4)

**Surprisingly, Our Mailboxes Keep Getting Knocked Over:** Has this happened to you? Seems like it is almost commonplace these days. Well, Nina Alivio of River Place has a great tip for you: Frank Padracine is a Mason who lives in the area. He is great and reasonably priced. He did a great job reconstructing our mailbox. You can't tell which are the original stones vs new ones. His phone number is 512-263-5923. Give Frank a call if you need his help!

**The Limited District New Tax Rate Passed-Projects Outlined:** The rate of .075 % per \$100 valuation was passed by the Limited District, established December 2017, according to Leslee Bassman in a Four Points News article. This established a budget of \$510,000 for FY 2018-19. Revenue sources include property taxes, tennis fees, facility rental income, nature trail contributions and interest income. Planned projects include Sun Tree Park landscaping, utilities and park and boardwalk upkeep.

Although the budgeted expenditures will exceed revenue slightly, the planned deficit will only reduce the surplus reserves by 66K, down to \$815,000, still leaving plenty to work with or meet unexpected expenses. Overall, both our Limited District and our HOA can be said to be in fine shape financially. Good place to be, right?





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#### (Homeowner's Corner continued from Page 3)

"They learn where failures are likely to occur," Loden said.

#### TOP LOAN TYPES FOR UNIQUE SITUATIONS

As you begin your home-shopping journey, you might hear a lot about the 30-year conventional fixed-rate mortgage. And there's no doubt it's a great product for many buyers. But not all. In fact, there other mortgage options that could be better for your needs, perhaps offering a short-term solution (and super low rate) if you know you're only going to live in an area for a couple of years.

We've compiled information about some common and unique mortgage types to guide you in talking with lenders about loan options. And remember, your loan could be a combination of several types discussed here — a low down payment loan with a fixed rate, for example.

#### When you plan to stay for the long haul

Fixed-rate loans are popular with those planning to stay put in their home for a while because they offer payment stability. These loans offer the same interest rate for the entire repayment term, normally 10, 15, 20, or 30 years. The shorter the loan term, the lower the interest rate. For example, a 15-year fixed will have a lower interest rate than a 30-year fixed. Of course, your monthly payments could fluctuate if your property tax and insurance rates change, but the interest rate itself remains the same. And should rates drop significantly, you could refinance. The fixed-rate mortgage is the workhorse of the mortgage world and is a good choice for many buyers who plan to live in their homes for a long time.

#### When you know you'll be moving in a few years

An ARM is a "hybrid" loan product — meaning not entirely fixed — so named because its interest rate sets out fixed, and can then fluctuate, moving higher or lower based on the benchmark interest rate. For instance, a 5/1 ARM loan would have a fixed rate of interest for the first five years, after which it begins to adjust every one year, or annually. Likewise, the 7/1 ARM would have a fixed rate for seven years, and then adjust. Although the rates can rise, they typically start off lower than those available for fixed-rate mortgages. An ARM is a good option if you know you'll only be in an area for a few years, such as for a job relocation or during grad school.

#### Mortgages for first responders and teachers

HUD's Good Neighbor Next Door program encourages homeownership among certain professionals such as police officers and teachers who they'd like to have buy a home in certain communities. The program offers a 50% discount from the list price of the home. In return buyers commit to living in the property for 36 months. Eligible single-family homes located in revitalization areas are listed exclusively for sale through the Good Neighbor Next Door Sales program. Properties are available for purchase through the program for seven days.

#### When you're buying big (or in the big city)

Buyers with their eyes on an expensive home can get in the door with a jumbo loan, which is a loan that allows higher amounts that

a conforming loan. Or buyers looking for homes in pricey housing markets such as New York City, Los Angeles, or the Bay Area may require one just to buy an average house. A jumbo loan will typically come with more demanding requirements than a conforming mortgage, such as a higher down payment, higher credit score, and two appraisals instead of one.

The jumbo loan threshold is \$424,100 in most of the United States, although in the highest-cost areas they start at \$636,150.

#### When you can't save for a down payment

For buyers who have enough income to make their monthly mortgage payments but don't have a down payment saved up, there are two 100% financing options backed by the federal government.

First, the United States Department of Agriculture (USDA) offers USDA loans, which are zero-down mortgages for rural borrowers who meet certain income requirements. The program is managed by USDA's Rural Housing Service to target "rural residents who have a steady, low or modest income, and yet are unable to obtain adequate housing through conventional financing." Income must be no higher than 115% of the adjusted area median income, which varies by county.

Second, the U.S. Department of Veterans Affairs (VA) offers VA loans, a zero-down loan program to military service members and their families.

Because these programs are backed by the government, banks are more likely to qualify applicants with limited incomes and savings.

#### When you have some, but not a lot, to put down

Fannie Mae and Freddie Mac both offer 3% down loan products through participating lenders. Buyers must meet certain credit and income requirements, and generally have a FICO credit score of 620 or higher, or purchase property in certain areas. These loans may offer the option to cancel mortgage insurance once home equity reaches 20%. Homebuyer education or one-on-one counseling is required for these products.

Low-down payment loans can help borrowers buy much sooner - even years sooner - than they would have been able to if they needed to put 10%, 15%, or even 20% down.

#### When you're struggling with low credit

Let's face it, a lot of us have less-than-perfect credit scores. The good news is you still may be able to qualify for a loan backed by the Federal Housing Administration (FHA). Through private lenders, FHA offers fixed-rate and adjustable-rate mortgages with 3.5% down to borrowers with qualifying FICO credit scores over 580.

Borrowers with FICO credit scores lower than 580, but at least 500, may qualify for an FHA loan, too, but be asked to put more down. In all cases, FHA borrowers will pay for a mortgage insurance premium (MIP) as well as an upfront mortgage insurance premium (UMIP).

It's also worth noting that USDA and VA loans have no minimum FICO credit score requirement.

When student debt is a factor

#### (Continued from Page 6)

Fannie Mae and Freddie Mac allow "flexibilities" in some loan products lenders can use to help borrowers with student debt qualify for a mortgage and help those with equity refinance and use all or a portion of the proceeds to pay off their own student debt or debt they have co-signed for.

Ask a lender for information on these products if you think you won't qualify because of your student loan debt, or want to help someone get a fresh start by paying off their debt.

#### When you're buying a fixer-upper

One way to economically ease into homeownership is to purchase a "fixer upper," a home that needs some work before you move in. There are two programs targeting those with renovation in mind, FHA's 203(k) mortgage and Fannie Mae's HomeStyle Renovation mortgage. FHA requires 3.5% down, while Fannie Mae requires 5%. With FHA, the homeowner hires a specialist to determine the feasibility of the renovation and oversee the project. Fannie Mae's lenders that offer HomeStyle also oversee the project. Because these loans are riskier for lenders, you'll pay a higher interest rate (typically one-eighth to onequarter of a percentage rate higher than for a conventional mortgage) but you'll also have that dream kitchen or extra bedroom.

Articles from Zillow 6/18

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# HALLOWEEN WAS FRIGHTENING!

River Place residents have never been shy about decorating for Halloween or any other holiday for that matter. This year's showings were sometimes similar, sometimes frightening, sometimes decorative and sometimes a bit funny! Enjoy these photos from around River Place presented for your enjoyment by your friendly, caring and sometimes spooky neighbors!



## **Heads Up From Around the City**

#### CYT's Production of 'The Little Mermaid'

The Church at Canyon Creek

Make plans now to attend this adorable show with a cast of 76 students ages 8-18! And check out our under the sea tea, with mommy and me, for girls 5-9 on our website! Recommended for children ages 5 and up. (Some scenes are scary.) No lap babies or toddlers in attendance, please. Go to cytaustin.org

#### Communications & Public Information Office, City of Austin Austin Animal Center at Capacity, Need Your Attention

Being the largest No Kill community in the nation requires a lot of help, and we need yours right now. Our city's shelters are over capacity, so we're teaming up with our friends at Austin Pets Alive! for a FLASH ADOPTION SPECIAL! Both shelters occasionally waive adoption fees – check for dates – at AAC this applies to all animals onsite.

Come down to either shelter and fall in love with the hundreds of amazing dogs and cats who really need you today. Austin Pets Alive! is waiving fees for all dogs over 6 months old and all cats – visit their page for location and hours.

#### Communications & Engagement Unit, Austin P., City of Austin Free Art Workshops for Teens

Hey parents, need something for your kids to do after school? Totally Cool Totally Art (TCTA) is a free after school arts program for teens hosted at recreation centers across Austin. Workshops in short film, urban art, metal smithing, and the art of machines. All classes taught by professional artists. Sign-up anytime, walk-ups welcome! More at austintexas.gov/TCTA. 10 Participating Recreation Centers: • Delores Duffie • Dittmar • Dove Springs • Givens • Gus Garcia • Montopolis • Northwest • Pan Am • South Austin • Turner Roberts • Virginia L. Brown • Parque Zaragoza More about TCTA: TCTA provides quality, multi-disciplinary arts education workshops for youth in 7th – 12th grade.

TCTA uses the artistic process to develop self-esteem and selfconfidence in teens and serves as an outlet for creative expression. Together with local artists and recreation staff members, TCTA encourages healthy camaraderie after-school and gives youth an exciting choice of activities during evening hours.

#### Public Information Office, City of Austin Bicycle Signal Survey Request

Last year, the City of Austin installed bicycle signal faces at 12 intersections in Central Austin! Share your thoughts on the signals in a short survey: tinyurl.com/atxbikes Thank you.

#### Communications & Public Information Office, City of Austin 2018 Bond Election Reminder, November 6

The City of Austin has called for a 2018 Bond Election on Nov. 6, 2018. On Election Day, voters will consider a \$925-million bond, consisting of seven different propositions on a variety of projects and programs. The open houses for each district were held in September and October.

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## Diet, Health & Wellness

#### Part II: Developing Your Calmness for a Healthier Disposition

Last month we discussed the calming methods of meditation and deep abdominal breathing, trying to keep things simple in an introductory manner. As mentioned, we do encourage you to do some research for yourself and never be afraid to make slight modifications in order to adapt these techniques to your own liking and comfort levels. We did focus on transcendental meditation since its goal is simply to, well, reduce stress. And that's what this is all about, right?

This month we will take a look at a couple of other practices that are deemed useful in this regard: Mindfulness and Total Body Relaxation.

Mindfulness: Often associated directly with meditation because of the quieting of the mind common to both, mindfulness encompasses thought and behavioral processes. Described as 'an awareness that arises through paying attention, on purpose, in the present moment, nonjudgmentally,' it is also 'a steady practice of attending to the breath, body sensations, thoughts, feelings, and even awareness itself.' I like to describe it as simply 'observing yourself in everything you are doing and thinking.' Through awareness then, you let go of distractions.

Mindfulness is distinguished from meditation in that it is practiced while walking around, making breakfast, shopping or whatever. In observing yourself and your thoughts, you can recognize and gently direct yourself away from negative distractions or thoughts, letting them come and then go, returning your attention back to the present moment as your realize you are being tempted.

It is often said of TM and other meditations that, after practicing regularly for a period of time, that mental state of calmness bleeds over into your regular life more and more. I believe this is where mindfulness can be considered a product or offspring of meditation that can help us recognize and step outside our bad thought habits. Many experts believe these habits are actually the source of the problem: ruminative thought patterns keep causing a return to depressing or anxious feelings. A weakness to it is developed through repetition. We won't document the research here but it does exist-we'll leave that for you to look up if you so choose.

Mindfulness/meditation has been credited with helping other ailments as well including chronic pain, inflammation and even the aging process. But it may just be that relieving stress helps with a myriad of body ailments. But why not give it a try? We believe it has helped others and may be of benefit to you.

Total Body Relaxation: Also referred to as progressive muscle relaxation, this practice is used to simply relax the body, ridding it of tension and stress in the process. It is great also for headaches, stomachaches and helping you to go to sleep. By observing yourself tensing and then relaxing various muscle groups, you learn what relaxation feels like. You may also better recognize when you are tensing up throughout the day.

If you have trouble sleeping, a great time to do this relaxation technique is when you go to bed. Combined with a few minutes of deep abdominal breathing, there's simply no way you will stay awake, ha! It will take 10 to 15 minutes, depending on how long you pause and hold each tensing step. When you contract a set of muscles (not too intensly,) you want to hold that for 5 seconds-count methodically to 5. You then relax, feeling and observing the muscles relaxing completely. Pause for three seconds and then repeat the methodical 5 count for the next muscle group and so on. You start with your feet and move methodically up the body. Here are the different muscle groups:

- Foot (curl your toes downward)
- Lower leg and foot (tighten your calf muscle by pulling toes towards you)
- Entire leg (squeeze thigh muscles while doing above) (Repeat on other side of body)
- Hand (clench your fist)
- Entire right arm (tighten your biceps by drawing your forearm up towards your
- shoulder and "make a muscle", while clenching fist) (Repeat on other side of body)
- Buttocks(tighten by pulling your buttocks together)
- Stomach (suck your stomach in)
- Chest (tighten by taking a deep breath)
- Upper and lower back (tighten back, straighten lower back)
- Neck and shoulders (raise your shoulders up to touch your ears)
- Mouth (open your mouth wide enough to stretch the hinges of your jaw)
- Face (clench all your facial muscles together)
- Eyes (clench your eyelids tightly shut)
- Forehead (raise your eyebrows as far as you can)

Like with the other practices we've discussed, you can modify the muscle groups to fit your liking or even combine smaller groups into larger ones to shorten the process.

We hope we haven't bombarded you with too much information about any of these methods for reducing stress and anxiety. Again, we encourage you to do research and experiment for yourself. This makes them more natural so they become your own comfortable way of taking care of yourself.

If you did nothing more than incorporate all 4 of these practices into your life once daily, it would take about an hour of your time. That's meditating twice daily, morning before breakfast and early evening before dinner (taking a total of about 20 minutes each,) and doing the deep abdominal breathing and body relaxation at bedtime, taking a total of about 20 minutes. Mindfulness takes little to no time simply you are just observing whatever it is that you are doing.

So many people say, "If I only had the time." But believe it or not, there are very busy people who spend hours daily on meditation alone. These folks view it as a challenge-they say you can find the time if you want to. That is true for me as well. And bedtime practices, if they help you fall asleep, might actually save you time.

So there it is! These are simply tools for people to help themselves avoid stress and anxiety. The choice is an individual one. If you can benefit from them, why not make the time give them a try? It's not hard and it doesn't hurt!

## Tennis Tip of the Month: The Forehand Slice, Part II

Last month we discussed the four uses for the forehand slice: the approach shot when your opponent has hit a short shot, (a variant of this would be the return of serve chip and charge); the defensive squash slice when you are on the run; the drop shot; and lastly the deep rally slice shot intended to throw off your opponent's timing. But how should we hit the slice shot so that it does what we want and is effective? There are slight variations on each one but the basic technique is, of course, slice!

**Tennis Tip:** Routinely, forehand rally shots are hit with the eastern, western or semi-western grips. The slice though, requires the continental grip to be effective. The continental grip is where the "V" between the thumb and forefinger rests on top of the racquet, halfway between the eastern forehand and eastern backhand grip. And since this grip is also your best volleying grip, it becomes quite handy for approaching the net and chip and charge return of serve shots.

Generally speaking, the slice requires that we rotate the shoulders, taking the racquet back and up high with the head of the racquet slightly above your own head. Stepping into the shot then, we swing forward and downward into the ball, contacting it "on edge" where the strings slice into the back lower half of the ball. In finishing the stroke, we should think "through the ball" to avoid chopping into the ball and taking off all the pace. On a low ball approach shot in fact, you may need to "lift" the ball somewhat, following through high in front of your body.

The one exception here is the drop shot where you do want to impart maximum backspin while taking the pace off the oncoming ball; you chop downward and under the ball, still catching it "on edge" so you get some height on your shot and maximum backspin is imparted to control the bounce.

For both the squash shot and the groundstroke rally shot, you want to swing hard and through the ball for good backspin and depth, hopefully giving your opponent something difficult to deal with. Typically, you would like to be stepping into this shot but, as previously mentioned, the squash is defensive and hit mainly on the run, requiring you to just try to meet the ball firmly and squarely.

So there you have it. Practice swinging high to low yet through the ball on these strokes. Before long you'll have it. Now everybody will want you for a partner as you use the slice to play attacking doubles! If you have a question on these techniques, feel free to contact me: Walter: 512-497-9971

"Talk with your racquet; play with your heart." - Anonymous



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