

Canyon Lake Community Profile

by Sue Sweat

Many of us landed in the Hill Country by sheer luck and with relatively little effort when the right door opened. When it opened so clearly, the choice to walk through was easy.

Frank and Sandie Morris have a similar story. The former San Antonio residents were drawn here by the gorgeous views and solitude of the hills and water as they began their search for a summer home. Instead they found 'home'.

Now Canyon Lake residents, they found few avenues here to enjoy their life-long love of fine wines. They decided to combine their desire for a family venture that their sons could take part in, with their dream of opening a wine bar. They soon began their search for the right location with a home-like atmosphere where they could invite friends, family, and neighbors and where guests would feel just as comfortable.

Unable to find a location they could refurbish to a nice but casual setting, Frank and Sandie sought out a builder of the log homes that suited their taste. They found Sidney Sparkman of Whispering Creek Log Homes without knowing he had been looking for them.

Sidney said he had wanted to open a wine bar in one of his model homes for years. Frank explains that he and Sidney "looked at each other rather incredulously and with open wide eyes, Sidney showed the original blueprints in this particular building where it designated a space for a future wine bar." It seems it was meant to be.

All they had to do was fine tune the cozy feel to remain suitable for a model home office during the day and transform later in the day into a relaxing place to gather and share good wine and food.

With little extra decorating, the log home had the ambience they wanted. They added a "chilled wine cellar like you find in a lot of nice homes in order to keep both the reds and white wines at perfectly controlled temperatures all the time," Frank says. "We offer appetizers and great desserts but we are not a restaurant. We are a wine bar that specializes in outstanding desserts and delectable appetizers. If you come hungry, you will find something here."

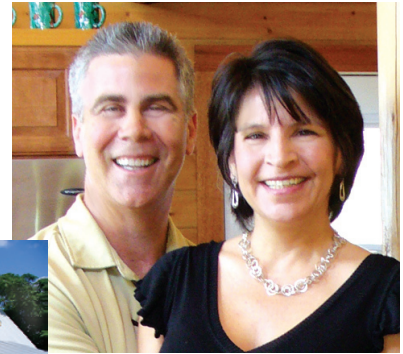
Chef Sherri, their advisor and consultant, prepares unique and different selections like Pear and Brie Quesadillas. Some will rotate occasionally and she will create new appetizers for variety.

Frank continues, "90 Points Wine Bar specializes in quality wines that are highly rated by respected publications and critics across the country. We strive to find unique hard-to-find wines and include ratings and tasting notes from the vineyards and wine critics. We remove the guesswork, but not the adventure, for guests to try new and different phenomenal wines in all price ranges."

Sandie emphasizes their ultimate goal is "not to cater to tourists, but to get to know the people of Canyon Lake. We look forward to meeting neighbors we never would have known, their friends, family and visitors who no longer have to drive 30 or 40 miles to enjoy a nice experience with conversation." They offer both indoor and outdoor seating along with live acoustic music on Friday and Saturday nights.

This is a family-operated local enterprise that looks forward to growing with Canyon Lake. In this small comfortable setting, visitors easily converse with one another. The upstairs lounge provides more privacy but no one feels alone. It is easy to see their vision has been accomplished.

Frank and Sandie Morris are the owners of 90 Points Wine Bar, located in the log home at 14460 River Road at Sattler Road, just off FM2673. For more information, call them at 964-5900.



Refinancing your home mortgage

by Oscar Dupre



Mortgage refinancing is a way to change your financial situation. The reasons for refinancing are numerous and there are several options available when you do decide to refinance your home. First, educate yourself so when it come time to refinance you are ready and able to go forward with the confidence to obtain the possible refi package for your particular situation.

When is the best time to refinance? The answer really depends on what you want from the refinance. A popular time is when rates drop and you can better your payment. Your financial goals will also be a determining factor when you refinance. When you do a mortgage refinance, you need to consider where you want (financially) to be in 15 to 20 years. This will help determine not only whether you should refinance but also what kind of refinancing would be best for you and your particular situation.

Here are some questions when you are considering refinancing.

- 1) Are you looking to lower your mortgage payment?
- 2) Do you want to pay down your loan faster over a shorter period of time?
- 3) Do you want to get cash out of your equity to pay off bills or take an extended vacation that is long over due?

The main thing you want to look for when you refinance your mortgage is to consider the options you have and what your financial needs and goals will be in the future.

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Oscar Dupre, TSML# 51700, is a Mortgage Broker for Omega Mortgage Company and has been a Canyon Lake resident since 1986. Visit www.OmegaMortgageCompany.com for a free pre-qualification. For more information, call Oscar at 830-964-2230.

Using all your senses to get the most out of sampling wines

by Justin King



Most people know when sampling wines that you look, smell and taste. Customers often ask how to get the most out of the character of a wine. I find it difficult to explain to my customers the differences in taste and character, however, the following are some guidelines to use when tasting.

When tasting wine, think of body in terms of milk: skim milk-whole milk-heavy cream. Skim milk is light bodied, whole milk is medium bodied and heavy cream is full bodied. Besides the grape telling you about the wines, the region can also. Light bodied wines usually come from cooler places. Full bodied wines usually come from warmer places.

The following are steps in tasting.

Sight. Look at the wine against a white background like a napkin. Whites range from pale yellow-green to straw-yellow to yellow-gold. Reds range from dark pink to ruby red to inky dark purple, but the red comes from the grape skins. The juice is clear. Generally, the darker color of the wine, the fuller the body, for both whites and reds. Look at the "tears" to tell you whether the wine is light or full bodied.

Smell. Swirl the glass (to release the aromas). Hold the glass up to your nose and inhale. You are looking for the winery smell of fruit, and to make sure the wine is in good condition, not musty, not vinegary.

Taste. Tastes are sweet, sour, and bitter. Sweetness is tasted on the tip of the tongue. Acidity or tartness or tanginess is tasted on the sides. Bitterness is on the back, and fruit gets noticed in the middle. Take a small amount of wine into your mouth, letting the inhalation aerate the wine and swallow. (By drawing in air, you utilize your nasal passage to detect more character)

Touch. Take a sip and focus on how it feels in your mouth or how the touch of the wine effects your mouth, tongue, and throat as you swallow.

Overall impression. Mentally combine your impressions from evaluating the wine's appearance, smell, taste, and body/finish. I urge my customers to visit the many wineries we have here in Central Texas. For a listing of the wineries in Texas and a map how to get to them visit www.GoTexanWine.org

Justin King is the owner of *Liquor on the River* in Sattler and *Liquors at the Lake* in Startzville. He can be reached on the River at 830-964-2673 or at the Lake, 830-899-5626, or by email at LiquorOnTheRiver@GVTC.com. If you would like to know when tastings or special sales are planned, email them to be included on their Friends' List.

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