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River Oaks News

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From the City of River Oaks

Barbara Road Street Improvements Going on Now

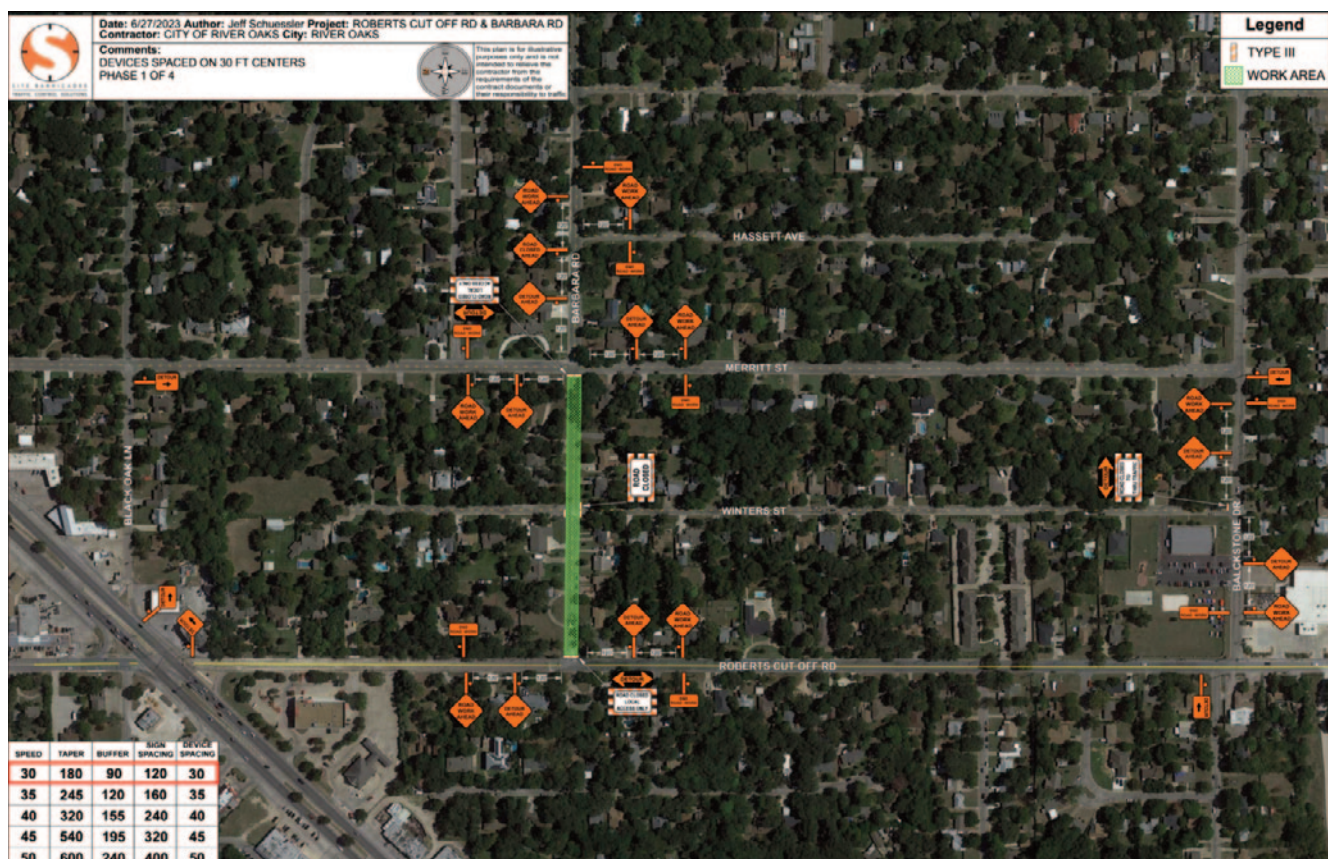
Tarrant County has started the road construction project on Barbara Road and will complete the work in phases, starting with Phase 1 from Roberts Cutoff to Merritt.

You can find the traffic control plans for all four phases at the [River Oaks website](http://RiverOaks.org).

Phase 2 will follow the completion of Phase 1, closing Barbara Road from Merritt to Frontier. During this project Barbara Road will be completely closed to through traffic.

All emergency and sanitation vehicles will be allowed access.

All residents that live within each phase of the closure will be allowed access to their driveways.



From the City of River Oaks

Free Water Slide

Mondays in July at River Oaks

Community Center

Every Monday in July, a free water slide will be set up at the River Oaks Community Center, located at 5300 Blackstone Dr. in River Oaks from 3:30 to 6:30 p.m.

Food and drinks will be available for purchase, and a clothes closet will be available.

Children must be accompanied by a parent or guardian, and they must stay to supervise the child(ren) during the event.

For more information or questions, contact 817-732-5885 or visit www.riveroakcommunitycenter.com.

From Tarrant County

Back to School Roundup: Registration Required

Pre-registration is going on now through Friday, Aug. 4 for Tarrant County's Back to School Round Up.

To qualify and register for free school supplies, families must [register online](#), show proof they live in Tarrant County and meet the 2022 Federal Poverty Guidelines. Listed below are ways to show proof of

qualification.

Families will receive an email confirmation that they will present the day of the event to gain admission into the event.

The person who pre-registers is not required to attend Roundup. In fact, the email confirmation can be sent with any person to pick up the school (continued on page 2)

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Back to School Roundup

(continued from page 1)

supplies.

Here’s what you will need to register:

Families must show three documents along with their completed registration form to qualify for school supplies. A picture ID, proof of Tarrant County residency and proof they meet the 2023 Federal Poverty Guidelines.

Examples of what can be used for Picture ID:

- You may use any one of the following:
- Texas state driver’s license
 - Texas state identification card
 - Military identification card
 - Foreign consulate-issued identification (i.e. Matricula Consular)
 - School, Employer work identification card
 - Church ID card

Examples of what can used for Proof of Tarrant County Residency

- You may use any one of the following:
- May, June, or July 2023 utility bill (electricity, water, phone or gas) showing applicant name and current address.
 - Mail sent to applicant showing applicant name and current address, with a postmark from either May, June, July 2023
 - Letter from landlord or apartment management company, on company letterhead, indicating proof of residency during May, June, or July 2023

Examples of what can used for Proof of Income

Families applying for free school supplies must meet 2023 Federal Income HHS Poverty Guidelines. You may present any of the following:

- Paycheck stubs from May, June, or July 2023
- Letter dated in May, June, or July 2023 on agency or company letterhead from an employer, welfare office, caseworker, or Social Security Administration Office indicating annual income and signed by an agent of the company or agency. Letter must include contact phone number for verification
- Letter or card showing participation or enrollment in Medicaid, SNAP, unemploy-

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Bright red tongue and mucus membranes, which turn grey as shock sets in

Thick saliva, drooling, vomiting, and/or diarrhea

Unsteadiness and staggering

Lethargy

By the time signs of heat stroke are visible, it’s often too late.

DANGERS OF HEAT STROKE

104° body temp. + >15 MINS suffering = CAN CAUSE collapse seizures coma organ failure death

DOGS WHO ARE MORE AT RISK

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LONG HAIREdex. border collie, lhasa apso

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From StatePoint

Everything You Need to Know About Student Loans

More American families are borrowing for college. At the same time, merit aid and the use of personal income and savings is falling.

That's according to an annual College Ave Student Loans survey of college students at four-year universities, conducted with Barnes & Noble College Insights. The survey also found college affordability is top-of-mind for the majority of students (57 percent). Despite financial concerns, 81 percent of students report that a college degree is crucial for their future.

"The mix of methods that families use to pay for college has shifted, however one thing remains consistent: students and families value the investment in higher education," says Angela Colatriano, chief marketing officer of College Ave.

To borrow smart for college this fall, consider these tips and insights:

Exhaust All Options

Before turning to private student loans, first exhaust other sources of financial aid. Complete and submit the Free Application for Federal Student Aid to be considered for grants, scholarships, work-study programs and federal student loans. If your selected school is one of the 400 institutions that requires the CSS profile, submit that too to qualify for institutional aid. Finally, search for private scholarships offered by companies and non-profit organizations. One easy one to apply for is the College Ave \$1,000 monthly scholarship sweepstakes.

If you do need to borrow, turn to federal student loans in the student's name first, which generally offer the lowest rates and come with additional benefits. They don't depend on credit scores, and offer longer deferments and forbearances, income-driven repayment plans and student loan forgiveness.

Private Student Loans

Federal student loans have annual and aggregate loan limits. If you find yourself needing to borrow parent or private loans to cover remaining costs, consider these factors:

- **Costs:** Compare costs of different loans by looking at the actual interest rate you'll be charged, not the lowest advertised rate. Understand the difference between variable and fixed interest rates, and be aware of any fees and available discounts, such as those offered for using autopay.
- **Cosigners:** A creditworthy cosigner doesn't just increase the odds of loan approval, even if the student can qualify on their own, cosigning may yield a lower interest rate, reducing the overall cost of the loan.
- **Total Debt:** Borrow only what you need. With private loans, you can usually borrow up to the total cost of attendance. However, borrowing less than the maximum can help you save over time. A simple rule of thumb you can use to determine how much student loan debt you can afford: If total student loan debt at graduation, including federal and private loans, is less than the

student's annual starting salary, you can likely repay the loans in 10 years or less.

- **Repayment:** Look for repayment flexibility to match your needs. For example, College Ave Student Loans offers 5, 8, 10 and 15-year repayment options, along with the choice of deferring payments until after graduation or beginning payments right away. No matter what option you select, understand the terms.

For more resources, including an online student loan calculator, and to learn more about paying for college, visit CollegeAve.com.

Private loans for college can play an important role in financing your education. By researching your financial aid options, applying for scholarships and comparing private student loan options, you can minimize college costs, so you can better manage your finances after you graduate.



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Tarrant County Public Health Announces Back-to-School Immunization Events

Tarrant County Public Health (TCPH) Back-to-School Immunization events will be offering all recommended immunizations starting July 31. The events will help ensure students receive their immunizations before the school year starts.

All attendees should bring vaccination records. The cost of the administration fee for children 0-18 years of age is \$8 per shot and for Adult Safety Net vaccines 19 years of age and older with no insurance is \$15 per shot. Only cash, check, CHIP, or Medicaid will be accepted. However, no one will be turned away for the inability to pay. Families with private insurance should contact their primary physician to obtain their immunizations.

The TCPH brick-and-mortar locations and weekly pop-up vaccine clinics will suspend vaccine services during the Back-to-School Immunization events, all vaccine clinics and services will resume vaccine operations Sept. 4.

- Back to School Round Up*

Aug. 4

9 a.m. – 1 p.m.

5301 Campus Dr.

Fort Worth, TX 76107

- Ridgmar Mall – Food Court Entrance

August 14 - 19 and 21 - 26

M-F: 9 a.m. – 6 p.m.

Saturday: 9 a.m.- 2 p.m.

1888 Green Oaks Blvd.

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Additional information on the Back-to-School Immunization events can be found on our website or by calling the Tarrant County Public Health Call Center, 817-248-6299, Monday - Friday 8 a.m. to 6 p.m.

From City of Benbrook

Vendors Wanted for 15th Annual Benbrook Heritage Fest

The City of Benbrook will host Heritage Fest on Saturday, Sept. 30 from 10 a.m. to 8 p.m. at Dutch Branch Park.

Vendors will be provided the opportunity to display and sell their products.

If you are interested in participating, contact Sydney Turner at sturner@benbrook-tx.gov before Sept. 2 to book your place - space is limited.



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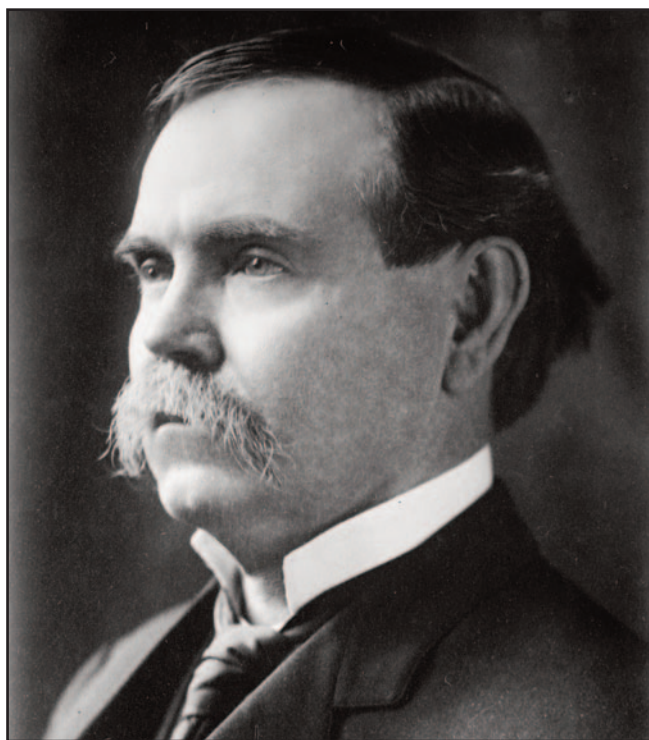
Former Governor of Texas: Thomas Mitchell Campbell

by Dr. Ken Bridges

At the beginning of the twentieth century, Texas was moving ahead.

The spirit of reform was in the air as the people demanded accountability from business and government alike.

Gov. **Thomas M. Campbell**, who served from 1907-1911 dedicated himself to progress for the people.



Thomas Mitchell Campbell was born in Rusk is East Texas in 1856. His father was a farmer who had moved from Georgia. His father was a respected member of the community who served as Longview's first mayor in 1871 and later as a justice of the peace and Gregg County sheriff. As a young man, Campbell was also friends with James Stephen Hogg, another future Texas governor.

In 1873, Campbell enrolled at Trinity University with hopes of becoming a lawyer. However, he struggled with being able to afford his tuition and dropped out. He continued to study the law informally and was admitted to the state bar in 1878. That same year, he also married and started his own law office in Longview.

In 1889, he became the attorney for the troubled International-Great Northern Railroad. He guided the line through bankruptcy and later moved to Palestine to serve as its general manager. He resigned from the railroad in 1897 and moved into politics.

In 1906, at his old friend James S. Hogg's urging, Campbell ran for governor, his first run for any office. After a bitter campaign, Campbell won the Democratic Primary and the election.

Insurance reform became a special target for Campbell. The Robertson Act of 1907 regulated life insurance rates and mandated that out-of-state insurance companies operating in Texas had to invest a portion of their revenue in Texas itself.

In 1909, he announced to the state that because of the state's new property assessment policies, Texas enjoyed a budget surplus of nearly \$900,000. The total appraised value of Texas properties topped \$1 billion for the first time. This also allowed school fund-

ing to rise by more than half to \$9.4 million and allowed schools to adopt calendars longer than a six-month school year and also increase per-student spending by a third.

Campbell called two special sessions that year to force the legislature to act on reform measures. Legislators fought and argued, with several having to be escorted out of the House of Representatives. Eventually, they passed measures forcing railroads to be held liable for employee injuries on the job and strengthened state antitrust laws. The legislature also strengthened alcohol regulations and organized a standard ballot for all local option wet-dry elections. After fierce debate, the state mandated that banks had to guarantee the safety of customer deposits, either using a state protection fund or a bond system. For the first time, Texas bank customers would not necessarily lose their savings if the bank were robbed or failed.

And for the first time, the legislature approved funding to bring electricity and modern plumbing into state-owned buildings. Many Texas communities already had electricity, but installation in government buildings lagged far behind. As a result of the bill, even the governor's mansion received electricity for the first time.

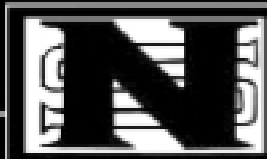
Several new regulatory agencies came into being under Campbell's leadership. The Department of Insurance and Banking was created to regulate the practices of those industries in the state. The Bureau of Labor Statistics was created to gather information on employment and wages. A new Texas State Board of Health was created in 1909 as well as the Texas State Library and Historical Commission to preserve state records and artifacts for future generations.

Campbell left office in 1911. He made one last attempt at elected office, losing a primary race for US Senate against incumbent Sen. Charles A. Culberson. Campbell spent his last years as a lawyer in Palestine and working behind the scenes in Democratic politics until his death in 1923.

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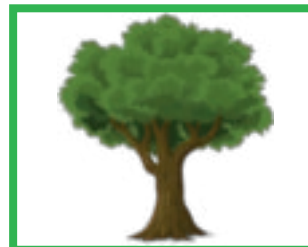
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Three Day Weekend Forecast



Friday, July 21:

AM - Sunny and hot, with a high near 101. S/SW wind around 10 mph becoming north in the afternoon. Winds could gust as high as 20 mph.

PM - Partly cloudy, with a low around 75. E/NE wind 10 to 15 mph, with gusts as high as 20 mph.



Saturday, July 22:

AM - Mostly sunny, with a high near 94. N/NE wind around 10 mph, with gusts as high as 20 mph.

PM - Mostly clear, with a low around 75. Northeast wind 5 to 10 mph.



Sunday, July 23:

AM - Sunny, with a high near 98.

PM - Mostly clear, with a low around 76.

[Extended Forecast Click Here](#)