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*Dripping Springs*

# OUTLOOK

Volume 13 Issue 2 • Dripping Springs, Texas • May 2016

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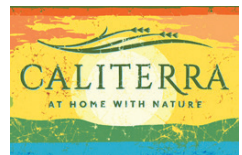
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noteworthy

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## On being a man-cub

I remember seeing *The Jungle Book* at a theatre when I was in elementary school in 1967. I fell in love with it instantly. Many years later, I bought the VHS tape for my children when they were young and it became one of their most cherished movies to watch. Last month I went to see the rebooted version and was in awe not only of the sophisticated technology implemented in the creation of the characters but of the story it retold from Rudyard Kipling's original book.



We are the "man-cubs" that King Louie is so envious of. And while the story (and song) from the film is entertaining, it conveys a profound message about our hierarchy in the animal kingdom and our custodial responsibility to it. Here in Dripping Springs there are two groups who embrace that role with love and devotion. PAWS Shelter of Central Texas who will benefit from their annual Dinner By the Bite hosted by Wilson Appliance on May 5, and the Austin Zoo who will host its Revue Grand Gala and Auctions on May 14. Much more information about both events are in this issue.

We "man-cubs" do possess "man's red flower" which can be destructive if used carelessly or to great benefit to help all who share this beautiful planet. It is with great pride that I recognize the care that the Austin Zoo and PAWS has so faithfully demonstrated for decades toward the animals who need some support as they provide the bare necessities and more.

Thank you for joining us.

*Victoria*

**DSOutlook.com**



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Dripping Springs Outlook

# Dripping Springs Outlook

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*The Dripping Springs Outlook*, a subsidiary of Pedal Ranch Publications, is mailed monthly to all street addresses serviced by the Dripping Springs Post Office, plus many routes in 78737.

It is also distributed to businesses throughout the community.

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**Pedal Ranch Publications**

## CALENDAR of EVENTS

- Every Sun. at 6:30pm, Food Addicts in Recovery Anonymous, Gateway Hill Country Church, 14121 West 290. Call 512-590-5599.
- Every 2nd Sun. at 2pm, Children of the Confederacy, Magnolia Rangers Chapter #927. For more information call 512 858-1085.
- Every Mon. 12pm, DS Rotary Club meets at Flores, 2440 E Hwy 290 W. For more information visit [DrippingSpringsRotary.org](http://DrippingSpringsRotary.org).
- Every 1st Mon. DS Ag Boosters meet in Ag Building behind DS Middle School at 7pm. Visit [DSAgBoosters.org](http://DSAgBoosters.org) for updates.
- Every 1st & 3rd Mon. 6:30pm, Lions Club meets at Dripping Springs Ranch Park located at 1042 Ranch Road 12. Across from the DS Elementary School. For information call Sharon Goss at 512-923-8630 or email [dslionsclub@gmail.com](mailto:dslionsclub@gmail.com).
- Every 2nd Mon. Jacob's Well Chapter DAR meets September thru May at Wimberley Community Center at 10am. Call 512 551-8641 for info.
- Every 2nd Mon. G.O.D.S. Moms. Free Childcare. Contact Joanne Thomas at 512 894-0581 for more details.
- Every 2nd Mon. Dripping Springs 4-H Club meets at 7pm at the Ag Booster Building (located behind DS middle school).
- Every 3rd Mon. Eastern Star meets at Rambo Lodge at 7:30pm. Call Kathy Clark for more info, 512 858-7004.
- Every 3rd Mon. 7pm. Hill Country Centering Prayer Community meets at a local residence. Call Myra at 512-496-1531 or Sharon at 512-413-3248.
- Every 4th Mon. 7pm. Gen. Ben McCulloch 2435 Daughters of the Confederacy meets at Veteran's Hall, Dripping Springs. Call 512 858-7177.
- Every Tues. 6:30pm Toastmasters of Dripping Springs meet at Pioneer Bank, 100 Creek Rd. Visitors welcome. For more info visit [DSToastmasters.com](http://DSToastmasters.com).
- Every Tues. Thur. and Sat. Noon-2pm, Dr. Pound Pioneer Farmstead and Museum is open for tours. Call 512 694-0874.
- Every 2nd, 3rd and 4th Tues. 7pm, DS Boy Scout Troop 101 meets at the DS United Methodist Church. Call Tim Short at 512-743-2537.
- Every 4th Tue. Artists Alliance of the Hill Country meet alternating between The Barn on 4000 Bell Springs Road in Dripping Springs and Artists studios. For more information visit [ArtistsAllianceHC.com](http://ArtistsAllianceHC.com).
- Every Wed. Farmer's market at the Triangle, 3-6pm. For more info contact [CityofDrippingSprings.com](http://CityofDrippingSprings.com) or 512 858-4725.
- Every Wed. During the school year, from 6:30-8pm, Awana meets at First Baptist Church, 203 Hwy. 290 West. Contact Julie FitzGerald or David Longenecker at [fbcdskids@fbcds.com](mailto:fbcdskids@fbcds.com) or 512 858-4270 for more information.
- Every Wed. at 8:30am. The Hill Country Christian Business Networking Alliance meets at El Rey. For more info visit Hill Country Christian Business Networking Alliance (HCCBNA) on Facebook.
- Every 3rd Wed. Dripping Springs Cook-Off club meetings in the VFW hall in Dripping Springs. For more information call Michele Ryon 512 299-7455.
- Every 3rd Wed. Bluebonnet Auxiliary meets at 2pm at Hill Country Care Nursing and Rehab Center, 1505 W. 290. Call Janice Ruyle, 512-264-2538 for more information. Volunteers needed. The Bluebonnet Aux provides entertainment and special events for the residents of HCC.
- Every 1st Thur. 7pm Vince F. Taylor American Legion Post 290 of Dripping Springs invites all eligible veterans to Veteran's Hall at the Triangle. For information call 512 858-5637.
- Every 1st Thur. 6-7:30pm. Nonfiction Addiction Book Club at the Dripping Springs Public Library. New members welcome. Contact SuzAnne Beard at 512-858-7825 or [suzanne@dscl.org](mailto:suzanne@dscl.org).
- Every 1st Thur. Apr.-Dec. *First Thursday Dripping Springs*, merchants extend their hours until later in the evening and have a variety of specials which might include one-day sales, special activities, food, music and art. For more info see ad (pg.20) or visit [FirstThursdayDrippingSprings.org](http://FirstThursdayDrippingSprings.org).
- Every 3rd Thur. at 7pm, Thirsty Thursday is co-sponsored by the City of Dripping Springs and New Life Lutheran Church at 1042 DS Ranch Rd. Area poets, musicians, songwriters and storytellers share work in the house at DS Ranch Park. For details call 512-858-2024.
- Every 3rd Thur. 7pm, DS VFW Post 2933 invites all eligible veterans with foreign service to Veteran's Hall at the Triangle. Call 858-5637.
- Every 4th Thur. 6pm, Photographers of Dripping Springs meets at The Episcopal Church, 301 Hays County Acres Rd. ( off Rt.290 by the Sleep Inn). Call 512-524-7897 or [MichaelPennSmith@gmail.com](mailto:MichaelPennSmith@gmail.com).
- Every 2nd Fri. Mothers of Preschoolers (MOPS) group meets at 9am at the Episcopal Church of the Holy Spirit (301 Hays Country Acres at Hwy 290W). Childcare available. For information call 512 858-4924 or email [DrippingSpringsMOPS@gmail.com](mailto:DrippingSpringsMOPS@gmail.com).
- Every 1st Sat. On or after the full moon, 7:30pm, Rambo Masonic Lodge 426 meets. Dinner at 6:30pm. Call 512-858-7177.
- Thur. May 5, 6:30pm. Wilson Appliance hosts Dinner by the Bite. For more info see ad (pg.29).
- Sun. May 8, Mothers Day.
- Sat. May 14, 6-10pm, Austin Zoo hosts Revue Grand Gala & Auctions. For more info see ad (pg.32).
- Sat. May 21, 12:30-2:30pm Heritage Circle hosts If Tombstones Could Talk, at Dr. Pound Historical Farmstead. For more information see ad (pg.10).
- Mon. May 30, Memorial Day.

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# Text, tabs and timebombs

by Dr. Chae Tracy



I want to take just a moment to talk about posture because it plays such a key role in your health and, quite frankly, no one but your mother or your chiropractor really talks about it. So, in honor of Correct Posture

Month, let's talk about it.

What affects your poise, projection of confidence and can make you instantly look ten pounds lighter? Your posture! In fact, posture is a fantastic window into your spine.

A forward head posture most always means that a person has lost the curve in their neck that protects the signals being sent through your spinal cord – think of the hours you spend on your computer or your kids on a ipad, now think about the hunched over folks at the nursing home.. See where you are headed?

A high shoulder, or hip, can mean that C1, the *atlas*, is out of position. Those postural changes can also mean that a person has pelvic unleveling, a scoliosis or muscular imbalances. A rotated pelvis can affect the nerves to your legs (think sciatica,) your bowels, bladder or prostate gland in men. Our posture and muscle tone changes day-to-day depending on things like stress, sitting or standing for long periods of time and driving position. Next time you are around a bunch of people, start seeing if you can pick out the high shoulder, hips and forward head postures (turtle necks as we call them.)

“As the twig is bent so grows the tree;” that is so true in regards to the human spine as well. So therefore it should be of the upmost importance to have your children checked at a early age. Many of the unwanted health conditions and problems people suffer from on a daily basis could be prevented early on by simply having their spine checked. This is of course why at Family First Chiropractic we take postural pictures and x-rays both before and after your initial phase of chiropractic care – so we have an exact map of where and how to best adjust you. The time to correct your posture is now!

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# Bug off

by Roger D. Pruitt, DO, FAAP



Mild winters and early springs have their pitfalls. Mosquitoes hibernate in temperatures below 50 degrees and are most active at 80 degrees and above. More warm days means more time to reproduce! Of the 175 species of mosquitoes in the US, Texas hosts more species (85) than any other state. Likewise, we host five of the seven species of disease-causing ticks!

Mosquitoes must have water (less than one inch will suffice) to hatch their eggs and only female mosquitoes bite. Besides the irritating reaction to their saliva, mosquitoes can transmit diseases. Most notably in the US are West Nile, Chikungunya and now, Zika. Ticks, on the other hand, are known to transmit approximately ten different diseases!

Best means to protect yourself includes eliminating free standing water (i.e. maintain septic systems,) use of screens on entries into homes, wearing of pants and long sleeves and utilization of safe and effective insect repellents. The American Academy of Pediatrics (AAP) recommends use of products containing DEET (10-30%) or picaridin (5-10%) for those two months and older. Application of these products is emphasized over clothing and on exposed skin surfaces with limited use on face (i.e. avoid eyes and mouth.) Repellents using essential oils are known to be safe but are often less

effective. Always read the product label, since for example, products using oil of eucalyptus should not be used under three years of age. Reapplication of repellents should only occur if mosquitoes start to bite and children must wash off products when returning indoors.

Products containing permethrin (repellent and insecticide) should only be placed on clothing, shoes, camping gear, etc. and not on skin. Permethrin will continue to work even after several washings. Lastly, sunscreens can be used in accordance with insect repellents but should be applied before the repellent.

*Roger Pruitt, DO, FAAP lives with his family in Driftwood. Dr. Pruitt has been board certified in pediatrics since 2000 and is owner of Tiger Clinic Pediatrics and Wimberley Pediatrics and Adolescent Medicine.*



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# May your smile be white

by Ron S. White, DDS

Whitening is any process that will make teeth appear whiter. This can be achieved in two ways. A product can bleach the tooth, which means that it actually changes the natural tooth color. Bleaching products contain peroxide(s) that help remove deep (*intrinsic*) and surface (*extrinsic*) stains. By contrast, non-

bleaching whitening products contain agents that work by physical or chemical action to help remove surface stains only.

Whitening products may be administered by dentists in the dental office, dispensed by dentists for home-use or purchased over-the-counter (OTC) and can be categorized into two major groups peroxide-containing bleaching agents and whitening toothpastes.

Carbamide peroxide, used in many bleaching products, breaks down into hydrogen peroxide and urea, with hydrogen peroxide being the active bleaching agent. A bleaching product containing 10% carbamide peroxide yields approximately 3.5% hydrogen peroxide. The most commonly observed side effects with these peroxide-based bleaching agents are tooth sensitivity and occasional irritation of soft tissues in the mouth, particularly the gums. Tooth sensitivity often occurs during early stages of bleaching treatment. Tissue irritation may result from an ill-fitting tray used to contain bleaching product. Both tooth sensitivity and tissue irritation are usually temporary and stop after the treatment. Of course, I prefer

the professional whitening systems because of the custom trays that we make in our office. The results seem more precise than the gel.

Whitening toothpastes contain polishing or chemical agents that are designed to improve tooth appearance by removing surface stains. They do this through gentle polishing, chemical chelation or some other non-bleaching actions.

The American Dental Association recommends that if you choose to use a bleaching product, you should only do so after consultation with a dentist. This is especially important for patients with many fillings, crowns and extremely dark stains. A thorough oral examination, performed by a licensed dentist, is essential to determine if bleaching is an appropriate course of treatment. The dentist and patient together can determine the most appropriate treatment. The dentist may then advise the patient and supervise the use of bleaching agents within the context of a comprehensive, appropriately sequenced treatment plan.

*Dr. Ron White is located at 4189 E. Hwy 290. He has served Dripping Springs Smiles for over 15 years. He and his team strive to provide comfortable, compassionate care in a calm and luxurious office. Appointments can be scheduled by calling 512-858-LOVE Your Smile (5683).*



# Ron S. White DDS

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# RED Arena Round-Up

by Jennifer Young, PT, MS

The 6th annual RED Arena Round-Up is scheduled for June 4, at Dripping Springs Ranch Park.

RED Arena Round-Up is back and bigger and better in 2016! This annual event benefiting RED (Riding Equines for the Disabled) Arena is an inclusive rodeo playday for riders of *all* abilities.

This year's event is being hosted by the

Dripping Springs Ranch Park Summer Series Horse Show which will allow for even more community participation and involvement. "When we started the Round Up six years ago, we envisioned it as a day that gave our riders a chance to shine while bringing the community of Dripping Springs together," said Jennifer Young, PT, RED Arena's Founder and Executive Director. "Now, six years later, it continues to surpass our expectations."

The event has also become a staple for RED Arena riders and their families. Marie Lowman has been taking her daughter, Reagan, to RED Arena since it first opened. "As the parent of a special needs child so much of the focus is on what the child's limitations are. This event allows us to focus 100% on abilities, *not* limitations," said Lowman. "I credit Jennifer Young and her amazing team with giving Reagan the ability to take her first steps. Watching Reagan participate in Round Up each year continues to make me smile because it showcases those abilities."

Round-Up kicks off on Friday, June 3, with a "Wine-Up Party" from 5-8pm at Dripping Springs Ranch Park. The evening will feature the huge silent auction with free wine tastings, hor d'oeuvres and music as well as fajita dinners for a donation. Then, Saturday June 4 at 10am the main event begins. There is no charge to park or enter Round-Up and donations for bounce houses, games, mini horses, petting zoo, BBQ, snow cones, raffles and the silent auction will all benefit the programs at RED Arena to support their mission of empowering individuals of all abilities through horses.

For more information about RED Arena and the Round-Up Event, please visit the website at: [REDArena.org/2016-round-up.html](http://REDArena.org/2016-round-up.html).

Jennifer Young, PT, MS, Physical Therapist, Owner, Children's Therapy Services [www.homeCTS.com](http://www.homeCTS.com). Founder, Executive Director, RED Arena [www.REDarena.org](http://www.REDarena.org). 512.331.1999



**Jennifer Young, PT, MS**  
 Founder, Executive Director

**512-807-6505**

**RED Arena**  
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*Annual Mother's Day Seconds Sale*

**Mother's Day Weekend**  
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**Saturday, 10:30 - 6:00**  
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## Mom genes

by Rocco C. Piazza, M.D

Women everywhere know that the mother-daughter bond can run deep. Mothers pass down advice, wisdom and inspiration to their daughters and as the global skin health and dermatology experts at Galderma know, they also pass down a predisposition to age like them. So why aren't more women talking about it and taking action? According to

recently released results of a nationwide mother-daughter survey commissioned by Galderma, 82% of moms hope facial aging is easier for their daughters, but more than half never talk about it together. Last month Galderma announced the launch of #MomGenes, a campaign to educate women on the genetics of facial aging and to inspire mothers and daughters everywhere to face the future with more optimism and open dialogue.

To kick off the #MomGenes campaign, women are encouraged to celebrate moms and the role of "mom genes" in their lives by posting a re-creation of a favorite photo of their mom to MomGenes.com. For every photo posted, Galderma will donate \$5 (up to \$50,000) to National Charity League, Inc., a non-profit organization dedicated to fostering the mother-daughter relationship through hands-on volunteerism that promotes leadership development and a legacy of social awareness and compassion. If you post your picture on the Piazza Center's Facebook page you can also be entered to win

in a drawing for a mom-daughter makeover.

Genetics and nurturing good skin health practices are big factors influencing the way the face ages. Women can learn a lot about how the process may affect them by observing and talking about the changes their moms go through. The great news is both moms and daughters have more options than ever before for addressing facial aging, thanks to recent innovations in skin care and treatments that can help maintain skin health and natural beauty. I encourage everyone to participate since it's a whole lot of fun transforming yourself, and with Mother's Day not too far off it makes a great framed gift!

*Rocco C. Piazza, M.D is a Diplomate of The American Board of Plastic Surgery; a member of the American Society of Plastic Surgeons, as well as a national spokesperson for the ASPS. His office is located at 7900 FM 1826 Health Plaza II, Suite 206.*



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## Health insurance protection outside the U.S.?

by Tom Diehl

Are you planning a vacation outside of the United States in the near future? If so be aware that most health insurance policies only cover medical treatment while you are in the U.S. Call the number on your insurance ID card to verify this. For peace of mind, it is advisable to consider inexpensive international travel insurance

before leaving the country for business or pleasure.

If you were to experience a serious illness or accident while away from home, what would you do? Who would you call to locate a doctor whose credentials have been verified? Will you want to spend your vacation funds for treatment? What would you do if the expected payment exceeded your credit card limit or the doctor only accepted cash before rendering services?

International travel insurance provides security concerning all of these issues and more. You will be linked to an emergency response team who will direct you (in English) to a qualified medical professional, medical center or hospital near you. You will also receive help in choosing the best method of transport, including emergency medical evacuation either to get home or rejoin your trip, depending on the extent of your illness or injury.

Your travel insurance also covers certain non-medical problems that might occur. The emergency response team can assist you if your passport is lost or stolen. They can help with emergency fund transfers or a referral if you should need to secure legal counsel

abroad. You can also add coverage for lost baggage and trip interruption/cancellation if desired.

There are many options available when choosing your maximum benefit amount, deductible and length of travel term. Rates are very affordable, even for family coverage. Considering how much you are investing in your trip, this insurance is well worth the confidence it will provide you.

An independent, licensed insurance agent can send you detailed information and answer questions. When making your travel plans remember to include this valuable item for your peace of mind!

*Tom has been a licensed independent insurance agent in Dripping Springs since 2003. There are no fees for his assistance in finding the best plans for his client's specific situation, and free quotes can be generated the same day. Contact Tom@AustinHealthPlans.com or call 512-535-3556.*

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**IF TOMBSTONES COULD TALK.**  
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**Climbing Your Family Tree**

**Saturday, May 21 • 12:30-2:30pm • FREE**  
**At Dr. Pound Historical Farmstead**  
**Rain location: United Methodist Church on RR12**

**Hosted by Dripping Springs' Heritage Circle**  
 an auxiliary of the Dr. Pound Historical Farmstead Museum

**heritagecircle.org**  
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**Heritage Circle**  
 Preserving the Past for the Future

**Photo by Caitla McCandless**

**Presentation on genealogy, researching family history and available resources from 1:00-2:00.**  
**Visit with experts on genealogy research, photo preservation, local cemeteries and more.**

*Note to self: Write a note to remind myself where I put the last note*



by Radhia Gleis

Brain fog, ever felt it? Let me sum it up for you – confusion, forgetfulness, lack of focus and mental clarity. Basically you feel like you just can't think. In a previous article, I was talking about L-tyrosine in FullFocus by Neurobiologix. See, it must be working, I remembered my last article. Now, let's talk about inositol and choline, which are two other ingredients in FullFocus.

Inositol is part of the B Complex but it provides unique benefits for the brain not otherwise found in other B Complex vitamins. Although Inositol, aka B8, has been used as a treatment for serious cognitive imbalances such as OCD, PTSD, panic attacks and clinical depression, it can greatly improve cognitive function, particularly brain fog, especially in combination with choline.

In the brain, Vitamin B8 works with calcium to increase the mobility of neurotransmitters – remember the chemical messengers used to talk to other neurons, like serotonin. Inositol also activates GABAergic receptors, which shut down the hamster-wheel of repetitive thoughts. It increases cell signaling and triggers the growth of new neurons. It promotes a feeling of sharp, easy-flowing thoughts and heightened mental energy. Inositol gives you a "clear" feeling not an amphetamine-like high, and it also has a calming effect unlike the dulling of emotions so often associated with prescription anti-depressants.

To amplify inositol benefits, FullFocus combines it with choline citrate. Also part of the B-complex group, Choline is the direct precursor to acetylcholine, the vital neurotransmitter known to improve memory, logical and verbal reasoning and reaction to sensory stimuli. So you stop sounding like Porky Pig when you try and get a thought out. *Yibidy, yibidy!* Choline intake is especially important as we get older, or I like to say, *chronologically challenged*, because lower acetylcholine levels hasten cognitive decline, senile dementia and even Alzheimer's.

So FullFocus by Neurobiologix is sounding better and better as we learn what these ingredients do. It is a great supplement and available at any of our Martin's Wellness locations.

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*Radhia Gleis, PhD, Med, CCN, is a certified Clinical Nutritionist/ Holistic Practitioner, Wellness Director for Martins Compounding & Wellness Pharmacies with three locations in the Austin area. Contact Radhia@cpdwellness.com*

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# Tomorrow, later, someday soon

by Debra Maddox

If you aren't aging then you aren't living. If all goes well, you are going to be old far longer than you are young. This sounds funny when we are living in a society that places so much value on youth. How are you preparing to be old? Aging is a fact of life. If you knew in twenty years heart disease or a stroke

were in your future, would you change your behaviors now? Some risk factors can't be changed, but others can. Lots of us procrastinate about putting the plans in motion to make us healthy.

We consistently say that the diet or exercise program will begin tomorrow, but that day never comes. It is time to stop kicking the proverbial can down the road and adopt a healthy lifestyle today! There are a few risk factors that you can control. To reduce the chance of heart disease and stroke, manage high blood pressure, do not use tobacco, control diabetes, manage cholesterol levels, limit alcohol use and reduce obesity. Doing an exercise program helps manage blood pressure, burn calories and reduce stress levels. A good start would be to walk 10,000 steps per day. Do not smoke. Limit alcohol consumption to no more than one serving per day for women and no more than two servings per day for men. Get to a healthy weight.

Stroke is the most common form of disability in the country. Meaning, if you are going to have a stroke, chances are that you will live, but what quality of life will you have? Prevention is key. Be the best version of you as you age.

*Debra Maddox joined Hill Country Care as the Director of Admissions and Local Marketing. She has lived in Dripping Springs for nine years with her three children, spouse, and many pets. She enjoys volunteering; being awarded 2nd place January 2015 Dripping Springs Citizen of the month. Contact Debra at 512-858-5624.*



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## Fish oil and healthier skin

by Karen Laine,  
 Para-Medical Aesthetician



You've heard about Omega-3s benefits for your health, but did you know they are crucial for supple, clear, healthy skin?

Skin cells are short-lived with a rapid turnover rate, meaning nutrients needed to build new cells must readily be on hand.


Omega-3s are a key component in the fatty membranes of skin cells. Without this special type of fat on hand, the body must build new cells with "inferior" fats, resulting in less than optimal skin health. As we age, getting enough Omega-3s is even more important as they are necessary to ensure healthy cell membranes that keep skin hydrated.

The primary cause of skin aging is the sun's UV rays. Think of Omega-3s as internal sunscreen. The two kinds of Omega-3s found in fish oil, EPA and DHA increase resistance to UV light and act as protection from harmful free-radicals formed when unprotected skin is exposed to the sun. EPA goes one step further to help block the release of UV-induced enzymes that break down collagen which leads to fine lines, wrinkles and sagging skin.

Any condition that ends in *-itis* indicates a problem associated with inflammation. Dermatitis, psoriasis, rosacea and eczema are inflammatory conditions of the skin. If you've visited a dermatologist lately, chances are he/she probably didn't speak with you about your diet. A number of credible studies strongly correlate the Western diet with inflammatory skin conditions, acne and oily skin, specifically dairy, refined carbohydrates and grain foods. Along with diet changes, Omega-3s can improve these conditions by greatly reducing silent inflammation in your body. Unlike acute inflammation from surgery or injury, silent (chronic) inflammation is much more dangerous because it isn't readily apparent. If left untreated, it can lead to serious health conditions like heart disease, arthritis and possibly even some types of cancer.

Whether your goal is to fight aging, reduce inflammation, clear up acne or simply improve your skin's health and appearance, high quality Omega-3 supplements are great additions to your beauty regimen.

*Karen Laine is a para-medical aesthetician and makeup artist with 20 years experience. Contact her at 512-847-8052. Her office is located at 14500 Ranch Road 12, suite 20, in Wimberley.*



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## Obesity and pets



by Frank Shuman, DVM

Obesity has become an extremely important health problem in this country, not just for humans but for dogs and cats as well. Obesity in pets is associated with joint problems, diabetes mellitus, respiratory compromise, increased anesthetic risk and decreased life span. Recent estimations suggest that up to 35% of dogs and

cats in the U.S. suffer from obesity.

As with humans there can be multiple reasons why a pet is obese, but the most significant is the most obvious. Ingesting too many calories is typically the problem. Pet diets can range from 200-500 kcal/cup which makes it very difficult to accurately dispense food. This is particularly difficult if you aren't paying close attention to the calorie content per cup of your specific food and knowing your pet's ideal weight. Even if you are aware of these two important variables there can be genetic or physical issues that have to be taken into account.

Ruling out medical conditions such as hypothyroidism and Cushing's disease are important in providing the most successful and healthy weight loss program. Spaying and neutering can also play a role in your pet's ability metabolize food and tendency to form more fat cells. Understanding these factors are just as important as deciding on the type of food you will feed. This is why it is important to obtain guidance from your veterinarian.

Pet owners typically underestimate the extent of treats. Most pet treats are high in calories and only a few can really damage a well-planned diet. In my house, one of the biggest issues is keeping my toddler from supplementing the diet by either spilling their meal on the floor or covertly sharing their lunch when Mom's not looking.

The next question is how to manage a pet that is overweight and get them on the right track. Ask your veterinarian what he or she would recommend your pet's ideal weight to be and then feeding a prescription diet or calorie restrictive diet only according to that weight. Healthy treats with empty calories can be supplemented such as carrots, green beans and celery. Feeding in meals and not leaving food out will help you accurately gauge the volume your pet is eating. If you have a multiple pet household, this may take some creativity. Adding as little as ten minutes a day of exercise can make a significant difference in your pet's quality of life as well. Obesity is a sensitive topic to broach but keeping your pet at a healthy weight will improve and maintain a high quality of life.

*Frank Shuman IV is the Medical Director at Drippings Springs Animal Hospital who has been serving the area for over 30+ years. The hospital is located at 1520 E. HWY 290 and he can be reached at 512-858-4787.*



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Residents will enjoy the unique opportunity to coexist in perfect harmony with the area's natural surroundings. Headwaters honors the ranchland's rich history with its stargazing amphitheater, historic ranch house ruins, picnic area and an event lawn overlooking Hill Country views across the property's five preserved hilltops. At the northern end of the community,



Headwaters Park will feature a croquet lawn, a variety of pocket parks, picnic areas, trailheads, an eight-mile trail system, grill patios, greenbelts and a sports field.

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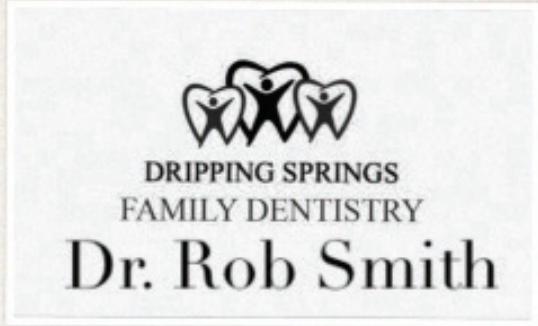
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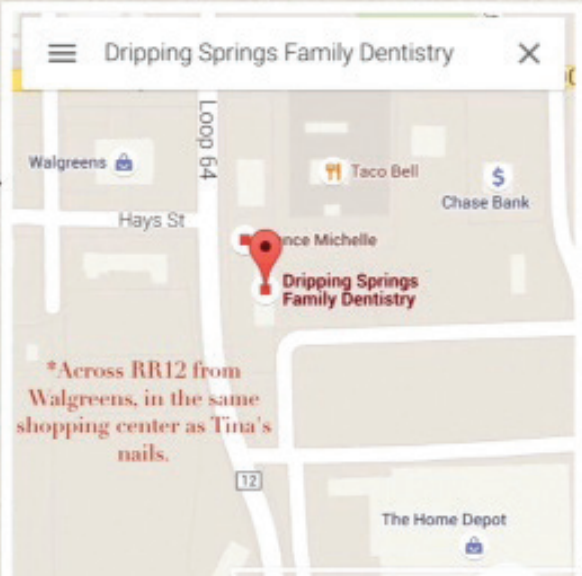
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# Selecting a lender (in buying a home)



by Norm Jones

March's article listed five general steps in the process of buying a home. Step two is financing.

To the first time home buyer, the initial process may seem like a "chicken or egg" situation. You may ask, "Do I find a home first and then shop for a lender, or do I shop for a lender and then find a home?"

If you (wisely) began the process with a competent realtor, you will be guided first to one or more competent lenders in order to determine rates and assess what amount you can afford to spend.

Lenders will determine your ability to repay a debt based on a debt to income ratio, which is simply the percentage of a borrower's monthly gross income used to pay monthly debts. Generally, a borrower's housing costs should not be more than 28% of monthly income, but the formulas required to be used by lenders vary for different types of loans (FHA, VA, etc.) FHA and VA loans have easier income/expense ratios. A borrower's willingness to repay debt is based on a credit score, which is a formal evaluation given by credit bureaus of a borrower's ability to handle new credit based on past performance.

For a conventional loan, you will normally be expected to make a down payment equal to 20% of the purchase price, and your mortgage loan would then equal 80% of the price. However, there are many federal, state and local programs that make buying a home affordable even though you do not have much money to pay down. FHA loans may offer a 30 year amortized loan with as little as 3.5% down payment. An eligible veteran may obtain a VA loan with no down payment.

Once you find a lender with the best rates and terms, your objective is to then 1) determine the maximum mortgage loan you can obtain and 2) obtain a pre-approval letter that states the amount you may borrow. The seller of a home wants to know you have the ability to borrow enough money to make the purchase.

*After practicing real estate law for 29 years, representing sellers, buyers and banks, Norm changed his career to real estate sales agent, and is now a Realtor® with Moreland Properties. He and his wife Joni live in Sawyer Ranch. He will use his experience to always give his buyer and seller clients a great result. Contacts: 1005 Ranch Road, 620 South; 512-753-9595; norm@moreland.com; www.moreland.com. He is a member of Graduate Realtor® Institute, ABoR, TAR, NAR and the Texas Bar Association.*



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# Water problems?

by Randy Lawrence

Most homeowners in central Texas will be in the market for water treatment equipment at some point. When it's time to purchase a water softener, how will you know what type of equipment you need and how much you should pay?

There is a dizzying range of equipment types and associated costs. Making the right decision can prove frustrating for even the most savvy consumer. With the extreme levels of calcium in our area, the salt-free alternatives have proven less than satisfactory. Your best bet is a traditional softener, as this is the most pocket-book friendly and effective method of removing the calcium from your water. There are several methods for obtaining one of these units, with things to consider for each..

You may have seen water softeners in the big box stores with relatively low price tags. These units are typically manufactured with little regard for future servicing. The cost to repair or service these units can often meet or exceed the original cost of the equipment. This fact, coupled with the cost of finding someone to install or repair the unit, makes these softeners less of a bargain than they first appeared to be.

With internet retailers, some of the same issues exist. Shipping costs, as well as finding someone willing to assemble, install and service another company's equipment can be somewhat difficult. Warranty issues can become a headache when the company is in another state. The overall cost of buying a treatment system this

way can be much higher than anticipated.

Another way to buy this type of system is to contact a local dealer. Franchise dealers are usually allowed to sell only their proprietary brand of softener. The initial cost is usually a little higher and you're then locked into using that specific dealer for all future service, even if you're not pleased with their pricing or their customer service. On the other hand, independent dealers are allowed to select the equipment that they sell and install. A licensed water treatment specialist can test your home's water supply and make recommendations to treat your specific water problems.

*Randy Lawrence is the owner of ProQuality Water Systems, a full service water treatment company. He is one of only six Class III Certified Water Treatment Specialists in Hays County (LIC# WT0002693). With over 15 years of experience he has serviced Wimberley and surrounding areas for over a decade.*

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## “Either this wallpaper goes or I do.” *by Deborah Carter Mastelotto*

According to urban legend, Oscar Wilde's spoke those words on his deathbed – just one example of what a powerful force home decor can be. This explains in part the nation's current obsession with the remodeling show “Fixer Upper” or more specifically, Chip and Joana Gaines.

The whole country follows them around it seems – virtually. Binge-watching Fixer Upper taught us all a few important things about creating a home filled with light and love, but one of my favorite Joanna tricks works immediately.

Cool it down. Studies show your surroundings may be influencing your emotions and state of mind. If you find certain places irritate you or are especially relaxing and calming, there's a good chance the colors in those spaces are affecting you in a subliminal way. For some people the color red manifests an increased heart rate and additional adrenaline pumping into the blood stream. I don't know about you, but I certainly do not need to feel heart-poundingly anxious at home and if you do, maybe color is the culprit. Joanna Gaines has an identifiable style – cool farmhouse. I think she's on to something. So, this turned out to be a difficult thing for me – after all, red is my color. But could I live without it in my home? I was willing to try her cool palette thing. "Trust Jo Jo," I told myself. So I went through my house and packed up red dish towels, orange pottery bowls and russet throw pillows. I put pale gray slip covers on my slipper chairs. I stashed everything I could find in the range

of warm colors. I even moved books with red covers to a different part of the house. The result was startling. My living room suddenly became calmer. I felt calmer. Even in my outside flower beds I kept my seasonal plantings to a cool palette this year, so now we're engulfed in scent and cool, calm color as soon as we walk through the front gate. In our frenetic culture isn't a calm home a powerful gift to its occupants? Try it.

*Deborah Carter Mastelotto is a pathological entrepreneur, an obsessive remodeler, a minor student of quantum physics, an unapologetic observer of human nature and an undefatigable advice-giver. And she has a tiny salon called “Pink West” in a hundred year-old farmhouse in Dripping Springs, Texas. Visit Pinkchronicity.com*

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# Grand scheme

by Lindley Pond

Happy spring to all of you! To me, April is the best time of year in Texas. Everything is green and lush, all the birds are out, wildflowers blooming – just perfect. Hoping that May is equally as beautiful before sliding into our hot Texas summers.

you are sure to spend your hard-earned money where you will enjoy it the most. We are here if you need some help, it's one of our favorite things to do! Enjoy your spring.

By now, we've dusted off our gardening tools, cleaned up and composted all the fallen oak leaves and are tackling some of our spring projects. It's a perfect time to get our veggie gardens in – hopeful that we don't have a rogue freeze – feed our fruit trees and transplant things that may not be happy in their original spot. There's still time before our soil warms up to plant just about anything. It's also a great time to sit back and assess what is working in your grand scheme and what is not.

*We're here to help fulfill your "outside dreams." Call us for a free consultation and design. Lindley Pond is owner of Lindley Pond Landscaping. We are here to make things out of your reach happen. We've been helping folks in Central Texas for over 15 years. Give us a call for design and installation of your new "lawn." Contact us at 512-775-1629.*

With the great possibility that the drought is not over, finding the water hogs and coming up with alternative solutions is a good starting point. Maybe that patch of grass would better serve you with a nice outdoor seating area. Or maybe the wooden deck that has become a maintenance burden could be converted into a functional outdoor area complete with a patio and area for grilling? So many choices! Figuring out how you best utilize your outdoor space is first on the list of coming up with an overall plan. When you start with realistic goals, and not just the cool ones you saw in a magazine that you'll never use, the sky's the limit. With a plan,



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## Owe the IRS and can't pay? *You have options* by Nancy Williamson

What happens if you owe the IRS and you can't pay? First, be sure to file your return anyway to avoid penalties for nonfiling. Then consider the following options and choose the one that fits your financial situation.

Can you pay off the balance within 120 days? If so, apply for a short-term payment agreement. No fee is required.

Need more time? The IRS offers four types of installment plans. Generally, a fee of \$120 is required (\$52 if you pay through direct debit.) To qualify, you have to first file all tax returns that are due and agree to pay on time in the future. Here are the available plans.

1) If your balance due is no more than \$10,000 and you can pay it off within 36 months, you may qualify for a *guaranteed installment agreement*.

2) If your balance is \$50,000 or less and you can pay it within 72 months, you may qualify for a *streamlined installment agreement*. Financial statements aren't usually required for guaranteed or streamlined agreements, and no tax liens will be filed.

3) If you can't qualify for either a guaranteed or streamlined installment agreement, you can apply for a *partial payment agreement*. Your monthly payments will be based on what you can afford after meeting your living expenses. The IRS will require a financial statement and may file a tax lien to protect its interest.

4) If your balance due is over \$50,000 and/or you need an ex-

tended repayment period, you'll need to negotiate a *non-streamlined installment agreement* directly with an IRS agent.

If none of the above methods will work, consider applying for an *offer in compromise*. That's a procedure for paying less than you owe. In some cases, the IRS will settle for the maximum amount it deems collectible within a reasonable period, even though that amount is less than the balance due.

No matter the amount you owe, being proactive is a smart move. Contact us for help.

*Nancy and her staff have over 20 years of hands-on industry experience working with individuals and entrepreneurs. Services include bookkeeping, financial oversight, budgeting and advice, and tax preparation—federal and state.*

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# Plan early for your next home

by Trey Powers

Is a home purchase in your family's future? It is never too early to get a home-buying plan in place. Six to twelve months out is a good idea. While the mortgage side of the plan can seem daunting, it is arguably the most important. Now is the time. *Plan, plan, plan.*

Start with your credit, taking advantage of the right to a free copy of your credit report. Errors are not uncommon and can be the downfall to getting a timely loan. Your actual credit score will also be extremely important, both determining whether you qualify for a loan and ultimately the available interest rate. Next, consider your current debt. Balances carried on credit cards, charge cards, student loans and car loans will each lower your allowable monthly housing cost, thus limiting the home price you may wish to consider.

We are blessed with a bustling housing market here in Dripping Springs. Others are coming in droves for their slice of life in the Hill Country and with that comes a huge demand on available homes. When a Dripping-area house goes on the market there are often multiple offers within a few days. It is therefore imperative that you are prequalified by a trusted lender before you begin looking at houses. A prequalification letter is very often required by a realtor before they begin helping a buyer search. They want to know you can afford what they are helping you look for. Likewise, a sellers' agent will likely require a prequalification letter along with the purchase offer. Real estate agents on both sides want to know that

a buyer will qualify for their loan.

Consult a trusted mortgage professional early to understand your situation, the impact it will have on your ability to qualify and for how much. They will show you where you are and where you need to be. Such a consultation will be free, as will getting that much-needed prequalification letter.

Shopping for a new home is such an exciting time in life. Do not let the mortgage side rob you of that joy. Get a jump start on it now. *Plan, plan, plan.*

*Trey Powers is a licensed mortgage loan officer with City Bank Mortgage, a Texas-based lender. Trey lives, works, and volunteers right here in D.S. Call or email for help with anything related to your home loan. Contact: 512-203-5869 & trey@treypowers.com. Visit www.treypowers.com.*

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# Dripping Springs Chamber of Commerce Focus on Business: *SouthStar Bank*

In an era when banking is increasingly impersonal with little or no friendly interaction, SouthStar Bank is the exception. Despite strong growth into urban markets over the past decade, the bank remains true to its 100-year tradition of community service. This means supporting community values and developing personal relationships while delivering flexible, common-sense financial services.

These characteristics fit long-time Branch Operations and Retail Marketing Representative Leigh Anne Slack at SouthStar Bank's 290W branch just fine. "I've always worked at small town or family-owned banks because I enjoy the client-centered focus," said Slack. At SouthStar Bank, we greet customers by name and catch up on family and business. We look at each client relationship as a true partnership in their prosperity and do everything we can to help them reach their financial goals.

The bank specializes in mortgages, real estate lending and construction along with traditional financial services. For example, SouthStar Bank maintains a private, in-house mortgage program that makes it possible for well-qualified borrowers with special circumstances to obtain home funding outside of highly restrictive



secondary market programs like Fannie Mae and Freddie Mac. It also offers no and low down payment mortgage options to help buyers overcome the down payment barrier.

Other popular offerings include a cash for receivables program that shortens the typical 59-day wait for payment of outstanding invoices to less than three days, credit card acceptance, mobile and online banking, credit/debit cards and a free worldwide ATM network.

Policies are continually updated to reflect current market conditions and decisions are made locally. This approach allows the bank to apply common sense standards to products, services and loan requests.

The bank serves South-Central Texas through 15 full-service branches and five loan production offices, with new facilities now open in Round Rock and Leander. A new Steiner Ranch branch will open early this fall.

SouthStar is one of the largest independent banks in Texas and holds an impressive 5-Star rating by Bauer Financial. It is a member of the FDIC and an Equal Housing Lender. Southwest Austin Branch 512.288.3322, Falconhead Branch 512-263-5900, SouthStarBank.com.

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Gavin J. Loftus

## Help your mother prepare for retirement

*This article was written by Edward Jones for use by your local Edward Jones Financial Advisor*

Mother's Day is almost here, so start shopping for the flowers or candy for Mom. But this year, why not also go beyond the traditional? Specifically, if your mother is still working but getting close to retirement, consider providing her with a gift that can help make her days as a retiree more pleasant.

Here are a few suggestions:

• **Contribute to her IRA.** As long as your mother is employed, she can contribute to an IRA, and she may already have one. If so, help her fund it for 2016. You can't contribute directly to her IRA, but you can certainly write her a check for that purpose, and by doing so, you can make it easier for Mom to "max out" on her account this year. Assuming your mother is over 50, she can contribute up to \$6,500 per year to her IRA. As you may know, an IRA can be a great way to save for retirement because it offers significant tax benefits.

• **Discuss retirement income strategy.** Even if your mother has made some smart financial moves, such as investing in an IRA and her 401(k) or other employer-sponsored retirement plan, she may still need some advice on how best to initiate and manage her retirement income. To cite just one action she needs to take, she must start making withdrawals from her 401(k) and traditional IRA once she turns 70 and a half. But if she withdraws too much each year from these accounts, she could deplete them sooner in her retirement years than is desirable. To develop a solid retirement income

strategy – one that can help her avoid outliving her income – she will need to coordinate withdrawals from her retirement accounts with her Social Security payments and any other sources of income she may have available.

Of course, your mother may be married and have her finances commingled with those of her spouse. Nonetheless, every one of the suggestions mentioned above is applicable and relevant to your mother, whether she is singled, married, divorced or widowed.

Anything you give Mom on Mother's Day will be appreciated. But if you can add a gift – whether in the form of investments or knowledge – that can help her make progress toward an enjoyable retirement lifestyle, you will be providing her with an enormous *thank you* for all she's done for you over the years.

*Gavin J. Loftus, CFP, AAMS, Financial Advisor specializes in helping individual investors and business owners reach their financial goals. He can be reached at 512-894-3801.*

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## Litigation: *What is your story?*

*by Roland Brown*

A good trial lawyer is a good storyteller. Lawyers are sometimes referred to as *wordsmiths*, reflecting the fact that they are fluent in language or skilled in the use of words. Another term, *mouthpiece*, reflects a deeper level of the use of words. The trial lawyer speaks for the client and must tell the client's story in a

fashion that moves the listener to become involved in that story and to make certain that it has a good ending. In order to effectively speak on behalf of the client, the lawyer must discover the greater story behind what may appear to be merely unfortunate circumstances or mundane facts. Circumstances and facts do not exist in a vacuum, rather they are imbedded into the fabric of a person's life. Each person has a story which, properly told, puts flesh on the bones of the circumstances or facts and brings their case to life.

I recall as a young lawyer hearing the eloquent, northeast Texas lawyer Scotty Baldwin explain how what appeared to be a rather routine damage suit was, when properly explained, an opportunity for the jury to protect the reputation and future of a family-owned syrup business built over decades by the toil and sweat of a hard-working family who loved the land and their community. A jury hearing the story in that light had motivation to act to see that the

story ended with a just result to the family, whereas a jury presented with a more sterile view of the same facts would not be so motivated. I have come to realize that my love of well-crafted songs and of the songwriters who write them comes from the same desire that I have to find and communicate my client's stories to insurance adjusters, opposing attorneys, judges and juries. When I occasionally try my hand at writing songs, I find myself employing the same skill sets used to prepare a lawsuit – such as careful observation of the human condition and choosing language, analogies and quotes that resonate with the listener. Tip: *Try to be sure that your lawyer really "gets" your story.*

*Roland Brown is a litigation attorney with forty-plus years experience handling civil litigation throughout Texas. For more information call 512-847-2500 or visit RolandsLaw.com.*



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- Personal Injury
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# Flowers and herbs to the rescue

by Cyle Wells

It's been a beautiful spring so far. The rain has made the grass happy and the wildflowers spring forth amuck. Some of these plants and herbs not only offer incredible color and fragrance but they also possess incredible healing and cleaning powers.

I love using essential oils; when clients ask me where to get started using oils I recommend beginning with lavender. Use of lavender dates back over 2,500 years to the Romans and Egyptians for medicinal and ceremonial use. Lavender oil can be used on the skin to treat burns, improve complexion and to improve a variety of skin conditions including acne, psoriasis and eczema. It contains antioxidants that can slow aging and heal wounds. Diffusing lavender can relieve headaches, calm the nervous system and even inspire feelings of trust. Lavender is wonderful in an oil diffuser or nebulizer; add a few drops to your shampoo or conditioner to soothe and nourish your scalp, add a drop or two to your facial moisturizer to even complexion and tone. I like to mix purified water with about 15 drops of lavender oil in a spray bottle to make a refreshing laundry water for whatever is moving from the washer into the dryer.

The next bottle of essential oil I recommend for your medicine cabinet is tea tree oil. Tea tree was so named by the 18th century sailors who found it growing along the swampy coast in southeastern Australia. It is very effective on acne, cuts and burns, fungal infections like Athlete's Foot, ringworm, dandruff, razor burn, even

diaper rash and chicken pox. Tea tree is an amazing germicide; mix 25 drops with one cup of white vinegar in a spray bottle for a powerful household cleaner. Add a few drops to your laundry wash for an antibacterial, antifungal boost. Dab it on a blemish, bite or minor abrasion on the skin to speed up healing time.

At Relaxed Republic, we use essential oils both in our massage creme and diffused in the air. Chamomile, rose, geranium and clary sage are also among our favorites. Dilute in jojoba oil, which is high in vitamin E and also antibacterial, for a face, body or massage oil that will nourish you down to the cellular level, body and mind.

*Cyle Wells is a licensed massage therapist and certified and insured Vinyasa and Kundalini yoga instructor. Please visit our new South Austin location off of iconic South Congress at 204 S. Mary St. Book online at RelaxedRepublic.com.*

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## Be a fan: *Wear the hat*

by Cale Thibaudeau

“Top of the ninth and the Brewers are down 9-1. Couple of grand slams and we are right back in this thing! Brought to you by Usinger’s Bratwurst and Usinger’s Sauerkraut too! And the pitch.. 1-0. At the top of the ninth. Breezy night here in Milwaukee. Wind up, out of play towards the first base side. Nothing says

you appreciate their dedication, you follow the “team” and support that winery through it all. Did they have a great vintage? Get a case! Was it a challenging vintage but they did their best nonetheless, buy six bottles. Either way, if you’re a fan and support your “team” you can still claim the rights to wear the hat!

summer in Wisconsin like a grill full of Usingers! Ball 1. Have you tried the sauerkraut? And the pitch.. Get up! Get up! Get outta here! Gone! And the Brewers have put one more on the board, 9-2!”

*Cale Thibaudeau is the manager of the Twin Liquors Marketplace at the Hill Country Galleria. In Dripping Springs, Twin Liquors is located at 598 Highway 290 E in the HEB shopping center. Visit them online at [twinliquors.com](http://twinliquors.com) for recipes, event listings and more.*

This is not an exact quote from Bob Uecker, but I think it’s pretty close. I grew up listening to the Brewers in Wisconsin. I will always be a Brewers fan; through the tough, and well, through the tough again. We haven’t exactly been the best team ever, but we sure have had some good runs over the 30 years I’ve been supporting the Brew Crew! Every chance I get, when I’m back home, you can count on me tailgating at the stadium. I wear my hat, wear my shirt, grill some brats and have a beer. And, I get to wear that hat because I support my team. Yes, I’m a fan of the Brewers.



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But this is an article about wine and baseball, and more specifically, about supporting wineries.. and baseball. In a great “vintage,” I’d follow at least half of the games the Brewers played. In a lesser “vintage” I’d trail off towards the end of the season, but I’m still wearing the hat. If you’re a fan of a winery, you appreciate their style,

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## Dripping Springs: *Taking care of its own*

by Reba Byrd and Gerry Clampitt

First and foremost, to all my new and long-time customers, I want to give a big shout out of *thanks* for your wonderful support during our recent spring sale.

The design world is changing constantly – evidenced by the many new products and uncluttered designs

seen in today’s home decor. Along with our amazing custom design services we continue to offer, Cowgirls and Lace now carries beautiful, new, pre-made bedding from Pom Pom and decorative home accents from Kate Spade.

All of the retail vendors in Dripping Springs are working very hard to make your shopping experience fun and a success! We want to fill your shopping needs in every possible way, eliminating the need to travel far from home. If you visit our stores and have a suggestion of a product you would like to see offered, please make sure you mention it to a sales associate or drop a note in the suggestion box.

When I first opened my store 25 years ago in Dripping Springs, retail stores were non-existent and if you wanted something to eat, your choices were Mr. Mike’s or the Tiger Den. Now we have a wonderful selection of eateries, offering dining fare from crepes to hamburgers as well as fine dining if you prefer. I am excited and amazed to see all of the new growth in our city. Dripping Springs offers a variety of choices in shopping, dining and fun entertainment

to enjoy with your friends and guests right here at home.

We take our hats off to the City of Dripping Springs and the Chamber of Commerce for the wonderful job they are doing. We thank them for the great services offered to our many visitors and local merchants as well. When you head out on that next shopping spree or looking for that one special item, investigate thoroughly all the amazing products now available locally. Don’t forget.. Dripping Springs is taking care of its own!

*Reba Byrd is the owner of Cowgirls and Lace and Le Ragge Ruggs with locations in Dripping Springs. With 21 years of experience they specialize in custom window treatments and bedding as well as complete lines of furniture and accessories. Le Ragge Ruggs now carries the Amy Howard at Home products and offers classes in the various painting techniques.*



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