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# OUTLOOK

Volume 13 Issue 3 • Dripping Springs, Texas • June 2016

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# Metamorphosis

The chrysalis was dangling from the arm of a patio chair when I first noticed it. Our garden is abundant with butterflies but I had not seen one in its pupa stage for a long time. We took care not to disturb it while it went through its metamorphosis. One early evening my husband announced that the butterfly had emerged, still clinging to its former home gaining its strength and wits before it launched itself into the world. As we watched it



took flight for the first time heading straight for a salvia plant nearby. The monarch began drinking in sweet nectar as Kevin documented the event with his camera. I feel like a proud parent as I share this moment with you on our cover this month.

As I stood there watching the joy of life unfold, my thoughts roamed into the larger scheme. We are all like this butterfly as we go through the natural development of our lives. Our DNA determines so much about how we will turn out. Yet unlike the monarch, we have the intellectual ability to make choices that can radically alter any course we're on.

June is the first month of summer; a time when we take breaks from our routines, travel places and seek relaxation and fun. I think it's also a perfect time to ponder the path we're currently on and make course corrections if we want to. Our marvelous brains allow us to make those minute alterations - or gigantic ones - that refine who we are as individuals. In this way I see us as in an ever evolving metamorphosis where we can fly wherever we choose.

Have a great summer. Thank you for joining us.

Victoria

# **DSOutlook.com**



# Dripping Springs **Outlook**

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# 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*.
- Every 1st Mon. DS Ag Boosters meet in Ag Building behind DS Middle School at 7pm. Visit *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.
- 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*.
- 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*.
- Every Wed. Farmer's market at the Triangle, 3-6pm. For more info contact *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 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*.
- 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.
- 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 Holy Spirit Episcopal Church, 301 Hays Country Acres, Dripping Springs, TX 78620. Visit *Photographersofds.us* or on Facebook.
- 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*.
- Every 1st Sat. On or after the full moon, 7:30pm, Rambo Masonic Lodge 426 meets. Dinner at 6:30pm. Call 512-858-7177.
- Fri. Jun. 10-11, Dripping Springs United Methodist Church Annual Garage Sale. For more info see (pg.10).
- Sun. Jun. 19 Fathers Day

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# From the Hill Country to the high rises

by Dr. Jonathan Shultz

My name is Dr. Jonathan Shultz and I am a native Texan – born and raised. While learning the life-changing science, philosophy and art of chiropractic, I immersed myself in the study of the wellness lifestyle. I now have

expertise in nutrition, supplementation, fitness, centered thoughts and emotions and avoiding environmental toxicity. In early 2015, I began looking for clinics in the Austin area that were helping patients move towards not only a healthy spine but also a wellness lifestyle. When I met Dr. Chae Tracy at Family First Chiropractic and saw the magic that he and his team were creating I knew that I had to be a part of it. Dr. Tracy showed me the importance of focusing on the family when attempting to create a wellness lifestyle.

I'd never envisioned myself as a family doctor. In fact, I didn't intend to practice on pediactric patients or accept Medicare for seniors. Dr. Tracy said, "If you're trying so hard to create wellness, how can you in good conscience ignore the children and folks that only have Medicare?" That night when I got home and held my son the truth of those words hit me like a ton of bricks. I realized that I had no good answer to his question. At that moment I became committed to developing into a family practitioner and striving to create wellness in families rather than individuals.

I'm proud to come to work every day at a place that has "Family First" on the door. We take those words to heart and they encom-

pass our entire philosophy. I am ecstatic to be able to evangelize the implementation of the family wellness lifestyle – based around regular chiropractic care – to the Austin community. If you are looking for ways for you and your family to be healthier (to eat well, move well, think well and avoid uneccessary toxicity) then we have a place for you in our tribe. It takes a village and we'd like the chance to be your's. It is my pleasure to represent FFC South Austin and serve those that may live in Drip' but work in Austin.

To find out more about our revolutionary approach to health and wellness with services including gentle and specific chiropractic for the whole family, massage therapy, weight loss, TMJ treatment, acupuncture, naturepathy, progressive rehab and custom nutrition, - A Total Wellness Center. Most insurances accepted, Call Family First Chiropractic now to change your life forever, 512-858-WELL





# Summertime splishin' and splashin'

Summertime in Texas means long, hot days, backyard barbecues, swimming and the dreaded swimmer's ear. Swimmer's ear, also known as *otitis externa*, is a common ear problem that peaks during summer months. Swimmer's ear affects the external ear compartment known as the

external auditory canal and auricle. The term otitis externa refers to inflammation in the external auditory canal.

The most frequent cause of swimmer's ear is an infection. Other causes include wearing earbuds or hearing aids, trauma, foreign objects and allergic reactions. Swimmer's ear peaks in the summer usually due to swimming and excessive moisture in the ear. The excessive moisture causes a shift in normal pH and leads to changes in the normal skin cells in the external canal. These changes can lead to overgrowth of organisms resulting in an infection. Symptoms of swimmer's ear include pain, swelling, discharge, decreased hearing and itching. The pain may be worsened by tugging or pushing on the outer ear.

Treatment of swimmer's ear due to infection usually requires the use of prescription ear drops and pain medications. If you suspect you may have swimmer's ear, please consult your healthcare provider. You can decrease the chances of an infection by using wax ear plugs while swimming and using over the counter swimmer's ear drops after swimming. Talk to your health care provider to find

out if these products may benefit you and how to make your own swimmer's ear drops. Interestingly, earwax may have a protective role in preventing external ear infections. Earwax is acidic which helps prevent overgrowth of organisms. Earwax prevents excessive moisture in the ear by acting as a repellent. Therefore, earwax is best left alone unless otherwise advised by your healthcare provider.

by Kari Monk, PA-C

By taking a few preventative measures and seeking treatment quickly if you suspect swimmer's ear, you can hopefully enjoy an ear pain free summer.

Kari Monk, PA-C is a certified physician assistant with the Tiger Clinic and Wimberley Pediatrics and Adolescent Medicine. She has over 10 years experience as a physician assistant. Kari may be reached at 512-847-7700 or 512-858-7474. For more information visit www.wimberleypediatrics.com.



# Stop snoring this summer



You may be among the 60% of normal adults who snore at least occasionally or you likely know someone who does. He (or she) may be the brunt of jokes at family gatherings ("Uncle Joe snores so loudly he rattles the windows!") but snoring is serious business.

Not only is snoring a nuisance but 75% of people who snore have obstructive

sleep apnea (when breathing is disrupted during sleep for short periods) which increases the risk of developing heart disease.

Snoring is more common in men than in women. When you sleep, the muscles in the back of the roof of your mouth (soft palate,) tongue and throat relax. If they relax too much, they narrow or block your airway. As you breathe, your soft palate and uvula vibrate and knock against the back of your throat. This causes the sounds you hear during snoring. The tonsils and adenoids may also vibrate. The narrower the airway is, the more the tissue vibrates and the louder the snoring is.

You may be able to treat snoring by making changes in your lifestyle and in the way you prepare for sleep. For example:

- 1) Lose weight if you are overweight.
- 2) Quit smoking.
- 3) Sleep on your side and not your back.
- 4) Limit your use of alcohol and medicines such as sedatives before you go to bed.

- 5) If a stuffy nose makes your snoring worse, use decongestants or nasal corticosteroid sprays to help you breathe. Try using devices that you attach to the outside of your nose to help with breathing while you sleep. These include nasal strips and nasal disks.
- 6) Get fitted for a professional Snore Guard. Snorers can fight the condition with affordable, custom-made snore prevention devices that are flexible, thin and comfortable! These dental appliances help reduce or eliminate snoring by moving the lower jaw forward, opening the airway to allow air to move more freely. The device can be made with just a few easy dental impressions and usually takes about a week to fabricate.

So don't spend another sleepless night. Take action now! 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).

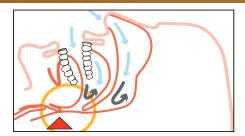


# Reclaim your rest!

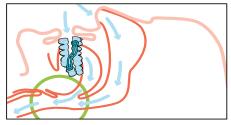




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# Pilates: How it can help your back and so much more

by Mardee Calkins

At Trio Fitness we are passionate about Pilates because it is such a powerful tool in correcting posture, healing the body and preventing injuries. When Joseph Pilates developed his method in the 1920's, he believed that a "systemic, disciplined approach to physical and mental mastery would raise the individual to a place of higher personal awareness,

and positively impact the world." His belief in his work has proven true for decades and many people are just beginning to understand how the work of Mr. Pilates can change your life by giving you newfound strength and awareness while healing the body.

Although Pilates can heal the body from head to toe, it is most effective in relieving back pain. The spine is a flexible, shockabsorbing support system that holds us upright and allows us to move fluidly through our day. Problems with the back usually occur because we allow the muscles of the spine and the core to become inactive and weak. Through Pilates we strengthen those muscles while we work our arms and legs – gaining a new awareness in our body and we begin firing the correct muscles to do everything from swinging a golf club to lifting our children. Pilates work at it's core (pun intended) is plugging our muscles back in so that they fire correctly, similar to a spark plug in your car.

Trio has been in business in Bee Caves for more than five years

and we are thrilled to bring our method to Dripping Springs. We have successfully trained professional and amateur athletes looking for any advantage, but the majority of our clientele wants to improve strength and overall health.. and that's our speciality. In addition to our Pilates studio, we utilize a yoga wall, barre, suspension straps, weights and spinning to give you a total body workout. Our client-focused fusion classes combine 30 minutes of spin with 30 minutes of strengthening and yoga. Come in today to see how Trio Fitness is unlike anything you've done before.

Mardee Calkins is a triple certified Pilates teacher. She is a graduate of the Institute of Integrative Nutrition, a RYT, an ACE certified Personal Trainer and has more than twenty years experience teaching fitness.



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They might not admit it, but guys are concerned with appearances too. If there's one thing men like less than fussing with skincare products, it's deciding which products to buy. Men's skin is actually a lot different from women's. A man's skin has a higher acidic pH level. Their skin produces more sebum (oil) due to larger pores and they tend to have

thicker skin. This combination of ongoing issues can cause premature aging if not addressed appropriately with the use of professional skin-improving products.

This year, when looking for that perfect gift for Dad, buy him something that he'll use every day but may never think about buying for himself. His best shave yet. If you know a dad who's been using the same ancient brand of shaving cream for years on end or worse – using bar soap to shave – introduce him to a gentle cleanser and shaving product in one. Elta Foaming Facial Cleanser is a great, pH-balanced, enzyme cleanser that will clean excess oil and other impurities from the pores while generating a thick foam, perfect for shaving. Preserve his youthful complexion. Men don't like wrinkles any more than women do. Have him try a low strength retinol like SkinMedica's *Retinol .25*; using this product nightly will exfoliate his skin, smoothing lines and wrinkles while helping him to get a closer shave.

Sun protection made simple; if your dad hates slathering on oily, sticky sunscreen before he goes outside, have him try a lighter, more guy-friendly option like Elta's *Clear* or SkinMedica's *Total Defense & Repair*, both of these products have zinc which is a physical sun block that reflects the damaging rays of the sun rather than filtering them through.

So, for that special man in your life, pamper him with indulgent skin care, that can be designed specifically for his unique skin care needs. Show your dad how much you love him and give him the gift of healthy skin. We want to wish all dads a happy and healthy Father's Day!

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.







# When can I apply for Medicare?

by Tom Diehl

You have a seven month "window" to apply for Medicare as you approach your sixty-fifth birthday. You can apply three months before your birth month, during your birth month and up to three months after your birth month. You will apply for Medicare Part B and pay a relatively small premium. This can be accomplished by

visiting the Medicare web site, Medicare.gov or by calling the Social Security office at 800-772-1213. Part B relates to medical treatments outside of a hospital setting. You are usually automatically eligible/enrolled for Part A when you turn 65, and this does not require an application on your part. Medicare Part A covers hospital in-patient services. There is no monthly premium for Part A.

Many people want additional benefits beyond the standard coverage that is included in Parts A and B Original Medicare. This is available as Part C either through an optional Medicare Supplement, often called Medi-gap or a "Gap" plan, or through a Medicare Advantage plan (MA). Medicare Advantage plans and Medi-gap plans are offered by private insurance companies (not through the government.) You can also purchase a stand-alone prescription drug plan (Part D) with your Medi-gap plan or choose a Medicare Advantage plan which includes prescription drug coverage (MAPD). There will be another premium charged by your insurance company for Parts C and D, if chosen.

Before choosing a Medicare Advantage plan, it is important to consider your options. There are several major insurers in our area who offer Medicare Advantage plans. A few examples are Humana, Blue Cross Blue Shield and UnitedHealthcare. These MA plans may be either PPO, HMO, PFFS or other types. Not all doctors will be associated with all plans, so ask your doctor which plans' networks he is in.

Another potential factor to consider is your prescription drug needs. There are different levels of coverage available for various rates, so keep this in mind before you choose a specific drug plan. A licensed, independent insurance agent who is Medicare-certified can assist you in comparing all of your options. There is no fee for their services!

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.



## **Dripping Springs United Methodist Church**

JUNE 10 & 11, 2016

## **@The Foundry**

28900 Ranch Road 12 Dripping Springs, TX

**FRIDAY • JUNE 10TH** 8 AM - 5 PM **SATURDAY • JUNE 11TH** 8AM - 12 NOON

Parking for the Garage Sale event will be at the DSUMC gym and a shuttle will be available to The Foundry next door.

#### **DONATION DROP-OFF DAYS**

Donations will be accepted at

The Foundry

Wednesday, June 8th, 10am-7pm Thursday, June 9th, 10am-7pm

Accepting gently-used clothing & shoes, appliances and electronics in working order, furniture, toys, jewelry, flat-screen TVs and computer monitors, kitchen utensils, bikes, baby items, etc.

For more information regarding the sale or donations, contact: Bobbie Hentschel • 512-771-3217 bobinator52@hotmail.com

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# Suffering from hyper-immune symptoms?



by Radhia Gleis

It is estimated that up to 114 million people in this country are suffering from hyper-immune symptoms. Autoimmune diseases, including rheumatoid arthritis, lupus, multiple sclerosis, psoriasis, celiac disease, thyroid disease and the many other hard-to-classify syndromes such as fibromyalgia and chronic fatigue syndrome,

have become rampant in the twenty-first century.

Inflammation is the number one immune symptom of any of these immune conditions. So I am excited to now be able to recommend the latest supplement, hot off the press, Liposomal Curcumin by NuMedica.

For thousands of years Eastern medicine has used curcumin (the major component of turmeric) for a wide range of health benefits, but only in recent times has its biological action been understood. Now there is a wealth of scientific data from the U.S. National Institutes of Health (NIH), the Library of Medicine's PubMed or MEDLINE database that yields thousands of scientific articles about turmeric's active ingredient curcumin which has powerful anti-inflammatory, anti-tumor and antioxidant properties.

Curcumin is proven safe and without adverse effects, even at doses up to 8,000 milligram per day. Anti-oxidization, the elimination of toxins, immune system support and maintenance of healthy cholesterol and anti-aging effects are just some of the many effects attributed to curcumin. The challenge with curcumin is its absorbability or bio-availability. The uniqueness of Liposomal Curcumin is it's liposomal form. Liposomes are bilayer (double-layer), liquidfilled bubbles made from phospholipids. Researchers discovered that these spheres could be filled with nutrients and used to protect and deliver these agents into the body and even into specific cells. The cell membranes that surround each of the cells in the human body have nearly identical bilayer structure. The liposome attaches itself to the phospholipid on your cell and delivers the nutrient directly into the cell. We now have a curcumin that can optimally attach these autoimmune disorders!

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



8am to 7pm Monday-Friday 9am to 2pm on Saturday

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Early to bed and early to rise makes a man healthy, wealthy and wise. Ben Franklin often used this quote. To remain healthy for as long as possible one should follow these tips. A healthy person has regular checkups from the doctor. Leave the processed foods on the store shelves and buy natural foods.

Eat a natural food diet with real, unprocessed foods. It will take about 21 days to adjust your taste buds and your body to accept good, clean food free of chemicals and preservatives. Drink plenty of water. Water helps to keep your body functioning as it should. Getting dehydrated can lead to a plethora of health problems, such as stroke, heart attack and pulmonary embolism. When you get dehydrated your blood gets sticky, can form clots, then if the clots move into the brain you have a stroke, if the clot gets stuck in the heart, a heart attack, and if it goes into the lungs, it is called a pulmonary embolism. So, stay hydrated to minimize the risk of a blood clot making you disabled or taking your life. Get regular exercise, at least 30 minutes per day, six days per week. If you don't like exercise, buy a dog then start a daily walking routine with him. Now you have healthy covered, what about wealthy?

Wealth means so many things to different people. It is not only the amount of assets you gather during your life, it is also the family that you raised. It's the lawn you helped a neighbor mow, a meal that you made for someone that had a sudden illness. The time you volunteer in the community is very rewarding and leads to a richness that is so fulfilling. It's helping your son and daughter with their homework. Teaching your daughter to drive. Being the positive role model that our children will emulate when they rise to adulthood.

A wise man knows what to do then follows through to live a happy, healthy, long life. Eat right, get daily exercise, stay hydrated and reduce your stress level. That is the secret to life that the proverbs say more eloquently than me.

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.





J. Allen Adair DDS ~ Laura B. Adair DDS

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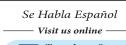




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# Spring clean your skin with a professional treatment facial

by Karen Laine, Para-Medical Aesthetician



A professional facial once a month, or even every two months, can make a big difference in the way your skin looks and feels. Used as a way to compliment and boost your home skin care and treatments, a professional facial will deeply cleanse and revitalize your face and you couldn't spend a better hour plus for rest and relaxation.

These days facials are designed specifically for your skin type and issues. Treatment facials all incorporate stress-soothing, exfoliating and rehydration, but also gentle pore decongesting. If your skin is sun-damaged, acne-prone, unevenly pigmented or prematurely aging, professional facials can help reverse these problems.

If time and money are both in short supply, then a single facial at the beginning of each season can provide your face with a clean, polished canvas to jump start your home care routine. Your skin will be more receptive and better penetrated by the products and care you give it.

If you've been using the same products on your skin for a while and can't see improvement, maybe it's time to upgrade your home care with more intensive exfoliation, stimulation and nutrition. An in-depth skin analysis will give you an opportunity to discuss your skin concerns with a knowledgeable skin care therapist. This is an hour well spent to learn the causes of your skin issues, go over your present home care system and get a game plan lined out to trigger your skin to change for the better and fight the aging process as well. In addition to advice about which topical products to use, lifestyle and nutritional/dietary advice will be discussed and become invaluable in making the most of the home care regime.

A professional treatment facial should include a thorough cleansing, both physical polishing and enzyme exfoliation, a chemical treatment (mild to begin with) and facial, neck and shoulder massage. As the finale to this fabulous treatment, a soothing, hydrating gel mask, followed by skin-boosting treatment ingredients, and a seal of sun-protective moisturizer, luxurious eye cream and a lip plumping treatment. You will walk away feeling refreshed and looking radiant!

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.



### Heat stroke



by Frank Shuman, DVM

We are slowly working our way into the heat of the summer. Becoming aware of how to prevent and treat your pet for heat exhaustion and heat stroke are important. Hyperthermia may be a lifethreatening condition and does require immediate treatment once a dog or cat's body temperature measures in excess of

105°F. Heatstroke generally occurs under the following conditions:

- 1) When an animal is left outdoors in hot and humid conditions without adequate shade.
  - 2) When exercised in hot and humid weather.
- 3) When left in a car, the temperature can increasing by an average of 40°F within one hour regardless of outside temperature.

Obesity and diseases that affect the airway predispose your pet to becoming hyperthermic. Also, short-nosed breeds like Bulldogs, Pugs, Shih Tzus and Boxers may suffer from brachycephalic syndrome which decreases their ability to effectually pant causing them to overheat.

Symptoms of heat exhaustion or stroke are excessive panting and salivating. Signs that your pet has a more serious case are unsteadiness on their feet and gum color turning blue, purple or bright red. If these symptoms are observed then you should immediately move your pet to a cool environment and apply cool water or rubbing alcohol to their feet, ear flaps, armpits and groin areas. Also, direct a fan onto them to increase evaporative cooling. Please seek immediate attention by a veterinarian for supportive care and to help re-hydrate your pet to prevent organ failure.

If you attempt to initiate treatment at home it is wise to get a rectal temperature from your pet and monitor. Active cooling methods should be continued until your pet's temperature is 102.5°F. If you continue to cool your pet past this temperature you are risking causing reflexive hypothermia. Do not force your pet to drink water, but offering cool water will help, if they drink it willingly.

Your pet can suffer from residual symptoms of heat exhaustion even days later so it is important to visit your veterinarian to provide care. Pet owners should slowly acclimate their pets to rising temperatures this time of year. Also remember to always provide a cool place for your pet to escape the heat, to prevent such a dangerous event.

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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According to pet industry statistics, there are over 77 million pet dogs in the U.S. and approximately 50 million

households with at least one dog. Over two-thirds of these households consider their pet dog a family member rather than just a pet.

Most of us want to spend time with our pooch. So having a well-trained dog makes that much more desirable. Unfortunately, dogs are not born that way – they need our input in developing their behaviors. We all want a dog with nice manners, that socializes well with others. Not every dog possesses these qualities but it's not too late to acquire them.

Some undesirable behaviors may develop from boredom, frustration and separation anxiety. You can help your dog overcome some of these issues with these tips.

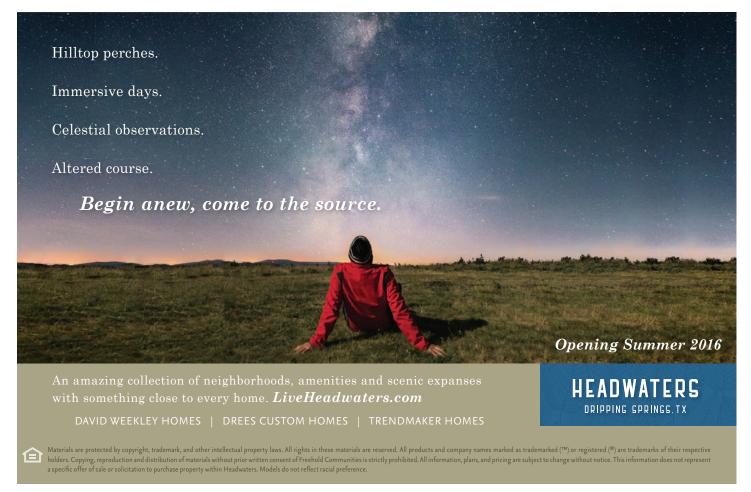
- Teach replacement behaviors. Your dog jumps and barks when the doorbell rings; instead of yelling or pulling him away from the door, teach a behavior you prefer such as a "sit." Use sit as your default behavior which comes in handy when guests enter your home.
- Walking your dog is great for socialization and an excellent form of exercise. If your dog is not dog-friendly, you can learn to desensitize him through training.

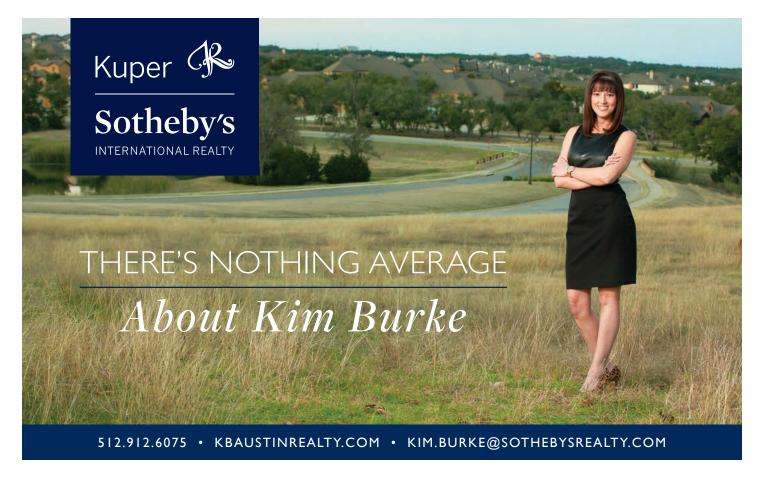
• Incorporate some play time with training. This will foster a strong bond between you and your pooch.

Your daily commitment to spend quality time with your dog can result in desired behaviors and will be enjoyed for years to come. Doesn't everyone want their dog to have great manners both at home and in public? Wimberley is a wonderful town with many dog-friendly venues. Wouldn't it be cool to have your pup join you on a walk around town, on the outdoor patio of a restaurant or a store that allows dogs? After all, dogs give us unconditional love so let's include them in our daily lives whenever we can.

Lillian Sikorski has over 30 years' experience training dogs in Texas. She is a member of APDT (Association of Professional Dog Trainers) and uses only positive training techniques. Contact her today to discuss a customized training session in the convenience of your home.







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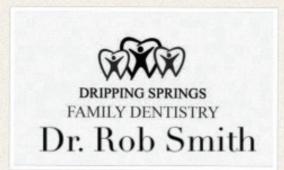




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#### **About**

Located in the heart of Dripping Springs, Texas, Gateway 26 Doors is a new townhome development with twenty-six townhome units, each a 2 bedroom 2 bathroom floorplan with over 1,200 square feet of living space.

#### **Timeline**

Grand Opening (Phase I) anticipated Fall 2016. Pre-sales have begun.

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#### Interior

- -Delta brushed nickel plumbing fixtures
- -White subway tile backsplash
- -Rain shower heads
- -Maytag stainless appliances
- -Kentmore Custom Cabinets
- -Viatara quartz countertops
- Earth Werks Rapture Plank Vinyl Flooring

#### **Exterior**

- -GAF 30 yr. Shingles
- -James Hardi Siding
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- -Natural limestone accents
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# Section 1031 tax deferred exchanges



by Norm Jones

Two years after the Internal Revenue Code was enacted in 1919, Section 1031 was added to allow taxpayers to defer payment of tax on a gain (profit) from the sale of property that is held for productive use in a trade or business or for investment.

The 1031 exchange must involve "like-kind" property – real property for real property or personal for personal

property. A duplex may be exchanged for a retail or office building, raw land, a farm or even a mineral interest. Sorry "flippers," your properties do not qualify because they are not held for investment. A "vacation" home may qualify, but it must have been owned for two years with no more than 14 days of personal use.

The property sold is called "Relinquished Property" and the property subsequently purchased is the "Replacement Property." Within 45 days of the closing on the sale of the Relinquished Property, the Replacement Property must be identified and it must then be purchased within 180 days. A "reverse exchange," is one in which the Replacement Property is purchased first and the Relinquished Property is sold later.

To illustrate a normal 1031 exchange, let's say the Relinquished Property is sold for \$600,000, with a taxable gain of \$300,000, and the capital gain tax rate is 20%. In this scenario, a tax of \$60,000, would be owed to the IRS (\$300,000 gain x 20% tax rate = \$60,000 tax.) If, however, the transaction qualifies and is processed under Section 1031, then the \$60,000 tax would be deferred, not paid.

As an estate planning device, if the Replacement Property above was also worth \$600,000, and it was subsequently valued at \$800,000 on taxpayer's death, then the heirs would inherit the property with a "stepped-up" basis of \$800,000, and if sold for \$800,000 all capital gains tax would go away.

There is no limit to the number of 1031 exchanges, but numerous rules apply and they must be properly documented, so always use a specialist who will serve as a qualified intermediary ("QI") – the fees are reasonable and very worthwhile.

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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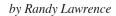
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# Pre-plumbing requires pre-planning





When building or remodeling a home, there are plenty of details to keep track of. One item that is often overlooked is preparing your home for the installation of water treatment equipment. This preplumbing is referred to as a "softener loop." As a side note to our wonderful

local builders, if you don't already include a softener loop in every home you build, you should consider doing this. Even if you don't install a softener, the individual purchasing the home may want one and completing it during construction will make a huge difference in the ease of system installation and overall cost.

The purpose for a loop is to separate the inside water from that used outside for irrigation, so that only the water entering the house is treated. In most cases, a loop will be located in a garage, closet or mechanical room. There will be a water line exiting the wall, then turning 180° before re-entering the wall. This will provide the inlet and outlet lines for the softener or filter. There should also be a drain which will handle the water discharged during a regeneration cycle. If there is a concern about this water entering the septic tank, a French drain or gravel pit could be an alternative. If your water treatment equipment is to be installed in a well enclosure, the house should be fed by two lines. One for treated water and the other for untreated irrigation water.

A 110 volt electrical outlet should be placed near the loop in order to power the water treatment equipment. A standard GFCI

outlet will suffice, but a four-way outlet will ensure that you have additional plug space for heat lamps or for additional equipment. It is also a good idea to have this outlet on a dedicated circuit.

Planning ahead for a water treatment system can save you a great deal of money and frustration when you do decide to treat your incoming water. A licensed water treatment specialist can work with your builder to make certain that all of these components come together smoothly.

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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# Thank you very much



I recently bought something online and in the box was a little card, smaller than a postcard. It said simply, "Thank you very much." It made me smile and I felt a little warmth grow in the pit of my stomach and it got me to thinking about the power in those words. I thought of all the times I've seen or heard or been a parent automati-

cally encouraging a child to "say thank you," more from trying to teach manners than any other reason. But, learning to be grateful is an important life skill so I bought a package of thank you notes for my granddaughter during a spontaneous shopping trip several months ago. When I opened the box of cards, I found listed inside three reasons why teaching children to give is important:

- 1) It's a gift (we give our children.)
- 2) It's one of the most important social skills.
- 3) It's a key to lifelong joy and happiness (for your child.) Then the three Golden Rules for giving thanks:
- 4) Be timely (within 1-7 days.)
- 5) Be specific (describe what you are thankful for.)
- 6) Have fun (feel free to express your feelings.)

Being grateful, truly-from-the-bottom-of-our-hearts grateful should be easy and automatic, but it's not. It's hard, especially when we're upset or worried or angry.

I have a corny, little audiobook on my phone called *Meditations* for Creating True Prosperity by Shakti Gwain and in part two the

meditation always begins with gratitude. It's silly to think I need help remembering to be grateful, but I do. We all do, because our world is decidedly pro the "half-empty" mentality. It's easy to cry for what we don't have instead of appreciating what we do, so we need to be reminded to say our *thank you's*. We need to be reminded to stop complaining and teach our children as well. A prosperity consciousness demands we must first begin with expressions of gratitude for what we already have. Say your *thank you's*, even to those closest to you, especially those close to you. It will do you good.

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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In thinking about ways to save money, it occurred to me that there was a very obvious material available for use to cover a slew of different uses and not have to be constantly refreshed each year to keep things looking crisp. Rocks! More specifically, river rocks or gravels. These beauties come in all shapes, col-

ors and sizes. From the golden warm tones of Brazos river rock to the ever clean look of the Blanco river rock. There are all sorts of shades in between. Replacing mulch each year seemed like an expensive maintenance hog to me. Why not mulch with river rocks or gravel? You can choose the rock or gravel you want by considering a color that works with your outdoor landscape and find one that fits how much money you are wanting to spend.

Second, if drainage is a problem, try creating dry river beds that are deeper and slightly sloped. Water can be moved away from your home and not create a mosquito haven. Instead of the usual granite gravel paths, why not try a really nice Oklahoma select patio stone with the small Brazos river rock as your "grout"? The only maintenance these guys require is a little leaf blowing a couple times a year when the trees lose their leaves. Another great use is for playscape base. Soft on the kiddos knees, pea gravel also gives when one slips. It comes in several different colors so you can coordinate with your playscape if you want.

Before I sign off, it also came to mind that with most of us getting " more mature" doing things once leaves more time for enjoying ourselves and less time complaining about our aching bones! If we can help, give us a call. Thank you.

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# Hiring for the summer? Know the ACA rules by Nancy Williamson

If you're an employer, what you have to do to comply with Affordable Care Act (ACA) rules depends on the size of your workforce. When you have 50 or more full-time employees, a total that can include seasonal workers, you have to deal with additional reporting and coverage requirements known as the "employer

shared responsibility" provisions. Those provisions mean you need to offer a minimum level of affordable health coverage to full-time employees and their dependents. Otherwise you may have to pay a penalty, if even one of your full-time employees receives a tax credit for buying individual coverage on the government health insurance website.

What's a full-time employee? A worker who averages 30 or more hours per week (or 130 hours per month) is considered full-time. But you also need to consider "full-time equivalent" employees. You can determine how many full-time equivalent employees you have by multiplying the number of part-time employees by average hours worked and dividing the result by the hours required for full-time status. For example, 20 employees working an average of 15 hours per week are equivalent to 10 full-time employees (20 employees times 15 hours divided by 30 hours.)

Seasonal employees are generally included in the computation. However, there is an exception you'll want to be aware of. Say your workforce exceeds 50 full-time and full-time equivalent employees

for 120 days or fewer during a calendar year. If, during that period, the employees in excess of 50 were seasonal workers, you're generally not subject to the employer shared responsibility provisions. What if your workforce exceeds the limit? You may have to offer health insurance to seasonal workers who meet specific weekly work-hour requirements during a look-back "measurement period." The measurement period is a specified number of months during which you track an employee's hours.

ACA requirements apply to nearly every employer in some form and the rules get complicated quickly. Please contact us for details.

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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# The right tools get the job done

by Cale Thibaudeau



My dad taught me how to fix things. Fix the lawn mower, fix the broken door, fix whatever is broken. I learned you cannot fix a lawnmower with a toolbox full of Phillips head screwdrivers. You need an array of tools that work in different ways and you need to know how to use them.

My dad will always teach me about new tools and fixing go-karts. Only now I can repay the lessons, teaching teach him how wine and food can work together. He is learning and appreciating how many possibilities there are with the many types of wine.

Wine and food pairings can be difficult, but they're worth the effort. When you make the right one, a good meal becomes great. My wife and I like to have a variety of wine on hand: *light*, *crisp reds*, *heavy*, *rich whites and crisp mineral rosés*. That way, if we decide to have wine with dinner, we can pair accordingly. What do you guys usually have for dinner? Fish one night, beef another, maybe a stir fry? Each one of those meals could be made better by a good bottle of the right wine.

Perhaps you're unsure if wine will even work with your meal? No problem, we can pair beer and cocktails too. Stop by the Marketplace and we will show you around. We have basic rules for pairings or

we can geek out. However advanced you want to make it, we strive to have a very diverse set of wine styles so that we may offer you the best tools for the job.

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 for recipes, event listings and more.



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# How the heck will we pay for that!?

It is that time of year when many families are asking, "Yikes, how in the world are we going to pay for that?" or, "It sure would be nice if we could afford to.."

The need could be a child's college tuition, unexpected income tax liability or ballooning credit card debt. The desire

could be a home improvement project, dream vacation, starting a business or even acquiring investment capital. While the cash may not be sitting in your bank, it may be sitting in your home, as equity. One means to access that equity is through a Texas cash-out refinance.

With Dripping Springs home values sky rocketing and interest rates remaining at near-historic lows, now is the time for all homeowners to consider refinancing their current mortgage. Low rates also make a cash-out refinance attractive as a means to obtain needed funds. How much cash can you get? You are allowed to take the difference between 80% of your home's appraised value and what you owe on your loan. Say your home is appraised at \$300,000. Eighty percent of that is \$240,000. If you currently owe \$200,000, you could cash out up to \$40,000. If you currently owe \$100,000, you could cash out up to \$140,000.

There are several points that make a cash-out refinancing attractive. First, you will refinance at a lower rate than what you are now paying on your mortgage. Money saved! Second, there are no restrictions on how those cash-out funds may be used – new man cave! (No, honey, daughter's wedding.) Third, the rate of interest

paid to access that home equity cash can be much lower than other types of debt. Think student loans and credit card balances. Fourth, interest paid on the new mortgage is 100% tax deductable. Take that Uncle Sam!

The process for a cash-out refinancing is the same as a traditional refinance. The application process should only take about ten minutes. You then provide employment, income and asset documentation and it's off to the races. So how will you pay for it? Contact your trusted mortgage lender to see if a Texas cash-out refinance is the answer.

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 TreyPowers.com.

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## **Trey Powers**

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by Trey Powers

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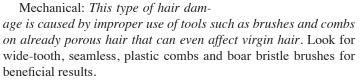
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# Dripping Springs Chamber of Commerce Focus on Business:

D Flores Hair Studio

Maintaining vibrant hair color comes from more than just picking the perfect shade.

At D Flores Hair Studio we educate our clients on the importance of maintaining the proper hair regimen for healthy and manageable hair. Hair is more fragile after chemical treatments which can lead to cuticle damage, so using the correct product is essential. The following are three types of hair damage that can occur:



Thermal: This type of damage is most likely to occur from incorrectly using hot tools and lack of heat-protectant products. Blow dryers, flat irons and curling irons deplete your hair's natural oils which can result in dry ends and flyaway hair.

Chemical: *This process includes perms, hair color and high-lift bleaching*. Chemical treatments remove the natural pigment and attack the protein structure of the hair in two ways:



- 1) By removing the hair strands' natural lipid coating.
- 2) By weakening the protein structure.

D Flores Hair Studio is locally-owned and operated by owner Delia Flores who is an American Board Certified Master Hair Colorist. Her accomplishments include being a CHI educator, which lends to her mastery in the art of hair coloring techniques and her most recent achievement as an Aquage educator in formal up styling has expanded her

knowledge and passion for hair care. Delia has had the opportunity to apply her expertise in prestigious salons in the Austin area such as Saks Fifth Avenue and Aziz Salon and Day Spa. Along with her team, she regularly attends extensive training throughout America. Delia connects with her clients on a personal level and is delighted to open her studio in the southwest Austin area.

Delia Flores
D Flores Hair Studio
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Gavin J. Loftus

# Take steps to prevent identity theft

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

Identity theft is a big problem. How big? Consider this: In 2015, about 13 million Americans were victimized, with a total fraud amount of \$15 billion, according to Javelin Strategy & Research. That's a lot of victims and a lot of money. How can you protect yourself from becoming a statistic?

Here are a few suggestions:

• Secure your Social Security num-

*ber*. Identity thieves eagerly seek Social Security numbers – so don't give out your's to anyone who asks for it. In fact, as a general rule, be reluctant to give it out at all.

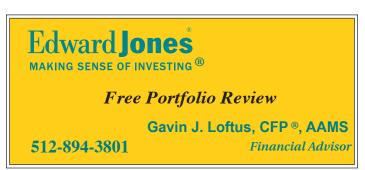
- Shred credit card offers and bank statements. If you're not going to apply for the credit cards offered to you, shred the offers. Identity thieves have been known to go through garbage, fill out credit card offers and take advantage of them. At the same time, shred your bank and brokerage statements and any other statement containing personal or financial information.
- Study your credit card bills and checking account statements. Question any credit card charge or checking account activity you don't recognize as your own.
- Don't give out your credit card number unless you're initiating a purchase. Many of us shop online. As long as you're dealing with a reputable merchant who uses a secure site you should be fairly confident that your credit card information will be protected.
- *Protect your passwords*. Do you use a password to log onto your computer? If so, don't share it with anyone, outside perhaps

your most trusted family members. Use a strong password – one that doesn't contain your real name or even a complete word that could be used to identify you.

Even after taking these steps, you could still run into identity theft. That's why you need to watch for certain signs, such as the arrival of unexpected credit cards or account statements, denials of credit for no clear reason or calls or letters regarding purchases you didn't make. If any of these things happen to you, you may want to place a "fraud alert" on your credit reports and review them carefully. A fraud alert is free but you must provide proof of your identity. And the company you call must tell the other companies about your alert.

You can help preserve your good name from those who want to misuse it - so, stay vigilant.

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.





# Litigation: Thanks for reading, and now... by Roland Brown

I am surprised to realize that I have written an article for this publication every month for the past seven years. It is even more surprising and satisfying to hear from many of you that you read those articles each month and for that I thank you! I have almost never repeated an article because I want there to be fresh-

ness in each one. Still, I have recently realized that some of those articles that appeared several years ago bear repeating either as a refresher for my regular readers or as new information for those of you who are newer either to this wonderful, local publication or to my articles in particular. In addition to that consideration, I have accepted an opportunity to teach a course at Texas State University this summer in the Legal Studies division of the Political Science Department which will require a good bit of my time over the next four months. With those things in mind, I have decided to look back through the scores of articles and pick out some that I hope will be enjoyable and perhaps useful to all of my readers. Those will appear in the next several issues.

We live in a society that is ever more complex. We also tend to have interactions with more people and companies with whom we do not have long time associations. I believe these factors lead us to need a better understanding of the rights and remedies that exist when those interactions develop into actual or potential conflicts. It is my hope that the information found in the articles I write will be beneficial to those who read them. At the same time, I hope that the articles are sufficiently interesting to justify your time even when the situation addressed may not be one that you are likely to encounter. I want to take this opportunity to express my appreciation to Pedal Ranch Publications for their excellent work and their patience when I wait until the last moment to submit an article for publication. Thanks for reading!

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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School is out! Vacation time is here! The family has decided this is the summer for a big road trip and your preparations begin.

Once you have chosen a fun and exciting destination, made the necessary reservations and mapped the route, you must now prepare your

travel vehicle for the long drive. Tires are checked, oil changed and fluids topped. You are almost ready. You saved the most important task for last.. stocking a fun selection of items to keep your young travelers entertained during the long drive.

There are many toys on the market today that will fit the bill. For the youngest ones, Fisher Price has a wide variety of classic toys including the *Picture Disc Camera*. There are also numerous Melissa & Doug Sticker Pads to choose from. All ages will enjoy the Schylling hand held pinball games. The amazing hand puppets by both Folkmanis and Melissa & Doug will also provide hours of entertainment for all.

For more travel activities, books provide fun entertainment. Dover Activity Books offer mazes, stencils, stickers and more. Melissa & Doug *On-The-Go Games* include pinball games and travel markers for coloring. You should stock up on lots of fun and exciting story books for the trip. These will come in handy on the road but also help entertain all through the summer vacation when there may be a rainy day or down time to fill.

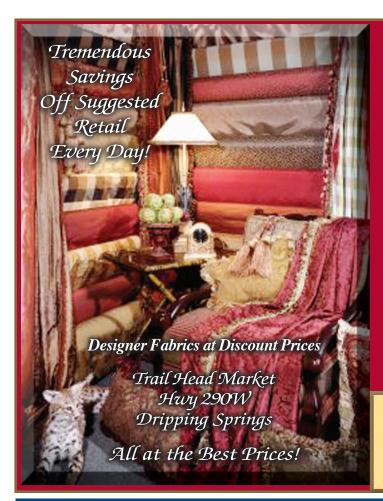
One last suggestion for entertaining both the young and old travelers is the Melissa & Doug *Smarty Pants Brain Teaser Games*. These will keep them entertained as well as learning new things along the way.

These are just a few suggestions to help make your vacation this year a memorable one. There is nothing like a family road trip. Make it the best it can be. Make it *fun*!

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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