

Volume 13 Issue 10 Dripping Springs, Texas • January 2017

tal Patron

The Gateway to Life in Dripping Springs



#### **1161 LAS COLINAS DRIVE**

MILES & MILES OF TEXAS! INCREDIBLE VIEWS, PRIVACY AND SERENITY WITH COZY, QUIET HILL COUNTRY RANCH STYLE HOME. 3 CAR DETACHED GARAGE W/ APT, IN-GROUND SWIMMING POOL AND A HANDYMAN'S DREAM WORKSHOP. MAJESTIC OAK TREES ABOUND. 100% FENCED / CROSS FENCED 26± ACRE PROPERTY. DRIPPING SPRINGS ADDRESS WITH BLANCO COUNTY TAXES. MLS#8221435 \$825,500





#### Scott Daves REALTOR® 512.415.2265 www.scottdaves.net

#### WELCOME TO STANBERRY!

Bonnie Burkett was born and raised in the great state of Texas and decided to relocate from Houston to the beautiful Hill Country to start a family of her own. She discovered the adventures of being in a new area and enjoys sharing everything that Austin has to offer! In addition to being a Real Estate Agent, she is a lifelong horse owner and equestrian enthusiast, riding every chance she gets. Bonnie strives to really get to know her clients and always make sure their needs are met during the buying and selling process. Placing customer service above all else, she would love to make you a priority and serve as your REALTOR®!



#### Bonnie Burkett REALTOR® 512.214.7502 bonnie@stanberry.com



#### A Central Texas Tradition



#### RESIDENTIAL

COMMERCIAL

FARM & RANCH

#### *512.894.3488* Your best real estate resource

LOT 25 RIVER VIEW DR 5± ACRES, 200 FT OF PEDERNALES RIVER FRONTAGE! BUILD YOUR DREAM HOME, 2<sup>ND</sup> HOME OR RETIRE HERE, LOW TAXES. \$149,900 MLS#3093949 JOHNSON CITY, BLANCO COUNTY **204 GATLIN CREEK RD** 9.04± UNRESTRICTED ACRES, 4 LOTS, GATED ESTATE W/ 1 SITE BUILT & 2 MOBILE HOMES, OUTBUILDINGS, BARN AND 1000 SQ/FT GUEST QUARTERS, 1 WELL, 3 SEPTIC SYSTEMS, MAGNIFICENT OAK TREES. \$899,900 MLS#7012250 DS, HAYS COUNTY **147 N EL CAMPO** 2.2± ACRES IN GATED SUBDIVISION NEAR BLANCO, GENTLE DEED RESTRICTIONS, HORSES OKAY, VIEWS. \$37,900 BLANCO, BLANCO COUNTY MLS#5885877 **COMING SOON!** 2.56± ACRES, GATED, 3427 SF HOME, 30×50 WORKSHOP WITH ELECTRIC AND WATER, UNRESTRICTED, WELL AND RAINWATER. \$420,000, DSISD

# Terese PeabodyBROKER512.699.7711www.tpeabody.com





#### 151 TERRA SCENA TRAIL

DRIPPING SPRINGS, HAYS COUNTY 1.04 acre corner lot located in eco-friendly subdivision. 15 home sites enclave dedicated to a resource-conscience lifestyle. Views of rolling hills situated among beautiful oak trees. Bring your green builder or use one of ours. DSISD. \$105,000 MLS# 3992658



Carla Black REALTOR® 512.363.2226 carla@stanberry.com www.carlablackatx.com

STANBERRY SUPPORTS: DRIPPING SPRINGS HELPING HANDS, INC. Join us in our commitment to caring for our community. We provide a food collection box in our office! Please feel free to stop by and donate!



ROY ODELL 512-923-8608 roygodell@gmail.com

ROADS • DRIVEWAYS SITE PADS • LAND CLEARING ON-SITE SEWAGE FACILITIES LICENSED INSTALLER

#### Starting off on the right foot

Gym memberships spike at the beginning of every new year. It's no surprise. We don't exercise our muscles a lot during the holiday season. Work-out routines fall to the wayside due to shopping, parties and cooler weather that keeps us indoors.

While getting our physical body back into shape is important, I want to share some work-out tips that will get another part of you fit and healthy. Our brain takes a holiday too during this time of year. Maybe it's that



reptilian center, also known as the basal ganglia, the oldest part of our brain, that harkens back to our prehistoric routines of hibernation during the winter months. Whatever the cause, we tend to slow down physically and mentally during this time.

To counteract this and behave like a citizen of the twenty-first century, start off the new year by getting your mental space into top shape. Try this: Every morning, without exception, make a list of ten ideas that pop into your mind. They can be concrete or silly, things you plan to do or want to do, or things that just come to you in that instant. Do this quickly. If you stall, even for a moment, then the list doubles to twenty.

Yes, it doubles. You now must make a list of twenty ideas. Why? Because according to James Altucher, American hedge fund manager, entrepreneur and best-selling author, "You are putting too much pressure on yourself. Perfectionism is the enemy of the idea muscle.. it's your brain trying to protect you from harm, from coming up with an idea that is embarrassing and stupid and could cause you to suffer pain. The way you shut [this] off is by forcing [the brain] to come up with bad ideas."

Getting ideas to pop into your head rapid-fire (even bad ones) exercises your creative muscle and grows your confidence in the most marvelous ways.

A fantastic idea to put on your list-and do-is to attend the 15th Annual Suits and Boots Community Awards Celebration, January 20, at Dripping Springs Ranch Park. Live local, vote local for your favorite businesses of 2016. For more information see the ad in this issue on page 15.

The beginning of a new year is the perfect time to establish healthy habits. Best wishes for a happy and prosperous 2017. Thank you for joining us.

Victoria



#### © 2010, Dripping Springs Area Chamber of Commerce

Dripping Springs Outlook

## Dripping Springs Outlook

*publisher/editor* Victoria Belue Schaefer

#### account executive

Carol Brown 512-576-7711

assistant editor Cyle Wells

> *ad design* Joey Johnson

#### cover photograph Kevin Schaefer

contact

512-358-6271 Info@DSOutlook.com

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. Contact us to find out how you can submit information, photos, or promote your business directly to over 13,000 addresses.

Entire contents copyright ©2017. Reproduction of any of this publication requires written permission of publisher. We are not responsible for the products and services advertised or the views contained in this publication.



Vripping Springs

#### **CALENDAR of EVENTS**

- 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 Mon. 9am All Abilities Chair Exercise, Dripping Springs Community Library, 501 Sportsplex DR, 512-858-7825 or *DSCL*. *org* for info. No exercise on library holidays.
- 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. 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 6:30pm 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 2nd Tues. 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 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.

nt.look

- Every Wed. 5-6pm. Christ Centered Prayer, meditation and class. McArthur Hall Meeting Room #1, St. Stephen's Episcopal Church 6000 FM 3237. For more info call 512-847-9956
- 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 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 Thurs. 6-7:30pm, Nonfiction Addiction Book Club at the Dripping Springs Community Library, *DSCL.org*, 512-858-7825. Newcomers welcome. Email *AdultServices@dscl. org* for details.
- 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 visit *FirstThurs-dayDrippingSprings.org*.
- Every 1st and 3rd Thu., 3 6pm, Hays County Master Gardeners answer local gardening questions on the Dripping Springs Community Library porch, 501 Sportsplex DR, 512-858-7825 or *DSCL.org*.
- Every 3rd Thur. at 7pm, Thirsty Thursday is co-sponsored by the City of Dripping Springs and New Life Lutheran Church at City Hall, 511 W. Mercer St. 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 2nd Fri. 11:30am Women in Confidence Brown Bag Workshop, a lunchtime forum addressing legal and financial issues for women with local attorneys Jennifer Cochran-Green and Leanne Layne and financial advisor Amy Colton, at the Dripping Springs Community Library, 501 Sportsplex DR, *DSCL.org*, 512-858-7825. Topics vary.
- Every 1st Sat. On or after the full moon, 7:30pm, Rambo Masonic Lodge 426 meets. Dinner at 6:30pm. Call 512-858-7177.
- Sun. Jan 1, New Years Day
- Fri. Jan 20, 6-9pm. 15th Annual Suits And Boots Community Award Celebration. For more info see ad (pg.15).

#### Don't let an overuse injury derail your new year's resolution

by Erin Kethley, PT, MPT



Usually the new year brings New Year's resolutions that involve a new or an energized commitment to an exercise program. Unfortunately, many of these resolutions that involve exercise are short-lived. One of the reasons that people do not stay committed to a new program is that they start out with an exercise program/regimen that is too rigorous or too aggressive. After a few

weeks or a couple of months, they start experiencing aches and pains and soon those good-intentioned resolutions are forgotten.

Overuse injuries are certainly very common with athletes, but they can also affect those of us that are participating in any type of regular, consistent exericise program. Overuse injuries develop slowly, over time, due to repetitive stress on tendons, muscles, bones or joints. The initial stages of the injury are usually ignored because people tend to ignore those minor aches/pains and think that they should just "work through the pain" (the good ole *no pain, no gain* mantra.) But, if the repetitive stress continues without addressing the source of pain/discomfort, it will worsen and could sideline those good-intentioned exercise resolutions.

Some of the most common types of overuse injuries are Achilles tendonitis, runner's knee (or patellofemoral pain), ITB syndrome (iliotibial band syndrome), shin splints and plantar fasciitis. Unlike an acute type of injury (like a fracture or a sprain), overuse injuries are highly preventable and treatable. If caught early, an overuse injury can be easily be treated and return to an exercise program can usually begin rather quickly. A licensed physical therapist can evaluate your strength, flexibility, joint function, biomechanics and trainging regimen. If you catch that injury early and seek treatment, you can certainly prevent abandoning those resolutions again this year.

FYI Overuse injuries have also become increasingly common in our young athletes. Please stay tuned next month as we discuss why this the case and what we can do it keep our young Dripping Springs athletes healthy.

Kethley Physical Therapy has been providing physical therapy to the Dripping Springs and surrounding communities for over 15 years! KPT has two convenient locations and 7 licensed physical therapists to treat all your musculoskeletal needs. We are open from 7am to 6pm Monday-Friday and can be reached at 512-858-5191 or at www.KethleyPT.com.

## **KETHLEY PHYSICAL THERAPY**



Now Two Locations Serving the Dripping Springs Community(512) 858-5191www.KethleyPT.com(512) 894-2194800 West Hwy 290, Bldg B14101 West Hwy 290, Bldg. 50014101 West Hwy 290, Bldg. 500In The Arbor CenterIn The Medical Tower at Sawyer Ranch

#### Time to flush



How can a 24-day detox program transform your life? The program is a comprehensive supplementation and nutrition program designed to give your body the jumpstart it needs to help you reach your goals.

There's something for everyone – whether you are looking for weight management, energy, overall body composition or overall wellness. Thousands of people have experienced success on the 24-day detox program.

Do you want to feel healthier, lose weight and have more energy? Join us for a complementary event to learn more about a detox for optimal health and weight loss benefits January 9, 2016 at 5:30pm at FFC.

Did you know your body collects junk? This junk includes pesticides, heavy metals, chemicals, caffeine, pollution, preservatives and more. When over-loaded, your body becomes inefficient. Like a furnace with a clogged filter, it collects toxins. If toxins are not eliminated your well-being is compromised and you can experience weight gain, feeling tired or fatigued, poor digestion, difficulty sleeping, mental fog, moodiness and low libido. The 24-day detox, purification and weight loss program is a unique system designed to assist your body in preventing disease and is designed to help you achieve increased vitality, weight reduction, improve digestion, thinking, removal of food addictions, allergies, clear skin, shiny hair, less bloating, improved elimination, deeper, healthier sleep and a general since of wellbeing.

Topics included: how toxins can and do affect everyone, physiology of detoxification, maximizing weight loss and prevention of disease, a natural approach to lowering cholesterol and blood pressure, why allergies can equate to liver dysfunction, preparing for the program, grocery list, recipes, etc., your accountability support system, how to handle issues that may arise during any detoxification process and what to expect.

Now what? Bring your spouse, your neighbor and your coworker because the higher the accountability the greater the success!

You must RSVP and pre-order; \$195 total to start on the tenth. Call 858-WELL to reserve your seat to start you new year with a new YOU!!

To find out more about our revolutionary approach to health and wellness with services including Gentle and Specific Chiropractic for the Entire Family, Massage Therapy, TMJ Treatment, Acupuncture, Naturepathy, Progressive Physical Rehab and Custom Nutrition based on Your Needs!- A TOTAL WELLNESS CENTER. Most insurances accepted. Call Family First Chiropractic now to change your life forever, 512-858-WELL



# Stress and inflammatory skin conditions

by Karen Laine, Para-Medical Aesthetician

If you find skin conditions such as acne, rosacea, psoriasis or eczema flares prior to a big event, following traumatic life circumstances, or other stressful times, inflammatory skin disorders are exacerbated by the body's inability to deal with the physiological response of

stress and the "fight or flight" syndrome. The body reacts to stressors, whether physical, mental or emotional, in basically the same manner. The body isn't capable of recognizing the type of stress it's up against.

When the stress system is triggered, it produces many physical changes. It reacts by cutting off circulation to the digestive tract and diverts blood flow to the large muscles in order to fight or flee. During times of stress, the gut is unable to process and absorb nutrients properly nor expel waste through normal channels, thus inflammation occurs. Additionally, blood pressure, heart rate and muscle tension increase with the release of stress chemicals, some of which are physically damaging to your body. The most sensitive cells make up the Hypothalamus, a part of the brain controlling all your hormone activity and immune system. Over time the Hypothalamus struggles to manage things properly leading to adrenal burnout, thyroid problems, weight and mood problems and many types of chronic illnesses.

The key to managing these skin conditions and the well-being

of your entire body, is to deal with these reactions through both diet and stress management.

• Reduce or eliminate inflammatory foods: Tran-fats, dairy and grain foods are known to aggravate the digestive system and contribute to many health issues.

• Get sleep: This is your body's repair and restore time. Employ natural supplements such as melatonin for help with sleep. Avoid stimulating behavior before bedtime, i.e. TV, computers, etc. Lower the lights.

• Find support and talk about it: Enlist the aid of a counselor or therapist. Seek natural methods and supplements for stress, depression and anxiety.

• Employ relaxation techniques: Try deep breathing, yoga, visualization, biofeedback, journaling or meditation.

• Get some exercise: Helps eliminate stress induced chemicals and toxins from your body through sweat and improved circulation and release of "feel good" chemicals called endorphins in your brain. Shower with lukewarm water soon after to remove irritants from skin.

• Do something you enjoy: Try sports, reading, hobbies, a change of pace to distract your mind.

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.

#### Same-day crowns and bridges



No more messy impressions, bothersome temporaries or second appointments!

One of the most cutting edge advances is the inclusion of the CAD/CAM (also known as Same-Day Dentistry) technology in dentistry. The CAD in this technology stands for *computer-assisted design* 

and the CAM for *computer-assisted manufacture*. Together, they translate into fewer dental visits to complete procedures such as crowns, veneers and fillings.

For instance, traditionally when a patient needs a crown, a dentist must make a mold of the tooth and fashion a temporary crown, then wait weeks for the dental laboratory to make a permanent one. With CAD/CAM systems, instead of using traditionally inconvenient and messy impression materials dentists can obtain clean, fast digital impressions in a few minutes using a laser scanner in the mouth. This laser scanning technology is not only extremely precise when "capturing" all of the details of a patient's smile, but is also as safe as the check-out scanner at a grocery store. But, best of all, there are no messy, distasteful impressions and no temporaries!

Then, while the patient watches a dental professional custom designs a crown, veneer or filling using the chair-side, computer-based design center. The design is then sent through a wireless network to the in-office milling unit where the patient's crown, veneer or filling is made. Shortly thereafter, it's permanently seated in his or her mouth the same day!

The most commonly used CAD/CAM systems are the E4D machine and the CEREC machine.

Benefits of Same Day Dentistry:

- 1) No more messy impressions
- 2) No more temporaries
- 3) No more waiting for your permanent crown

Patients can be in and out of the dental office with their permanent, natural-looking and metal-free restorations in a single visit. Same Day Dentistry is perfect for situations like chipped, worn or cracked teeth, teeth that are discolored or have gaps and spaces between them, teeth that have decay and/or old and worn fillings.

These are exciting times – the same innovations that are revolutionizing business and technology are being clinically proven to enhance the precision and longevity of modern dental treatment options. Also, such technologies are making today's modern dentistry more convenient, less time consuming and more patient-friendly. 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).

#### Same-Day Crown and Bridge Technology



Call us for Comfortable and Convenient Dental Care

### 512-858-LOVE or RonSWhite.com

#### New year, a new you?



Considering a "new you" for the new year? Twenty-seventeen can be the year for revealing a refreshed you. Many women (and men) I talk with consider cosmetic surgery procedures because they want to look and feel better about themselves. This can increase our sense of self-confidence and can have the ability to help us reach certain goals we are

working to achieve in our lives. We often make resolutions to break bad habits, diet to lose weight, commit to a regular exercise routine to promote healthy living.. At my office, we believe that beautiful results are enhanced by leading a healthy lifestyle. We would like to help you fulfill your New Year's Resolution by helping enhance you.

The top five cosmetic procedures are breast augmentation, liposuction, tummy tuck, nose reshaping and eyelid surgery. Breast augmentation can help give you desired volume or restore lost volume to the breasts particularly after pregnancy. Liposuction is a great contouring technique that can sculpt areas of your body that have been resistant to diet and exercise and a tummy tuck can significantly flatten the abdomen giving you your shape back. Combine a breast enhancement procedure with a tummy tuck in and the results can be quite powerful and give you your body back. Simple things like frown lines, crow's feet and even smile lines can also disappear with non-surgical options including Dysport®, Botox ®Cosmetic or a filler like Juvederm® or Restylane® giving you a refreshed look with almost no downtime.

I agree that plastic surgery is not the only solution, but it can make a positive impact on how you feel about yourself. Most importantly, having realistic expectations is the key to achieving a successful and rewarding result. From my experience, the positive emotional impact can be exponentially greater than the actual physical changes. Regardless, I wish you much happiness and peace in the new year! *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*.



ROCCO C. PIAZZA, MD, FACS Plastic and Reconstructive Surgeon



7900 FM 1826, Health Plaza II Suite 206, Austin, TX 78737 O: 512.288.8200 F: 512.288.8207 www.thepiazzacenter.com



# How can high-deductible health plans offer cost savings for healthy Americans?

by Tom Diehl

Those who purchased a new individual major medical plan for 2017 are probably still reeling from the shocking rate increases. Since the first Open Enrollment began in the fall of 2013, Americans have seen the cost of health insurance rise at a dramatic rate. As a result of

these escalating premiums exceeding most folks' wage increases, a greater percentage of clients have chosen high-deductible health plans that typically cost less than others. A high-deductible health plan places more financial risk on the insured, should they require medical treatment.

However, this situation can be advantageous for those who are healthier than average, because it is less likely that healthier individuals will need frequent medical attention. The level of coverage chosen for a health plan should be based primarily on the anticipated need for its benefits. In other words, the severity and number of your health concerns/conditions will likely affect your decision in selecting adequate protection against medical costs. Low deductible "copay" plans cost more.

That leads to the conclusion that being healthy can actually save you money. This pertains to less money spent on insurance premiums, less out-of-pocket expenses to doctors, hospitals and pharmacies, less time missed from work due to illnesses, etc. Another option for healthy people to save money with a high-deductible health plan is to combine it with an HSA at their bank. A Health Savings Account allows you to reduce your taxable income by the amount that you fund your account. This means less income tax paid, with tax-free interest earned as well! These funds are used for the family's out-of-pocket medical expenses.

Implementing small changes on a regular basis is a smart way to improve one's overall health. Decide to eat healthier meals and snacks, exercise several times a week, reduce your level of stress and treat your body to a good night's sleep. In addition to saving money by being healthier, your quality of life will likely improve and you may very well live longer! A licensed, independent insurance agent can provide free information on enrolling in an HSA-qualified high-deductible health plan combined with an HSA.

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.



# Should estate planning be one of your new year's resolutions?



by Jennifer R. Cochran-Green

With 2017 underway, many of us are eager to focus on making a change in our lives and resolve to follow through on those resolutions. If any of the following applies to you, then you may want to add estate planning to your New Year's Resolutions to ensure that your family

and assets are protected.

1) You don't have an estate plan. You have a job, a spouse, children, a car and a house but you don't have a will or estate plan. Without a will, you are placing your estate (and maybe your children) in the hands of the Court to make determinations on who will inherit your assets. An estate plan will go a long way in keeping your family out of court and out of conflict.

2) It's been more than three years since you updated your estate plan. You have a will, but it has been more than three years since it has been reviewed by an attorney. Since then you may have started or expanded your family, acquired real estate, moved here from another state and/or changed your marital status. Further, the law has mostly likely changed. Changes in circumstances and the law now need to be reflected in your will and other instruments.

3) You were single and/or childless when you created your current will. Now you're married with children and you need to make provisions for your spouse as well as guardian designations and trust provisions for your children should something happen to you and your spouse.

4) You haven't made end of life decisions. Consider the Terri Schiavo situation and the ensuing 15-year court battle that pitted her husband against her parents. Estate planning allows you the opportunity to ease the burden on your loved ones by declaring your end of life wishes as well as specify your funeral arrangements.

Jennifer Cochran-Green is a family attorney who represents clients across Central Texas in family matters to include adoption, divorce and estate planning. Jennifer is offering a free 30-minute consultation on the above matters to Outlook readers. She can be reached at (512)870-8187 or jencochranlaw@gmail.com.

Jennifer R. Cochran-Green Family Attorney 13062 Hwy 290 West, Suite 103 Austin, TX 78737 Tel (512) 870-8187 Fax (512) 236-5303 www.jencochranlaw.com





#### Tis the season, allergy season that is

by Radhia Gleis

Allergy Season seems to be year-round in Austin. There isn't a day that goes by when someone doesn't come into the pharmacy with a runny nose, watery eyes, itchy throat and ears and sinus congestion. We have seen great results from OrthoMolecular's D-Hist<sup>™</sup> formula but for those tough allergy cases who need that extra boost

we're finding Seasonal Shield<sup>TM</sup> by NuMedica to be very impressive. You do have to double up on the dose to maximize the benefits but the product is jammed packed with extra ingredients to help your immune system deal with the local molds, grasses and pollens.

Both products contain key ingredients including Quercetin, Bromelain and Nettle Extract, which have been found to help promote healthy mucus viscosity and provide histamine support. N-Acetyl Cysteine (NAC) is also included in both formulas as a powerful free radical scavenger. But Seasonal Shield<sup>TM</sup> has additional Bozwellia Serrate Extract and its most important benefit is its ability to block a particular inflammation pathway called the 5-LOX pathway. 5-LOX inflammation is associated with many conditions, including allergies, asthma, arthritis, cancer and digestive diseases. Seasonal Shield<sup>TM</sup> also has grape seed extract as well, which has antihistamine and anti-inflammatory actions that can help to keep at bay such allergic responses as hives, hay fever and eczema. Here's a helpful hint: If you know what you're allergic to, whether it's molds or pollens we always recommend Allergena's Mold Mix<sup>TM</sup> and/or Zone  $5^{TM}$  drops to accompany the D-Hist<sup>TM</sup> or Seasonal Shield<sup>TM</sup>. And if its cedar that's your nemesis then we would add the CedarX<sup>TM</sup> drops or oil instead of the Allergena drops.

Best of health!

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 at radhialgleis@gmail.com





Out of all the members of one's family, the chances are it will not be difficult to guess who has the worst dental hygiene – the pets. They do not brush their teeth, nor do they floss and this goes on for years. Without care, plaque accumulates and slowly eats away at the gums and bone around the tooth. This is called periodon-

tal disease. Over 85% of pets have periodontal disease by age three. Signs that it is time for a professional cleaning of your dog or cat's teeth are swollen red gums and yellowish to brown tartar buildup especially to the molars and fangs.

A "dental" for your pet includes the same care your own dentist would perform for a routine cleaning, including removal of all tarter, polishing and fluoride treatment. The notable difference is that our veterinary patients must be briefly anesthetized to get the job done well. At Dripping Springs Animal Hospital we thoroughly examine each patient before anesthesia and recommend pre-anesthetic blood tests to recognize problems before anesthesia. We use extremely safe isoflurane gas anesthesia and sophisticated monitoring during the procedure for every patient. Dental x-rays will be taken to assess the extent of dental disease and recommend extractions or other therapies when indicated. Patients receiving routine dentals will go home the same day with fresh breath and a much healthier mouth.

The next question you make ask is what can I do at home to prevent periodontal disease. Home dental care will significantly lengthen the time between necessary cleanings with your veterinar-

#### Pet dental care

by Frank Shuman, DVM

ian. Unfortunately it won't completely replace the need for anesthetic dental cleanings. Studies in animals have shown that brushing three times a week was adequate to maintain healthy teeth and gums but daily brushing was needed to control existing gingivitis. Animal toothpastes come in pet-preferred flavors and are meant to be swallowed and are typically available through your veterinarian or pet supply store. Dental wipes and rinses can be used with some pets that won't tolerate brushing. There are also dental treats and diets that can help but brushing is the gold standard for at home dental care.

Good dental care can add up to two years to your pet's life and make them a better companion as well. If you've not considered it before ask your veterinarian to discuss this important care for your four-legged family members.

Frank Shuman IV is the Medical Director at Drippings Springs Animal Hospital, serving the area for over 30+ years. Located at 1520 E. HWY 290. He can be reached at 512-858-4787.



Dripping Springs Outlook



















#### Happy New Year!

Kim Burke of Kuper Sotheby's International Realty would like to wish you and yours all the best. You will be provided with the unsurpassed service that your unique property requires. Through strategic partnerships with local, national and international advertisers such as the Wall Street Journal, Financial Times, Austin Business Journal, Trulia, Realtor.com, Zillow and hundreds more; Kim has a distinct edge in marketing properties of all types. Her expertise gets listings sold quickly and the process is a breeze. Wishing you a Happy New Year with the hope that you will have many blessings in the year to come.

KIM BURKE Vice President, Realtor<sup>®</sup> 512.912.6075 • kim.burke@sothebysrealty.com kbaustinrealty.com

# Adaír Dentístry

J. Allen Adair DDS ~ Laura B. Adair DDS Serving Dripping Springs for over 20 years

We are proud to be featured again as a Top Dentist in Austin Monthly Magazine in the August 2016 issue!



2150 Hwy 290 E. Dripping Springs, TX 78620

512-858-5243

# adairdds.com

Dripping Springs premiere source for in-home personal training

# Make your New Year's fitness resolutions a reality with us!

Customized, personal workouts in the comfort of your own home. We specialize in weight loss, strength training, endurance running & nutrition counseling



#### **FitnessOnTheGoTraining.com**

Sarah Sellers 512-999-2900 Certified Personal Trainer Lisa Patton 512-517-7239 Certified Personal Trainer





Contact Mark Lander **512-569-6644** mlander@austin.rr.com

Answer: gateway26000RS.com



Crystal Springs Custom Pools is the builder you can trust for the construction of your dream pool.

5300 Hwy 290 West Dripping Springs, TX 78620

#### 512-781-6568 512-200-6969

www.crystalspringscustompools.com crystalspringscustompools@gmail.com





#### NO JOB TOO SMALL NO TREE TOO TALL...

#### Local & Insured Call Monte Today (512) 739-4401



Lot Clearing/ Chipping



Storm Damage Responders



NOW PRE-SELLING

Early riser.

Butterfly chaser.

Play dates.

Unbridled fun.

Begin anew, come to the source.

A cherished past. A vital future. An amazing collection of amenities, neighborhoods and scenic expanses with something close to every home. It's time to claim yours.

New homes from the \$300s to over \$700s

DAVID WEEKLEY HOMES | DREES CUSTOM HOMES | TRENDMAKER HOMES

HEADWATERS

LiveHeadwaters.com

Atterials are protected by copyright, trademark, and other intellectual property laws. All rights in these materials are reserved. All products and company names marked as trademarked (M) or registered (®) are trademarks of their respective holders. Copying, reproduction and distribution of materials without prior written consent of Freehold Communities is strictly prohibited. All information, plans, and pricing are subject to change without notice. This information does not represent a specific offer of sale or solicitation to purchase property within Headwaters. Models do not reflect racial preference.

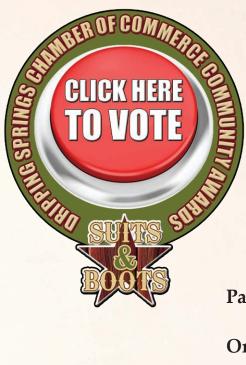


#### 15th Annual Suits & Boots Community Awards Celebration

Friday, January 20, 2017 Dripping Springs Ranch Park Community Events Room 6:00 - 9:00 pm

Suits & Boots tickets \$65 each Reserve a table for \$650 Purchase tickets at www.drippingspringstx.org Look for the Suits & Boots logo

Be a Celebration or Table Sponsor this year! Want to really get into the fiesta spirit? Decorate your own table to celebrate your business or organization. We'll provide the table linen, but the rest is up to you! Contact Deanna Scott 512-461-0973



Be a Sponsor

Contact the DS Chamber

of Commerce

at 512-858-7000 for a sponsor form and find out how

your business can invest

in Chamber

events.

VOTING ENDS JAN 8, 2017

#### LIVE LOCAL...VOTE LOCAL

Pick your favorite for 2016...

- Business of the Year
- Up and Coming Business of the Year
- Business Person of the Year
- Outstanding Customer Service Award
- Non-profit of the Year
- Hometown Hero / Ed Sims Memorial Award

#### **TWO WAYS TO VOTE FOR YOUR FAVORITES**

Paper ballot - pick them up at many local businesses, Chamber of Commerce office and City Hall On-line - www.DrippingSpringsTX.org - using your smartphone, tablet or desktop



\* while supplies last

# BUILD MORE THAN MUSCLE.

WHEN YOU JOIN THE Y, you're committing to more than simply becoming healthier. You are supporting the values and programs that strengthen your community.

At the Y, children learn what they can achieve, families spend quality time together, and we all build relationships that deepen our sense of belonging.



For More than a workout. For a better us.



SPRINGS FAMILY YMCA 27216 Ranch Rd 12 • 512.894.3309 AustinYMCA.org



Let us Build on Your Lot OR Renovate Your Existing Home From Design to the Finished Product



# Happy New Year!!

We are your one stop shop for designing and building

## Give us a call!\_\_\_\_\_

INSURED

HUB Certified by The State of Texas RED REFERENCES FREE ESTIMATES www.duffincustomhomes.com PO Box 1215 Dripping Springs, Texas 78620 (512) 413-2393



# 

ORTHODONTICS & CHILDREN'S DENTISTRY

www.smilesofdrippingsprings.net 🐞 (512) 894-3779



SHANE W. WHISENANT, DDS 



# HAPPY NEW YEAR 512-858-1311

LOCATED NEXT TO **DRIPPING SPRINGS** HIGH SCHOOL

www.CunninghamOrthodontics.com

Dripping Springs Outlook

Page 18

#### Feel better, do more



Why should cryotherapy be part of your new routine in the new year? Better sleep, less pain due to inflammation, more intense workouts, better overall mood, more energy, better skin.. cryotherapy can help you achieve all these and more.

How does cryotherapy do all this?

The issues that I most often treat are

created at the desk. Upper body and low

body tension, as well as hard, stuck fas-

cia have become very common in many

adults. When we repeatedly make the

same movement, we are lengthening and

contracting the same muscle groups over

and over, creating tension and bundling

When the skin is exposed to the extreme temperature, its natural response is to send about 80% of the blood to the major organs to protect the body. As soon as you step out of the chamber you warm up quickly and experience a release of endorphins, which is a hormone that makes you feel fantastic and energized, along with a release of anti-inflammatory molecules, increased oxygen in your blood, a reduction of toxins and a boosted immune system. This not only acts as an analgesic to reduce pain, but also works as a sedative to provide a relaxed feeling. Collagen production is boosted and the melatonin level in the brain is also improved.

People with inflammatory diseases such as autoimmune disease or rheumatoid arthritis will likely experience instant relief following their sessions. With regular sessions, clients experience more prolonged relief from their symptoms thereby helping them to be able to resume activities that were difficult if not impossible for them prior to cryotherapy.

Athletes can perform at a more intense level with decreased soreness, better sleep and an endorphin rush. Some people prefer

to use cryotherapy prior to their workout to take advantage of the endorphin rush to have a more intense workout. Other people prefer to use cryotherapy post workout to re-energize themselves and help prevent delayed onset muscle soreness and be ready for their next workout quicker. Either way people recover from a workout and perform better in their day to day life with the added benefits related to better mood and sleep.

The essential point is that it doesn't matter if your goal is to feel better to complete day-to-day tasks or recover from a marathon, cryotherapy can help you feel better so you can do more of what you want to do. Feel better. Do more.

Alison Hoyt and Dawn Gibson are beyond thrilled to be able to offer this service to the Dripping Springs community. Stop by today and see how cryotherapy can help benefit you! Cryoranch.com. 737-300-2137



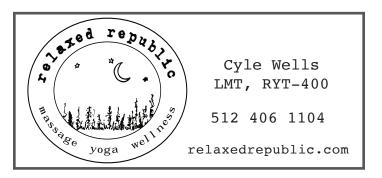


#### Why regular massage is good for you

you have regular massages scheduled the brain begins to relax in anticipation. This is why writers sit down to write at the same time each day or devoted yogis wake up at four o'clock in the morning to practice Sādhanā. The brain knows to prepare itself for the corresponding mental state.

Our life histories are stored in our tissues. How we treat ourselves will be reflected in our physical bodies henceforth. Love your physical body. Give it the maintenance it needs.

Cyle Wells is a licensed massage therapist and certified and insured Vinyasa and Kundalini yoga instructor. Please visit our new Austin location at 2525 Wallingwood Drive by Zilker Park. Book online at RelaxedRepublic.com.



muscle fibers. Tissue can become inflamed and then glued down in the area, inhibiting circulation and range of motion.

Regular massage of these stressed muscles will decrease the negative consequences of sitting at a desk, frequent driving, riding on an airplane, stress injuries from exercise, and stagnancy. I typically recommend clients come in weekly at first to address the issues that are interfering with their daily lives. This gives little time for the tissue and muscle fibers to harden again.

I also recommend home care between your massage sessions. A foam roller is a valuable tool to address the legs, gluteals, hips and back. Rolling out after a massage will perpetuate the therapeutic treatment and continue to soften the tissue and muscle. Heat therapy, like tiger balm and hot baths, will also encourage your muscles to relax, increasing range of motion and giving muscle fibers and tissue a chance to unbind.

Regular massage will also benefit you on a mental level; when

by Cyle Wells, LMT



#### Litigation: Think like a lawyer



#### by Roland Brown

Sound bites bite. In precious articles we have discussed how careful attention must be paid to photographs as well as to eyewitness testimony because either can mislead. I want to relate those same concepts to your everyday experience. There much to say on this topic but to fit the space

here's the shorthand version.. I am concerned by how quickly so many people accept as true something they see or hear in the news media or via social media. Knowing my readership, I realize I am preaching to the choir, but I am hoping I can encourage you to educate those whom you influence to think more critically.

"Black lives matter." "Back the blue." "All lives matter." Which is true? (Sort of poetic, huh?) "Hillary knowingly revealed classified info." "Donald favored the Iraq war." True? False? I could write pages on those topics and that's illustrative of the reason why one cannot effectively make decisions based upon sound bites or even upon most of the cell phone/dash-cam pictures we see. To "think like a lawyer" about these things means to be suspicious of everything, to consult multiple and diverse sources, to ask hard questions and to learn to "live with gray" meaning very little in life is genuinely black and white. I'm not suggesting we should not form and act on firm opinions, but only that they should be as unassailable as available information can make them. There is no perfect way to do this, but I approach it by reading one or more good newspapers daily including political commentary by commentators with different views, talking and listening to intelligent people who disagree with me, always checking Snopes.com when some hard to believe story surfaces, not limiting myself to only one visual media outlet such as CNN or Fox news, attending events where differing views are presented and avoiding sensationalized talk shows, websites, etcetera. Particularly regarding the current rash of officer-involved shootings the need to avoid a divisive rush to judgment is great. All lives - black, white or "blue" - matter and each incident is unique, so in that, as well as all other things, "think like a lawyer."

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.



#### LITIGATOR

- Personal Injury
- Inheritance Disputes
  - Property Disputes
- Other Disputes

12111 Ranch Road 12 ~ Wimberley ~ www.rolandslaw.com

Dripping Springs Outlook

#### Getting out of the box



by Lindley Pond

Happy New Year to all of you. In counting my blessings, I want to thank each of you who has called us for help. What a great group of people we've had the good fortune of working with! Thank you again for all your support.

As I write this, we've been inside bound for three days with a temperature that hasn't moved two degrees. The rain has been great and now I'm ready for some sunshine.. even if we are bracing for another freeze. It got me to thinking of ways to save water in our landscaping projects, as every little bit helps. I realize this year and parts of last, were an exception to the rule where rainfall is concerned, however, I think we are not out of drought's way.

Agave, yucca, succulents and grasses can add so much texture and interest to a garden while keeping the water use to a minimum. Keeping with the native, adaptive selections can give as much or more color as the plants most of us grew up with. Just because it looks pretty at the store, doesn't mean it's right for our area. Hard to resist sometimes.. but just like our resolutions, we can try and stick to a plan and end up with more green in the wallet for other things. For instance, instead of boxwood shrubs, why not use little Ollie bushes? Same leaf shape, almost the same color and less than half the water. Lots of great ideas for substitutions that give you the same look you want, yet stick with water-wise choices and ultimately less money. Sometimes all it takes is a little help getting out of the box. We are ready for a great 2017 and are here to help in any way we can. Happy New Year. – *Lindley* 

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.





#### EAGLE MOUNTAIN

• FLAGS & FLAG POLES • PATRIOTIC GIFTS • KNIVES & CUTLERY

512-847-0010 • 800-385-5605 Mon-Thu 9-5 • Fri til 3 • 333 FM 2325 • Wimberley EagleMountainFlag.com



 Base
 Septic Inspections & Certifications for Resol

 SELLMAN ENTERPRISES

 DRIPPING SPRINGS: 858-2040
 BU

 WIMBERLEY: 847-5070
 AUST

 LAKE TRAVIS: 263-3993
 SAN MARC

0 BUDA: 312-0002 AUSTIN: 445-5489 SAN MARCOS: 396-7070



Dripping Springs Outlook



Investment tips for "Millennials"

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

If you are a "millennial" - a member of the age cohort born anywhere from the early 1980s to the late 1990s - then you're still in the early chapters of your career, so it may be a stretch for you to envision the end of it. But since you do have so many years until you retire, you've got the luxury of

Many people have taught me about

"how to think about my future" - from

the generation before me to folks two,

ten and 50 years older! They have been

here longer than me and have experienced more, so I ask them about their

experiences. It gives me the view of

what's to come, which helps with life

putting time on your side as you save and plan for retirement.

Here are some suggestions for making the best use of that time:

• Invest early – and often. Even if you are at the very beginning of your career, make investing a priority. At first, you might only be able to contribute a small amount each month, but something is far better than nothing - and after a year or so, you might be surprised at how much you've actually put away.

• Take advantage of your employer's retirement plan. If your employer offers a 401(k) or similar plan, contribute as much as you can afford. At the least, put in enough to earn your employer's match, if one is offered. Your contributions can lower your taxable income and your earnings can grow on a tax-deferred basis.

• Invest more as your earnings increase. As your career advances, and your earnings rise, you'll want to increase your contributions to your 401(k) or similar plan. And if you ever "max out" on your annual 401(k) contributions (the limits change over time), you can probably still contribute to another tax-advantaged retirement plan, such as a traditional or Roth IRA.

Thus far, we've only discussed, in general terms, how much and how often you should invest. But it's obviously just as important to think about the type of investments you own. And at this stage of your life, you need an investment mix that provides you with ample opportunities for growth.

Here's something else to consider: Many millennials want more from their investments than just good performance – they also want their money to make a difference in the world. If this viewpoint resonates with you, then you may want to explore these types of investment opportunities with a financial professional.

But most importantly, keep on investing throughout your life. As a millennial, you've got plenty of the one asset that can never be replaced: *time*. Use it wisely.

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.



512-894-3801



in general or specifically a vision of a career.

When you're starting a job for the first time, ask questions. It could become a career. The first four years I spent in the Austin wine industry I had the opportunity to work with someone with a deep knowledge of wine and a great work ethic, Nat Davis. He gave me the opportunity to learn. I asked as many questions as I could and learned as much as possible. But where did the idea of a career in wine even come from?

My first book about wine, Windows on the World, was given to me by my brother Kyle years ago. Not sure I would be here today without that gift. It gave me the inspiration to apply for that first job at a wine bar. Luckily, there was someone at that wine bar willing to help me get started.

by Cale Thibaudeau

So with this New Year, help someone get their inspiration by giving a gift. Or, be that person who helps others learn. Or, take that chance and start a new job in a field you've always wanted to! Here's to 2017 and helping each other.

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.



The gift of inspiration

#### Death by ... Pedicure?



#### by Deborah Carter Mastelotto

Before you soak your feet in one of those big, comfy pedicure thrones with the remote-controlled back massage, know this: *states all around the country are forced to adopt stricter regulations for nail salons, targeting those same whirlpool pedicure footbaths.* 

Health officials investigated outbreaks of mycobacteria and staph infections in

numerous nail salons all over California and two types of rapidly growing mycobacteria were linked to the outbreaks. It's believed this harmful bacteria accumulates in improperly cleaned whirlpool foot baths. Their findings, "We believe that these rapidly growing mycobacterial infections associated with nail salons are underrecognized and may increase in prevalence." A number of women reported infections and open sores that wouldn't heal following pedicures and after a death in Texas the mother of the woman who died sued a nail salon claiming an infection from a pedicure contributed to her daughter's death.

The Texas Department of Licensing and Regulation requires salons to run those pedicure thrones ten minutes between clients but I've been in a busy nail salon on a Saturday and there is no way they followed that rule. A particularly resistant strain of flesh-eating bacteria picked up from a pedicure actually killed a state senator's wife. Flesh eating bacteria. From a pedicure. So, the last time I got a pedicure I looked around as young man sat down at my feet. "Do you have a license?" I asked him. He looked to his boss, confused. His boss actually asked me why I wanted it. "Because, I don't want anyone working on me who isn't licensed." They both looked confused, but after a minute the manager shuffled through a stack of papers on her desk and brought me the young man's license. I smiled as I sat at that big chair and placed my feet on the ledge of the bowl. No way would I risk putting my feet in that water. After about five minutes, I heard the voice of another client in the background asking, "Are these instruments sterilized?"

Sometimes it just takes one brave soul to speak out and ask questions to give everyone else their voice. Pinkchronicity.com

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





# **Ranchwerks**



# Land and Ranch improvements 512-762-0337

Ranchwerks.net · Ranchwerks@gmail.com

Dripping Springs, TX

Cedar/brush removal • Roads • Welding • Bobcat work • Fencing • Tree trimming and planting • Field mowing • General clean-ups • Landscape lighting • Pump systems • Sprinkler repairs

Licensed & Insured

Dripping Springs Outlook

#### Which water filter is right for you?



If you ever consider buying a filter for drinking water, it will quickly become apparent that there is a wide range of pricing and technologies to choose from. It can be difficult to determine which type of filter is appropriate for your water supply. Learning about different levels of filtration that are available can help you

make an informed choice.

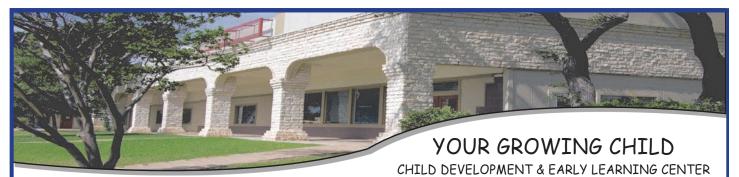
Often referred to as "taste and odor filtration," the most common type of water filter is *activated carbon*. Its primary use is to remove chlorine from the water, which can certainly improve taste and odor. Filters that utilize carbon include refrigerator filters, faucet attachments and filtration pitchers. It is important to note that some of these filters don't appear to live up to the claims made by their manufacturers. Independent testing results that show this are readily available online. There are types of carbon which can remove lead and other heavy metals, but the majority of store bought filters will have little effect on these and other contaminants. While a carbon filter alone may not give you the quality of water you would like, they are often used as part of a larger filtration system.

One example of this is reverse osmosis, often referred to as RO, which is a more comprehensive method of filtering drinking water, accomplishing a much greater level of filtration than a simple inline or pitcher filter. An RO unit commonly consists of two or three stages of pre-filtration, often including sediment and carbon

filters, before forcing the water through a semi-permeable membrane which removes fluoride, lead and other heavy metals. This membrane will reduce the dissolved solids content of your water by 90-95%, producing high quality drinking water which is stored in a small pressure tank under the sink. The water is forced through a final "polishing" filter before being dispensed through a separate drinking water faucet installed at your sink. A licensed Water Treatment Specialist can explain the quality concerns that may be specific to your home's water supply and help you to determine which type of filtration system will best fit your needs.

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 20 years of experience he has serviced Wimberley and surrounding areas for over a decade.





Infant · Toddler · Preschool · Pre-K · Kindergarten readiness program · Before and After School

Our center offers developmentally age appropriate programs and activities with specialized curriculum that has a strong educational focus



- Infant/Toddler Sign Language
- Low classroom ratios
- Classroom Camera System
- · On site Food Prep Specialist (Breakfast, Lunch & Snack included)
- Dance and Soccer Classes offered
- Before & Afterschool transportation for schoolers

#### www.ygcds.com • (512) 894-4704

M-F 6:30am-6:30pm

100 Commons #3 · Dripping Springs

#### Responding to increasing mortgage interest rates by Trey Powers



Last month's article focused on the unexpected rise of mortgage interest rates following the presidential election. Five weeks later on December 14, the Federal Reserve raised its benchmark interest rate for the first time in a year (and only second time in eight years) and signaled that rates could continue to rise in 2017 more quickly than officials had expected.

"The era of ultra-low interest rates is over," said Lawrence Yun, chief economist of the National Association of Realtors, in a recent statement. "The short-term rate hike will be followed by several additional rounds of increases in 2017 and 2018. Despite these moves, mortgage rates will not rise alarmingly."

That's good news. The sky is not falling! At the same time, historically rates rise fast and go down slow. While we may have seen an end to the era of repetitive radio commercials quoting loan rates under 3%, only time will tell if they settle back down or continue to creep upward. For homeowners who currently have an adjustable rate mortgage (ARM) or homeowners who wish (or need) to cash out the equity in their home, now is the time to really pay attention. No more procrastination.

Is your adjustable rate mortgage set to adjust soon? If you currently have an ARM and will live in the home longer than the initial phase of the ARM, now is the time to consider refinancing to a fixed rate mortgage. One thing you can be sure of with your current ARM is that your rate will go up. It is the *give and take* ac-

cepted when it was chosen as your loan type: *low initial rate, but with increases over time*.

Do you wish to utilize the home equity you have built over time? The process to cash out equity is the same as a traditional refinance. Those funds come with no strings attached, meaning they can be used for anything. Think college tuition, unexpected tax bill, home improvement project or investment funds.

Contact a local, trusted mortgage lender to help analyze your current loan and provide options to meet your goals. The window for a sensible refinance may be closing.

On another note, I wish you and your family a prosperous, joyful and blessed 2017.

Trey Powers is a licensed mortgage loan officer with City Bank Mortgage, a Texas-owned 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 and trey@treypowers. com. Visit www.TreyPowers.com.

#### Trust a Neighbor – Trust in Trey Your Mortgage Lender



**Trey Powers** Dripping Springs, Texas (512) 203-5869 Trey@treypowers.com www.treypowers.com NMLS: 1294913

HEATHER H. BOBB DDS, FICOI 512.858.7200 heatherbobb.com

Invisalign Preferred Provider - Full Mouth Restorations - Cosmetic and Family Dentistry

# changing smiles, changing lives

Implants – Laser – Restorations

331 Sportsplex Drive, Suite B | Dripping Springs, Texas 78620

#### Paint your way into spring



Your home is the place you go to get away from the stress of work and traffic, and also gives you a sense of security and comfort.

Science has shown that color can and does affect us psychologically. Some paint colors provide a cooling effect, while others impart a sense of

warmth. So, which interior paint colors are right for you?

When picking paint colors, determine what type of mood you would like to set in each room. Bedroom designs should incorporate color schemes that create a relaxing atmosphere, while kitchens should be brighter and use colors that stimulate the appetite and living rooms should employ hues with a warm and cozy feel. After determining the mood you would like to achieve, it is important to focus on the size and shape of the room. Lighter colors can enhance a room, opening it up and creating a brighter environment while dark hues can sometimes make a room feel smaller and cramped.

Don't select very bright colors unless you are certain that you want your walls to be the focal point in the room. Your best bet is to find the most neutral shades for the colors that you have in mind. For example, if there are seven shades of red paint, the most neutral shade will be the one in the middle of the bunch. Before your final decision, purchase samples for the top two or three colors that caught your eye. Paint peel 'n stick papers to place on the wall in order to see how your colors will look in the room.

However, if you still need more help in selecting paint and home interiors colors, visit HGTV.com and view the article *Combine Colors Like a Design Expert*.

When you're ready to buy paint, don't let price be the only factor influencing your buying decision. Spend a few more dollars for high quality paint that will last longer and look better. After all, which ever interior painting idea you choose, you will want everyone to think and say *wow*.

Reba Byrd is the owner of Cowgirls and Lace and Le Ragge Ruggs located in Dripping Springs. With 26 years of experience, they specialize in custom window treatments, including blinds and shades, and bedding as well as complete lines of furniture and accessories.





Tremendous Savings Off Suggested Retail Every Day!

Designer Fabrics at Discount Prices

Trail Head Market Hwy 290W Dripping Springs

All at the Best Prices!

HA D	Cowgiris & Luce
	Le Raggé Ruggs
	<ul> <li>Custom Furniture</li> </ul>
	♦ Designer Fabrics
	♦ Decorative Trims
	<ul> <li>Unique Gifts &amp; Accessories</li> </ul>
	Let our design staff assist you with custom draperies, baby bedding, and in-home design service.
	858-4186 Mon-Sat 10-6
	800-982-7424 Sun 12-5
	All rugs 20% off
	in January

Convairle & Caco

# Independence Title will get you off the ground!

Whether you're refinancing or purchasing a home, make Independence Title part of your team.

# 🛠 Independence Title

Locally Grown & Locally Committed 310 W. US-290, Suite A & Dripping Springs, TX 78620 IndependenceTitle.com & (512) 894-3860

Dripping Springs Outlook

# **REALE** WISHES YOU A HAPPY NEW YEAR

#### 2017 RE/MAX Gateway line up:

#### **Serving Dripping Springs and Wimberley areas**



Roxanne Cossette Manager Bis Admin (512) 610 - 7653



Steve Cossette Broker/Owner (512) 299-6570



Mike Cossette Broker/Owner (512) 299 - 5904



TJ Theis Broker Associate (512) 797- 4998





Matt Mowen Realtor (512) 468 - 5030



Tricia Mowen Realtor (512) 468 - 5070



Shelli Beck Realtor (512) 739-7780



Robert Pelayo Realtor (512) 296 - 3570



Virgil Hinojosa Realtor/Latin Amer. Group (512) 576 - 5575



512-610-7653, Remax-Gateway.com, 13062 HWY 290 W, Austin, TX, 78737 At Stoplight across from Belterra