

Dripping Springs

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OUTLOOK

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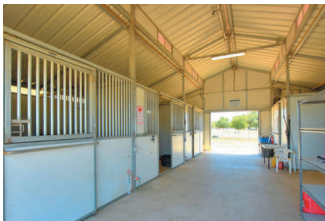


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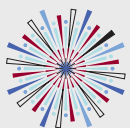
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Pedal Ranch Publications

The romantic allure of restaurant ownership *by Mark Sewell, MBA*



You probably know someone who has a secret desire to own a restaurant. It may be you? There are a lot of people who would like to retire and open a place of their own. Something about feeding others has a romantic allure. Perhaps your grandmother has some wonderful recipes that family and friends have loved for decades. The

idea of opening a restaurant and spreading that joy through great food is a fairly common starting point. Restaurant ownership has a lot of enjoyable upside beyond your impact on others' stomachs. Business ownership in general allows you to chart your own course and make the critical decisions that define what your business represents and how it operates. Restaurants can have very unique personalities exhibited through the menu, décor and service. And, of course, a well-run restaurant can provide a nice income.

Before you print your business cards, know that there is another side to the coin. The success rate of restaurants is poor. Data points fluctuate, but approximately 50% of restaurants fail within two years and anywhere from 70-90% fail within five years. The primary reason is undercapitalization. Most restaurants do not make a profit for at least a couple of years.

Operating a restaurant is difficult work. It would be nice to show up at opening, shake some hands and bask in the glow of happy, satisfied customers. The reality is different. A lot of work is completed prior to opening and after closing and much of it falls to the owner. Restaurant hours are long. Most restaurants typically cover at least two meal periods (lunch and dinner) making an average day twelve to fourteen hours – six or seven days a week. While dealing with your customers is truly one of the best reasons to be in the business, hungry guests don't care if you fed two hundred people perfectly before you made a mistake with their meal.

Don't consider these deterrents, but rather the obstacles to a dream. A big part of the romance, and the payoff for all of your hard work, is beating the odds.

Mark Sewell is the founder and operating partner of Hill Country Ranch Pizzeria. His experience spans 28 years in the restaurant business as general manager, regional manager, corporate trainer and owner. 512-858-9697

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 Tues. 5:30pm Al Anon meeting is being held at the Dripping Springs Presbyterian Church, 26650 Ranch Road 12. It is a general discussion meeting. Childcare provided.
- 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 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. - Sat. Noon-3pm, Dr. Pound Pioneer Farmstead and Museum is open for tours. Call 512-858-2030.
- Every Wed. Farmer's market at the Triangle, 3-6pm. For more info contact CityofDrippingSprings.com or 512-858-4725.
- 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 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 101 Old Fitzhugh Rd. 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 FirstThursdayDrippingSprings.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. For details call 512-858-2024.
- Every 3rd Thur. 7pm, DS VFW Post 2933 invites all eligible veterans with foreign service to 101 Old Fitzhugh Rd. Call 858-5637.
- Every 4th Thur. 6pm, Photographers of Dripping Springs meets at the Holy Spirit Episcopal Church, 301 Hays Country Acres. 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.
- Sun. July 1, Independence Day

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 (DSISD) Dripping-Springs.K12.tx.us • (DSISD Sports) Dripping-Springs.txed.net/AthleticNews
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Please submit your event details at least six weeks prior to your event to Info@DSOutlook.com.
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Trying to live my life like a boss

by Deborah Carter Mastelotto

How can I be the boss of anyone, when I am just barely the boss of my own life? I'm asking this as I check my bank balance because this week I deposited a check into my savings account instead of my checking account and now I'm overdrawn. I would love to blame the smiling tellers crammed into the Wells

Fargo drive-through box like veal, but no. It's me. Like the small sign on Teddy Roosevelt's desk, *The Buck Stops Here*. The buck stops at me, or rather at my desk if I had one.

This is the flip-side of small business entrepreneurship – it doesn't matter who did or didn't do what, at the end of the day it's all your fault, all of it. As A Boss you give credit for the good stuff to your team, but if something isn't working it's up to you to fix it. And that's a scary thought. I know my strengths and I know my weaknesses and the skills necessary for running a successful business, more often than not, fall on the side of *Stuff I Don't Do Well*. For instance, I'm trying to sign up for an online Illustrator class. It's taken me three weeks – three friggin' weeks – to figure out how to even sign up online for that class. And they want to know I've taken Photoshop first (which I haven't.) So of course this leaves the big, elephant-in-the-room question: *If I'm having trouble signing up, how am I going to manage the class work?* Yeah. Now, imagine if I were your boss. It scares even me.

I didn't start out in life to be A Boss, but I'm naturally Boss-y. It's a character flaw. So now, here I am. I actually have ten or eleven, maybe twelve, could be thirteen now, employees. They aren't all full time, but I am in charge of their jobs. They all depend on me for rent and mortgages and groceries and child care and car payments. They arrive to work every morning and leave every night and come to me when they have *issues* and get upset with me when I don't solve their problems immediately and never doubt that I can. Solve their problems, that is. Unlike me.

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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What are stem cells?

by Breca Tracy, PhD

Stem cells have the remarkable potential to develop into many different cell types in the body during early life and growth. In addition, in many tissues they serve as a sort of internal repair system, dividing essentially without limit to replenish other cells as long as the person or animal is still

alive. When a stem cell divides, each new cell has the potential either to remain a stem cell or become another type of cell with a more specialized function, such as a muscle cell, a red blood cell or a brain cell.

Mesenchymal Stem Cells are specialized cells that are able to receive signals from the other cells in your body. Stem cells then seek out inflammation and degeneration and go to that location to begin repairing tissue. Stem cells have been shown to help repair muscle, bone, cartilage and tendons. Research has indicated that stem cells can benefit a wide variety of health complications and may assist in individuals living stronger, healthier lives.

Stem cells have been around for over a century. The term stem cell was used as early as 1866. In 1909, Alexander Maximow lectured at the Berlin Hematological society on a theory that all blood cells originate from the same cell... a stem cell. The first bone marrow transplant occurred in 1968 using stem cells. In 1978, stem cells were discovered in human umbilical cord blood. After this,

the world of regenerative medicine began to take shape. Stem cells have the capacity to replace bone, cartilage, heart, tissue, muscle and more, showing much promise for disease states.

For more information, please contact us and we would love to further educate you on our clinic and the therapies we offer here in Dripping Springs.

Dr. Breca Tracy currently serves as Director of Science & Operations at the Stem Cell Center Dripping Springs. Breca has resided in Dripping since 2007 after obtaining her Ph.D. in Biochemistry & Molecular Biology from the University of Oklahoma Health Sciences Center.



The Stem Cell Center
DRIPPING SPRINGS

Breca Tracy, PhD
Director of Science
& Operations
512.968.4425

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800 Hwy 290 W, Building F, Suite 200
Dripping Springs, TX 78620

Worrying doesn't always solve problems by Leslie Tourish, LPC



I once read that worry is a complete cycle of inefficient thought revolving about a pivotal fear. That is not to say that all worry is bad, in fact, healthy, appropriate worry can be a great motivator in getting us off of square one and working toward our goals. Worry becomes non-productive when we're just spinning our wheels, consumed with the *what-if's*. Such as, *what if the plane crashes, what if that twinge means I'm having a heart attack, what if I never meet Mr. (or Ms.) Right and I'll be alone my whole life* and on and on and on. We've all done this type of dog-chasing-its-tail thinking, but that doesn't mean we have to be held captive by it.

Worry is like the seed of a weed, starting small after we perceive that an event is dangerous or threatening, then growing exponentially. In examining the event, we put our own personal spin onto it, either consciously or subconsciously – *that was bad, that shouldn't have happened, I looked foolish, that made me angry and I must have a situation go my way*. Once we tell ourselves this, our negative thoughts trigger our emotions and we begin to feel such negative emotions as uncertainty, frustration and helplessness – all the main ingredients for a potent witch's brew.

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One way to straighten crooked thinking is to get a good bead on what you're actually worrying about by writing about it. Put all

of your negative, worrisome thoughts down on paper and watch their power begin to weaken. Research findings demonstrated that journaling about what is worrying us significantly reduced stress-related symptoms. The researchers found that when people took their worries from free-form thoughts and then transcribed them to paper, they began to be able to see their concerns in a more concrete fashion, and thus began to believe they had more control over them. Once the people saw their concerns in black-and-white, they then saw their worries in a more direct way, thus opening up new ways to problem-solve and either reduce or resolve their negative feelings. Just twenty minutes a day, over three consecutive days, created positive effects for the people that they reported lasted months.

On a more down home note, when I was young I remember my grandmother patiently listening to me talk about some now long-forgotten problem that I was allowing to tie me into knots. She listened for a bit and then asked me if I knew how worrying was like a rocking chair. "How?" I asked, distracted momentarily from my drama.

"It keeps you busy, but it doesn't get you anywhere," she replied with a smile, turning back to her work.

Leslie Tourish, LPC, is a Dripping Springs psychotherapist in private practice. To contact Leslie, please go to LeslieTourish.com or DSPPsychotherapy.org.

The ideal nose? *It's the one that fits your face*

by *Marcello Antunes, MD FACS*



Despite this classic set of principles, beauty remains an elusive concept. Especially in such a globalized world where individual tastes, cultural influences, modern style and the media (and social media) can all overshadow the original formula.

So, what will make a beautiful nose? What makes it attractive? Is there a perfect nose? These are trick questions.

Beauty encompasses not only the proportions and the angles I mentioned, but also, and most importantly, harmony and balance between the facial features and how everything fits together. The Greeks and Egyptians had their perfect nose, as did the Romans, the Koreans and Turks. Our society too, is no exception. We have our own thoughts on what makes a beautiful nose, both for men and for women.

In traditional rhinoplasty surgery, the simplest answer was that a beautiful nose is straight, symmetrical and relatively small. However, a quick look at some beauty icons can illustrate that there is more to beauty than math. Gisele Bundchen and Kate Beckinsale, have two very different noses. But both noses are really beautiful and complement their facial features. Closely related to the nose, an important, and often overlooked feature is the chin. Likewise it should fit with the other facial proportions. Naturally it should be delicate and round in women. In men, the chin is wider, forming

a square shape. A small chin can sometimes create the impression of a bigger nose. And a bigger chin can make a beautiful nose look unattractive. This goes to show that balance and harmony is more important than any mathematical formula when taken isolated. Nonetheless, today, rhinoplasty surgeons avoid the *one-size-fits-all* approach.

Youthfulness and attractiveness are still common goals, but the latest trends highlight the patient preference, delicacy and the patient's overall facial features and, very importantly, the patient's ethnicity. The surgeon cannot rely solely on classic aesthetic standards, which were primarily Caucasian. Today we understand that there are many types of attractive noses, some created by birth and others by rhinoplasty. And the smallest change can produce huge perceptual impacts. Rhinoplasty is always quoted to be a surgery of millimeters. And always remember: *the perfect nose is the one that fits your face.*

Dr Marcelo Antunes is an award winning, fellowship trained Facial Plastic & Reconstructive Surgeon. He is a double-board certified surgeon by the American Board of Facial Plastic & Reconstructive Surgery and the American Board of Otolaryngology-Head and Neck Surgery and an active member of the American Academy of Facial Plastic & Reconstructive Surgery, American Academy of Otolaryngology-Head and Neck Surgery and the American College of Surgeons. Piazza Center is located at 7900 FM 1826, Health Plaza II Suite 206, Austin TX 78737. He can be reached at 512-288-8200.

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Get kissed by the sun without the damage

by Karen Laine, Para-Medical Aesthetician

Warm weather is here and summer fashions are exposing more skin. Many of us with light skin feel a bit awkward since Coco Chanel, of designer fame, made it vogue to have a tan. Instead of damaging and prematurely aging your skin with sun exposure or tanning beds, why not try air-brush tanning?

Sunless tanning is a safe, easy way to obtain a natural looking golden glow year round without exposure to harmful UV rays. A colorless, even mist is hand applied to the skin's surface using an airbrush. Once applied, the solution immediately begins to react with the surface skin layer. Within hours, a natural looking tan begins to develop and after 12 hours the color will be fully developed.

The tanning solution has been tested and recognized as safe by the FDA. DHA is a naturally occurring sugar that reacts with the skin's proteins to form a long lasting, healthy tanned appearance.

The average full body session generally takes 20 minutes to apply and dry. An airbrush tan can last between 5-10 days depending on your skin type and activity level. The sunless tan fades naturally as your body sheds the tanned skin cells. Keep your skin well moisturized to ensure the longest lasting, most even color.

Shower, thoroughly exfoliate your skin and shave no less than 8 hours prior to your session. Make sure your skin is squeaky clean,

free from lotion, deodorant and makeup. A blocking cream is applied to areas that tend to absorb with more intensity to give a more even, tanned appearance.

Wear comfortable, loose fitting, clothing to your appointment. A dark colored swim suit or undergarments will form your tan lines. You can avoid tan lines by choosing to have a complete body tan. This procedure will be handled with the utmost discretion. Air-brush tanning does not protect you from burning and damaging UV rays. The sunless tan is strictly cosmetic. Always wear appropriate sun screen when exposure to the sun is imminent.

Karen Laine is a para-medical aesthetician and makeup artist with 23 years experience. Contact her at 512-847-8052. Her office is located at 14500 Ranch Road 12, suite 20, in Wimberley.



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Niacin versus Niacinamide

by Radhia Gleis

Niacin, or vitamin B3, is also known as *nicotinic acid* and is one of the essential human nutrients. Nicotinic acid is known to lower two types of *bad* cholesterol (LDL and VLDL) as well as increase levels of *good* cholesterol (HDL). In fact, when used with lifestyle changes such as losing weight, eating healthy and increasing physical activity, niacin helps to lower high cholesterol and can increase HDL more than any other medication.

Niacinamide, or *nicotinic acid amide*, is derived from niacin. Although the two are used interchangeably, they have different properties. High niacin doses can cause flushing, a condition that causes blood vessels to widen. Niacinamide does not have the effect of skin flushing.

If you are just starting to take niacin, begin at a low dose and gradually increase the dose as recommended by your health practitioner to help minimize flushing. The good news is that the flushing effect often decreases over time as you get used to taking niacin. In fact, many patients find that the flushing stops after one to two weeks of being on a stable dose of niacin.

On the other hand, niacinamide may also be preferred for treating osteoarthritis and diabetes. The two can be used in treating physical

and emotional stress. Either niacin or niacinamide may be used for treating anxiety and depression. *Note: Those who have a history of stomach ulcers should not take niacin.*

Our Wellness Consultants recommend Niacitol, no flush niacin, by Pure Encapsulation.

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 Radhialgleis@gmail.com



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Why won't my cat eat?

by Frank Shuman, DVM



This is a question many cats owners have pondered with their fickle friends and then there is the looming question of if it's serious enough to bring the kitty in to see the vet. Cats can't go very long without eating. After a couple of days of refusing to eat a cat starts to metabolize their liver to provide nourishment and energy. Cats are obligate carnivores

which means they need to eat a meat-based diet to survive because they can't metabolize certain proteins from anything else but meat. After a short while the reserve protein from the liver is exhausted and the liver is inundated with fat that starts a chain reaction that causes kitties to become very sick with a condition called *hepatic lipidosis* or fatty liver disease.

Just like humans, your cat's emotions can affect their appetite. Cats are creatures of habit, so a sudden change to their daily routine can be upsetting. If he or she is feeling stressed due to a change in her environment or the presence of a new pet, for instance, they can respond by skipping dinner.

Other times, if your cat suddenly stops eating, it can be a sign that their sick of whatever you're feeding him or if you recently changed their diet, he or she might disagree with your choice. In these cases, it can take trial and error to find a variety of food that your picky kitty likes.

Here are some pointers for stimulating these challenging kitties to eat. Heating up their wet food in the microwave to body temperature or adding a small amount of tuna juice, chicken broth or small amounts of baby food. If your pet has taste aversions, you also could try using new dishes each time or disposable dishes to reduce the chances of your cat smelling traces of an old food they might not like. A more social cat might need a little companionship to eat. Try sitting and petting your cat while they eat. Conversely, if your cat isn't social, try placing their food in a quiet area of the home where they feel comfortable and can eat in peace.

Cats are excellent at pretending everything is fine when it's not. If a cat suddenly stops eating, it's possible that he has been sick for a while and the symptoms have now become so severe that he or she can no longer conceal their discomfort. This is especially problematic when a cat stops drinking water as well. Cats will typically hide when not feeling well so if you haven't noticed your cat up to its usually activity and schedule then it's best to pay more concerted attention. A myriad of illnesses can initiate anorexia in cats. Common issues are chronic kidney disease, intestinal obstruction, severe anxiety, urinary infections, oral pain, cancer and many others. In any case, timely medical attention is vital to diagnose the disease before further compounding issues are set in motion.

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.

Top five exercises you should do by Dr. Jeremy Kethley, PT, DPT



Few of us perform exercises regularly with the aim of preventing pain or injury. Once the pain is gone, the exercises stop. *Prevention is the best medicine* for our bodies. Here are five exercises necessary to address common muscular issues that may lead to muscle imbalances, poor posture and subsequent pain and injury.

The first is *The Clam*; designed to strengthen the abductor and external rotator muscles of the hip. If your hip muscles are weak, then your knee falls inward. We see many young and teenage kids with knee pain after walking, running, jumping, etc. due to Patellofemoral Pain Syndrome. Lie on your side and take your top knee up to the ceiling. Hold for 10 seconds. Perform 10 reps. Switch sides. Do not to roll your top hip back.

The second is *gluteus maximus isolation*. The main job of the *gluteus maximus* is to extend the hip and stabilize the pelvis from anterior forces such as tight hip flexors. Poor gluteus maximus recruitment leads to back pain, sciatica, hamstring strains and Achilles problems. Lie down on your stomach. Bend your knee to 90 degrees and then lift your foot up to the ceiling. Make sure to keep your pelvis flat on the bed or floor. Hold 10 seconds and do 10.

Third exercise is *scapula stabilizers*. Without strong stabilizers, you are at risk for shoulder impingement, rotator cuff or labrum tears.

The *lower* and *middle trapezius*, *rhomboids* and *serratus anterior* muscles all contribute to scapula stabilization. Place a small weight in your hand with your thumb down and lift at a 45 degree angle. Lift to 90 degrees. Hold for 10 seconds for 10 reps.

The fourth exercise is *pectoralis minor stretching*. Using computers, looking at phones, reading *Outlook* articles and our hands are forward and shoulders are rounded, shortening the *pectoralis minor* muscle and rotating the scapula forward, leading to possible shoulder impingement and rotator cuff pathology. Place a foam roller on the floor and lay on it, along the length of your spine. Allow the shoulders to drop down until you feel a stretch. Try to work up to relaxing for five minutes on the foam.

The final exercise is hip flexor stretching. Tight hip flexors pull the pelvis forward, putting additional stress on your low back, hamstrings and groin. Kneel on the ground with one leg forward and one back. Tilt your pelvis posteriorly until you feel a stretch on the front of your thigh. Hold for 30 seconds, switch legs and do four reps.

If you have some pain that has been with you over a month, go see your doctor and ask for a physical therapy referral. Kethley Physical Therapy would love to Keep Dripping Springs Moving! *Jeremy has been practicing and serving the Dripping Springs community for the past 17 years in Dripping Springs. Kethley Physical Therapy has two locations at both ends of Dripping Springs and they have eight physical therapists ready to help you or your athlete.*

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Red, white and you

by Ron S. White, DDS

Happy July, everyone. I hope you are enjoying your summer. Now is a good time to *whiten* your smile! Teeth whitening is any process that will make teeth appear whiter. This can be achieved in two ways. A product can bleach the tooth, which means that it actually changes the natural tooth color. Bleaching products

contain peroxide(s) that help remove deep (*intrinsic*) and surface (*extrinsic*) stains. By contrast, non-bleaching whitening products contain agents that work by physical or chemical action to help remove surface stains only.

Whitening products may be administered by dentists in the dental office, dispensed by dentists for home use or purchased over-the-counter (OTC) and can be categorized into two major groups:

- Peroxide-containing bleaching agents
- Whitening toothpastes

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

Both tooth sensitivity and tissue irritation are usually temporary and stop after the treatment. Of course, I prefer the professional whitening systems because of the custom trays that we make in our office. The results seem more precise and the gel is stronger.

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

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

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Jep moved from Louisiana to Texas with his wife, Jessica, and their five children.



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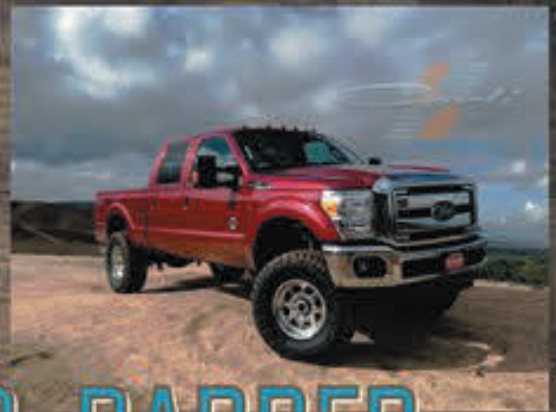
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How to ditch PMI

by Trey Powers



I recently had two different calls from potential customers wanting to refinance their mortgages for the sole purpose of getting out from under Private Mortgage Insurance or PMI. In both cases, they were seemingly willing to forgo their current, more favorable, interest rate to no longer throw away their money in the name of PMI. As we

dug into the details it ends up they have been needlessly paying PMI for months, if not years. That tells me it is time for a quick refresher!

PMI is an insurance policy that protects the lender when a loan goes into default. When a buyer makes a down payment less than 20%, the lender requires this insurance, typically paid as part of the monthly mortgage payment. In simple terms, it is you paying for a policy to protect the bank. While PMI is necessary to get into a home with a lower down payment, the goal is always to get rid of it! Here are three ways to make that happen...

First, when you have paid the principal down to where the balance is 78% of the original purchase price, the lender is required to drop PMI. If 5% was the down payment on a thirty-year mortgage, this would take over nine years.

Second, refinance your mortgage. If your new loan amount is 80% or less of the current appraised value, your PMI days are behind you. This was the plan for our two friends mentioned above.

However, if available interest rates are higher than what you already have, this likely does not make sense.

Third, when the Loan to (current) Value Ratio of your current mortgage drops below 80%, your lender may remove PMI. That ratio moves in your favor as you pay down the principal each month, but more so as your home increases in value. Most homes in the DS area have increased in value at least 20% in the last three to four years! All you do is contact your mortgage company and make the request. They will have an appraisal done and if you hit the magic 80, *Good-bye PMI*.

Trey Powers is a licensed mortgage loan officer with City Bank Mortgage, a Texas-owned lender. Trey lives, works and volunteers right here in DS. 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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Gavin J. Loftus

Don't let your investments go on vacation

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

Summer is here – and so is vacation season. When you hit the road, you will enjoy getting away from your regular tasks but there's one part of your life that should never take a break – your investments.

Match the right investment with the right *job*. You hire an electrician to install a light fixture, you employ a

plumber to clear a clogged drain and you would not expect either one to work on the other's project. In a way, this view of a division of labor is similar to how you might look at different investments. In general, you purchase stocks with the hope of achieving the growth necessary to help you meet long-term goals. On the other hand, when you purchase certain fixed-rate investments like certificates of deposit (CDs), you know they won't provide as much growth potential, but are available to fund a short-term goal.

Evaluate investments' performance relative to your goals. Some people think the only way to evaluate their investments' performance is to track them against a well-known market index, such as the S&P 500. However, using an index as a measuring stick has some drawbacks, one of which is the lack of a personal connection to your situation. Look at it this way... In many types of organizations, you typically go through performance reviews, where your work is assessed in terms of how well it helped you move toward your

goals – and you can follow the same process with your investments. Specifically, you can measure their performance by how effective they are in helping you move toward your financial objectives. For example, if you need your portfolio to provide you with a certain rate of return to meet specific retirement goals at a designated age, but you find that you are not currently on track toward meeting these goals, you may need to adjust your investment mix to potentially provide you with a higher return. Be aware, though, that seeking higher return potential will likely mean taking on more risk. You may want to consult with a financial professional to make sure you find a risk/reward ratio suitable for your goals and risk tolerance.

Look for hard-working investments. Some investments work especially hard. Some stocks, or investments containing stocks, pay dividends. Instead of taking the dividends, you can choose to reinvest them, purchasing even more shares – and increased share ownership is one key to helping build financial resources for the long term. (Keep in mind, though, that companies are not obligated to pay dividends, and they can be reduced or eliminated at any time.) In the investing arena, as in many endeavors, hard work can be rewarding. So look for opportunities to keep your investments gainfully employed throughout your life.

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

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Microbiological safety of your water

by Randy Lawrence



The subject of water quality is widely discussed and certainly becomes a topic of interest to new hill country residents who may have relocated from a more urban setting and find themselves faced with water problems.

Paramount among these issues is ensuring that your water supply is free of bacterial contamination and therefore safe to drink. The most common type of bacteria found in untreated household water supplies is *coliform*. Ingesting this type of bacteria typically causes varying levels of stomach upset and intestinal issues.

If you pay a water bill each month, you can typically rest assured that the water is being disinfected with chlorine, or *chlora-mines*, before being distributed to your neighborhood. However, if your household water is supplied by a rain water system, or a privately owned well on your property, it is very important to be aware of the microbiological safety of your water. Without outside interference, it is fairly uncommon for water pumped directly from a conventional water well to be contaminated with bacteria. Examples of outside sources of contamination can include animal enclosures or septic drain fields in close proximity to the well-head. One common cause for bacterial contamination in household supplies is often a large storage tank which is filled by the well or by a rain water collection system. As beneficial as these storage tanks are, this water is unavoidably exposed to the possibility of contamination, making it necessary to consider adding a disinfection step to your home water treatment system.

Compared with the maintenance hassles associated with adding chemicals to your water, ultraviolet disinfection is a much more user friendly method of sterilizing your water supply. These wall mounted units are most effectively placed as the last step of treatment in your system. This way the water is already filtered or treated for minerals before entering the UV unit, which helps to minimize ongoing maintenance. It is important to note that UV bulbs should be changed once per year to maintain maximum effectiveness. Contact a licensed water treatment specialist if you have any concerns about the quality of your water supply.

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.

Litigation: No Bull

by Roland Brown



A Travis County jury returned a nice verdict for one of my clients this week with an interesting side-light. Some of you likely watch the TV series *Bull* about a jury consultant which, I'm told, is modeled after Dr. Phil. I view the show as interesting, a bit inconsistent in plot quality, not reflective of the actual

role of jury consultants in real trials as I've experience it, and it has flakey courtroom stuff. That being said, I tend to enjoy watching it anyway.

Back to my current trial though; I did not utilize a jury consultant, so my assistant, my client, a very bright young lady, and I had to be our own *consultants*. One of the more interesting elements in the trial was a juror whom I had asked the court to disqualify for bias! During the jury selection process, I asked, "Who on the panel would be unable to consider awarding damages for mental anguish under any circumstances?" and this gentleman raised his hand indicating that he could not do so. Based upon that response, I requested the court to *strike him for cause* i.e. remove him from the panel as a prospective juror because his answer indicated he could not consider a key element in our case.

The defendant's attorney asked to have him examined separately from the other jurors and tried to *rehabilitate him* by asking him if the court instructed him that he had to consider that element of

damages, would he *follow the court's instruction*. This is obviously a catch-22 for the panel member – stick to his beliefs and offend the judge or obey the judge and surrender his beliefs. Panel members, standing in front of a judge, almost universally say they will obey the judge, which predictably, this gentleman did.

In a somewhat unusual twist though, as we observed him responding to these questions, we decided he might well be a good juror for us and I withdrew the challenge. Guess who became our presiding juror (foreperson)?! Yep, that guy. And he did a good job resulting in a fine verdict for my deserving client.

"It goes to show you never can tell!" - Chuck Berry

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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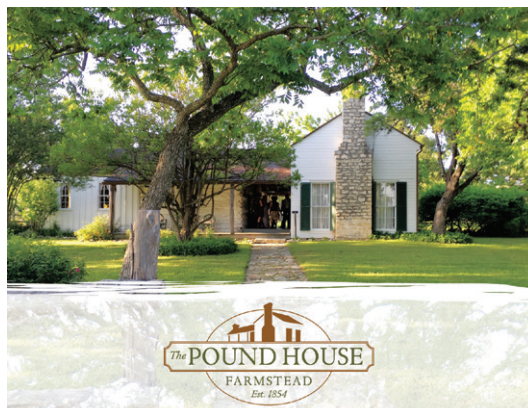
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Dripping Springs Chamber of Commerce Focus on Business: *The Pound House Farmstead and why it should be on your summer bucket list*

Has it been a while since you visited The Pound House Museum? Maybe you've never been? This summer has more reasons than ever to head over to Founders Park and step back in time. A treasure – The Pound House is a sleeper gem and it all belongs to Dripping Springs. One of the most unique museums in the country, it is the original 1855 home of Dr. Joseph and Sarah Pound, founding family of our town. On the national register and a state historic landmark, what makes this museum truly one-of-a-kind is that 90% of the contents belonged to the family, making our collection original and personal. It is a time-capsule piece preserved to give a snapshot of exactly what life was like for a normal pioneer family in Texas.

Texas history not a big enough draw? There is a lot to see and do there this season. We are hosting Summer Sundays... Every Sunday from June 17 through August 5 from 12:00-3:00pm. We'll play music, have a whole collection of yard games and lots of shade from our 500 year-old Heritage Tree. Bring a picnic and enjoy old-fashioned fun for free. Cool drinks and frozen treats are also available for purchase. Don't miss Outdoor Movie Nights every third



Thursday – bring your own blankets, chairs and beverages to watch a movie under the stars. Also on the calendar, Time Travel Thursdays children's summer camp and crafting workshops for adults. Beginning in August we will be hosting a special exhibit, Invasion of the Yanqui: The U.S.- Mexican War. Check out our website ThePoundHouse.org for a full list of upcoming events.

If summer passes by and you still couldn't make the pilgrimage – don't worry, Pioneer Day is happening September 22! This day-long pioneer-

themed event transforms the farmstead grounds into an 1850's era celebration featuring amazing craft and skill demonstrations, historic educational opportunities, Model-T's, Civil War re-enactors and Native American dancing. The festival also includes delicious BBQ, live bluegrass music, "make & take" crafts for the kids, horse-drawn wagon rides and shopping with local artisans.

Fall brings another host of activities too long to list but much anticipated. Become a member of the museum and receive our new *Pound House Post* newsletter to be informed of all the exciting things happening out where it all began – The Pound House.



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First time is a charm

by Lindley Pond



By now, I'm sure we are all deep in the throes of summer and its inevitable heat. I'm writing this article in the first week of June, so haven't a clue what we will experience this month. May proved to be usually wet and it's nice to see the greenery as well as to know our water tables are up. We'd gotten so used to our severe drought situation that our *fixes* for drainage – new hard-

scaping and usage of some products – seem to have been done in vain. I witnessed this at my own home.

Since we can no longer swear to hot, dry summers or super cold winters, it's not a bad time to think about the *what if's*. This approach could save not only dollars, but the headache of redoing what we were sure was going to work. Careful planning for all our outdoor wants can not only give us the desired results, but protect them. There are many simple things to implement before more permanent things such as patios, walkways, a seating area, etc. are installed. Area drains, swales to redirect water, berms to maintain the water's movement, positive drainage away from homes, as well as slight crowning on hardscaping surfaces will help water not pool and move it away from areas it doesn't need to be.

Normally, I'm not a fan of planting in July unless your schedule allows for much TLC to get things established. If you must, try to keep things small as our ground has already heated up, putting undue stress on plants' root system. Take time now to use what you have seen with the water to come up with a plan that can be implemented as the war chest allows, keeping in mind that sometimes the pot of gold has to wait for the essentials to be put in place.

All worth it at the end of the project that was done only *once*. Happy July! Give us a call if you need some help, we'd love to make the project perfect.

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. Don't hesitate to call or email. We'd love to help you design the shady spot you deserve. 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.

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 Starrs on Mercer
 The Rural Home
 The Rural Table
 Vintage Soul



Additional businesses may have 1st Thursday specials & events. Visit Facebook or our website for more information.



Map provided by the Dripping Springs Visitors Bureau

First Thursday is a monthly event sponsored by the Dripping Springs Chamber of Commerce

www.DrippingSpringsTx.org



Are you ready for a party deck?

by Homer Whisenant

A few years ago, I visited a friend who I hadn't seen in a while. At his home, he had installed a party deck. This included a nice wooden deck with a covered stage at one end. He shared with me that his son had started a band and the covered stage on the deck gave his son a place to practice. Since then, they have had other

musicians perform at various celebrations at their home. This visit introduced me to the idea of party decks, which are increasingly popular here in Dripping Springs.

In and around Dripping Springs there are many talented local musicians. Couple this with our great weather and Dripping Springs is a great place to have a party deck at home. A party deck often includes a stage for hosting parties where your favorite musicians perform in an intimate, private setting for you, your friends and family. A stage can also be used for stand-up comedy, one-act plays, karaoke, poetry readings or just a place for the kids to have a great time.

The basics of a stage are an elevated platform (one step up is plenty) large enough to hold a five person band, with or without back and side walls. Back and side walls help project the sound to your guests. Cover is nice for shade, weather protection and sound control, which your neighbors will appreciate. Electrical power, lights and built-in speakers are also necessities.

Other elements for a party deck include built-in seating around the deck, weatherproof storage and lighting. Comfortable seating for twenty to thirty people is the most popular size party deck I see working with clients. The deck itself can be used as an impromptu dance floor. And many of our clients place their party decks close to their outdoor grilling or kitchen area, making serving easy.

Consider whether a party deck would increase the enjoyment of your home.

Homer Whisenant is the owner of Homer Whisenant Construction, and has been serving Hill Country clients for over 30 years. Homer knows that when homes get better, lives get better and he enjoys helping clients make both of those happen. Please call us at 512-677-1282 for a design consultation and quote. We would like to help you on your next project.

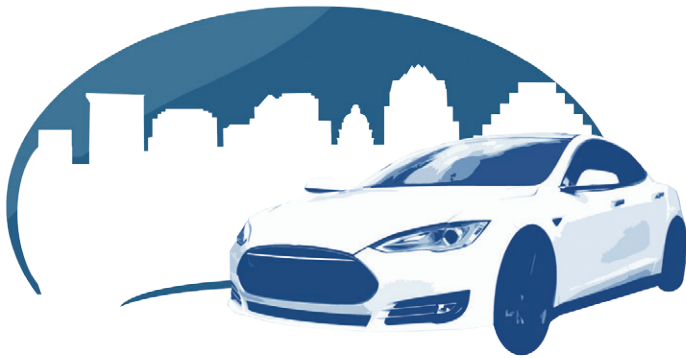
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