

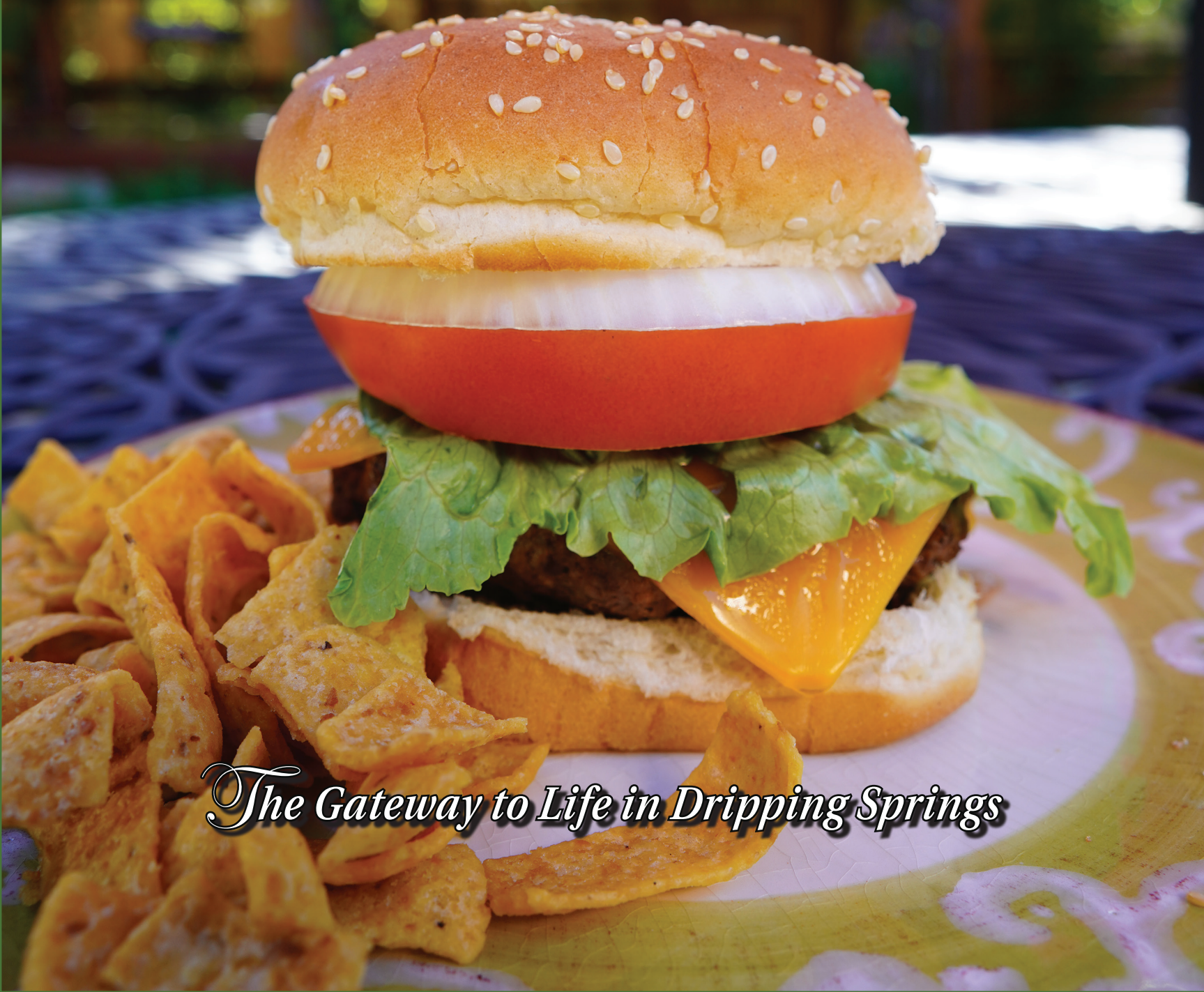
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OUTLOOK

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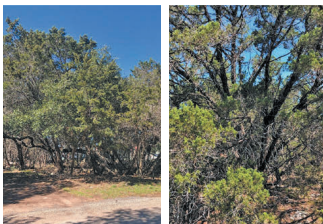


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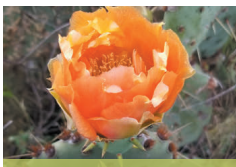


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Food for thought

When you end up spending more time at home than you ever planned, several things could happen. For a friend of mine who is accustomed to a fast-paced life, both professionally and personally, which normally includes a great deal of travel, she felt like she had been thrown into prison. Even though she lives in a lovely home with her husband and had contact with the “outside world” via the internet, she became inconsolable within a few days of self-quarantine.



Our wonderful group of girlfriends launched Zoom Happy Hours to help her cope. (Talk about a trend that caught on fast.) And they worked to a certain degree. One friend tried to inspire her to work more in her garden and discover the tranquility of being in nature right in her own backyard. Another outlined the focus she was giving to a worthy non-profit who needed more volunteers contributing their time online. I mentioned how she could finally read all the books she never had the time to dive into before. None of these suggestions resonated with her fully though.

A few weeks passed and during one of our Zoom chats she lamented that her grocery store wasn't able to deliver the hamburger meat she wanted that day because of a shortage they were experiencing. I suggested she try grilling chicken or even some portobello mushrooms that she earlier said she had, and create a new kind of burger for herself. Skeptical comments were made but by the next Zoom session a week later, I noticed a dramatic improvement in her mood.

It turned out that my friend did try something other than ground beef that day and she loved the result. Not only that but she had begun a creative odyssey into alternatives which included salmon, black beans and quinoa. Her long drawn out days were now filled with finding recipes online and leaving tips for others who would follow in her questing footsteps.

Her happy ending reminded me that what works for one person won't necessarily work for anyone else. The necessity though is to keep looking, listening and being open to trying something new that just might be exactly what you need. Food for thought.

Thank you for joining us.

Victoria



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publisher

Victoria Belue Schaefer

creative director

Cyle Johnson

ad design

Joey Johnson

cover photograph

Kevin Schaefer

contact

512-709-6935

Info@DSOutlook.com

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Pedal Ranch Publications

Dripping Springs Outlook

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 Mon. 3pm. Christ centered anxiety/depression support group. Presbyterian Church 26650 RR12. Contact Marsha Young at 512-739-5109 or myoungcollection@yahoo.com.
- 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 Tues. 6pm Nar Anon Family Group at Friendship Creekside Fellowship 14455 Fm 1826. Nar Anon is a 12-step program for family and friends of drug addicts. We share our experience, strength and hope.
- 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 3rd Thur. 7pm, Family Support Group for family members, parents, adult children, and partners of individuals living with a mental health condition. Meets at St. Martin de Porres Catholic Church, Room 1. Contact info@namicentraltx.org for more information.
- 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. June 21, Fathers Day
- Sun. June 21, Summer Solstice, Summer Begins

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Safely sanitizing and disinfecting

by Dorinda Martin

Sanitizing is the process of killing basic germs and bacteria and is usually gentler than disinfecting. Clorox says, "Think of sanitizing as lowering the level of germs on a surface, while disinfectants are killing them all." Water and bleach solutions can be both a sanitizer and a

disinfectant (in lower concentration for sanitizing and higher for disinfecting).

Clorox and Lysol wipes are almost impossible to find. Neither of these products contain bleach. Please do not try to make your own wipes with bleach (as featured on YouTube) and expect to use them as "wipes." It's more important than ever to read the labels! A form of alcohol is the prominent active ingredient in both Clorox and Lysol wipes (not bleach).

If you wish to make your own wipes until Clorox can catch up their production, I suggest using an alcohol-based solution with water or aloe (three parts isopropyl, one part water or aloe), and a few drops of essential orange to cover the scent of the alcohol.

Clorox and Lysol wipes require you to use enough wipes to keep a surface visibly wet for four minutes. Solutions of 70% alcohol should be left on surfaces for thirty seconds (including cellphones) to ensure viruses are killed. Pure 99.9% alcohol evaporates too quickly so it works better at 70% to 80% strength.

Hydrogen peroxide can be used straight (3%) or diluted to 0.5% concentration for effective use against coronaviruses on surfaces.

Leave on surfaces for one minute before wiping.

For a bleach solution to use as a household disinfectant, the CDC recommends four teaspoons of bleach to one quart of water, or for big jobs, mix one-third cup of bleach to one gallon of water. Use gloves, clean inanimate objects that can handle this potent disinfectant only. The solution, once made, will be effective 24 hours.

Do not mix chemical cleaners. This can cause dangerous vapors and burns and always keep chemicals out of the reach of little ones. At Dripping Springs Pharmacy we have a good supply of hand sanitizer and can even refill your bottles economically.

Stay safe!

Dorinda and her husband, Jim, both pharmacists are the owners of three pharmacies in the Austin area, i.e. Dripping Springs Pharmacy, Dripping Springs, Lamar Plaza Drug Store, Austin & Lake Hills Pharmacy, Bee Cave

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Importance of proper amount of magnesium

by Breca Tracy, PhD



Magnesium is an essential nutrient that plays very important roles in more than 300 cellular reactions including those used for normal bone structure, muscle relaxation, blood clotting, and the manufacture of ATP (energy). Healthy magnesium levels are incredibly important to keep your body functioning properly.

Magnesium is a mineral found in the earth, sea, plants, animals and humans. It is also found in every cell in your body and is needed by the cells in order to function correctly. Magnesium plays several important roles in the health of your body and brain. It is known to help convert food into energy, help create new proteins from amino acids, help to create and repair DNA and RNA, is part of the contraction and relaxation of muscles, and helps regulate neurotransmitters to send messages throughout the brain and nervous system. Even if you eat a healthy diet, you may not be getting enough magnesium.

At REGENERATE we can help you maintain healthy levels of magnesium. We offer intravenous supplementation either in our vitamin and mineral drip therapies (IV infusions) or directly via an IV push. You may be wondering why receiving vitamins and minerals, such as magnesium, is important to receive through an IV. If your body is not getting enough magnesium through nutrients

(food) or through supplementation (oral), you may consider an IV approach. IV therapy can help your body regulate its systems more efficiently than oral supplementation. IV nutrients enter your bloodstream directly and immediately, making them more available for your body to absorb. We would be happy to educate you on what is most beneficial for your needs.

We have a very unique team of experts here in Dripping Springs. Come see us, call us, or email us! 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. 512-368-4548, 800 Hwy 290 W, Building F, Suite 200. www.naturalhealingtx.com.

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Bridge the gap with dental implants

by Ron S. White, DDS

Having many missing teeth is detrimental to your health and replacing these teeth is very important.

Just as with one missing tooth, several missing teeth can be aided with dental implants. Implant supported bridges are permanently fixed in the mouth, unlike removable appliances. Dental implants look and function like natural teeth without

needing the support of neighboring teeth.

Because dental implants replace the root of the natural tooth, they preserve the jawbone and prevent bone deterioration. This preservation of jawbone helps to keep both the bone and gum tissue from collapsing, which may lead to an unattractive smile. In addition, with a traditional bridge, cement can wash out from underneath the bridge exposing the tooth, allowing cavities to form. Dental implants do not get cavities, but brushing and flossing are extremely important to maintain healthy gums and help keep plaque away from the bone and gum tissue.

Dentures will fit more securely and comfortably with an overdenture implant. This will minimize any discomfort and movement (slipping) that is common with normal dentures. Many older adults are turning towards dental implant supported dentures for

their greater comfort and confidence with dentures. Many people are often able to eat foods they were previously unable to eat with their old dentures.

Multiple teeth implants are a great way to add confidence to your smile. They provide you with a truly snug fitting denture or partial denture.

If you are missing a single tooth or multiple teeth, dental implants are the way to go. They are the most natural looking way to replace missing teeth. Dental implants help maintain the integrity of the jawbone and prevent deterioration of the bone that can take place with missing teeth. It's important to replace missing teeth as soon as possible for the full function of chewing and for a healthy, happy smile.

Build dental implants in to your budget, it is well worth the investment.

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).



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Running during the Coronavirus pandemic

by Dr. Joey Przybyla, PT, DPT

We are living in challenging times. With the widespread effects of coronavirus in every day life, reaching education to economy, exercise and personal health need not go out the window. The hope is that the pandemic will be resolved by the time the words of this article reach

your eyes; however, this looks like it may be a longer battle. So let's review a pastime whose popularity is increasing rather than diminishing due to the virus. The intention of this article will be to discuss potential changes in your running habits and considerations to keep moving forward with your health and fitness.

Most runners are used to planning their runs around their morning coffee, work and the weather, but avoiding people is rarely a thought. First let's get this clear, IT IS OKAY TO RUN RIGHT NOW. Runners should embrace the individual nature of the sport and be hitting the roads or trails mostly alone. The CDC continues to recommend six feet of distance between people to limit the spread of COVID-19. Many experts suggest doubling this distance to twelve feet to ensure that virus particles do not reach someone heavily breathing during exercise. Additionally, wearing a mask is also a consideration when running; it should be avoided if it increases breathing difficulty dramatically or a lung condition is present. If you wish to run mask-free, choose a route that allows for solitude. Last but not least, *please* do not block paths or side-

walks walking side-by-side in narrow areas, and move aside for your fellow runner and walker. Be aware of your surroundings like you would at the supermarket!

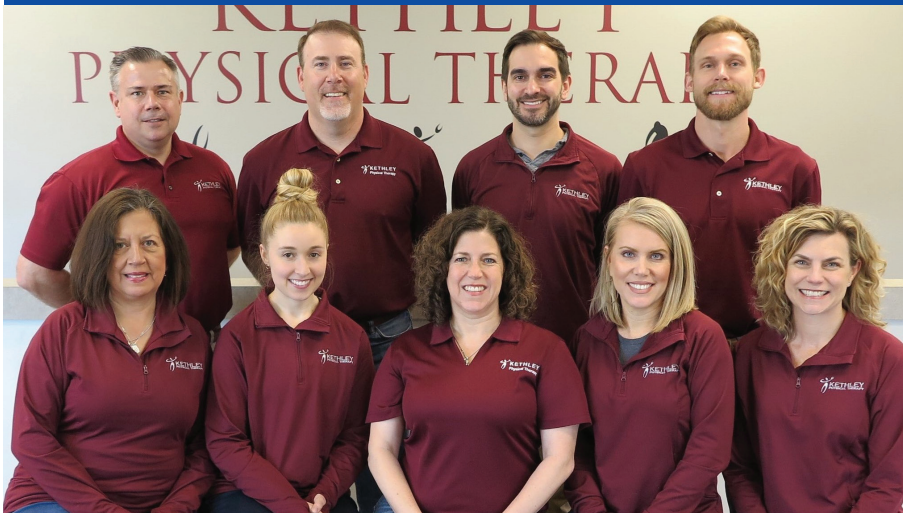
If running is usually performed socially as a group activity, perhaps now is the time to address individual weaknesses you hold as a runner. Without any scheduled races occurring, it is a perfect time to analyze your running form, training practices, painful areas and address muscle imbalances. Many exercises can easily be performed at home and will be helpful in improving your running and even prevent future injury. Runners are resilient individuals and will weather this virus like they do most obstacles.

If you would like assistance evaluating your individual areas of weakness or a specific running injury, please reach out to your local physical therapist who can safely evaluate using telehealth or in person (at least six feet away). Stay safe and keep running!

Written by fellow runner and Doctor of Physical Therapy, Joey Przybyla. 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 seven 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 KethleyPT.com.

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Virus times: *More heroes than ninnies*

by Leslie Tourish, LPC

Years ago I was shopping with my dad in what San Marcos locals know as “the little HEB,” the smaller, original store. He turned to scan all the people strolling around the vegetable section and said, “Grocery stores are the great equalizer. It doesn’t matter if you’re rich or poor, ev-

everyone has to eat.” They are also a community equalizer. As we cruise the aisles we may run into neighbors, or chat with the servers at the deli and bakery departments, before finally making small talk with the checkers as they scan and bag our groceries. This weekly experience binds us to our community and helps us feel that we belong. But in this time of the Covid-19 virus, the usual things are now fraught with potential dangers. We’re armed with our masks, and sometimes gloves, as we go into public places while exercising physical distancing. Yet it’s behavioral change that will keep the virus from spreading. While few of us are thrilled with these extra steps, it is how we keep ourselves and others healthy.

I see so many people doing the right thing that it can be a shock when someone does the wrong thing by acting as though safety precautions are a joke. Last month when I was shopping at our Dripping Springs HEB, I pushed my cart down an aisle as a tall young man with his female companion, both without masks, approached from the other direction. Suddenly he stopped and coughed loudly into the middle of the aisle without covering his mouth. The other shoppers and I snapped our heads up and stared at him. Laughingly he said to his giggling companion, “Let’s get

out of here, before someone kicks my ass.”

For those who think the virus is not going to be the boss of them, they may have some shocking lessons in their future. The virus doesn’t give a darn about a host’s belief systems or demographics, it wants only one thing: warm, moist human lungs. Once in, the virus will gladly do its best to kick our ass.

But I believe there are more heroes among us than immature ninnies. Around the clock and around the world, medical scientists are working on a potential coronavirus vaccine. Human trials have already begun, which is astonishingly early, and there may even be a potential vaccine as early as September. One of the medical researchers said she herself had injected the vaccine into her own body in order to be part of the human study. Wow. Every time we wear our masks in public places, wash our hands for twenty seconds, and respect the science of this virus, we’re all being heroes. *Leslie Tourish, LPC, is a Dripping Springs psychotherapist; LeslieTourish.com or DSPsychotherapy.org. 512-695-1660*



Leslie Tourish
EMDR Certified, LPC
512.695.1660
leslie@leslietourish.com
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Re-opening: *New standards of practice* by Rocco C. Piazza, M.D

As we re-open here in Texas after our closure related to COVID-19, we want you to know that we take your health and safety, and the health and safety of our staff very seriously.

In order to protect you, our valued patients, as well as our staff, we are modifying our processes before we

begin seeing patients in our office or at the surgery center. This will include minimizing the amount of contact between patients and staff as well as asking our patients to wear masks. We will also be limiting the number of in-office appointments available so that we can ensure social distancing requirements are satisfied.

Our Safety and Sanitation Process: We will be adhering to the CDC's strict disinfection protocols, screening all patients prior to their visit. All patients and staff will be checked for symptoms and fever when they arrive. In addition, our providers are wearing goggles and/or face shields, masks, and gloves when caring for you.

Our physicians providing patient care or engaging in an in-person patient encounter, must implement the following minimum COVID-19 standards of safe practice.

1. A mask must be worn by both the patient and physician or the physician's delegate when in proximity of the patient (meaning less than a six-foot distance between the patient and the physician or the physician's delegate);

2. Everyone must follow the policies the physician, medical and

healthcare practice, or facility has in place regarding COVID-19 screening and testing and/or screening patients;

3. Before any encounter, patients must be screened for potential symptoms of COVID-19 or verified previously screened within the last 20 days;

4. Prior to a medical procedure or surgery on the mucous membranes, including the respiratory tract, with a high risk of aerosol transmission, the minimum safety equipment used by a physician or a physician's delegate should include N95 masks, or an equivalent protection from aerosolized particles, and face shields.

5. All physicians providing patient care or engaging in an in-person patient encounter in medical and healthcare practices, offices, and facilities, other than hospitals as defined under Chapter 241 of the Texas Health & Safety Code, shall post a COVID-19 Minimum Standards of Safe Practice Notice, delineating the minimum standards of safe practice described in this subsection, in each public area and treatment room or area of the office, practice, or facility.

We have adapted our process to make sure you always have an excellent experience with us at The Piazza Center, the premier plastic surgery experience in Austin. We welcome you back to our clinic and look forward to seeing you again very soon.

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. Call 512-288-8200 and visit the web site www.thepiazzacenter.com.



Fish oil and healthier skin

by Karen Laine,
Para-Medical Aesthetician

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

Skin cells are short-lived with a rapid turnover rate, meaning nutrients needed to build new cells must readily be on hand. Omega-3s are a key component in

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

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

Any condition that ends in *-itis* indicates a problem associated with inflammation. Dermatitis, psoriasis, rosacea and eczema are inflammatory conditions of the skin. If you've visited a dermatologist lately, chances are he/she probably didn't speak with you about your diet. A number of credible studies strongly correlate

the Western diet with inflammatory skin conditions, acne and oily skin, specifically dairy, refined carbohydrates and grain foods. Along with diet changes, Omega-3s can improve these conditions by greatly reducing silent inflammation in your body. Unlike acute inflammation from surgery or injury, silent (chronic) inflammation is much more dangerous because it isn't readily apparent. If left untreated, it can lead to serious health conditions like heart disease, arthritis and possibly even some types of cancer.

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

Karen Laine is a para-medical aesthetician and makeup artist with 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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Is my pet just old?

by Frank Shuman, DVM



Is my pet just getting old or is there something really going on? This is a question many of us pose about our pets. Dogs and cats can suffer from “cognitive dysfunction syndrome” (CDS), a progressive degenerative brain disease similar in some respects to Alzheimer’s disease in humans. Both are character-

ized by the loss of nerves in the brain and the axons (“wires”) with which they communicate with one another.

CDS occurs as early as six to eight years of age and in as many as 68% of dogs 15 to 16 years of age. The typical signs are disorientation, changes in social interactions, in sleep/wake cycles, or activity level (less or more) and housetraining breaks. For example, your dog may get stuck on the hinge side of the door instead of the opening side, they may suddenly become anxious in situations where they used to be calm, or they can become grumpy around animals they previously got along with.

Even though the relentless march of time is unavoidable, the progression of CDS can be slowed, though not cured with treatment. The first thing to do is identify and treat any concurrent disease that can contribute to behavior changes. Examples include hormonal diseases, arthritis or other causes of pain, urinary tract disease (especially with housetraining breaks), and others. Your vet will need to take a good patient history, do a good physical exam and routine bloodwork and urinalysis. Sometimes a video of

the aberrant behavior will be helpful.

My first recommendation with many behavior disorders including CDS is to enrich your pet’s environment. Structured and consistent exercise and training not only enrich your pet’s life but also your own. You must carve out time specifically dedicated to active interaction with your pet. Puzzle toys and those that involve releasing treats are often good. Increase your pets’ opportunities to eliminate (more walks, more litter boxes). Avoid changes in normal patterns so that sleep and wake cycles are consistent.

There are some medical therapies that have shown some promise. Specific diets in recent years have been formulated to improve cognitive dysfunction and strengthen the conduction of nerves. There is also a medication specifically labeled and approved for cognitive dysfunction that can be helpful, though not always. If anxiety is a prominent feature many pets benefit greatly from anxiolytic drugs which are generally well tolerated, reasonably inexpensive and effective. We have become believers in these drugs over time as we have seen real benefits to both the patient and the owner.

Aging pets don’t have to be dull and lifeless or embattled with anxiety or confusion. Let your vet take a look. There may be reasonable therapies that will help.

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.



“Water the dirt—you never know what will pop up.”

by Deborah Carter Mastelotto

I think it’s obvious I’m a big fan of making the best of any situation. When my daughters were very small and I was a young, single mom struggling to create a career, I never had the funds for a highly polished and landscaped living situation. We always had to make due with a fixer-upper rent house, and I’d try

to get the landlord to pay the water bill. I smile now as I remember standing in the dirt at the end of a very long day, a citronella candle burning on the front porch and a watering hose in my hand. Watering plants can be satisfying, almost like a meditation, but watering dirt requires a strong faith in and hope for the future.

As I water, I visualize sprigs of grass and flowering shrubs. It didn’t take long before I saw sprigs of grass sprouting in the once-barren earth and I’d pay special attention to these. Often when I didn’t have time to do the whole yard, I’d just soak those tiny, hopeful sprouts. And they spread. Eventually they would connect with other tiny, hopeful sprouts and we would have a yard of sorts, with holes. Then, I’d hand water the holes. When I bought the property where my salon is now, we had to remove about five years of oak tree leaves to create a front yard and parking lot. The ground beneath the leaves was rich and black, but barren. So, when the leaves were finally gone I started watering the dirt. In about a year

winter rye popped up in the back area and one side of my front yard had grass. As I watered the dirt on the other side, a client walked by. “What are you doing?” she asked me. “I’m watering my lawn,” I said. “Well, it looks like you’re watering dirt!” she said. I smiled, because that was exactly what I was doing. I think about this frequently while looking at our new reality, the social distancing lifestyle, the radical changes in our once-secure jobs and finances. How interesting it is that so many people rebel against the most basic of the changes. They want things back the way they were. They want their green lawn, now. But right now we need to look for the sprouts, the tiny signs of possible growth in a barren landscape. I have a friend whose college professor told him to, “Look at who is still working through this pandemic. Those professions are the future.” So, we could do the same thing with our lives. Where is the spark of inspiration, the movement (no matter how tiny), the sprig of green? Pay attention and water it. You never know what kind of lush green new possibility will grow from it and it just might make you really happy. Happier, possibly, than your old reality. Soon you won’t be watering dirt anymore.

Deborah Carter Mastelotto is a pathological entrepreneur, a minor student of quantum physics, unapologetic observer of human nature and undefatigable advice-giver. pinkchronicity.com. Salon located at 511 Old Fitzhugh Rd. 512-447-2888

Litigation: COVID-19 and business interruption insurance

by Roland Brown



New waters to navigate. Will your business interruption coverage cover your losses related to the Coronavirus pandemic? Will your favorite restaurant survive because they were prudent and carried this coverage? And the answer is ----- maybe -----but probably not without a fight.

The government forces you to suspend business operations. You lose money. You have insurance designed to cover losses when your business is unintentionally closed due to “physical loss or damage to property.” You suffered a “loss” of the use of your “property” and lost money. The insurance industry is promoting a “we’re not responsible” position. Their reasons are changing as the days pass. It is understandable that they would take this position since the sheer volume of these claims is going to be massive. In the end, the government may even help underwrite the payment of claims, but no one knows at this juncture. The experience of one of my clients at this point is that the claim has not been rejected outright, but the communications make it clear that the company is considering denying these claims. I have been told of at least one or two claims that have been paid, but I do not yet know whether they were paid under the very limited “civil authority” coverage portion of the policy or under the financially superior general business interruption coverage.

How should you proceed? File promptly and file properly. Be prepared to document your losses. This is where all that boring record keeping can prove its worth. Do not accept a denial at face value. In order to position your claim within your policy language, there are both general approaches and specific words you should use. There is not space here to get into detail, but a longer version of this discussion with more detail will appear on Rolands-Blog found at rolandslaw.com. Generally speaking, you want to focus on “pandemic” and not “virus,” and you should cite specific government mandates to suspend operations. You should strongly consider consulting an attorney who has taken the time to become familiar with these claims to assist you in wording the claim and, perhaps, to handle the claim for you. Properly wording your claim may prove to be the key to success.

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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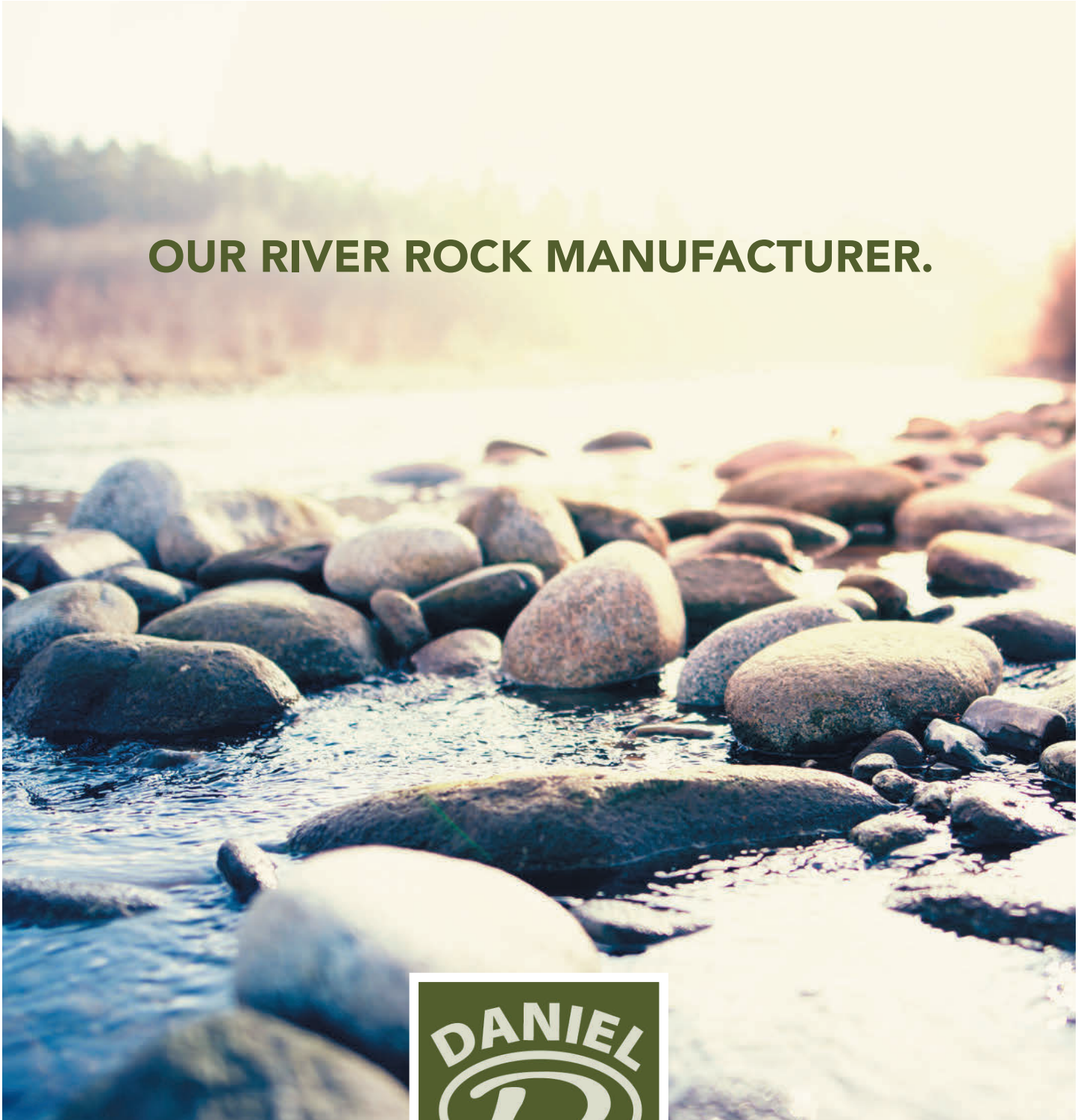
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Protecting your loved ones

by Albert Gonzalez

As we emerge from our homes and try to move forward like everything is “normal,” we are left in the wake of tragic loss of life. We’ve lost more lives in the past four months than we did in the 14 years of the Vietnam War. This is truly catastrophic.

My brother-in-law passed away on April 15th due to the COVID-19 in Florida after retiring there 20 years ago. Fortunately, my sister did have a small life insurance policy on him and will be able to manage going forward without the major financial setback often encountered due to a sudden loss of a loved one.

Benjamin Franklin said there were two things certain in life: death and taxes. My goal in writing these articles on personal insurance is to help individuals and small businesses protect their families from the “What Ifs” we all wrestle with and to help make sure our loved ones are cared for by proper planning. I’ll be providing an explanation on different types of life, disability and long-term care insurance and how to use them to care for those you love.

If you’ve not had your life insurance reviewed in 10 years or more, now may be the time to make sure not only that you have the right coverage, but you have assigned the right beneficiaries. If you have a business partner or you’re a Sole Proprietor, you may need to review the valuation of your business to make sure you’re properly protected. If you have older parents or live near your children and don’t want to be a burden to them in your golden years, let’s talk. I like to help my clients provide financial care for

themselves and their loved ones. I help my clients establish a base plan of insurance protection in developing their financial goals and plans. Having the proper protection based on your personal situation can help provide peace of mind going out into this new world of a new “normal.”

Keep safe, maintain your social distancing and wash your hands often.

This article is meant to be general, and it is not financial advice or a recommendation of any kind. Please consult your advisor before making financial decisions. For more detailed information, contact Albert Gonzalez, MBA, a Financial Advisor with JTL Wealth Partners. He offers securities and investment products and services through Waddell & Reed, Inc. (WRI), member FINRA/SIPC. JTL Wealth Partners is a separate entity from WRI. Albert has worked in the insurance and financial services industry for over 15 years and has opened a new office at 13062 W HWY 290, Suite 204, Austin, TX. Contact information: agonzalez@wradvisors.com 817-247-6129 www.JTLWealthPartners.com



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Managing withdrawals carefully can protect retirement income

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



Reagan Smith

Throughout much of your working life, you contribute to your 401(k), IRA and other investment accounts to help ensure a comfortable retirement. Once you do retire, you'll need to shift your focus somewhat from building these investments to using them. How can you be sure you're not taking out so much that you risk outliving your resources?

First of all, you need to establish a proper withdrawal rate – the percentage of your portfolio's value needed for one year's worth of retirement expenses. Ideally, if you were to stick with this rate, your portfolio would last as long as you do. Your withdrawal rate should be based on a number of factors, including your age, amount of assets, portfolio mix and retirement lifestyle. A financial professional can help you determine the rate that's right for you. This rate is a starting point since you will want to review your withdrawals each year to ensure they are still appropriate.

If the financial markets performed smoothly and predictably, year in and year out, any adjustments you make would likely be more modest. But, as you know, and as we've all been reminded the last several months, the markets are neither smooth nor predictable. Rather than constantly trying to change your withdrawal rate and spending in response to movements in the markets – which may be challenging if you have grown accustomed to a certain standard

of living – you might be better off adopting a more conservative rate at the beginning of your retirement. For example, if you are in your mid-60s, you could start at a withdrawal rate of about 4%, which also assumes an increase in withdrawals (a "raise") of approximately 3% each year to incorporate inflation. By starting at a more modest withdrawal rate, you would have some flexibility for those years in which the market drops significantly.

But even if you started out with a conservative rate, you may need to review it during periods of extreme market movements. If your portfolio were to fall 20% in one year, the 4% you had planned to withdraw would actually become 5% because you're taking out the amount you had planned, but now it's from a smaller pool of money. Should you consider making an adjustment?

There's no easy answer. The amount you withdraw from your portfolio has a major impact on how long your money lasts. You'll improve your likelihood of success if you are able to be flexible and make some spending adjustments – spending less on some of your discretionary items, for example, or not taking a "raise" until your portfolio recovers. Importantly, your financial advisor can help run different scenarios to determine if adjustments need to be made to ensure you remain on track.

In any case, think carefully about your withdrawal rate. By managing it carefully, and reviewing it over time, you can take greater control over your retirement income.

Reagan Smith, Financial Advisor specializes in helping individual investors and business owners reach their financial goals. She can be reached at 512-894-3793.

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Here to help

by Lindley Pond

Happy June to all! Hoping once again this finds you safe and healthy.

A bit stir crazy? Maybe. Or maybe happy with the part of nature that speaks to you. Maybe it's a walk, or reading outside, or just spending time with your loved ones, whatever it is, nature is free and there for all to enjoy.

The loss of jobs, income, ease of going to get whatever struck our fancy have taken a huge toll on not only our wellbeing but our hearts. I'm praying each and every day for all whose lives have been affected by this pandemic.

We are here, not to try and sell you anything. We are here if you need stuff hauled off. Brush? Easy, we can take it to Kinser ranch brush dump. Other stuff? Maybe we can take it to the Johnson City transfer station, all for nothing but an air hug – just to be safe!

I'm thinking maybe that's what's happened with all this home time... clean out, refocus, get a plan. We are so blessed and want to spread that love to anyone who needs it. Once war chests are rebuilt we can worry about other stuff.

For now, we are available to help. Like I said last month, friends giving back to friends. Don't hesitate to ask. We are stronger in

numbers and all need to work together. Take care, be safe, and know we are here if you need us! Happy day to all.

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What makes homegrown tomatoes taste better? by Laurel Robertson



June is the height of tomato season here in Central Texas, and those most-adored summer vegetables (legally, they're vegetables) will be available from many of our Farmers Market vendors. As tomato lovers all know, home-grown heirloom tomatoes put their bland store-bought cousins to shame, in both nutrition and flavor – especially flavor! But what makes them taste so good?

Heirloom tomatoes are the same breeds our grandparents and great-grandparents selected and grew for their unique and special flavors. Some were treasured for their juicy sweetness, others for their mellow and complex flavors, while some were grown for cooking and canning. Variety and flavor was key.

In recent decades, plant geneticists have developed commercial tomato varieties that meet the needs of industrialized agriculture: uniform color to tell when it's time to harvest (usually before the tomato is fully ripe), standard size and shape for ease of packing, firm texture to withstand shipping thousands of miles. None of these changes focuses on taste – indeed, they have a totally different effect: They disrupt the production of a protein responsible for the fruit's production of sugar. Less sugar means less flavor.

Local, small-scale growers don't need to sacrifice the intense flavor of their produce for mass-production and mass-marketing techniques. They hand-harvest their plump beauties at their peak of ripeness and taste. They're off the vine and into your mouth

within a few short hours. That makes for some intensely good flavors!

Tomato harvest begins here in late May/early June and is usually in full swing by the summer Solstice (June 21-22). For the best tomatoes you'll find outside your own garden, visit the Farmers Market any Wednesday during June and treat your mouth to the time-honored pleasure of a genuinely tasty, homegrown tomato.

[Note: Tomato Time!, the market's annual tomato-tasting competition, will not be held this year, due to ongoing COVID-19 restrictions. We apologize to our usual competitors and loyal tasters.]

The Dripping Springs Farmers Market is owned and operated by the City of Drippings Springs and held every Wednesday from 3-6pm at the Triangle (Hwy 290 and RR 12). Contact us at 512-858-4725 or farmersmarket@cityofdrippingsprings.com. Keep up with us on Facebook (Dripping Springs Farmers Market – Official) and through our weekly newsletter (signup at <http://www.cityofdrippingsprings.com/page/fm.home>).



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The truth about refrigerator filters

by Randy Lawrence

Almost every new refrigerator available today comes with a built-in activated carbon filter designed to improve taste or odor. Most models also have some type of reminder system that tells you when to replace the filter cartridge. Many people have questions about these

filters. Is it necessary to have the filter in the first place? If so, how important is it to change that filter as soon as the reminder is activated? Here are a few interesting facts about these filters that may help clear up some confusion and possibly save you some money in the long run.

There are two main types of filter change reminders in today's refrigerator models. The most common is a basic timer system. This system will simply count down a pre-set amount of time (usually six months) and then activate a light which tells you to replace the filter. The main drawback to this method is that it does not take into account the volume of water used. For example, you could go six months without using the ice or water dispenser and the unit will still indicate that it's time to change the filter. It's a fair assumption that the majority of these filters are thrown away far too soon. The other type of reminder system is a little less common. It involves a flow meter which counts gallons as they are used through the dispenser. This is a more efficient method than the timer because it actually measures water usage.

Unfortunately, neither technology knows what your incoming

water quality is. This can greatly affect the lifespan of the filter. If you are on a chlorinated water supply, your filter life will be shorter. If you have a whole house treatment system, like a softener or carbon filter, then the life of your filter would be greatly increased. If your refrigerator is fed by a reverse osmosis system, then your built-in filter becomes completely unnecessary and can be removed or bypassed.

Each case is slightly different, but at \$40-\$60 per filter it pays to know the facts so you aren't wasting money on unnecessary replacements.

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.

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Dripping Springs Chamber of Commerce Focus on Business: *Ready for Rebound and Recovery*

by Susan Kimball, President/CEO

Summertime is here! School's officially (and finally!) over and we all know what that means. Well, normally we do. A typical June signals the mass exodus from Dripping Springs; families load up and head out for vacations and quality time together after the hustle and bustle of the school year's end. Many businesses naturally slow down to accommodate vacations for business owners and staff. The weather heats up and people are ready for a reprieve.

But this year will likely be different. Many employers and employees are just getting back to work so this is a time to evaluate, regroup and take inventory of recent events and their effects on business. Others may have been asked to use vacation time to keep company payroll sustainable; paid time off was an attractive option compared to facing possible layoffs or furloughs but now taking additional days off is no longer possible. No matter how any particular business has been affected, going back to work is exactly what we all need to do.

For business owners, this may be the time to put long-range strategic plans on hold, focusing instead on the short-term goals. Take time to compile a plan for economic recovery the next time



we encounter a disruption to our financial systems. Though it's tough to think about right now, there will be a next time and while it might not be another pandemic, natural disasters and recessions happen. Use this time to strategize and implement systems to sustain your business in the future. A silver lining from "this whole thing"

is that we have been given the chance to reflect and evaluate what is working and what needs improvement.

Resuming our daily lives in this vibrant community is what will keep our economy robust. We will soon find ourselves returning to the thriving, dynamic community that we are – working, living, and playing here. While some insignificant facets of daily life may change, Dripping Springs is sure to rebound, and we will be stronger than ever.

Have a great summer!

For more information on the Chamber and member professionals who can assist you & your business, please contact us at dschamber@drippingsspringstx.org or visit our website [www.drippingsspringstx.org].

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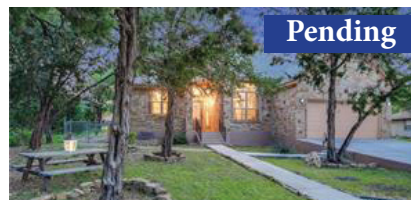
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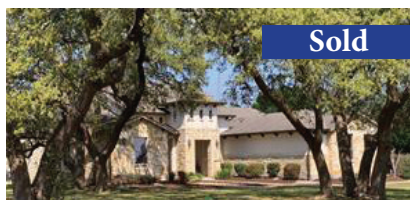
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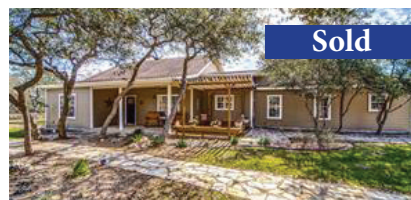
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