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**OUTLOOK**

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*The Gateway to Life in Dripping Springs*





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## The bumpy road ahead

Some bright winter mornings invite me outside. The warm sunshine splashing through my eastern windows cajoles me. “Come out,” it says waving long fingers at me in the pale blue sky. Some days I oblige, pausing my indoor activity, grabbing a coat and walking out my door.

Near my home is a narrow road that leads to a pond. One day recently as I travelled along it, enjoying the warm sun as it patting me on the back, I began thinking about this year that was about to finally close and the new year ahead.

The perfect analogy lay before me in the road. Lots of repeated bumps filled a long stretch, now dried hard and rough. That was my impression of how the new year would begin. Bumps, some bigger than others, and perhaps lots of them, but just as I continued to walk where the road smoothed out, so would the new year.

We adapted and overcame in 2020, and if we set our minds and hearts to look to the early light of the new year and decide that this one will be different—better—than the last, I know we can succeed in making it so.

Best wishes for a healthy, happy new year. Thank you for joining us.

*Victoria*



## Dripping Springs Outlook

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## Dripping Springs Chamber of Commerce Focus on Business: Happy New Year!

by Susan Kimball

The annual wish for a “happy, healthy and prosperous new year” is always sincere but this year took on new meaning. It is safe to say that 2020 definitely did not go as planned and we were all affected by the COVID-19 global pandemic personally, professionally, or both.

Many businesses in our community have been confronted with severe challenges by the governor’s shutdown orders and other associated healthcare recommendations. Unable to operate their organizations as usual, many business owners have been forced to re-evaluate and change the way they served their customers and clients. Whether moving sales to online platforms, conducting business via Zoom and other virtual programs, or even modifying products and distribution, many rose to the occasion and found success in their new methods. The community transitioned well with them and the support for these merchants is what has kept them afloat. Others have struggled and still desperately need our



help to continue operating in Dripping Springs.

One of the biggest takeaways from 2020 is that we *must* support our Dripping Springs business community at every turn. By taking care of business where we live, we maintain the livelihoods of our friends, colleagues, and neighbors. When we *buy local* [and this means *everything*: shopping for goods and services, healthcare, professional services, entertainment, real estate, dining, etc.] we provide jobs, feed families, subsidize schools, and improve infrastructure. We work together so that we can prosper and flourish together. Everybody wins.

As we head into 2021, we wish you a *happy, healthy and prosperous* 2021 and we look forward to the “return to normal” in a year of rebounding and rebuilding together as a community.

For more information about Chamber membership, programs, or initiatives, please visit our website at [www.DrippingSpringsTX.org](http://www.DrippingSpringsTX.org)



# Dripping Springs Outlook

## CALENDAR of EVENTS

- Every Sun. 12:30. Christ-centered anxiety/depression Hope Group Zoom Meeting. Contact Marsha Young at 512-738-5109.
- Every Mon. 12pm, DS Rotary Club meets at Flores, 2440 E Hwy 290 W. For more information visit [DrippingSpringsRotary.org](http://DrippingSpringsRotary.org).
- Every Mon. 9am All Abilities Chair Exercise, Dripping Springs Community Library, 501 Sportsplex DR, 512-858-7825 or [DSCL.org](http://DSCL.org) for info. No exercise on library holidays.
- Every Sun. 12:30. Christ-centered anxiety/depression Hope Group Zoom Meeting. Contact Marsha Young at 512-738-5109.
- Every 1st Mon. DS Ag Boosters meet in Ag Building behind DS Middle School at 7pm. Visit [DSAgBoosters.org](http://DSAgBoosters.org) for updates.
- Every 1st & 3rd Mon. 6:30pm, Lions Club meets at Dripping Springs Ranch Park located at 1042 Ranch Road 12. Across from the DS Elementary School. For information call Sharon Goss at 512-923-8630 or email [dslionsclub@gmail.com](mailto:dslionsclub@gmail.com).
- Every 2nd Mon. 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 Tues. 6:30pm Toastmasters of Dripping Springs meet at Pioneer Bank, 100 Creek Rd. Visitors welcome. For more info visit [DSToastmasters.com](http://DSToastmasters.com).
- Every Tues. 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](http://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](http://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](http://DSCL.org), 512-858-7825. Newcomers welcome. Email [AdultServices@dscl.org](mailto: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](http://FirstThursdayDrippingSprings.org).
- Every 3rd Thur. at 7pm, Thirsty Thursday is co-sponsored by the City of Dripping Springs and New Life Lutheran Church at 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](mailto: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](http://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](mailto:DrippingSpringsMOPS@gmail.com).
- Every 1st Sat. On or after the full moon, 7:30pm, Rambo Masonic Lodge 426 meets. Dinner at 6:30pm. Call 512-858-7177.
- Fri. Jan. 1, New Years Day

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## Eat too much during the holidays?

by Lauren Meyer

Pies, fries, and ribeye! Oh my!

Holiday foods sure are tasty but can leave you hurting when you eat too much too fast. Cheese, breads, cookies, cakes, and all kinds of meats will be plentiful around your holiday dinners and celebrations. Whether you eat them or not is your choice, but, if you do, we have a little

something that may help.

Digestive Enzymes Ultra by Pure Encapsulations is a great way to help you overcome those tummy blues after too many holiday foods. If you eat a little too much meat, try taking Digestive Enzymes with HCl. HCl, or hydrochloric acid, can help you break down those extra proteins and polysaccharides. If you have a little dairy or gluten intolerance (mild), you can try Gluten/Dairy Digest by Pure Encapsulations. We know that almost everyone is breaking their diet for the holidays and some of the symptoms may include bloating, gas, fatigue, allergies, and constipation. Curb some of these symptoms before they happen with a digestive enzyme. This is not your free ticket to eat everything under the sun, but if

you need a little boost to get over the tummy rumbles, give these capsules a try. Head in to Martin's Wellness Pharmacies at Dripping Springs Pharmacy or Lamar Plaza Drug store in Austin to speak with a wellness consultant about which digestive enzymes may be right for you.

*Lauren has an M.S. in Human Nutrition and is a CNS (Certified Nutrition Specialist); she serves as a Wellness Consultant at two Martin's Wellness Pharmacies, (Dripping Springs Pharmacy in Dripping Springs and Lamar Plaza Drug Store in South Austin)*

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## How can you help support your immune system?

by Breca Tracy, PhD



Eating a healthy diet, exercising and doing the best you can to keep your stress at bay are all important. In addition to those, making sure you are getting an adequate amount of the proper vitamins and minerals is also important. At REGENERATE, we offer a number of vitamins and minerals through intravenous infusions, shots and boosters. Whether you are looking to support your immune system

during cold, flu and viral season or just replenish due to depletion, check out what we have to offer! Some of the most common options include Myers Cocktail Infusion, Vitamin B Complex, B12, Vitamin D, Vitamin C, Glutathione Boosters, High-Dose Vitamin C Infusions, Hydration Infusions, Migraine Recovery Infusions and Athletic Recovery Infusions.

Many of our patients wonder if they should consider intravenous vitamin infusions. They often ask, if I'm already taking vitamin C and B supplements, is there an advantage to doing infusions? The answer is, yes. Intravenous (IV) Therapy can be used as a method to deliver nutrients, such as vitamins or minerals, directly into the bloodstream. This is typically through a vein in the arm. By injecting substances directly into the bloodstream, you eliminate alteration of the nutrients, which may occur from the actions of digestive enzymes. The amount of nutrients in the blood can reach higher therapeutic levels much faster than what is possible when absorption takes place through the gastrointestinal system. For example, few people realize when you swallow a pill or a multi-vitamin, the body's natural absorption process can render up

to 85% of that vitamin useless.

Help your body begin to heal itself faster with IV therapy. IV nutrients enter your bloodstream directly and immediately, making them more "bioavailable" (ie, available for your body to absorb). We are happy to support our community by offering IV vitamin/mineral therapies via shots, boosters, and infusions. Whether you are looking to boost your immune system, hydrate your body, or just simply decrease stress, give us a call and our team will be able to steer you in the right direction to meet your expectations.

Education is one of our core values at REGENERATE. Please give us a call or drop us a line online, and we would be happy to educate you on what is most beneficial for your needs. Better absorb and utilize essential nutrients, with IV therapy!

High-dose IV Vitamin C has shown great anti-inflammatory activity and is a hot topic right now. Myer's Cocktail contains ingredients that have shown to improve many types of symptoms. Immune Boost adds glutathione and acetylcysteine to a Myer's cocktail blend for antioxidant and detoxifying properties. For more information, please contact us. We would love to further educate you on the therapies we offer here in Dripping Springs.

*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 REGENERATE Dripping Springs. Breca has resided in Dripping since 2007 after obtaining her Ph.D. in Biochemistry and Molecular Biology from the University of Oklahoma Health Sciences Center. Contact us at 512-368-4548, 800 Hwy 290 W, Building F, Suite 200. www.naturalhealingtx.com.*



# Posture

by Aubrey Goodwin, SPT



As Coronavirus continues to affect our country and working conditions, it has been reported that more than 40% of our country has made the adjustment to working from home part or full time. The switch to working from home has affected all of us differently. Most people are increasing screen time and adjusting

to make-shift offices put together at kitchen tables, back porches, or even from the comfort of the couch. Chances are, our newly created office spaces are less than ideal for our posture and could be taking a bigger toll on our bodies than we realize. Ergonomics, or how work-friendly our space is, is the idea that we can create a set-up to optimize the space we have with the tools needed to do work effectively. In terms of physical therapy, this means we are focusing on posture and body positions that decrease risk of pain or dysfunction.

Our spine is shaped in a series of curves, these curves are created by each building block of our spine, vertebrae, stacking on top of the other and being held in place by connective tissue and the strength of our muscles on each side of it. The curves of our spine build together to create our overall posture, the best of which minimizes the energy required to keep a position and decreases stress on the body. Poor posture sustained for extended periods of time and repeated each day is not only ineffective, but it can lead

to back, neck, shoulder, and even wrist pain when continued for weeks or months at a time.

In an ideal world, your workspace would allow you to sit up straight with your elbows at a height that matches your desk without having to reach for your keyboard, knees bent and your feet resting on the floor. This could mean raising your current chair to meet your desk, sitting on a towel or pillow to soften your chair or putting a step stool at your feet so that you have a place to rest them from sitting at the counter. Try to have an opportunity or reason to get up every one to two hours: getting a snack or glass of water, playing with a pet, or walking around the block are all ways to take a break from your screen and stand up for five to ten minutes a couple of times a day.

If you are experiencing some low back or upper back pain due to your work station, please contact your physician or physical therapist to discuss your work and home setup. Here at Kethley Physical Therapy our goal is Keeping Dripping Springs Moving in 2021.

Written by student physical therapist Aubrey Goodwin, SPT. 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 [www.KethleyPT.com](http://www.KethleyPT.com).

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## Goodbye 2020: Hello new year, new you *by Ron S. White, DDS*

Do you love your smile?

If your answer is no, you're not alone. Many people refrain from laughing or smiling fully because they are unhappy with their smile or uncomfortable about the appearance of their teeth.

Seventy-five percent of people say that they are not happy with their smile.

Eighty-five percent of people say they would like their teeth to be whiter.

Your smile is incredibly important. After all, you will look at your face for the rest of your life – don't you want to love what you see? Everyone deserves to have the whitest, brightest, healthiest, most functional smile possible.

Your smile is one of the first things people notice about you. Statistics show that we place a lot of value in our smile: ninety-nine-point-seven percent of adults say that a smile is an important social asset. It can create an immediate, visual impact on the people you meet. Of course, having a whiter smile can do wonders for your own self-confidence!

Take this smile survey to see how modern dentistry can give you the smile that you have always dreamed of!

- 1) Are you self-conscious about smiling in front of others?
- 2) Do you put your hand up to cover your mouth when you smile, laugh or talk?
- 3) Are you concerned about white or brown stains on your teeth?

- 4) Do you wish you could have a more youthful smile?
- 5) Are you concerned with gaps or spaces in your smile?
- 6) Are you concerned with teeth being small, short, boxy, long or large?
- 7) Do worn, chipped, or jagged teeth keep you from smiling?
- 8) How would you rate your smile on a scale from 1 to 10, with 10 being the perfect Hollywood smile?

If you answered yes to several of the questions above, here are some procedures that can transform your smile in a few visits to the dental office.

- Porcelain Veneers
- Dental Implants
- Invisalign Clear Braces
- In-Office Boost Whitening

Don't let your smile limit your hopes and dreams. No-interest financing options are always available. Nervousness can be managed with conscious sedation and laughing gas so schedule a complementary consultation today and live 2021 to the fullest.

*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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## We are growing for you

by Rocco C. Piazza, M.D

Some exciting changes are happening at The Piazza Center, Rocco C. Piazza, MD, FACS.

To better expand our patient services and enhance the quality care you've come to expect from The Piazza Center, we are doubling the size of our clinic. Our new center will not be far from

our current one—and it will be spectacular. The goal is to be in by early 2021. Follow us on Instagram and Facebook for updates.

Dr. Antunes will also be expanding his facial plastic surgeon practice and transitioning to a new office with other ENT surgeons called Face Austin at Capital Otolaryngology starting January 1, 2021. He will be seeing post-operative patients at The Piazza Center until March 30, 2021, and he will still be collaborating with me to perform surgery jointly on the face and body. We wish Dr. Antunes much continued success.

Finally, on the more immediate front, we now specialize in Vicia Skin Analysis which allows us to create annual plans using medical-grade skin care and treatments. In addition, we are currently researching the most advanced technologies so that we may continue to achieve your skin health goals. Current research includes evaluating microneedling with radiofrequency to tighten the skin of the face, neck, and body with Morpheus8 and Profound Tech-

nologies. In addition, we are making plans to add BBL HERO which is Sciton's revolutionary technology that ensures Forever Young BBL results are quickly delivered anywhere on the body.

We're thrilled about being able to make our patient care even more special. Request a consultation so we can get started with your custom skincare treatment plan now to keep you looking your best! We look forward to having you join us on this journey.

Live confidently.

*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](http://www.thepiazzacenter.com).*



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## Virus Times: New year and new beginning by Leslie Tourish, LPC

It seems every month 2020 required that we adapt to new challenges from COVID-19. We've had to let so many things we love go, all for the hope of a better tomorrow. We've gone through times that have been grueling, disappointing, often boring, and sometimes tragic. But finally

we're in the realm of approved vaccines as we begin this new year, and I'm sure you're glad to see 2020 in the rear view mirror. These vaccines, a real game changer, will help the individual who takes it develop a robust immunity to the suffering caused by COVID-19.

There are those who are uncertain of the vaccine and are taking a more wait and see approach before they roll up their sleeves. And others are calculating where they fall into the population categories. Once greenlighted they will readily line up for the shot. Or rather two shots. Once a person has the first dose it's reported by the CDC that this will provide the majority of the protection. Three weeks later, the second dose increases the protection to help the immune system fight the virus should a person be exposed.

Truly amazing news. But in a new twist, people have told me they've got mixed feelings about getting out in the world again. They want to get out there, however after being sequestered for so long, they worry about their capacity to "be out there again." Many people say that the only socialization they've done in the past ten months is to go to the grocery store. Now they feel a bit like shut-ins. What will 2021 be like? Because it certainly will be changed.

My daughter showed me a clip she had shot on her phone at The Black Keys concert we went to in Austin last year. She had

panned a 360 degree shot, which showed the band and all the people around and behind us. As we watched the video we marveled at the freedom to be in the presence of so many people and simply have fun. Our biggest worry was the damage to our ears from the sound decibels. While it was only a year ago, it felt like a different life. What a glorious freedom health is for the individual. And what an absolute necessity it is for us as a community.

So, this year, the year of 2021, will be the time when we reclaim our lives, one day at a time. Much like, in 2020, when we lost it one day at a time. We'll still have to wear our masks and socially distance for awhile longer. We may have to show documentation that we received the vaccine if we are returning to work or attending social events. And we may choose to not take the vaccine, or be unable to due to health conditions. But there's light in this new year, and we get another chance at this adventure called our life.

*Leslie Tourish, LPC, is a Dripping Springs psychotherapist in private practice. To contact Leslie, please go to [www.leslietourish.com](http://www.leslietourish.com) or [www.dspsychotherapy.org](http://www.dspsychotherapy.org)*



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## Your new puppy

by Diana Ozimek

Bringing a puppy home can stir up all kinds of emotions, excitement, stress, confusion... Many families are first time dog owners or had their first dog long before children and busy schedules. It's an exciting time for you but it's also a stressful time for your new puppy. Let's

go over a few things to make the transition easier for everyone.

If you have a long drive home after picking up your puppy, make sure you are prepared. Bring a small crate, blanket, leash, harness, water bowl, chew toy, paper towels, cleaning spray and food. This is usually the puppy's first car ride. Having the ride in a cozy crate can help them feel secure and avoid car sickness. If it's only a few hours, wait to feed the puppy until you get home to avoid accidents. If it's longer, stop for potty breaks offering food and water as needed. Once you have the puppy home, let them get used to new smells, sights and sounds. Supervise them on leash while they explore their new home. Don't overwhelm the puppy by diving into lots of play and visitors.

The first couple of nights home can leave people feeling exhausted. If the puppy didn't come home with a blanket scented from its litter mates, I suggest wearing an old t-shirt the first day the puppy is with you. Throughout the day the puppy will get used to your scent and you can put the t-shirt in the crate at night for comfort. I prefer to place the crate somewhere that is away from my bedroom but where I can still hear the puppy if it cries during

the night. If the puppy is really struggling, I will keep the crate closer to help calm them.

Training can start the moment you bring your puppy home. The first few days should focus on potty and crate training. Once the puppy is settled there are all kinds of things to work on from engagement to proper toy play to handling. Puppies can be a lot of work, but they grow up fast so enjoy them.

*Diana Ozimek is the owner and lead trainer at Good Dog in the Making. She is excited to bring her puppy training expertise to her new community and help families raise a confident, well mannered dog. [www.gooddoginthemaking.com](http://www.gooddoginthemaking.com), 773-899-1960, [training@gooddoginthemaking.com](mailto:training@gooddoginthemaking.com)*



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## Pet dental care

by Frank Shuman, DVM

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

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

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

much healthier mouth.

The next question you might ask is, what can I do at home to prevent periodontal disease? Home dental care will significantly lengthen the time between necessary cleanings with your veterinarian. Unfortunately it won't completely replace the need for anesthetic dental cleanings. Studies in animals have shown that brushing three times a week was adequate to maintain healthy teeth and gums but daily brushing was needed to control existing gingivitis. Animal toothpastes come in pet-preferred flavors and are meant to be swallowed and are typically available through your veterinarian or pet supply store. Dental wipes and rinses can be used with some pets that won't tolerate brushing. There are also dental treats and diets that can help but brushing is the gold standard for at home dental care.

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

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



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# Trusts

by Albert Gonzalez

Trusts are used in estate plans to provide for the management of assets and flexibility in the operation of the plan. This article will focus on Irrevocable Life Insurance Trusts (ILITs). The purpose of an ILIT is to prevent an insured party from having ownership on a policy. Life

insurance is often used to replace wealth for a decedent's family. When a person owns a policy on their own life, the death benefit is included in the gross estate.

If you've owned a business and sold it, have a large family ranch, made significant gains on your investments or oil royalties, your gross estate may be large enough that estate taxation may be a prevailing incident to your legacy. Tax laws are always changing. Using a certified estate planning attorney is the first step in identifying and developing a plan to help you keep more for your family than you could do on your own to create a legacy. Engaging a financial professional, like myself, who is proficient with uses of life insurance can be very instrumental in your plan.

If you're looking to preserve your estate, cost is not the leading concern. Term insurance, which is an inexpensive way to protect those you love is just that - for short term consequences. If you have a significant legacy you'd like to share with your family or charitable organizations like St. Jude's, obtaining a permanent policy is the right decision. You'll have many choices to pick from using a financially sound insurance company; Whole Life, Second to

Die, Universal Life, Variable Universal Life and Index Universal Life are those permanent choices. The face value, Death Benefit, and your health are the factors which should inform your choice. I can help guide you in making those important decisions.

The information provided is for educational use and not to be confused for taxation or legal advice. Engaging with a professional estate attorney or tax accountant is recommended. If you'd like a referral, please reach out to me.

*Al Gonzalez MBA, is a Senior Vice President/Partner with JTL Wealth Partners. He's affectionately known as "the Love Doctor" to his clients, as he helps them provide security for themselves and their loved ones. Al Gonzalez is a registered independent advisor who offers securities, investment products and services through LPL Financial. Additionally, offering a broad array of Life, Disability, and Long-Term Care Insurance products from multiple carriers. His new phone number is 512.765.6767 and email is Al.Gonzalez@jtlwealthpartners.com Securities and advisory services offered through LPL Financial. Member FINRA/SIPC*



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## Are great negotiators born or created?

by Steve Mallett



I can tell 30 seconds into a phone call if the agent is a good negotiator or one that will be hard to work with. There are lots of clues, but the most important are the agent's general tone and confidence. Confidence comes from knowing how to navigate a complex transaction all the while keeping your eyes on the goal. Good agents have a compass that keeps them al-

ways pointed towards the prize. The prize is a successful transaction where you buy or sell a piece of real estate.

Some agents are born with a talent for deal-making but lack the experience and vision to keep the deal on the rails all the way to the finish. There is a strategy involved in every deal. Knowing what tactics to employ is the difference between talent and knowledge. It's great to have a quarterback that can throw 50 yards but you don't want to throw a Hail Mary on your first play.

Good negotiators can be born with talent, but cannot achieve excellence without training, experience and feedback. The feedback is constant, but not all lessons are easy ones. Sometimes a poor performance is just what you need to realize that you need to adjust and do it better next time. Training comes from reading, studying, watching and engaging with your opponent in your

negotiation. You will learn more by scrapping it out with a good negotiator than you would reading 50 books or taking two years of classes.

There are many people who lack talent, training and experience, but still consider themselves a great negotiator. They employ poor tactics, try to force the other party to comply, and generally just make a mess of every transaction they get involved in. It's like that one guy on the dance floor with no skills and no sense of the beat. He thinks he's doing great but everyone around him is rolling their eyes and chuckling.

Like any endeavor, negotiators need to constantly sharpen their talents and tactics. There is no such thing as a naturally-skilled negotiator. The best hagglers have a knack for it, but need to learn how to leverage their skills into a powerful tool for helping people successfully navigate a real estate transaction. The best negotiators learn from every deal and build on that for the next one. The more important factor in who you hire to represent you in a real estate

*Steve Mallett has been selling Real Estate in Dripping Springs and Austin since 2003. His team can help with all of your Real Estate needs. Residential, Commercial, Farm & Ranch. Call today 512-829-2062 or 512-627-7018.*

## Mortgage refinance: Now's the time

by Trey Powers



First, Happy New Year and *Hallelujah* for the book closing on 2020. Here's praying 2021 brings us closer to "normal." And while much of the last year has been fraught with peril, there is one bright spot. Mortgage interest rates are at an all-time, never-before-seen, crazy low.

This column could have been written last March when, at that time, the same was true – record low rates. Many homeowners took advantage then and refinanced their loan. And now ten months later, they have fallen even further. A good number of those that refinanced in early 2020 are now on refi round two, saving even more money. As stated in the title, now is the time!

We often hear you should consider a refinance if you can reduce your rate by one percent or more. Do not buy into that often-faulty "rule of thumb." Do not discount, for example, what a three-quarters percent drop might do for you. On a 30 year, \$400,000 loan, the difference between 4.0% and 4.75% is \$202 a month. That's money in the bank. Further, if that \$202 were paid each month as extra principal on a new loan, you would knock five years off your loan and save \$54,000 in interest.

Now is also the perfect time for a cash-out refinance. A cash-out refinance allows you to turn a portion of the equity you have built up in your home into cash that you can use for whatever you like.

It is your hard-earned, invested money and there are no limitations on how that money can be spent, including paying off other debts. We often see homeowners knock out significant other debts and yet, because of the insane low rates, keep the same monthly mortgage payment.

The question of whether or not you should take a cursory look at a refinance is easy. You should! It's quick, it's painless and it's free. Contact your local, trusted mortgage lender today.

Most importantly, here's wishing you and your loved ones abundant blessings in 2021.

*Trey Powers is a licensed mortgage loan officer with City Bank Mortgage, a Texas-based lender. He was voted 2017, 2018 and 2019 Best Mortgage Lender in Dripping Springs. Trey lives, works and volunteers right here in DS. Contact: 512-203-5869 & trey@treypowers.com. Visit TreyPowers.com*

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Gavin J. Loftus

## Investment lessons from 2020

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

As the year draws to a close, we've all learned something about the social, political, physical and environmental forces that have affected everyone. And, in some ways, our lives will be changed, perhaps permanently. But as an investor, what lessons can you learn from 2020?

Here are some to consider: The markets look ahead. Many investors discovered in 2020 investment prices don't always move in the same direction as the overall economy. This might not have seemed apparent right after the COVID-19 pandemic struck in mid-February, as the overall economy and the stock market took big hits. But just about five weeks later, the markets began a rally that lasted several months. The economy also recovered somewhat, but still remains on weak footing.

What can explain this discrepancy between the markets and economic activity? Essentially, economic numbers, such as the unemployment rate and gross domestic product (GDP), reflect what's happening today, but the markets are always looking toward tomorrow, which means they are anticipating a stronger economic recovery and the results that come with it, such as greater corporate earnings in 2021. No one can say for sure what the future holds, but you can usually know the market's opinion by its performance.

Opportunities will always exist for investors. Although the coronavirus seems unprecedented, the equity markets have re-

bounded from many crises before it. From war to global financial meltdowns, the market has seen it all. But even at the height of these events, individual segments or industries can do well.

For example, in the current environment, when many people have been forced to work and shop from home, and get their entertainment online, it's probably not surprising that some parts of the technology sector have seen their economic activity grow, along with their stock prices. Investment opportunities always exist, especially in times of market stress – and smart investors will find them and incorporate them into their portfolios in a way that's appropriate for their goals and risk tolerance.

Patience and discipline can pay dividends. The stock market dropped sharply in the weeks immediately following the pandemic, but then gained steadily for months afterward. Investors who tried to "cut losses" and exited the market likely did so at the wrong time and missed out on the beginning of the upturn. This is not uncommon – investors who overreact to market declines often find themselves on the investment sidelines just when a new rally begins. You may be better off sticking with a long-term investment strategy, buying and selling investments only when it makes sense for your situation. It's unlikely we'll see anything exactly like 2020 again. But some of the investment lessons we learned are applicable in every year – so keep them in mind for 2021 and beyond.

*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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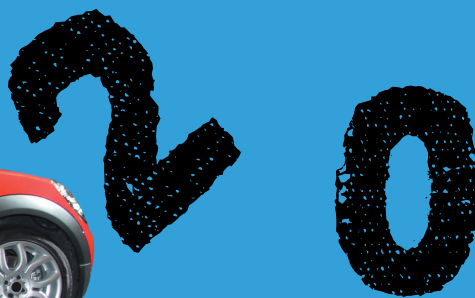
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## The orbit of the sublime

by Deborah Carter Mastelotto

Recently my friend Carrie sent me something powerful, written by a nun, Sister Joan Chittister: “I have a parrot who does not sing. . . She screams for whatever she needs—But when I sing to her, or play music for her, she stands stark still and listens without making a sound. She just perches there. Almost breathless. Almost frozen. It’s totally

out of character—and totally understandable—at the same time. I watched her over and over again and then I got it: I do the same thing myself.” This felt like really beautiful and interesting timing. While Pat and I were locked in together at home (because he can’t tour) we decided to make a record. We were just finishing what’s called ‘mastering’ and needed to check how the songs flowed together, he would put the songs in different orders he thought might work and download the files to his phone. Then we’d go for a very long drive through the Hill Country and listen to it on his car’s good speakers. Yesterday we did it twice, and the day before, twice. Yesterday’s last drive back home happened to coincide with the setting sun and the most astounding orange sky. It felt like we were in a bubble, far removed from anything earthly or mundane. Music. Exactly like Sister Chittister described it in her post: “It gives us balm. It touches our souls. It saves us from the straggle and cacophony of the world. It takes our noisy, crowded

lives and quiets us in the orbit of the sublime.” Quiets us in the orbit of the sublime—a poetic way to describe what happens to us when we listen to music. Every living thing responds to music. I’ve seen photos of elephants rocking back and forth while a lone pianist serenades them, cows ambling across a meadow to a trio with violins playing Brahms next to their fence. I’ve seen excited macaques monkeys crawling all over a musician in a temple in Thailand. There’s even a clear difference in the growth habits of plants having only silence in their environments or music. Plants prefer music, especially soft classical. The number of leaves increases, the number of flowers increases and seeds sprout faster. Music is a true time machine—nothing can take you back to a moment in your life like a beloved piece of music. During this Covid shutdown, we have had no live music, no concerts, no jazz combos in dark clubs. But I know many, many musicians producing some stellar music in their quarantine, in their home studios. This is why I know years from now, when we are looking at this virus thing in our rear view mirror, we will revel in the luscious abundance of music produced in 2020. This will be our silver lining. “Indeed, music is where the soul goes to put into notes what cannot be said in words.” Tell it, Sister.

*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*

## Our market year

by Laurel Robertson



Growing food is the riskiest of undertakings, subject to the whims of nature at every turn. Still, there is a predictable pattern in the dance of produce through our Farmers Market during each year. Central Texas is blessed to have four full growing seasons, making the Dripping Springs Farmers Market a year-round market,

with a changing kaleidoscope of fruits and vegetables each season. Here’s an idea of what you’ll find at our market through the year:

*Winter* brings crisp green growth (lettuces, greens, arugula, kale, spinach, cabbage, broccoli, radishes, turnips) and cold-stored hardy fall vegetables (sweet potatoes, winter squash, beets, Irish potatoes). Careful tending and strategic use of row cover enable local farmers to harvest fresh vegetables all winter long.

*Spring’s* warming temperatures nurture luscious (and fleeting) early spring delicacies: asparagus, green peas, blackberries, some years even strawberries! Meanwhile, winter greens and veggies continue to flourish, joined by chard and other tender spring greens. Late spring brings green beans, onions, shallots, leeks, new potatoes, and early glimmerings of summer vegetables like squash.

*Early summer* issues in a riot of color, texture and tastes at market! Peaches, melons, black-eyed peas, cucumbers, basil, zucchini, eggplant, peppers, okra, figs, sweet corn, and those summer favorites, homegrown tomatoes, fill market booths. By late July and August only the most heat-loving plants thrive (peppers, eggplant, okra, summer peas, squash, sweet potatoes), but hints of fall’s har-

vest begin to show with the arrival of pumpkins and winter squash.

*Fall* is perhaps the best gardening season, with Indian summer afternoons sustaining warm-season vegetables (tomatoes, squash, cucumbers, okra, basil, sweet potatoes) and crisp nights welcoming (radishes, lettuces, kale, spinach, broccoli, and cauliflower). It’s actually the only time of year you’ll find homegrown tomatoes alongside locally grown lettuce for a traditional green salad!

The Dripping Springs Farmers Market brings the best locally, sustainably grown vegetables, fruit, and meats. You’ll also find the healthiest, tastiest, prepared foods and ready-to-eat fare.

*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.city177.com/poiuytreewqasdfghjkl;456+32ofdrippingsprings.com/page/fm.home>).*



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## Which water filter is right for you?

by Randy Lawrence

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

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

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

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

*Randy Lawrence is the owner of ProQuality Water Systems, a full service water treatment company. He is one of only six Class III Certified Water Treatment Specialists in Hays County (LIC# WT0002693). With over 20 years of experience he has serviced Wimberley and surrounding areas for over a decade.*

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## Self-fulfilling resolutions

by Lindley Pond

Happy new year, everyone! Hoping this finds everyone doing well and starting 2019 off with flying colors. I'm choosing to look at the whole *New Year's resolution* thing a little differently... by focusing on our home, our safe haven, place of refuge from all the outside pressures, maybe we don't have to worry about possible failure

when it comes to diet, bad habits and the like.

As with the resolution, we can start by looking at what's not working in our space. Enjoying our outside world is key to our health and happiness, why not make it something wonderful. By coming up with some ideas about your lifestyle, as a start, you can more easily see if you would really enjoy that fire pit. Do you really love all that grass and the watering it requires or could you do away with some of it and utilize the space for either native evergreen and perennial plantings or maybe even your own veggie and herb area? Are there areas that have mechanical stuff, AC, electricity or where you stash stuff so it's hidden. Why not remove any sod and go with either a mulched area or a river rock area over weed block. Little things will make a huge difference and

lend room for more free time to enjoy your space. If you are stuck and need a gentle nudge, give us a call. We'd love to help! Happy, healthy 2021 to all.

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## Litigation: *Interesting trial strategy*

by Roland Brown



I am sitting with other prospective jurors in a courtroom. I handed my information sheet to the young lady at the door and chose a seat. Most of my fellow panel members are looking around the spacious, well-designed courtroom or are looking at their electronic devices ("screens" as the young people refer to them).

A bailiff enters and places yellow legal pads on the judge's bench and where the court reporter is seated beside the bench. He then instructs everyone to remove their hats and to silence their electronic devices.

Now lawyers are filtering in. One young lawyer who is sitting alone at a counsel table smiles as his eyes scan the sea of faces arrayed in front of him. He tilts his head at times to see panel members seated towards the back. I appreciate the attention he pays to his preliminary assessment of the folks, twelve of whom will soon decide his client's fate. I have already deduced that it will be a criminal case having seen a prosecutor I know in the courtroom. Two more lawyers join the young man at the counsel table and suddenly I am wondering whether he may not be a lawyer, but rather, the defendant himself. That leads me to consider whether his appearance alone at the counsel table may have been a strategic ploy by the defense team. I think about the pros and cons of such a ploy. On the one hand, his pleasant demeanor was clearly displayed to the panel members before their thinking could be colored by the announcement which came later that he was accused of murder. On the other hand, I have always wanted the jury to see my client with me from the beginning as an extension of me and vice versa believing that it tends to connect the client with the jurors who will hopefully identify with me as a responsible person. Ultimately, I think the ploy, if it was that, worked pretty well. It would have been more effective though had the defense attorneys interacted with the young man more during the next hour or so as the judge was excusing various jurors and generally getting ready for the voir dire examination of the panel to begin. Trial is theater and non-verbal communication is critical in both. Oh, I didn't get chosen for the jury!

*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](http://RolandsLaw.com).*

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