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OUTLOOK

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Moving into the Indian Summer

“My advice to you is not inquire why or whither, but just enjoy your ice cream while it’s on your plate.”

— Thornton Wilder

We haven’t experienced a typical Texas summer. For that matter, we haven’t experienced a typical year thus far. Sun showers and late night thunderstorms have revived the flora that was thrown off-kilter in February. New rules and options for the people and our businesses have allowed for life to begin its crawl back to normal. I won’t inquire why or whither, I’m just grateful we can go out for ice cream, visit museums, enjoy restaurants, and shops like we used to.

The other day my son dropped a toy on the ground as we were checking out at the grocery store. A woman stopped to pick it up for him and say hi. People were too nervous to touch something belonging to a stranger a year ago, even a child.

I won’t inquire why this summer has been less brutal. It’s a blessing and a welcome relief. Whither are we bound from here? Who knows. I’m just enjoying the ice cream on my plate.



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Pedal Ranch Publications

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.
- Every Mon. 9am All Abilities Chair Exercise, Dripping Springs Community Library, 501 Sportsplex DR, 512-858-7825 or DSCL.org for info. No exercise on library holidays.
- Every 1st Mon. DS Ag Boosters meet in Ag Building behind DS Middle School at 7pm. Visit DSAgBoosters.org for updates.
- Every 1st & 3rd Mon. 6:30pm, Lions Club meets at Dripping Springs Ranch Park located at 1042 Ranch Road 12. Across from the DS Elementary School. For information call Sharon Goss at 512-923-8630 or email dslionsclub@gmail.com.
- Every 2nd Mon. G.O.D.S. Moms. Free Childcare. Contact Joanne Thomas at 512-894-0581 for more details.
- Every 2nd Mon. Dripping Springs 4-H Club meets at 6:30pm at the Ag Booster Building (located behind DS middle school).
- Every 3rd Mon. Eastern Star meets at Rambo Lodge at 7:30pm. Call Kathy Clark for more info, 512-858-7004.
- Every 3rd Mon. 7pm. Hill Country Centering Prayer Community meets at a local residence. Call Myra at 512-496-1531 or Sharon at 512-413-3248.
- Every 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 Acopon Brewery 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@dsc.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. 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 a with 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. August 1, Sisters Day

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 (DSISD) Dripping-Springs.K12.tx.us • (DSISD Sports) Dripping-Springs.txed.net/AthleticNews
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Five supplements that everyone needs to live a healthy life

by Lauren Meyer

There are five essential supplements that are your lifeline when it comes to feeling better and having more energy. Many years of living a normal life can slowly build up a pile of deficiencies and inflammation. Eventually, this may lead to the train wreck that is the disease. One way to prevent this from happening is to

take the right supplements for our bodies.

The perfect foundation of any supplement regimen usually consists of multivitamins, Omega-3 fatty acids, probiotics, magnesium, and vitamin D. These are the absolute basics for a healthy start along with a diet full of greens, fruits, and vegetables.

Our Wellness Consultants suggest O.N.E. Multivitamin by Pure Encapsulations because, true to its word, one capsule is enough to meet the requirements.

Your Omega-3 will fight inflammation and help with brain and heart health. It is certain that Americans do not get enough of this essential nutrient and often eat too many hydrogenated oils and inflammatory foods instead. It is a good idea to add some Omega-3 supplements to combat poor diet and inflammation. Ultimate Omega by Nordic Naturals is our favorite choice, and your joints will thank you as well.

A probiotic will protect your gastrointestinal tract from the

overgrowth of bad bacteria and improve immunity, digestion, and mood. One of our go-to probiotics is OrthoBiotic by OrthoMolecular. Taking it preventatively as well as after an antibiotic regimen will help get your gut back on track.

Magnesium is involved in hundreds of biochemical reactions in your body. These processes include energy creation, muscle movement, gene formation, and nervous system regulation. Magnesium fights depression, helps with sleep, lowers blood pressure, and acts as an anti-inflammatory. Our choice is Magnesium Glycinate by Pure Encapsulations.

Vitamin D is your sunshine vitamin. Most people know that vitamin D plays an important role in regulating calcium and therefore, bone density. What most people do not know is that vitamin D deficiency has been implicated in cancer, heart disease, Hashimoto's, and Crohn's disease.

Stay healthy! Stay alive! Keep your energy and well-being on-board with these five essentials every day and feel the difference in your step.

Best in health.

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.)

Joint pain: *Have you considered a natural therapy as an alternative to surgery?*

by Breca Tracy, PhD



At REGENERATE in Dripping Springs, we have amazing products that can help with rebuilding, repairing, and restoring soft tissue components in areas of the body such as joints and tendons. One of the most successful products on the market is one of our favorites! It's called Surforce and it's the most concentrated amniotic membrane out there. Our medical team has been working with this

product for almost three years. It provides a protective cushion that both supports damaged joints, cartilage, tendons, ligaments, and other soft tissues. Surforce provides a natural, immune evasive barrier to cushion and support damaged tissues.

The amniotic membrane Surforce is minimally manipulated and cryopreserved using a proprietary process to create an injectable that can be used in a variety of therapeutic applications. This cryogenic process is important to preserve the natural properties of the amniotic membrane. This ensures that the major benefits of the material are retained in the final product.

Amniotic membrane has been successfully used for decades! Studies show that amniotic membrane has low levels of antigen expression and does not trigger an immune response in patient re-

ipients. With no adverse reactions reported in over 10,000 injections, Surforce has a proven history of safety and quality.

Every second that we're alive the cells in our bodies are endlessly working to bring us back to a natural state of homeostasis or equilibrium. Surforce aids in the process by acting as a natural barrier to support and combine damaged tissues during the healing process.

Surforce retains the native characteristics and inherent functionality of allograft tissues, including the ability to act as a support, barrier, and cushion which aids in the process of regenerative medicine as an adjunct therapy to your innate physical healing process. Research and clinical studies have shown promising results for the use of cryopreserved amniotic suspension for knee osteoarthritis and much more.

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. NaturalHealingTX.com.

Types of ankle sprain

by Colleen Ward, PT, DPT



An ankle sprain is a common injury that most will likely experience at least once in their lifetime. A sprain is defined as an injury to the ligaments of a joint (ankle, wrist, knee) which is caused by a twisting or rolling movement that results in an excessive stretch on the tissue. Ligaments are the elastic structures which connect bone-to-bone and are considered

sprained when they are stretched beyond their normal limits.

The most common type of ankle sprain is an *inversion sprain*, which means that the ankle rolls out while the toes point inward. Excessive force in this position damages the ligaments on the outside of your ankle which connect your fibula (the long skinny bone on the outside of your lower leg) to the calcaneus (your heel bone) and your talus bone. The talus allows your ankle to pivot front, back, and side-to-side to a limited degree. Walking on uneven ground, unexpected step downs, a fall, or landing a jump can all result in this injury if your body is not prepared for it.

There are three grades of ankle sprains which increase in severity depending on the amount of force on the ligaments. A grade I sprain is excessive stretch or microtearing of the ligament(s) which may be swollen and tender to the touch, but will still be able to tolerate walking with minimal pain. A grade II sprain will commonly present with increased swelling and bruising. This is an

incomplete tear of the tissue and will most likely be moderately painful and feel unstable while walking. Lastly, a grade III sprain is a complete tear of a ligament. This can result in severe swelling and bruising, which may even extend towards the toes. Weight bearing will be extremely difficult without assist, as the ankle will not be able to tolerate force due to severe pain and instability.

Following a sprain, the ankle joint remains vulnerable to chronic instability and future injuries if strength, balance, and proprioceptive training (knowing where your joints are in space) are not properly addressed. Even if the pain has resolved, it's the strength and quick reactivity of your lower leg muscles that help keep your ankle stable on uneven surfaces. Physical therapy is an important part in rehabilitating your ankle sprain in order to prevent any future ankle sprains during your regular activities of daily living.

Colleen Ward, PT, DPT is a licensed physical therapist and works full-time at Kethley Physical Therapy. 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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The craze with clear aligner therapy

by Ron S. White, DDS

I'm sure by now most of you have seen the commercials highlighting all of the options for straightening your smile using clear aligners such as Invisalign. Many of my patients have wanted to have straighter teeth for years and are realizing how easy it is using clear aligners. With clear aligners you can choose

to quickly straighten just a few crooked teeth at the front of your smile or take a more comprehensive approach involving all of your teeth. Here are the top reasons to consider this option...

Comfortable and invisible... Aligners are made of a virtually invisible plastic. In fact, you'll be surprised to find out how many people won't even notice you're going through treatment. With Invisalign smooth, comfortable aligners, there are no irritating brackets or wires to worry about.

Healthier teeth and gums... Think of your teeth as a window to the health of your body. Your teeth and gums – and how they look to others when you smile – say a lot about your overall health.

Swollen, red gums can often be the result of having teeth that are crowded or too widely spaced. Unfortunately, these are also signs of periodontal disease. When teeth are properly aligned, it helps the gums fit more securely around the teeth, allowing for the strongest and healthiest defense against potential periodontal problems. That's where the clear aligners come in. The comfortable and clear aligners gently and gradually begin to move your teeth

into the proper position – without unsightly brackets and wires.

Easier cleaning and eating... One of the biggest challenges of having braces is removing all the food that gets trapped in the brackets and wires. This can often lead to plaque buildup and eventually tooth decay. With clear aligner therapy, your custom trays are removable, so it's easy to continue brushing and flossing your teeth the way you normally do. In addition, you don't have to alter your diet. There are no food restrictions that force to change your eating habits.

There are many financing options available to help you afford that smile you've always wanted. So come on in for a free consult and invest in you!

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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Protected sun exposure

by Rocco C. Piazza, M.D

We all know that it's best to wear sunscreen at the beach or during times when you are anticipating a longer than normal exposure time. But did you know that you are exposed anytime you are outside including the time spent driving in your car?

It's the times we don't think about that are critical. We are so often inadvertently exposing our skin to the sun causing damage to our skin and accelerating the visible and non-visible signs of aging. We recommend wearing a medical grade, physical blocking sunscreen every day with all of your activities.

Sun exposure is the most common cause of skin damage and wrinkling. Exposure to UV rays in sunlight causes changes to the skin including fine lines, wrinkles, brown spots, and pigmentation irregularities and loss of collagen & elastin

The sun's UV rays promote the formation of free radicals within the skin, damaging our elastin and contributing to wrinkling, sun spots, moles, melasma, and even skin cancer.

We have some proven DIY techniques to keep your skin protected, slow the signs of aging, and even reverse damage! While we can't go back and start protection sooner, we can stop the damage that's happening now.

Dr. Piazza recommends practicing "protected sun exposure." This includes using a medical grade physical blocking sunscreen with zinc oxide, wearing protective clothing (sunnies, wide brim

hats, cover ups), and avoiding the sun around the middle of the day, typically 10am-3pm.

Our goal is to help you combat the signs of aging and care for your skin using both proactive and responsive treatments. Starting with a complimentary Visia Skin Analysis which will measure aspects of your skin like pigmentation, pore size, UV spots, sun damage, texture, and wrinkles so we can create an informed skin-care plan for you.

We hope this helps you feel better informed around the use of sunscreen and a protocol that will help you keep your skin looking younger and staying healthier longer.

Call us to schedule your consultation, we are here to help you to 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 website www.ThePiazzaCenter.com.



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Virus times: *Do the right thing*

by Leslie Tourish, LPC

While it's still blue-blazes hot – one of the hallmarks of Texas in August – change is around the corner. Maybe you've got a vacation to take or even a trip to plan in these upcoming weeks, but the days are growing just a bit shorter as we wait for the promise of autumn's cooling days. For

many of us this is when things rev up. School schedules are being planned and work project deadlines are popping up on calendars. And adding to the mix, we're doing all this post-pandemic; translation – being there in person. No Zoom meetings where we're dressed in a nice shirt while wearing PJ bottoms or sweat pants. No working or taking classes from the home computer in the quietest part of the house we can find. But gearing up, driving in, and showing up.

Some of us will be thrilled by these aspects, others maybe not so much. But either way, it's going to be different. And change can be stressful until we get into a rhythm and find our groove. However, in having endured a global pandemic, one of the side effects (and for some, collateral damage) is that our old normal blew up. This leaves us to work with what we have left. When we've suffered so many losses, our choices now are essential. A good place to start are the foundational building blocks – our values and beliefs.

And in looking forward, let's look back at someone who was tested by all manner of adversities, the Roman emperor, Marcus Aurelius (121-180). In his writings about loss and rebuilding, he wrote, "The first thing to do – don't get worked up. For everything happens according to the nature of all things. The next thing to do – consider carefully the task at hand for what it is, while remembering that your purpose is to be a good human being. Get straight to doing what nature requires of you, and speak as you see most just and fitting – with kindness, modesty, and sincerity."

Here was a man who wore the heavy crown of great responsibility and power, and historians view as one of the *good emperors*. What helped Aurelius to not only survive, but thrive, in an arena of wars and political unrest, were these simple rules. When things are challenging, don't personalize the events and become upset. Practice emotional distancing. Because if you personalize an event, then you may be more reactive and therefore make an emotional decision, rather than a rational one. Go back to your values and personal goals you most cherish as your guide to help make more grounded, compassionate decisions. As you make your plans and move forward, trust your emotional compass to do the right thing. Leslie Tourish, LPC, is a Dripping Springs psychotherapist in private practice. To contact Leslie, please go to www.LeslieTourish.com or www.LATourish.com



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Does your pet need vaccinations?



by Frank Shuman, DVM

What vaccines are necessary for your pet? While this may seem like a relatively simple question, the truth is it can be quite complicated. Here are a few facts concerning vaccinations.

Less than 70% of our pet animals in the United States are vaccinated for rabies which is the number recommended by the World Health Organization. It is this population that, from a disease prevention standpoint, *buffer* us humans from the wildlife reservoirs of the disease. Dogs are typically vaccinated for other diseases that can be transmitted to humans such as leptospirosis, hepatitis, and lyme disease. Again, the percentage of dogs vaccinated for these diseases is important in preventing their occurrence in humans.

There has been some controversy in the veterinary field as to how often certain vaccines are necessary. This is truly a very complicated subject. The length of immunity derived from vaccinations depends on many factors including the type of virus being vaccinated for, the immune status of the patient, the number of virus particles in a dose of the vaccine, the type of adjuvant (or *immunostimulant*) used with the vaccine, the specific *serotype* of the virus used in the vaccine versus the specific serotype the animal is exposed to in the field, etc.

Vaccine manufacturers are beginning to produce vaccines other than rabies that are approved for three years. One thing we can say is that vaccine protocols for pets will be changing in the future and it is likely that there will be some vaccines required annually and some vaccines less often. What we can be sure of is that your veterinarian is in the best position to determine what vaccination protocol is best for your pet on an individual basis.

It may be important to remember that our pets age far more rapidly than we do. An annual exam for your pet is roughly equivalent to seeing your doctor every seven years or so. Vaccination protocols aside, an annual exam by your veterinarian may be critical to your pets' health. Early detection and treatment of disease is the single most important factor in our ability to cure many conditions, notably cancerous diseases and many others.

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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Are you seeing spots?

by Karen Laine, Para-Medical Aesthetician



If you're prone to discoloration, brown spots, age spots or sun spots (*hyper-pigmentation*) you've probably noticed they become more visible during the summer. While hyper-pigmentation can be challenging, both to prevent and fade, these tips can definitely help achieve more evenly-toned skin.

Wear sunscreen – applied generously and often. The number one cause of premature skin aging is sun damage and exposing your skin to the sun can bring out sun spots. How generously sun block is applied, then re-applied, when outdoors is more important than the SPF number.

Exfoliate gently. Once discoloration appears, it is beneficial to use exfoliating products such scrubs and mild acids (glycolic, lactic and/or salicylic). When regularly used, these exfoliants help break apart and lift pigmented cells to lessen their appearance.

Use a skin lightener/pigment suppressor. In addition to exfoliating, use of a skin lightener helps prevent/fade brown spots by suppressing melanin cell activity. Many skin lighteners contain the ingredient *hydroquinone* which is very effective or choose a slower, more natural approach utilizing a type of vitamin C, kojic acid, licorice root, etc.

Limit exposure heat/sun. Not only direct UV rays but heat can

stimulate melanin activity, resulting in brown spots. Unfortunately, no matter how diligent you are about sunscreen and staying in the shade, you still may not be able to avoid pigment formation.

Eat a diet rich in antioxidants. Research finds a diet rich in fruits and vegetables containing vitamins A, C and E can increase internal SPF significantly against sunburn and DNA damage.

Get monthly facials. Professional facials give your skin increased results far beyond your home care products.

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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Science = magic

by Deborah Carter Mastelotto



“Magic is just science we don't understand yet.” – Arthur C Clark

Science seems to be in an uproar these days, with so many people refusing to believe basic science (like the Earth is round) and others fighting tooth and nail to hold on to straight science as we know it today, as if science isn't a fluid thing.

Science isn't perfect. Facts are tested and retested, and conclusions are reconsidered – this is the nature of science. So when I recently posted, “Magic is simply science without an explanation yet,” on one social media platform, you would have thought I said the Earth was flat from the number of attacks this statement received.

Historically, conjuring tricks used scientific phenomena like magnetism and chemical reactions to wow uneducated crowds and called it magic. Once those things became common knowledge, we no longer viewed them as magic because we learned the science behind them. If you were suddenly plopped into Europe with an operational cell phone during the dark ages, the mob would have shaved your head and burned you at the stake as a witch. Electricity and telephones are commonplace now, yet when they were first introduced a great majority of people we scared of them,

called them evil, and refused to have anything to do with them. Most of those people, however, were older.

The younger crowd were early adopters of all the newest tech and still are. They accept what seems magical to the older generation and incorporate it into their world. Science literally changes daily, as do scientific facts. When we see things that seem to us to appear to be *magic* and call people who are exploring and researching those things names – believing they are duped, easily fooled, or stupid – we are actually behaving in an ignorant way ourselves. In science, facts change all the time. Some *facts* that have been tested using the methods we current have available will be disproven when we can test differently. It's the way science works. Just because we don't think something should be true, doesn't mean it isn't. We have just too many instances of un-*(scientifically)* explained phenomena to continue to dig our heels in and refuse to accept. Einstein famously once wrote, “There are two ways to go through life... Like nothing is magical, or like there is magic in everything.”

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



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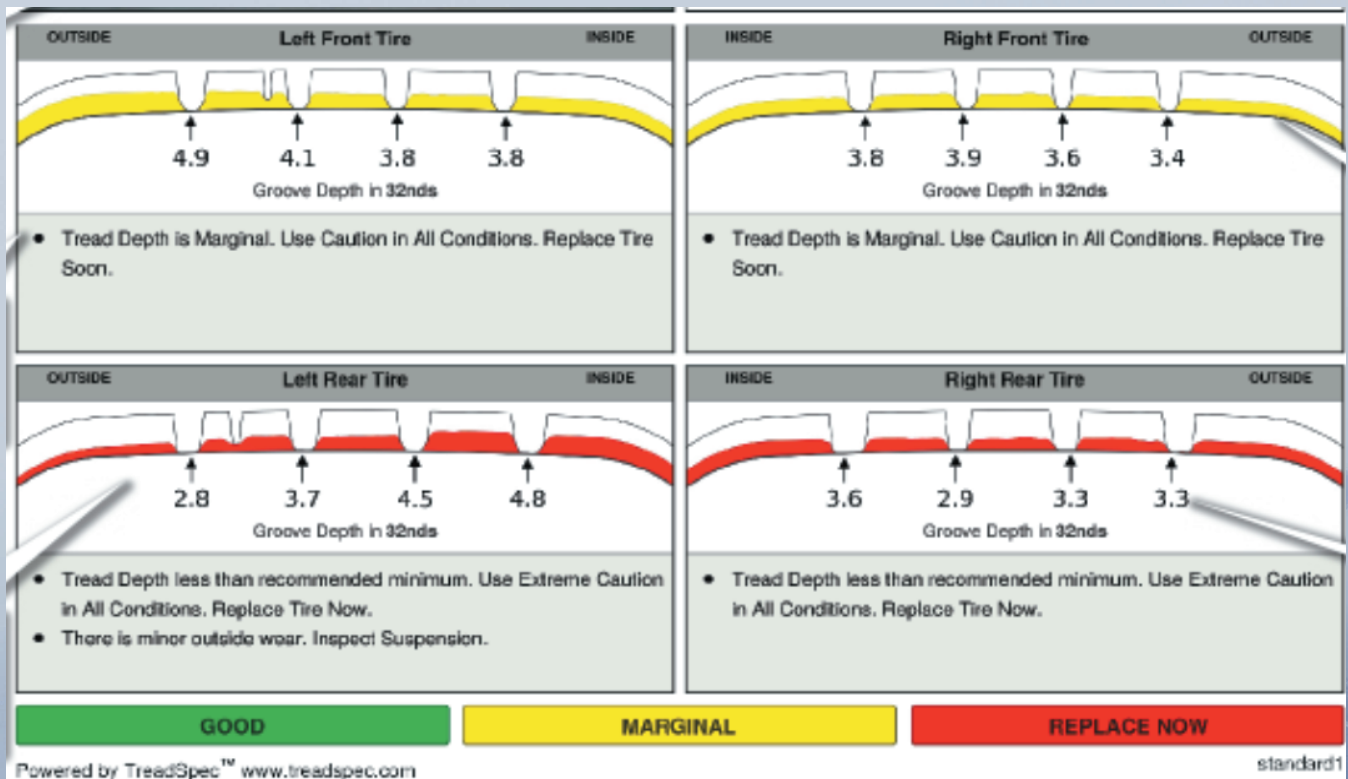
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ROUGH COUNTRY



Rain, rain, go away

by Albert Gonzalez

Having lived in Texas for the last 35 years, more than half my life, I know that we will be dry as a bone soon enough. *Come back some other day!* (Writing this during the rain of early July.) The folks out west, especially California, are facing dire times and would trade places with us in a

minute. Welcome to those newly transplanted Californians! No one can predict the weather.

So too are the challenges of being prepared for the unexpected. Saving for that *rainy day* doesn't have to cause you to be crushed by insurance cost, if you look into it carefully. Having seen the effects of either losing the main bread winner to death or disability can have a tremendous impact on a family. Planning for the unexpected is not a fun topic to write about but I need to let you know why you need to protect yourself and address this challenge.

Local bike riders know most drivers don't see them on the road. Accidents happen and falling off a bike can possibly cause a serious brain injury if they survived the accident. Out of work, for how long? If you're self-employed and master of your universe, who is going to pay you? Work for a company? Do you know what your tax consequence will be for your work disability pay? It may be reduced to either 50 or 60% of your regular pay before taxes. Will that be satisfactory? How long will it last?

Age is also not a forgiving factor as health issues will creep

into existence. My father-in-law had triple-by-pass surgery while he had two daughters in private school – college and private high school, with a stay-at-home wife. His business had two employees and clients lined up at the door. He did have both disability insurance and business overhead protection which kept his check coming in for both him and his employees' families. It even paid the salary for his replacement while he recuperated seven months.

I've never experienced a family telling me it's too much money from the insurance company when they lose a loved one. You can go onto Facebook and see how many families have a Go Fund Me page, because they didn't prepare and need help. This is preventable.

If you're not sure about your life insurance or disability coverage please feel free to reach out to me and let's review what you have. Protecting your family from the emotional struggles of financial hardship can be easily taken care of with a quick phone call. I can be reached at 512.765.6767.

This article is meant to be general and is not financial advice or a recommendation of any kind. Please consult your tax advisor before making financial decisions.

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 is a Financial Advisor with JTL Wealth Partners and securities are offered through LPL Financial. Member FINRA/SIPC. 512-765-6767. Al.Gonzalez@jtlwealthpartners.com

It's a real burden

by Roland Brown



Ten years ago when the original version of this article was penned, the accused in a high-profile murder case had just been acquitted despite widespread belief that she was guilty of murdering her child. Many were disappointed by the result, but that jury verdict demonstrated the vital legal principle that the party bring-

ing a legal action must prove its case to a degree that the law defines as sufficient. In criminal cases, the prosecution must prove guilt *beyond a reasonable doubt*. In civil suits, the burden is generally *by a preponderance of the evidence*.

Why should the burden of proof matter to you? Consider that few of us live an entire life without having a relative or friend accused of a crime. Particularly when we feel they have been wrongly accused, we certainly want the prosecution to be required to prove their allegations with virtual certainty. The fact that such a high burden sometimes results in a guilty person going free is simply the cost of a system designed to protect innocent citizens from being wrongly convicted. Wrongful convictions result from over-zealous prosecution, a vengeful former partner, or associate misusing the criminal justice system, or for other reasons. There is simply no good reason to convict an innocent person, and the burden of proof is designed to avoid that very horror.

The outcome of the case mentioned above left a frustrating sense of failure to bring closure regarding the death of an innocent

child, but it reflected a firm commitment to a principle that protects us all. The jury withstood the pressures of preconceived ideas fueled by the bizarre behavior of the accused and the intense media coverage, and in doing so, affirmed once again the principle that the party bringing the action must prove the necessary facts to the required level of proof. The prosecution failed to present evidence sufficient to convince the jury beyond a reasonable doubt. It is sad that the evidence was not sufficient to point to and convict the murderer, whoever that was. Nevertheless, the system worked – and therefore we, citizens who may someday need that legal principle for ourselves or an accused loved one, won. We must never lose sight of this principle or let any talking heads or pandering politicians cause us to abandon it.

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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What they don't teach in real estate school by Steve Mallett

Under Regulation Z of the TILA, which of the following must be disclosed when a "trigger term" is used in advertising a mortgage loan?

This question is included in the Real Estate licensing test taken by every agent. None of them will ever get asked about Regulation Z. People will ask about how much their home is

worth, how long it will take to sell, what all the numbers mean on a closing disclosure, or how to handle difficult negotiations. That is what people want an agent to know. If an agent starts talking about Regulation Z at a dinner party they will be avoided like the day old fish at the buffet.

Real Estate testing only ensures that agents know the bare minimum to be allowed to practice selling property. It does not prepare the agent to answer questions about what happens when the inspection report shows a small family of raccoons have taken residence in the attic. It does not prepare the agent to know what terms will be most attractive to a seller if they are writing up an offer to buy a property. No amount of testing prepares an agent to answer a prospect's question about whether a service animal goat would be allowed to live in the high rise condo the agent has listed for sale.

One of the most important tasks an agents has is to double

check that all the numbers, credits, debits, and prorations on the Closing Disclosure are correct. Most people only see 3-4 Closing Disclosures in their lifetime. A mistake can cost the clients thousands of dollars. Real Estate classes don't teach about how to read a Closing Disclosure and the agent needs to see dozens or hundreds of them to be competent to review them.

Inspection reports can kill many deals. Agents with experience know that *multiple bulbs in the home do not light up. Consult an electrician.* Most often means a trip to Home Depot for some bulbs. A newer agent might be dialing up an electrician before the ink dries on the report. A seasoned agent will know how to sift through an inspection report and find the items to be concerned about. Sometimes an item should be a deal breaker. A good agent can point out what to focus on and what to ask to be repaired.

It's easy to get lost in the weeds during a real estate transaction. At every step there are decisions to be made and obstacles to overcome. Explaining where to focus your attention, and how to stay on track, is the most important benefit an agent brings to the relationship. The school of hard knocks is the only place an agent learns the skills to be the advantage you need in every deal.

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 and ranch. Call today 512-829-2062 or 512-627-7018.

Ranking your goals: A smart move

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



Reagan Smith

Like most people, you may have several financial goals. But can you reach them all? It would be simple if you had great wealth. But you'll likely need to rank your goals in terms of their importance to your life and then follow appropriate strategies to achieve them.

When prioritizing your goals, consider following this process:

- Identify goals as *must have* or *nice to have*. Making sure you don't

outlive your resources is a must-have goal, so you need to be as certain as possible of achieving it. On the other hand, a nice-to-have goal might be something like buying a vacation home. If you don't attain the money needed for this goal, you do have room to compromise, perhaps by scaling down to a smaller home in a different area or just renting a place for a few weeks a year. This goal doesn't have an either-or outcome – you can still enjoy the results of your investment efforts, even at a more modest scale.

- Put *price tags* on your goals. You need to know what your goals will cost. Even if you can only make an estimate, it's essential to have some figure in mind. As time goes by, you can always revise your projected costs. You may want to work with a financial professional with tools and technology to create hypotheticals.

- Follow an appropriate strategy. The nature of your goals and

their estimated cost will drive your investment strategy. So, for example, using the must-have goal mentioned above – the need to avoid outliving your money – you'll want to balance your growth objectives with your comfort with risk, as well as maintain an appropriate withdrawal strategy when you're retired. However, for a nice-to-have goal, such as your large vacation home, perhaps you don't need the same urgency – consequently, with part of your portfolio, you might be able to take more risk in hopes of greater returns. And if you fall short, you can always go with Plan B. But if your *nice to have* is closer to a *must have* in this area as well, you might want to focus less on achieving greater returns and instead look at ways of adjusting your budget to save more.

- Monitor your results. As you pursue your goals, whether must have or nice to have, check your results regularly. If you think you're not making enough progress toward your desired goal, you may need to make adjustments. But don't overreact to short-term swings in the financial markets or in the value of your portfolio, or take on an inappropriate amount of risk. You can alter your path, but it's usually not a good idea to change directions altogether.

The decisions involved in identifying, prioritizing, and achieving your goals can be somewhat involved. But by following a well-designed process, you can help yourself get to where you want to go.

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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Buyer beware

by Randy Lawrence

It seems like everywhere we turn today there is land being cleared for construction of a new neighborhood. If you've ever moved into a new development, you know that there is constantly someone ringing your doorbell and attempting to sell you something for your

new home. Unfortunately, the water treatment industry is full of companies who choose to employ this door-to-door tactic. Here are some things you should know before you open the door.

There is a very good chance that the *water specialist* who comes to your house is not actually a licensed Water Treatment Specialist. Some companies choose to ignore the fact that the Texas Commission for Environmental Quality regulates our industry and requires some level of licensing in order to test water for the purpose of making treatment recommendations. The salesman who comes to your home is simply there to convince you to say yes and open your wallet. If you're not aware of your options, it can be tempting to let that happen.

Many neighborhoods have taken to posting *No Soliciting* signs at the entrances. In some of these cases, certain companies have struck a mutually beneficial deal with the homebuilder to allow them to place advertising on the softener loop and at the kitchen sink. This often contains misleading wording which indicates that the home is set up for their specific equipment and that damage will occur if you don't choose their system. This is absolutely not the case. This often leads to homeowners paying far more for the

system than necessary since they are unaware that there were other choices.

The water softener loop in a new home is capable of accepting any brand of water softener. Don't be fooled by high pressure sales tactics or misleading literature. A licensed professional can perform a couple of simple tests to determine exactly what size system would best fit your needs. A quick search of TCEQ's occupational licensing database, as well as a review of the company's Better Business Bureau standing will let you know whether you're dealing with a legitimate, reputable dealer.

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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The main focus of CPAustin is small business consulting, tax preparation, and bookkeeping services. The goal is to build long-term relationships with clients in order to support their growth and put them on a solid track to success and profit. The approach is to learn a client's business and identify their needs during a free



consultation. From there, Darren will provide a plan and quote for services.

If you would like to learn more about the service offerings of CPAustin, LLC you can contact Darren at 512-877-0083 or through the website at www.CPAustin.biz.

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Make a plan

by Lindley Pond



Remind me again why I've lived in Texas my whole life? Just kidding, it's a wonderful state with so much to offer with one major drawback – August weather. All this heat, however, doesn't mean no outside planning for future enjoyment.

Summer is a great time for checking out what worked and what didn't. Maybe some plants needed too much

water. Maybe next year you need shade cloth over part of the veggies but not all, *maybe, maybe, maybe*. Trial and error isn't a bad thing as long as you didn't end up throwing good money away because you had great ideas but no real plan. This is an expensive route.

Planning and good cost estimates for each project inside the big picture is a worry-free way to go. Thinking about things like – *Where does the sun hit and is hottest? Where is there a drainage issue? Where do I need screening?*

Just a few things that make placement of all your outdoor wants much easier to attain and don't have you cooking burgers on your new patio with the sun beating down on your neck. Or putting a water feature under a bunch of trees forgetting that this means more maintenance.

Little things that we are happy to help with. Give us a call if you need some help. I'm praying for a little break in the heat and a little rain, so until next time – remember to keep hydrated and don't over do it!

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