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OUTLOOK

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Dripping Springs Outlook

CALENDAR of EVENTS

- Every Mon.-Fri. The Hill Country Senior Center at 1310 W. Hwy 290, Dripping Springs, offers a delicious lunch served at noon. Call in by 10:30 and order it to go, too. For more information or to see menu: HCSeniorCenter.org
- 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 Mon. 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 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 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 Acoyon Brewery in Dripping Springs. For more information call Michele Ryon 512 299 7455.
- Thur. 7pm, Celebrate Recovery for people with hurts, habits, or hang-ups. A Christ-centered recovery program. ChurchoftheSprings.org/CR
- Every 1st Thur. 7pm Vince F. Taylor American Legion Post 290 of Dripping Springs invites all eligible veterans to 101 Old Fitzhugh Rd. For information call 512 858 5637.
- Every 1st Thurs. 6-7:30pm, Nonfiction Addiction Book Club at the Dripping Springs Community Library, DSCL.org, 512 858 7825. Newcomers welcome. Email AdultServices@dscl.org for details.
- Every 1st Thur. Apr.-Dec. *First Thursday Dripping Springs*, merchants extend their hours until later in the evening and have a variety of specials which might include one-day sales, special activities, food, music, and art. For more info visit FirstThursdayDrippingSprings.org.
- Every 3rd Thur. 7pm, DS VFW Post 2933 invites all eligible veterans with foreign service to 101 Old Fitzhugh Rd. Call 858 5637.
- Every 3rd Thur. 7pm, Family Support Group for family members, parents, adult children, and partners of individuals living with a mental health condition. Meets at St. Martin de Porres Catholic Church, Room 1. Contact info@namicentraltx.org for more information.
- Every 4th Thur. 6pm, Photographers of Dripping Springs meets at the Holy Spirit Episcopal Church, 301 Hays Country Acres. Visit PhotographersofDS.us or on Facebook.
- Every 2nd Fri. Mothers of Preschoolers (MOPS) group meets at 9am at the Episcopal Church of the Holy Spirit (301 Hays Country Acres at Hwy 290W). Childcare available. For information call 512 858 4924 or email DrippingSpringsMOPS@gmail.com.
- Every 1st Sat. On or after the full moon, 7:30pm, Rambo Masonic Lodge 426 meets. Dinner at 6:30pm. Call 512 858 7177.
- Thurs. November 11, Veterans Day
- Thurs. November 25, Thanksgiving Day
- Sun. November 28, Hanukkah begins

Contact the Outlook at Info@DSOutlook.com or 512 375 5590.

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Got allergies? We have solutions!

by Kitty Woo Ham, APRN, FNP-C, RYT

Allergies are a part of Central Texas as much as the longhorns and barbecue. Have you noticed sneezing, runny nose, itchy eyes, sore throat, and cough when the season changes, especially right now that we are into the fall season? Ever wonder if you are starting to develop allergy issues due to cedar, mold, ragweed which

may be causing foggy headedness, fatigue, or digestion issues?

Finding out whether you are allergic can be done with a simple test called a Prick Test. No need for the traditional allergy skin testing with multiple needle injections. A Prick Test is a plastic applicator with 10 pricks per set. The pricks feel prickly like an exfoliator. The pricks contain allergens which are applied on the surface of the skin instead of injected. This allows for minimally invasive testing. Once the allergens are applied, nothing stays on the skin other than the allergen. After 10-20 minutes, the testing sites are measured. Any reaction indicates a positive allergy irritation. Once allergies are determined, treatment can be formulated.

Treatment for allergies include taking medications daily with antihistamines and nasal sprays. The other treatment option is to teach your body to become immune to the allergies you react to, eventually not needing medications for allergy management. Immunizing your body from allergies can be done with allergy shots

or allergy drops.

Allergy drops are easy, safe, and convenient to use daily at home. Initiation of treatment is done in the pharmacy to provide demonstration and to ensure no reaction occurs. The treatment course takes about 3-5 years and then you are immunized. Allergy shots treatment course is twice as long as drops, taking about 10 years. Allergy drops are not covered by insurance but we make the treatment affordable and convenient at Dripping Springs Pharmacy. Go to MartinsWellness.com for more information and to schedule allergy testing!

Kitty works with Martin's Wellness Pharmacy doing allergy testing and treatments. She is a Post Masters Family Nurse Practitioner graduate of the University of Texas – Austin.



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Looking to stay out of the doghouse?

by Breca Tracy, PhD

Calling all men, gentlemen, dads, husbands, boyfriends – all of the above! The holidays are right around the corner. If you want to avoid the doghouse, let's get you educated on how you can get ahead and secure a gift early for your loved one(s)! Not sure on what might be the

best fit? Let us help!

At REGENERATE, we have many different services and products that your significant other, friend, or family member would enjoy. Anything from medical grade skincare products, to facial services, to vitamin drips/shots to help them feel their best, look their best, and overall be the best they can be! We have packages and services that can be tailored to meet anyone's needs, wants, and/or expectations.

Our medical grade skincare products, procedures, and services are top notch and designed to create results. Did you know that your skin needs deep cleaning, exfoliating, and moisturizing on a regular basis? Our custom hydrfacial services are fantastic for deep cleaning, resurfacing, extracting, and providing moisture to the skin. They can also be customized to provide personalized results for each client. They can also be combined with IV vitamin services (two treatments, one appointment, one hour total time commitment)!

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freshed, more youthful complexion. We have an array of chemical peels, customizable to meet each clients needs. Peels are essential to help resurface (by removing top layer(s) of the skin) ridding dead skin cells, producing firmer, brighter, softer, and more even skin tones and texture. Depending on the type of peel, hyperpigmentation and melasma (darkening of the skin) can be addressed.

For more information, call us, text us, or come see us! We would love to further educate you on what we offer here in Dripping Springs and help you stay out of that doghouse!

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. 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. NaturalHealingTX.com or follow us @naturalhealingtx.

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Style by Priscilla

by Priscilla Hardenne

As owner of her namesake Dripping Springs Medspa, Priscilla Hardenne defines the meaning of beauty as the state of being authentic and sincere in a way that extends love to yourself and others. It feels real, safe, alive, playful, flowing, authentic, and life-giving. Style & Beauty

by Priscilla wants you to achieve your skincare goals and Priscilla will do everything in her power to meet your expectations by empowering and encouraging you along your skin care journey.

Priscilla has had a dream of opening her own Boutique Spa since her early 20's. Her dream is now a reality where she's combined all her passions into a treasure box. Priscilla considers herself a nerdy fashionista and a student of life. She is always continuing her education to further her knowledge; staying in the loop with the latest trends. A Dripping Springs local, Priscilla is a mom of two boys. In her free time, she spends time with her family, dirt biking with her boys, loves horses dearly, and dresses like each day is a party.

At Style & Beauty, we offer a wide range of beauty services including Body Contouring, Laser Hair Removal, Skin Tightening, Facials, Injections, Skinny B12 shots and much more! Our safe and effective aesthetic treatments are designed to rejuvenate the body, skin, and face. We offer the most advanced technology in the

safe and experienced hands of Priscilla Hardenne.

Nominated as the best medspa in Dripping Springs, Style & Beauty by Priscilla strives to provide safe, effective medical spa treatments that make you love the skin you're in!

Priscilla prides herself on welcoming her clients with an at-home feel environment. We assure you that you feel confident by our knowledge, dedication, and top-of-the-line equipment we offer to keep your skin ahead of the game as we focus on the complete image when it comes to your aesthetic goals. You will feel beautiful and confident from the inside out after visiting your Dripping Springs Boutique Medspa.

Interested in learning more or wondering how certain treatments work? Book a skincare consultation with Priscilla. Treatment offerings include radio frequency microneedle, IPL Photofacial, Botox, lip filler, sun spot removal, laser hair removal, facials, and body contouring.

Style & Beauty by Priscilla is conveniently located in the heart of downtown Dripping Springs. We are a proud member of the Chamber of Commerce and support the community in which we live. 512 601 0092

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Trigger finger

by Dr. Stella Torres, PT, DPT, CHT

Trigger finger (*stenosing tenosynovitis*) is a common condition of the hand that results in pain, point tenderness, stiffness, popping, clicking and/or locking of the involved digit(s). Any finger may be affected, including the thumb, and may occur on more than one digit

arthritis, gout, and in women who are pregnant.

Hand therapy can be an effective management approach to avoid surgery for this condition. The therapist would look for tenderness at the A-1 pulley, thickening of the tendon sheath/tendon at this site and triggering, popping, clicking, or locking. If triggering is evident, rest is recommended by avoiding the aggravating movements and activities. This may require splinting the affected digit which a hand therapist can custom fabricate. Manual therapy techniques are typically administered to minimize the inflammation and the associated pain, point tenderness, and swelling. Exercises would also likely be prescribed to address any restrictions in mobility and deficits in strength.

at a time. Symptoms are typically worse in the morning and with repetitive or forceful grasping.

Triggering most often occurs at the junction between the flexor tendon and the A-1 pulley located in the palm at the base of each digit. Flexor tendons are attached to muscles that bend the fingers and thumb. They pass through a tube or sheath underneath a series of tunnels called *pulleys*. These structures act as a pulley system to keep the tendons gliding along the bones and joints of the digits as they bend and straighten the thumb and fingers. The sheath may become irritated and inflamed resulting in the space within the pulley becoming narrow. This inflammation then leads to the previously mentioned symptoms. If the inflammation is severe, the involved digit may lock in a bent position because the muscles that bend the fingers are stronger than the ones that straighten them.

Triggering often occurs as a result of repetitive gripping or blunt trauma and occurs more frequently in women than men and in persons between 40 and 60 years of age. Susceptibility for this condition is also higher in individuals with diabetes, rheumatoid

The specialty of hand therapy is rare and the community of Dripping Springs has a certified hand therapist on staff at Kethley Physical Therapy. If you have a concern regarding the possibility of having a trigger finger or thumb, schedule an appointment with Stella Torres, PT, DPT, CHT. She can assess your specific situation and determine if hand therapy is appropriate for you.

Contact Kethley Physical Therapy at 512-858-5191 or KethleyPT.com. Kethley Physical Therapy has two we now have 7 physical therapists in 2 locations and been in practice for 15 years.; 800 W. Hwy 290, Bldg B and 14101 W. Hwy 290, Bldg 500.

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Diabetes and your oral health

by Ron S. White, DDS



November is American Diabetes Month. The American Diabetes Association joins with the 29 million Americans with diabetes to raise awareness and to create a sense of urgency about this growing public health crisis.

1. *Is there an association between gum disease and diabetes?* For the near-

ly 29 million Americans who have diabetes, many may be surprised to learn about an unexpected complication associated with this condition. Research shows an increased prevalence of gum disease among those with diabetes, adding to the list of other complications such as heart disease, stroke, and kidney disease.

2. *Does gum disease impact diabetes and vice versa?* Emerging research also suggests that the relationship between serious gum disease and diabetes is two-way. Not only are people with diabetes more susceptible to serious gum disease, but serious gum disease may have the potential to affect blood glucose control.

Research suggests that people with diabetes are at higher risk for gum disease, ranging from gingivitis (an early stage of gum disease) to periodontitis (serious gum disease). According to the Centers for Disease Control and Prevention, people living with diabetes are two times as likely to develop gum disease. That's because people with diabetes are generally more susceptible to infections and less able to fight germs that invade the gums.

3. *If I have diabetes, am I at risk for dental problems?* If your

blood glucose levels are poorly controlled, you are more likely to develop serious gum disease. Like all infections, serious gum disease may be a factor in causing blood glucose to rise and may make diabetes harder to control. Other oral problems that can be associated with diabetes include thrush and dry mouth, which can lead to soreness, ulcers, infections, and cavities.

4. *How can I help prevent dental problems associated with diabetes?* It is critical to control your blood glucose level and take good care of your teeth and gums, along with regular checkups every six months. To control thrush, a fungal infection, maintain good diabetic control, avoid smoking, and, if you wear dentures, remove and clean them daily. Good blood glucose control can also help prevent or relieve dry mouth caused by diabetes.

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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Male body contouring: *Strategies to enhance your physique*

by Rocco C. Piazza, M.D

Approaching body contouring with men is uniquely different than with women. You must pay close attention to the details of each male patient's underlying muscular anatomy. Understanding these nuances allows the surgeon to enhance the muscular structure where it needs to be augmented or liposculpt the

junctions and borders of adjacent muscle groups to create a more balanced, natural, and masculine result, utilizing modern techniques like BodyBanking to help male patients achieve their goals. Most guys say they don't have time for significant downtime after surgery. So designing a recovery process that gets guys back to their daily routines (including working out) in an expedited fashion is important. Many of my male patients who undergo contouring procedures are eager to get back into the gym and exercise; I encourage this because great results correlate with active patients.

After body contouring, patients are encouraged to walk on a treadmill with a slight incline and use a stationary bike to stay active, avoiding core and cardio exercise associated with high-impact workouts for six weeks. Isolated muscle movements are acceptable in the early post-procedure period. After the initial six week period, emphasize muscle confusion through a diverse exercise and weight-lifting program. The male chest is revered as one of the most desired parts of the male physique. Many guys come to see me to strengthen the appearance of this area. This is done with a combination of liposuction contouring to address the

lower chest and fat transfer to address the upper chest muscle to lift and fill out the chest. I have observed that patients who have undergone this procedure have improved gains with weight lifting that we feel result from the transfer of autologous fat directly into the pectoralis major muscle. Fat cells contain stem cells that can enhance and improve the quality of the tissue when transferred from one area to another. In leaner patients, fat transfer may not be an option, and pectoral implants may be the best choice to enhance the chest muscle and upper body physique. When performing fat transfer, the most common area for me to target for fat removal is the love handle area or lower abdomen. From personal experience, these can be stubborn areas that can happily donate to enhance the male chest!

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 ThePiazzaCenter.com.



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Virus times: *Channeling the Serenity Prayer* by Leslie Tourish, LPC

All things shall pass. However, with Covid, that might be more of a – *well, yes and no* – type of situation. We're seeing the number of cases trending downward, with Austin hospitalizations down by 40% this past month. People are increasing their immunity with vaccinations or

enduring infections. With time we'll see the pandemic shift to an endemic level. While it may never be eliminated, we'll get closer to a herd immunity. At some point the disease won't cut such a swath of destruction – no longer *novel*. C-19 will join the other four coronaviruses, where our immune systems have adapted.

Good news is growing. We probably won't eradicate this virus entirely, even with improved vaccines and medical therapeutics. Just as we've probably been exposed to the other four coronaviruses, at some point we may well contract this one as well. This will be the next phase – evolving past our immediate, *in your face* problem with this pandemic, to something that resides more in the background – but with a pulse. Like swimming in the ocean; swim in the surf 99 times, enjoying the waves. On that one-hundredth dip, find yourself in the middle of a flotilla of jellyfish. Not fun. However, the world is an amazing place, infused with beauty, danger, grace, and suffering. An open-endedness which is an invitation to grow our emotional intelligence when faced with uncertainty.

We can't change reality; we do have choices in what we think and do in the moment. Facing ambiguity as our world opens back up, we can go down a path of decreasing our perception of a perceived risk, or increase tolerance for uncertainty. Many of us lean to the first choice – whistling past the graveyard defense mechanism. But the ancient Stoic philosophers thought this was a path to increased suffering. Those teachers, who lived thousands of years ago, knew of what they spoke; they endured incredibly hard times.

Their belief was much of life lies beyond our immediate control. We do have control in the realms of our mental state: *our opinions, impulses, desires, and aversions*. Their creed could be boiled down to the Serenity Prayer: *Grant me the serenity to accept the things I cannot change, courage to change the things I can, and wisdom to know the difference*. They were the first to admit that this isn't an easy creed to live by – being aware of our automatic thinking and assumptions, then exploring more realistic, positive avenues. If we grow in our mastery of such awareness, then, in their words, we'd be *invincible*. Opening up to choices about the stories we tell ourselves to reduce self-inflicted suffering. While life gives us a Pandora's box of experiences, we have power over the stories we tell ourselves about such events.

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



Puppy socialization

by Frank Shuman, DVM

I have noticed a lot of new pets over the last year and a topic that I discuss at each visit is puppy socialization. This involves puppies learning how to interact appropriately in social situations with people, dogs, and their environment.

The goal is to condition your dog to accept the activities of everyday life beyond the security of your home. This learning will make your dog more self-confident, secure, and predictable. Since behavioral problems are the biggest reason for owner relinquishment of dogs, early socialization and training are essential and can help save the lives of many dogs. Properly socializing your pet can also improve your bond with them. It is a fun, active process for both of you.

The critical social development period for dogs is approximately between three and fourteen weeks. This is the age that they are most accepting, less cautious, and very curious about their environment. Even though socialization can occur at any age, it will be a slower process for an older dog than for a puppy that is under fourteen weeks of age. That is why it is critical to start early.

A puppy's earliest encounters will shape its behavior throughout life, so make sure that they are positive. Always have small treats handy and be ready to reward them for good behavior. From the first day you have your puppy home, get them used to being

handled. This will make your groomer and veterinarians' jobs a little easier, as well as save yourself and your dog some stress. During your experiences it is critical to observe your puppy closely for signs of stress; tucked tail, licking lips, yawning, shaking, and ears back. If observed, try to remove the puppy so they are not overwhelmed and don't associate the experience with fear! Keep encounters brief, especially in the beginning, and then as your puppy develops, they will become more confident and comfortable for longer experiences. Go out of your way to encounter different types of people, places, animals, walking surfaces, noises, and other situations. Give treats to friendly strangers to give to your dog; most people will happily oblige an obedient puppy.

The risk of your puppy developing serious behavior problems from being poorly socialized is far greater than that of infectious disease. But to be safe, only let your puppy interact with dogs that you know are physically and behaviorally healthy and vaccinated. In addition, do not let your puppy play in unclean environments, such as dog parks that may be contaminated with germs from unknown dogs until it has received all of his vaccinations, usually at sixteen weeks.

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.



New puppy basics

by Diana Ozimek

Three important areas to focus on in the first few weeks of having a puppy.

1. Crate training. The crate is going to be an important tool as you raise your puppy. The crate is helpful when creating a schedule for your puppy, potty training, and keeping your puppy out of trouble when not supervised.

You can start acclimating them to the crate by feeding them in it and saving high value chews like Bully Sticks or stuffed Kong's for crate time.

2. Potty training. Be sure to reward your puppy on the spot, don't wait to give them a treat after you come back in the house. Keep a bag of kibble or treats next to the door to take out each time. If your puppy is up and playing, give them a potty break every 20-30 minutes. Keep a potty log, this is very helpful when you have multiple people involved. Each time the puppy goes out, write down the time and what they did so it's easy to track. If the puppy has an accident put it on the log, this will help you determine how often they need out. If there's an accident just clean it up and move on.

3. Appropriate play. Puppies bite everything, that's how they explore and play. It's hard to tell what types of toys your puppy will like so get a small variety to start. Once you can tell what they are interested in, you can invest in more toys and chews. To help

teach your puppy appropriate play always have toys and chews available when you are hanging out with them. If they start to bite at your hands and arms grab a toy and make it more exciting. Shake and drag the toy around to encourage your puppy to target the toy and not you. If they are being extra rambunctious and only want to target you, try changing up the environment by taking them outside to burn some energy or create separation with time in the crate or playpen.

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. GoodDogintheMaking.com, 773-899-1960.



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Point guard services

by Albert Gonzalez

As we enter the final season of Coach K's career as head coach of Duke's basketball program, I'm excited basketball is back. The many levels of league play make this one of my favorite sports. I've coached rec league, attended many high school, college, and NBA finals to know the

collective goal in mind to win the game. The team has many players whose skills add to the excitement of the game; dunks, steals, and, most importantly, the assist. The point guard has the responsibility of directing the flow of the game; making those on the team look good when he *dishes a dime* (an assist) to complete a play.

This past spring, I completed my CFP education course work at UT Austin from the Center of Professional Education. Once I pass my certification test in early November, I will be a CFP certificant. I have a fiduciary responsibility to my clients to put their interest first in any advice I provide. Because of my 16 years of experience, I'm able to offer my clients and prospective clients like yourselves the resources needed to feel confident about your finances.

Through my services, I'm able to provide you with potential resources you'll need to have a complete financial plan to meet your objectives. Allowing me to be part of your team allows me the ability to assist you in reviewing key areas of your financial plan. Obtaining estate planning services from an estate attorney, financial services from an accountant, property and casualty to protect your home, and auto and finally health insurance services

for your proper personal or family medical coverage. I don't have a financial reciprocal arrangement with any of these professionals other than to vet those I've encountered and refer those I feel can provide their services fair and honestly. I'm here to assist you in developing your financial game plan and finding the right professionals to assist you in completing your plan.

I help clients and prospects answer the question: *If I could understand the consequences of my decision before I made it, would I do it?* With our Point Guard Service model, we help identify your goals and objectives, using your existing team of professionals or referring you to potential new resources to make sure you are protected and going in the right direction. There are many new transplants who had the right team before they moved here locally. Life happens and there is never enough time to take care of all we need to handle, but as a financial advisor I can assist you in some of those necessary steps to either complete or update a financial plan for you and your family. Call and ask me about our 4P program: *Plan, protect, position, and provide*. You'll be glad you did. *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



Litigation: You are on the team

by Roland Brown

You turned your case over to a lawyer to handle, but the lawyer's legal assistant just called you wanting you to answer pages and pages of questions the *other* side's lawyer has sent for you to respond to. You are sitting there slightly perturbed thinking *isn't that why I hired you?!*

A good lawyer will strike a balance between doing everything reasonably possible to take the worry and work off the already stressed client while simultaneously engaging the client as a teammate in a complex process that most often can only be successful if lawyer, the lawyer's staff, and client each do their respective parts.

An example of the failure of the client to join the team was recently on display in a nearby court. I observed the hotly contested hearing that graphically revealed how a lawyer is hamstrung when the client refuses to cooperate fully in the process. The motion in question was called a motion for sanctions and alleged that despite promising numerous times to respond to requests to produce information, the client and multiple lawyers who had tried to represent the recalcitrant client who had been sued had failed to respond fully to the requests. The court, exercising its power to impose sanctions for abuse of discovery, noted that previously imposed less severe sanctions had failed to get the defendant's attention and

so imposed what is called the *death penalty sanction* – that is, the court declared the defendant to be loser in the lawsuit leaving only the amount of damages he would have to pay to be determined by a trial. Takeaway – don't rain on the legal assistant's parade. Rather, be glad your lawyer understands the team concept and pull on your jersey and help win the game.

Attorney Roland Brown handles exclusively personal injury claims. Roland, who offices in Wimberley, has been voted HAYS COUNTY'S BEST PERSONAL INJURY ATTORNEY for 2020 and for 2021 in annual polls of Hays County attorneys. For more information call 512-847-2500 or visit RolandsLaw.com.



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How to get rich in real estate

by Steve Mallett



A recent college graduate penned a long email to his idol – an icon in the real estate investing world – with investing questions. He wrote long questions about Return On Investment (ROI), Capitalization Rates, market timing, and leverage. He waited patiently for a reply and a few days later he received a response. He excitedly

clicked on the email and found two simple words: “Buy something.”

Everyone searches for the *home run* real estate investment but the winning equation is very simple. If you never buy anything you have zero chance of making a return. All of the catch phrases mean nothing if you sit on the sidelines searching for the perfect property to buy.

There is a story about a local 8,500 acre ranch in Dripping Springs, that tells of a young man acquiring parcels of land to put together a large ranch. At one point he had an opportunity to buy a large parcel for \$35 an acre, a top of the market price. His total purchase was just over \$1,000,000. At the time that was the crazy, never going to happen, when hell freezes over price. That same property today is worth close to \$10,000,000. He hesitated to buy at the time, thinking he was paying too much, but followed the sage advice any real estate entrepreneur will give you – *buy*

something.

Real estate investing is not complicated or tricky. If you can buy a property and receive rents equal to, or greater than the payment, you have effectively put a small down payment to work while a tenant pays the mortgage for you. Most small investors start this way. Many go on to 1031 Exchange those small homes into apartment buildings and office complexes while never adding any additional capital.

People these days are figuring out new ways to get into investing. Best friends or college buddies can pool their down payment and income to purchase a cash flowing property. Groups of people start an LLC and put small amounts into the company for a percentage of ownership in the total investment.

The crazy stock market can go up and down but real estate values never go to zero. Even if a house burns to the ground, or blows away in a hurricane, you still own the dirt. Rents in the Austin area are increasing at record rates. Now is the time to buy. Never let anyone tell you that you missed the boat. As you search for your first property investment your mantra should be *buy something.*

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.

Giving Tuesday

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



Pat M. Woodman

The Tuesday after Thanksgiving has become known as Giving Tuesday, when people are encouraged to donate to charitable organizations. If you'd like to take part in this special day, maximize the effectiveness and benefits of your charitable gifts.

Is the charity reputable? Does it use its resources wisely? Most charitable organizations are honest and dedicated to helping their specific

causes. But sometimes there are a few *bad apples*. These groups aren't necessarily fraudulent (though some are), but they may spend an inordinate amount of their donations on administrative expenses, rather than directing money to where it's most needed.

To make sure that a charity is an actual charity – tax-exempt and listed as a 501(c)(3) organization – go to IRS.gov and hit the *Charities & Nonprofits* link. Charity Navigator (CharityNavigator.org) tracks charitable groups' financial health and accountability, including how much is spent on administrative and fundraising costs. A charitable group that dedicates more than about 30-35% of its total costs to administration and fundraising expenses might be considered somewhat inefficient; evaluate each charity individually. Smaller charities may not have the resources to provide the reporting necessary for Charity Navigator.

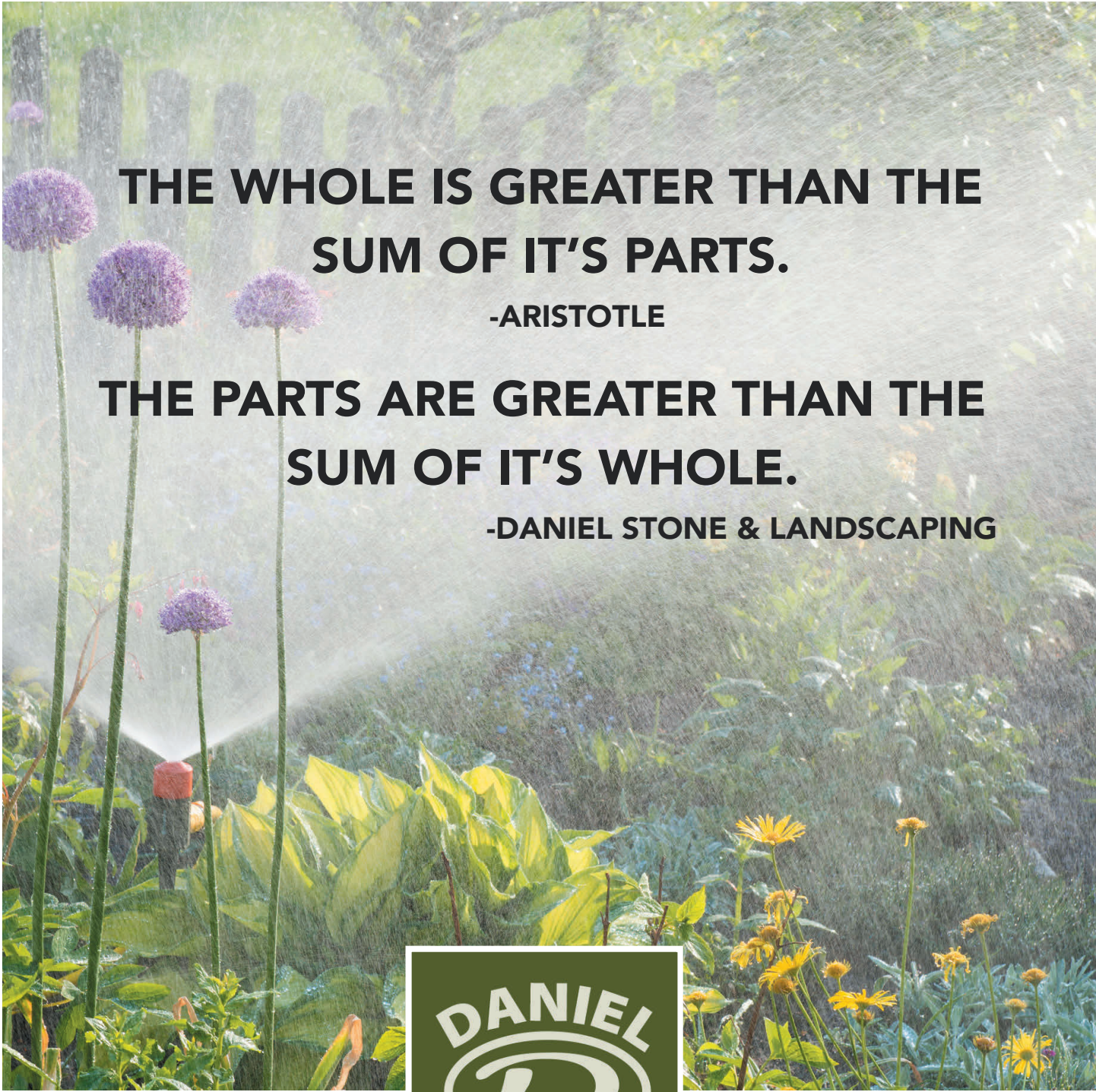
Will my employer match my contribution? You can make your charitable gift go a lot further if your employer matches it. Typically, companies match donations at a 1:1 ratio, but some will match at 2:1 or even higher. Check with human resources.

Are my charitable gifts tax deductible? Congress significantly raised the standard deduction, which, for the 2021 tax year, is now \$12,550 for single taxpayers, \$25,100 for joint filers, and \$18,800 for heads of household. Many people no longer itemize; thus have less financial incentive to make charitable contributions. If you still do itemize and you're thinking of making charitable gifts, you generally have a choice between giving cash and another asset such as stocks. Each type of gift could earn you a tax deduction, but a gift of appreciated stocks could be more beneficial – you may also be avoiding the capital gains tax you might incur if you eventually sold the stocks. Consult with your tax advisor.

Congress has extended part of the Covid-related legislation that allows taxpayers to claim charitable deductions of \$300 (for single filers) or \$600 (for married couples) if they claim the standard deduction. Donations must be made in cash, not stocks.

Edward Jones, its employees, and financial advisors cannot provide tax or legal advice. Consult your attorney or qualified tax advisor regarding your situation.

Pat M. Woodman, Edward Jones Financial Advisor specializes in helping individual investors and business owners reach their financial goals. He can be reached at 512-894-0665.



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Smelly water?

by Randy Lawrence

One major water quality issue shared by many of us is water which emits a rotten egg odor caused by hydrogen sulfide gas. This problem is unique to homes whose water source is a private well, as municipal and community water supplies are required to treat the water at

the source. In the past, getting rid of rotten egg odor has been inconvenient and expensive, but recent advances have made eliminating it a much easier task to accomplish.

One common method of treating well water for hydrogen sulfide was to inject chlorine directly into the water as it is pumped from the ground. These chlorine systems can often be maintenance intensive and prone to breakdown. It is also difficult to maintain a consistent level of chlorine without constant monitoring. Additionally the homeowner is responsible for proper dilution rates so as to avoid exposure to high levels of this caustic chemical.

Another way of removing odor is to use a well water storage tank, allowing the release of the gases. This is an effective way to remove the gas without harmful chemicals, but it typically requires a large amount of space, as well as a separate pump to re-pressurize the water. Unfortunately, storing water in a tank subjects it to possible bacterial contamination from outside sources. Ultraviolet disinfection and filtration are usually recommended when water is stored in a holding tank. There are benefits to this type of system, but the need for extra equipment can be cost prohibitive for many.

Many people aren't aware that reliable, user-friendly equipment has been developed which will aerate and filter your water inside a sealed, pressurized tank. This tank takes up very little space and can be used alone or as pre-treatment for a water softener. The result is water that is completely free of hydrogen sulfide, iron and any sediment that may come from your well, without the need for chemicals or maintenance by the homeowner. Contact your favorite licensed water treatment specialist to discuss details on how to make your water smell better!

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 myth of the self-made man

by Deborah Carter Mastelotto

My son once asked me, "Mom, don't take this the wrong way but, how did you get this far?" My answer to him was, "I had a lot of help." It's true.

I take complete responsibility for the mistakes I've made in the course of my life, but virtually all of the successes, accomplishments, and progress I've

achieved, small and large, happened because someone gave me a hand. The American concept of *The Self-Made Man* is a myth, and believing in it will destroy us.

Americans and the media make superstars out of guys like Elon Musk and Jeff Bezos and I get it – it's impressive how these guys made billions. But we are fooling ourselves if we believe they did it alone. Massachusetts Senator Elizabeth Warren told an audience in what came to be known as her 2011 *You didn't build that* speech, "There is nobody in this country who got rich on his own. Nobody." Businesses big and small are realizing just how much they need even the lowliest workers. The saying goes *someone still has to make the doughnuts*. No person's success is ever solely a product of *self*. Careful examination of every successful trajectory will uncover important and pivotable *help* from family or friends or spouses, adversaries and partners, advisors, teachers, books, competitors, mentors, coaches. No success happens in a vacuum.

Perpetuating the myth of the self-made man does not recog-

nize the contributions of the community that supported them. Even Arnold Schwarzenegger told students in his commencement address at the University of Houston that there is no such thing as a *self-made man* and debunking that myth became the emphasis of his speech. He told those students he wouldn't be where he is, "without the help of many other people, including my parents, my mentors, my teachers." Community is crucial he told students. "It's important to recognize that at every step of the way, I had help. It's important to acknowledge that." And added, "As soon as you understand that you are here because you had a lot of help, you realize you need to help others. Don't just think about yourself."

In his highly entertaining book *Total Recall: My Unbelievably True Life Story* he brilliantly documents the help he received – often from complete strangers – on his road to success. If our pride individually or as a nation keeps us from recognizing the contributions of other people, then it's time for a wake-up call. We need each other. Realizing that you need help is a sign of maturity, asking for help is a sign of sophistication. As much we don't want to hear this, *help* is not a dirty word. Seek out help wherever you can find it. Except in movies, there is no such thing as an army of one.

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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Time to start the ball rolling



by Lindley Pond

Happy fall to all of you! Too many days of triple digit highs left many of our gardens, whether vegetable or landscaped areas, needing more shade and a lot more water. We were all scratching our heads, wondering what to do. Keeping all of this in mind, the up side is it allowed us to rethink our spaces.

Fall is a great time to address issues concerning hardscapes as well as some easy-to-install drip irrigation for those perennial and evergreen areas. It's also a good time to look into plunking down some hard earned money on shade trees which accomplish a few things – providing shade, home to birds, and allowing for areas that aren't beaten to death by the sun's rays are just a few. Changing out plants that are too needy to those more native and adaptive to our area also can give you the same look you strive for without breaking the bank when it comes to maintenance as well as water.

I like to think of our climate as having mostly two seasons. Maybe you only need weeding and cutting back twice a year. This helps save money to be used on other outdoor things. Patios, dry creeks, and fire pits allow us to remove some of that grass and still create a usable space. All of those things can be tucked into a drainage plan that no one knows has been addressed but you! In assessing what worked and what didn't, it's also a time to check on yourself.

Do you want to spend more time doing maintenance or are you more content to enjoy your space? By starting with a plan, or list, we can figure out what will and won't work for you. It's a great time to start the ball rolling and budget what you need and want where.

We only do one project at a time, so we can focus on you and your wants. We are here if you want to visit about what makes your outdoor space enjoyable to you. Happy fall to you all. In the words of the Dalai Lama, "There are only two days in the year that nothing can be done. One is called yesterday and the other is tomorrow, so today is the right day to love, believe, do, and mostly live!"

We're here to help fulfill your "outside dreams". Call us for a free consultation and design. Lindley Pond is owner of Lindley Pond Landscaping. We've been helping folks in Central Texas for over 15 years. Give us a call for design and installation of your new "lawn" at 512-775-1629. Or send me an email at lindley-pond171@gmail.com.



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