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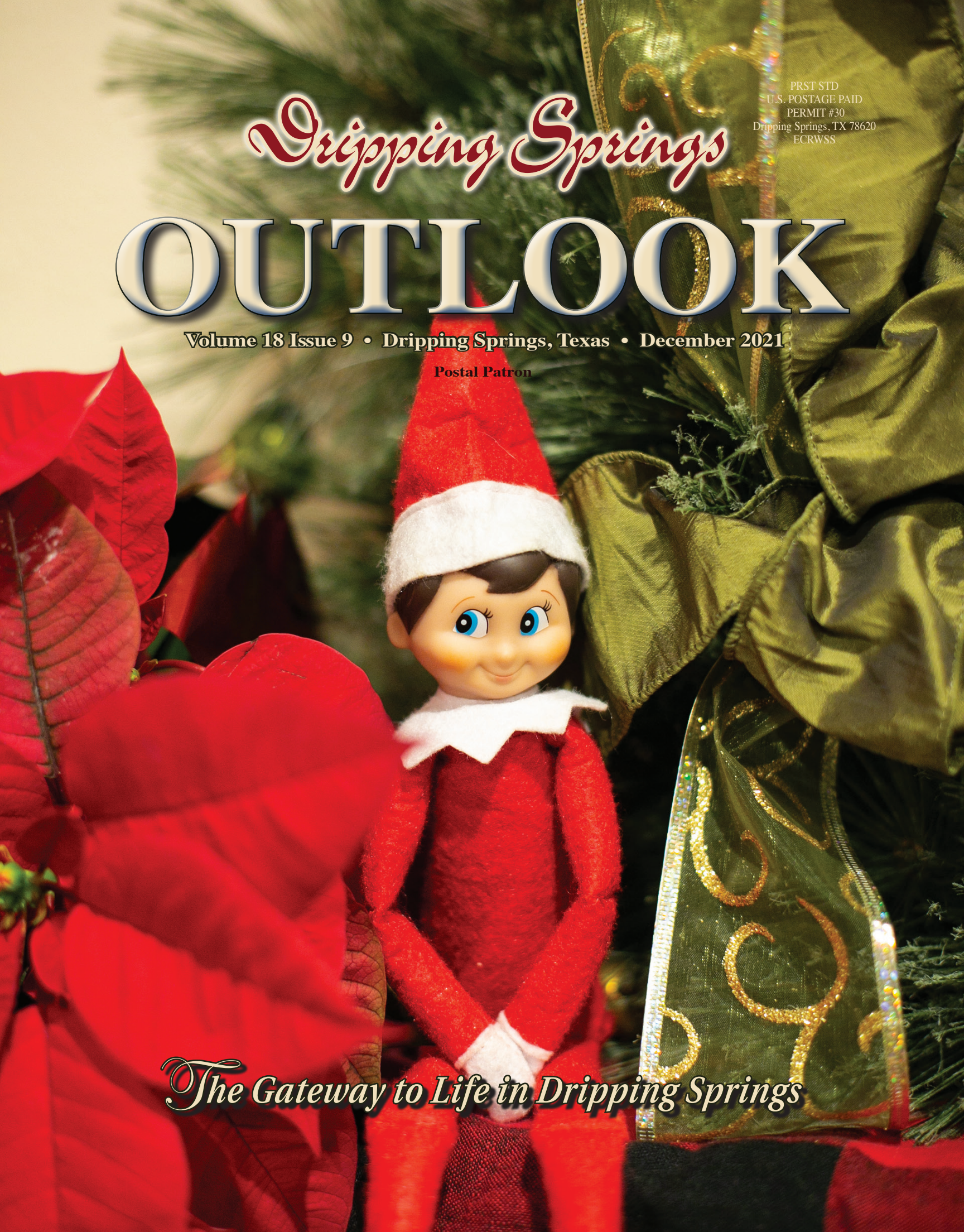
Dripping Springs

OUTLOOK

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The most wonderful time of the year

These beautiful sunny days make it hard to believe Christmas is just weeks away. Let the countdown begin. The traditions we cherish and the traditions that are just beginning are waking up from their year-long nap as we plan for parties, viewing Christmas lights, cooking special treats, decorating, shopping for presents, and celebrating these final weeks of the year.



To me, it feels like everything springs to life in December. Love, peace, unity, gratitude, and generosity make their way to the forefront of our minds. And what a welcome change from the tired opinions and news narratives from the past 18 months. This time of year isn't for opinions and taking sides, it's about coming together to be a part of something greater than ourselves.

Our elf and cover model, Jerry, made his annual debut on Thanksgiving evening. Casually appearing in the kitchen as dinner wrapped and insistence upon everyone leaving with leftovers began. Our Advent calendar is out of hiding and every morning my son looks forward to a special treat behind the next numbered drawer. We read a chapter in Luke every night as we approach the big day. Simple traditions that I hope my son will remember forever.

We thank you for joining us. The Outlook has had the pleasure of your readership and the writers and advertisers that grace our pages every month for almost twenty years. Amidst our unknowns, the United States is currently weathering a paper shortage that leaves variables like paper availability and paper quality as unknowns for us until that last possible moment. We know things will even out with time. We appreciate your understanding should the quality of this publication differ from the standard we have set in the past. We'll be back to normal in no time. Until then, have a very happy season and we wish you the very best.

Warmly,

Cyle

Dripping Springs Outlook

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Pedal Ranch Publications

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. 6:30-8:30pm, Photographers of Dripping Springs (PODS) meets at the Sententia Vera-Cultural Hub, 4002 E. Hwy 290. 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.
- Mon. Dec. 6, last day of Hanukkah
- Tues. Dec. 7, Pearl Harbor Remembrance Day
- Sat. Dec. 25, Christmas Day

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

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The amazing link between vitamin D and breast cancer

by Ruthie Harper, MD



Current research links vitamin D to a host of health benefits, such as warding off Parkinson's disease, reducing rates of inflammatory conditions, heart disease and stroke, and even preventing cancer. In fact, new studies reveal that high levels of vitamin D can actually reduce the risk of breast cancer and inhibit the growth of existing tumors.

Two new meta-analysis studies have shown that:

- Individuals with the lowest blood levels of vitamin D (25-hydroxyvitamin D) had the highest rates of breast cancer.
- Individuals with the highest blood levels of vitamin D (25-hydroxyvitamin D) had the lowest rates of breast cancer.

Dr. Harper recommends that her patients have vitamin D levels checked biannually, once in the summer when levels may be higher from more sunshine and once in the winter when levels may be lower due to shorter, darker days.

What is the best way to get the right amount of vitamin D?

Several food sources including fish, eggs, fortified milk, and cod liver oil contain vitamin D, but diet accounts for very little of the nutrient that actually makes it into your bloodstream. Your skin also makes vitamin D from ultraviolet light, but too much sun causes skin damage and may significantly increase the risk of skin cancers in susceptible individuals.

Supplementation offers the safest and most effective source of vitamin D, but not all supplements are alike. Vitamin D comes in two forms: D2 (ergocalciferol), which is synthesized by plants, and the more potent D3 (cholecalciferol), which is synthesized in the skin upon sunlight exposure. New research indicates D3 is the best form because it is three times as potent as D2 and more readily absorbed into the bloodstream.

The Wellness Consultants at Martin's Wellness Pharmacies (Dripping Springs Pharmacy and Lamar Plaza Drug Store) recommend Vitamin D3 by Pure Encapsulations as the best product for supplementing Vitamin D.

Dr. Harper is an Integrative Medicine Specialist who founded Ruthie Harper MD, her internationally recognized practice in Austin, Texas, in 1999.

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How can you support your immune system? *by Breca Tracy, PhD*

Do you have that big trip planned or several trips planned during the holidays? Are you anxious about staying healthy? Are you worried about keeping your skin hydrated during the dryer months or during that ski trip? Let us help you!

At REGENERATE we are passionate about helping our community. Whether it's assisting in supporting your immune system, keeping you on top of self-care, or keeping your skin hydrated and healthy – we have you covered.

Vitamins can be an essential part of a daily routine, but when administered through the vein (IV) or directly into the muscle (IM) your body has a greater chance of benefiting from the vitamins. At REGENERATE, we administer vitamins and minerals through the vein and into the muscle. We have standard IV drips, such as High-Dose Vitamin C, if you are looking for the ultimate anti-inflammatory benefit or custom formulations to help support your immune system, such as Myers Cocktail and Super Myers Cocktail. A few popular IV options also include NAD+, ALA, Biotin, Glutathione, and Zinc.

We also offer simple IM shots that are quick and easy, such as B12, MIC-B12, Vitamin C, and Vitamin D, to name a few. Whether you're looking for that fast immune support or you have time to drip with us, we have options for you!

When prepping for that trip, come grab some travel size medical grade skincare to keep your skin hydrated and treated. We also have products formulated for the dryer months and to help with

that chapped skin from your ski trip. Be prepared – take it with you.

You've taken the time to plan your holiday travel, now plan your vitamin drips to support your immune system for all of that upcoming travel! Self-care isn't selfish, ya'll! If you don't take care of yourself, how can you take care of others? For more information, please contact us. We would love to further educate you on what we offer here in Dripping Springs.

We have a very unique team of experts here in Dripping Springs. Come see us, call us, or email us! Dr. Breca Tracy currently serves as Director of Science & Operations at REGENERATE. 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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Back pain treatments

by Dr. Jeremy Kethley, PT, DPT

Chances are you or someone you know has had back pain. Each year fifteen percent of the population has their first episode of back pain, and over the course of our lives, eighty percent of us will have back pain. Even though back pain is common, the medical community

does a poor job managing it. Stories of chronic pain, opioid use, multiple surgeries, and a lifetime of disability are far too common.

Let's look at some of the common treatments for low back pain and see how they stack up against physical therapy:

1. *Medication:* Low back pain is the number one reason for opioid prescription in the US, however in 2016, the CDC recommended against the use of opioids for back pain in favor of "non-drug treatments like physical therapy."

2. *Imaging:* Research has *never* demonstrated a link between imaging and symptoms. As we age, degenerative changes on imaging is common. Ninety percent of people age 50 to 55 have disc degeneration when imaged, whether they have symptoms or not. In 2015, a study that looked at 1,211 MRI scans of people with no pain found that 87.6% had a disc herniation.

3. *Surgery:* The US has sky-high rates for back surgeries - forty percent higher than any other country and five times higher than the UK. Surgical outcomes are terrible! A worker's comp study looked at people who had spinal fusions. The surgical group had a

one-in-four chance of a repeat surgery, a one-in-three chance of a major complication, and a one-in-three chance of never returning to work again.

4. *Physical Therapy:* Current clinical practice guidelines support manual therapy and exercise. Research proves that early PT leads to better outcomes with lower costs, and decreases the risk of surgery, unnecessary imaging, and use of opioids. A study of 122,723 people with low back pain who started PT within fourteen days found that it decreased the cost to treat back pain by sixty percent. Unfortunately, only two percent of people with back pain start with physical therapy, and only seven percent get to PT within ninety days. Despite the data showing that physical therapy is the most effective, safest, and lowest cost option to treat low back pain, most people take far too long to get there. Almost every state has direct access, meaning that you can go directly to a physical therapist without a doctor's referral. If you see your doctor for back pain, and physical therapy isn't one of the first treatment options, ask for it!

Jeremy has been practicing and serving the Dripping Springs community for the past 21 years. Kethley Physical Therapy has two locations at both ends of Dripping Springs and they have eleven physical therapists ready to help you or your athlete. Voted Best in Dripping Springs 2021 and for the past 6 years.

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High blood pressure and the holidays

by Ron S. White, DDS

Mother-in-law coming in for Christmas... ornery uncle here for the holidays? The holidays are a time of year when blood pressure can become an issue. However, it's not just special occasions when we realize that our blood pressure should be checked.

At least once a month I have a patient in for their regular check up and cleaning and for the first time realizes that they have high blood pressure.

- High blood pressure usually has no symptoms. In fact, many people have high blood pressure for years without knowing it. That's why it's called the *silent killer*.

- Hypertension is the medical term for high blood pressure. It doesn't refer to being tense, nervous, or hyperactive. You can be a calm, relaxed person and still have high blood pressure.

- Over 25% of Americans have high blood pressure.

- Hypertension alone is the most important risk factor for heart failure. It is the leading cause of strokes, kidney failure, and blindness. High blood pressure increases stroke risk four to six times!

The medical community, as a whole, is trying to catch high blood pressure before it hurts our patients. Few people have time for a once-a-year physical examination. And if you are not sick with a common cold or flu during the year, your blood pressure most likely does not get checked. This is where dentists and hygienists can play a key role in screening our patients at least twice

a year. Many of my patients have discovered high blood pressure during a regular six month cleaning. This screening has led to subsequent doctor's appointments and preventative medication.

Optimal blood pressure with respect to cardiovascular risk is less than 120/80 mm Hg. The American Dental Association recommends that any patient with a reading of 180/110 or higher be restricted from even urgent treatment without medial consultation. Elective treatment should certainly be avoided.

The cause of 90-95% of the cases of high blood pressure isn't known; however, the good news is that high blood pressure is easily detected and usually controllable. So make sure you are getting your blood pressure checked at least twice a year either during your regular dental cleanings or with your primary care physician. *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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BBL and BBL HERO

by Rocco C. Piazza, M.D

As we move through the decades, we are exposed to both environmental damage (things we are exposed to in our environment) and UV damage (the chronic daily exposure to our sun). This leaves our skin looking dull and with lost radiance. Research teaches us that Broad Band Light (BBL) reverses this damage

and restores the youthfulness to our skin. This treatment can be applied to the face, neck, décolleté, extremities, back, hands, and torso. The most notable improvements are with the removal of brown spots, also known as sun spots, that appear as we move into and beyond our fourth decade of life.

What is BBL? BBL is an innovative light-based technology that sets new standards for treating skin conditions associated with aging, active lifestyles, and sun damage. BBL light energy allows your clinician to design treatments personalized for your skin and precisely treat age and sun spots, small facial veins, and many other skin defects. BBL phototherapy is noninvasive so you can receive comfortable and effective treatments to fit your schedule, even on a lunch break.

How does it work? BBL deposits pulses of light energy that gently heat the upper layers of skin. Within the skin, the light energy is absorbed by targets, such as fine, broken vessels that cause redness and brown spots or pigmented lesions that are caused by an overproduction of melanin. This scientific and biological pro-

cess destroys the target, eliminating it from the skin and restoring it to its natural beauty, blending its natural tones, making it more vibrant and youthful in appearance and touch.

How often should you have this done? We strongly recommend one treatment every three months. This is the single best thing you can do to your skin to reverse sun damage, boost collagen production, and bring the radiance and light reflectivity back to your skin. We ask that you think about the skin of an infant or toddler. It's clear, radiant, and light reflective. While your skin may not actually look like an infant's, it will, without a doubt, have the brilliant light reflective qualities that makes younger skin so remarkable.

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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Three holiday gifts to you

by Leslie Tourish, LPC

Houses are decorated, gifts are being wrapped, meals are planned, and maybe even travel plans are mapped out. This could mean only one thing – it's that holiday season time again. While there can be so much to be grateful for, it can also be a time for reflection. These quieter hours

invite us to think about the past year and cast hopes, like rubies and emeralds, forward into our unknown tomorrow. However our world is surrounded by so much distraction as technology attempts to consume our attention. So it's more important than ever to turn off the phones and gadgets in order to get back in contact with our own thoughts, rather than what's streaming on Twitter or news outlets. Here are three gifts that I strive to give myself daily:

Respect your time. Famed jazz musician, Miles Davis, said, "Time isn't the main thing, it's the only thing." Amen, brother. And don't you know he wasn't talking about keeping the beat on a musical score. It is the only thing, but we treat time like we have all the days in the world. Treasure your time as though you are a person of value. The more you use your time to engage in activities that give you meaning, your life may become fuller. A prolific writer had a sign taped near his phone (back in the dark ages of land lines) with the word *NO!* written on it. So whenever he answered his phone, the sign reminded him of what was important –

his work. And that is how he became a prolific and satisfied writer. He treasured his time so that he could make room for what really mattered to him.

Do hard things first. I'm a world-class procrastinator, and *ach*, it's been the bane of my existence. However, I've gotten better by completing the dreaded task as soon as possible so I have more brain power for what gives me a deeper happiness. Successful people are the adults who keep their promises in a dependable way. This builds trusts by showing others they can rely upon them. But more importantly it builds trust within themselves that they can push through avoidance and meet a deadline, therefore being their word. Totally freeing.

Tell people you love them. We probably don't say how important someone is to us enough. There is an inner flame within us that glows brighter when someone tells us how beloved we are to them. Humans are tribal – we need the positive connection from the group. And when you tell someone you love them, you respect them, or you appreciate whatever task they did for you, the flames within your own heart shine bright.

I'm wishing you all such a wonderful holiday – and I thank you and love you for reading my column!

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

Laser hair removal versus waxing

by Priscilla Hardenne



I often get asked about the difference between waxing and laser hair removal.

First, it's okay and normal to have body hair, but if you do decide to remove it, you may not be exactly sure which method is best.

Waxing removes hair by pulling it out from its roots – using hot wax that is set to cool around the shaft of each hair so it can be pulled upward, roots and all. While the process can be painful and has to be repeated regularly, there are certainly better options. Plus why keep paying for this service when hair will continue to come back?!

Laser hair removal is done using a medical-grade laser that emits bursts of light with Alexandrite & Nd:YAG laser wavelength. The energy emitted by the laser is converted into heat, causing targeted hair follicles to deteriorate and eventually become unable to produce hair. Eventually the process destroys hair follicles and limits hair growth. A single laser hair removal session lasts just a few minutes, causes mild discomfort, is safe, and the results are long-lasting.

What happens during the laser hair removal session? A laser device uses concentrated energy to target hair follicles. When the device is placed against your skin, you will see a brief flash of light as the laser targets the pigment of the hair follicle.

How often? After each laser treatment you will see that you will not have to shave as frequently. Everyone's hair color and coarse of hair is different, it can take on average of 6 to 12 sessions spread out by 4 to 8 weeks. Depending on the area to be treated. Patients

who receive laser hair removal treatments report feeling relieved by the lack of constant upkeep.

Pain and discomfort? One of the most noteworthy differences between waxing and laser hair removal is that waxing can be very painful as it physically tears out hair by its roots. I like to describe laser hair removal as a rubber band snapping but it does not linger. For the most part patients find it extremely easy to sit through a treatment because our laser combines Cryo-Air, which delivers cold air exactly over the laser beam area, actively removing heat from the area. Overall, laser hair removal is far more comfortable.

A little info about our amazing laser technology... The Splendor X from Lumenis is powered by Blend X technology. A binary laser emission of Nd:YAG (1064nm) and Alexandrite (755nm) wavelengths with synchronized and adjustable proportions. The system is customizable and is safe for all skin tones. It provides a rapid coverage rate, combining high fluence, large spot size, and high repetition rate. It also has a built-in plume evacuator and HEPA filter, providing a smoke free environment. The Splendor X can also treat pigmented skin (freckles) and vascular lesions.

Wondering what to get for your special someone this holiday season? Consider a gift of laser hair removal. They will greatly appreciate this gift. Trust me.

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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Winter holiday hazards for pets

by Frank Shuman, DVM

The holidays are here and with the excitement and chill in the air come a few hazards that can land your best friend with an urgent trip to the vet. Here are some tips for keeping your pets out of danger during the holiday season.

When baking or cooking for those guests arriving, remember to keep your pets out of the kitchen and remind your guests to avoid feeding your pets. There are quite a few ingredients that can cause gastrointestinal upset or worse. Unfortunately many of the seasonal plants that we enjoy during this holiday season are toxic to our furry friends. The following are the most common:

- Lilies that may be found in holiday flower arrangements, cause kidney failure in cats.
- Poinsettias. If ingested, poinsettias can be irritating to the mouth and stomach, and may cause mild vomiting or nausea.
- Mistletoe has the potential to cause cardiovascular problems. However, mistletoe ingestion usually only causes gastrointestinal upset.
- Holly ingestion could cause vomiting, nausea, diarrhea, and lethargy.
- Christmas tree water may contain fertilizers, which, if ingested, can cause stomach upset. Stagnant tree water can be breeding

grounds for bacteria, which can also lead to vomiting, nausea, and diarrhea, if ingested.

Your animal may become poisoned in spite of your best efforts to prevent it. One way to prepare for possible emergencies is by keeping telephone numbers for your veterinarian, a local emergency veterinary service, and the ASPCA Animal Poison Control Center (1 888 4 ANI HELP) in a convenient location.

Also as the weather cools, pets that spend a large portion of their time outside need to be provided with protection from the elements. Providing a dog house or space out of the elements with straw or fresh blankets can provide the insulation needed for those chilly days. If temperatures below 45 degrees Fahrenheit are forecasted then it's necessary to get your pets out of the elements to prevent risk of hypothermia.

Hopefully your holiday season will be filled with happiness and family gatherings and this information will just be heeded and no calls necessary.

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.



A fluffy gift for Christmas

by Diana Ozimek

Puppies might be the cutest things ever when they come out in a big red bow, but unlike a toy, you can't discard it next Christmas for the newest model or trend. Shelters see an increase of surrendered puppies and dogs who were given as gifts during the holiday season. I've worked with many families who gifted a puppy to their children

with wonderful visions of them growing up with a dog by their side, only to be hit with the reality of raising a puppy with children. Here are two common situations to consider when gifting a puppy.

Young children are usually targeted by the puppy as a playmate, that means chasing, biting, jumping on them, and pulling at their clothes or toys. Often parents think the puppy is being aggressive, when it's just being a puppy – playing how puppies play... with teeth. Put a management system in place where the puppy can be kept safely away from small children when not fully supervised and engaged. Using a crate and playpen system is key. If your children are too young to take direction from you on how to interact with a puppy, they are probably too young to have one. Are your children older? Are you expecting them to take care of the puppy they are begging for? Did they promise to walk, feed, play with it, pick up its poop? When they stop wanting to take care of it, usually a few weeks in, are you ready to do it all? Unfortunately,

even older children lose interest in the actual work of having a dog. They don't want to walk the dog, pick up after the dog, or participate in training for the dog. If the idea of wrapping a cute puppy up in a big red bow and gifting it to yourself sounds like an idea you love, you might be ready for that cute Christmas puppy! If you aren't sure, a great alternative is fostering a dog or puppy over the holidays to help them find a home and see if having your own is a good idea or not.

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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Simplicity is not too much to ask



by Randy Lawrence

Depending upon the quality of your water supply, water treatment systems can range in size from compact units designed to be tucked away in a small closet to multiple pieces of equipment requiring a large area. Often a system

will have been modified over time with plumbing repairs and the addition or replacement of equipment. In many cases, these modifications are done in a way which makes the installer's job as easy as possible. Simply connecting a brand new softener to an existing maze of old pipe or running unsupported pipes at odd angles to connect a new piece of equipment are examples of shortcuts which demonstrate a lack of concern for the finished product. The result is a pieced together system which makes access for service difficult, and typically takes up far more space than necessary.

While the operation of the equipment and the product water quality are the most pressing concerns, it is almost as important that the system be simple and streamlined to eliminate problems when the need arises for maintenance or service. When discussing the work to be performed, you should address any concerns you may have about the current system and clarify the scope of work to be done. If a piece of equipment is to be replaced, ask how the new connections will be made. Also, be sure to ask what will happen to the old unit. Many times, the equipment will be simply left in the immediate area for the homeowner to dispose of. Obviously, it affects the equipment dealer's bottom line to perform work beyond a simple *cut and paste* installation, but it's reasonable to expect your water system to be carefully planned and installed in a user-friendly and space efficient manner.

It usually takes a little more time, and a few additional fittings, but when the technician puts forth the extra effort to simplify the system, it can make a world of difference. If you're concerned about the treatment equipment you currently have, a trained and licensed professional can suggest ways to improve the layout, performance and overall efficiency of your system.

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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Litigation: *I thought I got more*

by Roland Brown

As the jury is walking out of the courthouse, the plaintiff's lawyer tells her client, "The verdict means you will get \$400,000 from the defendant."

The client responds, "But the jury awarded me \$500,000."

Question: What is the next thing

the lawyer tells her client?


Before I answer the question, let's consider the reason for the answer. There is a legal doctrine referred to as *contributory negligence*, *comparative negligence*, or *comparative fault*. It typically applies in cases involving harm caused by another's negligence or perhaps a harm caused by a defective product. Simply stated, if the person harmed by the another's fault is himself or herself also partially at fault in causing the harm, the amount of damages which may be recovered is reduced by the percentage of the fault of the plaintiff.

Until legislation in Texas was passed in the early 1970's, when the harmed party was even 1% at fault, he or she recovered *no* damages even though the other party was 99% at fault. That Draconian *total bar to recovery* approach was abandoned in 1973 in favor of the much more equitable *apportionment of fault approach* which compares the fault of the parties and reduces damages accordingly. Generally speaking, if the harmed party is 50% or less at fault, that party receives the amount of damages found by the jury

less the percentage of those damages which is equal to that party's percentage of the fault. If a harmed party is 51% or more at fault, then his or her fault bars any recovery from the other party. That is the background in a nutshell. There are some more involved calculations where more than two parties are found to be at fault, but we won't dive down that deeply here. So, what is the answer to the client's question?

Answer: The lawyer tells the client, "The jury did find that you suffered damages totaling \$500,000. However, the jury also found that you were 20% at fault in causing the harm that produced those damages. For that reason, the judge will take 20% (\$100,000) off of the damages and enter a judgment in your favor for the remainder which is \$400,000."

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.



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Give yourself some *paychecks* in retirement

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



Gavin J. Loftus

During your working years, you've probably met the costs of living through your salary. Once you retire, where will the money come from? Is there a way to give yourself a *paycheck* for retirement? There is indeed – but you'll have to do a good job of managing your available income sources.

- Accept dividends and interest payments. Instead of automatically

reinvesting all your dividends and interest payments into your portfolio – an excellent strategy for building wealth – consider receiving payments as part of your income. Companies can lower or discontinue dividends at any time. Some companies have consistently paid, even increased, dividends over many years or decades.

- Choose an appropriate withdrawal rate. Once retired, you'll likely need to begin withdrawing from investment accounts. Avoid taking out too much early in your retirement – don't risk outliving your portfolio. For many people in their mid-60s, a 4% annual withdrawal rate is a good starting point, but everyone's situation is different, and your ideal rate will depend on several factors: age, the size of your portfolio, other sources of income, and so on. Once you turn 72, you'll be required to take at least a minimum amount from your traditional IRA and 401(k), but you can choose

to withdraw more, if necessary.

- Maximize your Social Security. You have significant control over the amounts you'll receive from Social Security. You can begin taking these payments at age 62, but they will be much larger if you wait until your full retirement age, likely between 66 and 67. (You will receive the maximum amount if you wait until you reach 70.) If you think you have enough income from other sources, maybe delay taking Social Security – but if you need the money, you may not be able to wait. If your spouse had considerably higher earnings than you did, you may be eligible for spousal benefits.

- You might want to consider purchasing an annuity that provides lifetime payments. Some annuities are even indexed for inflation, meaning payments will increase or decrease each year, keeping pace with the Consumer Price Index. Annuities are not suitable for everyone, though, so, before investing in one, consult with a financial professional who is familiar with your situation.

Finally, don't rule out the possibility of earned income – perhaps by doing some part-time work or consulting or even opening your own small business.

Look at all these ideas when thinking about putting together an income plan for your retirement. You may find that your diligence will pay off.

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



Piece

by Albert Gonzalez

Having finished seeing family and friends over the Thanksgiving holidays, you may have already started plans to gather around the Christmas tree, spend time with family for Hanukkah, or celebrate your own holiday. Now may be a good time to also reflect peacefully on what plans you

do have set for yourself with your family.

Not a topic that brings joy to the world, but may make everyone's life a lot easier – estate planning. You don't need to have a lot to communicate your wishes and make sure your plans are understood. Poll those you love and have a family summit, conference, or just a conversation about your end-of-life request. Having these conversations now could eliminate future turmoil and misunderstandings.

We had such a meeting with our children last year and brought them up to speed with our wills, plans for long term care, and how we assigned our life insurance beneficiaries. If you've not taken the time to review these documents for yourselves, do it for those you love. This is not just for the old folks to handle either. If you have a young family, you need to make sure you have guardianship directives for care of your children. Without these legal documents, your children could go into foster care. Even one day that could be prevented is too long. While you gather for the holidays, give this article some thought and reach out to me if you feel you need to start off the year with a financial plan that has your best interest in mind.

With my clients, every few years I review their beneficiary information and make sure that even with life happenings; relocation, separation, divorce, or a second marriage, the proper documents have been reviewed and updated. Call me, you'll be glad you did; 512.765.6767 or Al.Gonzalez@LPL.com.

Happy Holidays from my security detail here in Dripping Springs – Harley and Casey.



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



Real estate investments in 2022

by Steve Mallett

Is anyone else feeling a bit woozy and light-headed from the roller coaster of a real estate market Austin just experienced in the past year? This was like one of those rides that takes you 10 stories up into the air before dropping you like a stone towards the ground. Only this time it just keeps going up and up into the stratosphere.

Depending on the area, real estate prices in Austin are up between 20-30% this past year. If you bought a \$500,000 house in June last year it's probably worth \$650,000+ now. That type of return is usually only reserved for con artists and treasure hunters.

2022 will be an interesting year. Most economists will tell you that the fundamentals of Austin are so strong that people will continue to move here even if inflation continues to skyrocket and our government keeps spending money like a 14-year-old with mom's credit card.

We cannot build enough houses to meet the demand that is here now, or the demand that is coming. Prices rise when supply is short. When supply is as short as it is now, prices rise like the space shuttle.

The coming year may bring a flattening of the price curve but it

will still rise at record rates. You'll hear people saying silly things like *my house only went up 15% this year!* In the best of times home owners were thrilled to get 5% appreciation. What you are seeing now is a once in a lifetime event.

If you don't currently own real estate you need to buy something now. If you are renting, buy a home. If you have a primary residence, buy a rental home. It's the safe alternative to many of the places where you can put your money right now.

Holding real estate for the long-term is much less risky than crypto currency or the stock market. Does anyone doubt that one day the crypto market is going to go *poof* and disappear? Or stocks will not have a significant correction at some point?

Austinites want to keep our city a secret, but deep down we all know that the word is out. When *People Magazine* starts telling people that Austin is the place to be, you know word is out. People will continue to come. Home prices will rise and rents will increase. 2022 is going to be another crazy wonderful year. 2023?... *Who knows?*

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.



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Time to start the ball rolling

by Lindley Pond



Happy December to all of you!

Too many days of summer 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 upside is it allowed us to re-think our spaces.

This 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. Time to start the ball rolling, 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. Seasons Greetings 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 lindleypond171@gmail.com.



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