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ISSUE 2, VOLUME 21 JULY 2024



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The Dripping Springs Outlook,
a subsidiary of Valentino Publications,
is mailed monthly to all street addresses serviced
by the Dripping Springs Post Office in 78620.

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**“SUMMERTIME IS ALWAYS THE BEST
OF WHAT MIGHT BE.”
— CHARLES BOWDEN**

Here we are – that halfway point. Long days and balmy evenings that seem to stretch out endlessly until all at once summer closes its doors and the crisp autumn air begins to reshape our lives again. I like to make time to pause and evaluate the year so far. Resolutions are only as effective as we allow them to be. What do you want to do, change, be this year? There’s still time.

I’m hung up on that anonymous quote I found on Instagram earlier this year, “nothing ever changes, if nothing ever changes.” And the beauty there is that in a moment, a split second, we can in fact change. There are those who say it isn’t likely, but we can. We do. We keep the parts that are pure and genuine and evolve to give space to live out our wildest dreams.

Cyle Elizabeth Johnson, Editor



Chef Jan here... welcome to my kitchen!

It's truly a gift to live in this beautiful place, to be inspired by the scenery, wildlife, history here.

As a little one I remember standing on a step to peer into the pans on the stove, capturing every new aroma. I recall asking mama how to make gravy and studiously watching the process. Later grandma taught me how to make biscuits. I began baking cakes and pies from scratch and, of course, my dad's favorite chocolate pie. I was disappointed with most dining out experiences and knew I could do better.

I obtained a degree from Culinary Institute of America and had my own café just out of school. As my own young family grew, I enjoyed trying innumerable recipes to discover what my children would eat.

I have always enjoyed preparing holiday feasts and entertaining. I was continually being called to cook, lead, or teach and that shaped my career. I am currently the chef at Blair House Inn in Wimberley and teach cooking classes in various global cuisines. Always continuing my education through CIA and Institute of Culinary Education, I remain well-versed in traditional *l'art culinaire*. I also work with local wine makers to provide pairings for the dishes I cook.

I would love to create a memorable dining experience or cooking class for you and yours.



JAN CARLSON
PERSONAL CHEF
512 227 6277
CARLSON.JAN@GMAIL.COM

SILKY ZUCCHINI SOUP

45 minutes, makes 4 servings

- 1½ lb. fresh zucchini, half & cut into slices
- 2-3 cups vegetable broth
- 2T extra virgin olive oil
- 1 small, sweet onion finely chopped
- 1-2 cloves garlic thinly sliced

Sauté onion & garlic in oil. Add a little salt & pepper. Before onion starts to brown, add zucchini & cook until soft on low heat. Add 2 cups broth & simmer until zucchini falls apart. Add more broth if you want to thin it. Taste for salt and pepper. Cool down for 10 minutes before blending. Serve cold or hot.

NOTE: There's no need to peel since zucchini skin is so tender. You can peel but your soup will be white. Zucchini flowers are edible so if you have some, float one on top of each bowl of soup.



Do you know the difference between regenerative products and regenerative therapies, such as PRP?



by *Breca Tracy, PhD*

First and foremost, did you know regenerative therapy is available in Dripping Springs? REGENERATE was founded in 2017 and was formerly known as The Stem Cell Center Dripping Springs. The pillar of the business in 2017 was solely regenerative therapy. Since 2017, REGENERATE has grown its brands in many different verticals, but regenerative therapy remains a top focus.

In the new and rapidly advancing field of regenerative medicine, many promising treatments are emerging. As this field is very cutting edge, it can be difficult at times to differentiate between types of regenerative therapies and products. Platelet rich plasma (PRP) and regenerative products are two very promising regenerative therapies that are being used more frequently and gaining more widespread acceptance. Given this, it is very important to understand what each is and what their respective roles are in the regenerative process.

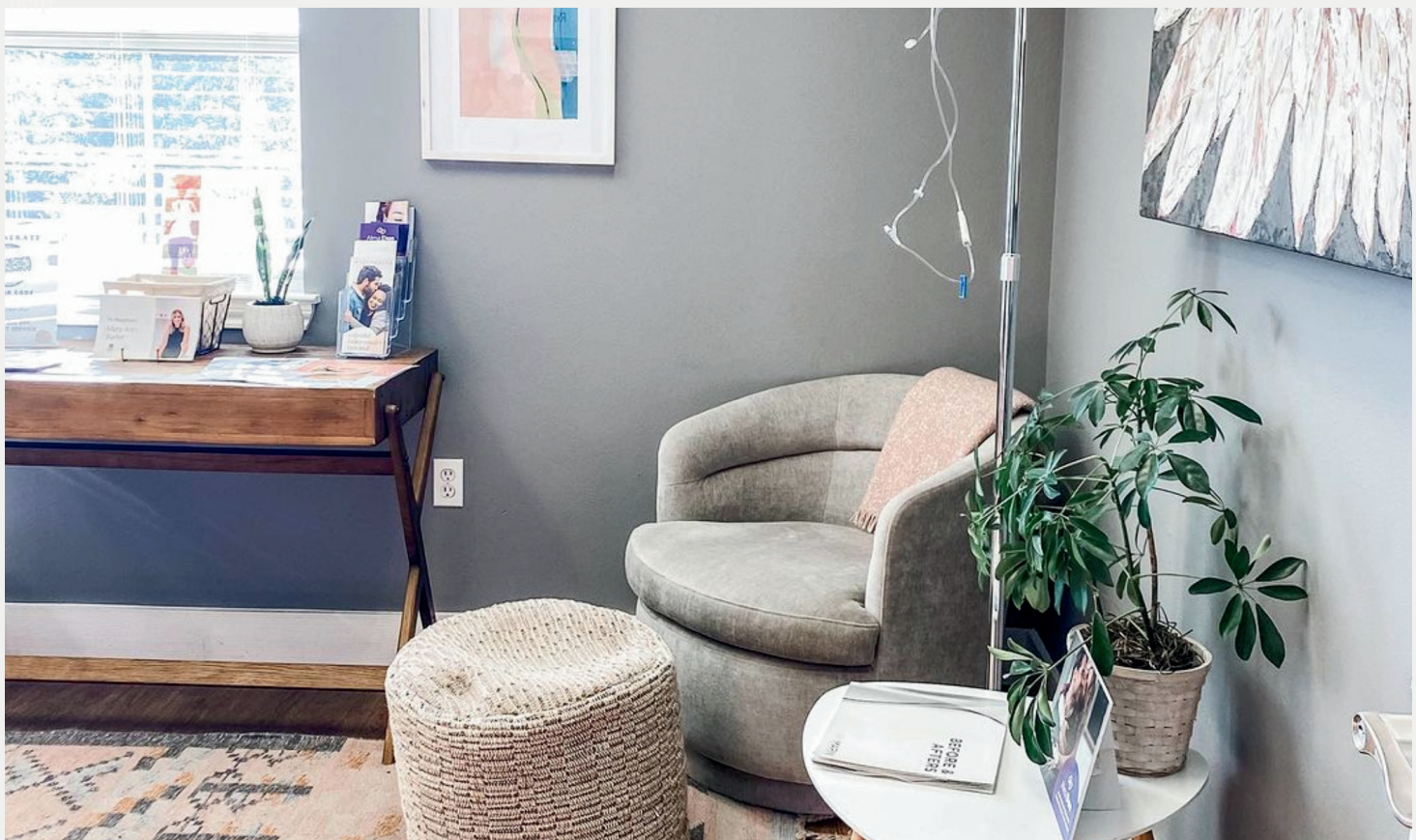
PRP is obtained by taking the patient's own blood and spinning it down to concentrate the platelet portion of their blood while discarding the rest. Platelets play a vital role in the healing process. This concentrate is injected into areas of acute injury, and the various factors they secrete aid in the healing process.

Regenerative products can be obtained from umbilical cords via consented donation from healthy, live birth umbilical cords. These tissue products are likewise injected into areas of generally subacute to chronic degeneration and injury. Once injected, they are thought to locally engraft into damaged tissue and begin aiding the process of repair and regeneration naturally, with the

help of your body. These products are known to secrete their own growth factors and support the patient's own mesenchymal stem cells (MSC's) to aid in tissue repair. They are also immunomodulatory, meaning they seek out areas that are inflamed and inform the body's immune system in such a way that the inflammatory response is suppressed and aids in the repair of tissue rather than being detrimental or causing symptoms such as pain. In essence, these products can communicate with the immune system and instruct exactly what needs to be done and where.

Both PRP and regenerative products show great promise and are likely going to be used for years to come, however they are distinctly different therapies and should be used appropriately to ensure the best possible outcomes. Patients and their situations are all unique. We want to offer the most appropriate option for your individual situation. Set up a consultation and find out what might be best for you!

We have a very unique team of experts. Come see us, call, or email us! Dr. Breca Tracy currently serves as Director of Science & Operations at REGENERATE Dripping Springs. Breca has resided in Dripping since 2007 after obtaining her Ph.D. in Biochemistry and Molecular Biology from the University of Oklahoma Health Sciences Center. Contact us at 512-368-4548, 800 Hwy 290 W, Building F, Suite 200. NaturalHealingTX.com.



What in the world are terpenes?



by *Heidi Pousson*

If you've ever browsed the products at Haus of Jayne, you may have stumbled across something called terpenes on the packaging. If you're anything like me, you may be wondering – what in the world are terpenes?

Terpenes are the organic compounds that can be found in medicinal plants, flowers, fruits, and vegetables. Things like tea, thyme, Spanish sage, lavender, rosemary, citrus fruits, and cannabis all contain terpenes and can impact color, smell, and even taste.

Just like essential oils can be therapeutic, the terpenes found in cannabis plants can be as well. In fact, they impact how cannabinoids interact with our bodies endocannabinoid system (ECS) – a complex cell-signaling system that helps regulate your body functions, including sleep and mood. How does this happen? The terpenes and the cannabinoids work together to produce specific effects in the brain and body. According to recent research, some of these terpenes provide benefits like antiviral, anticancer, antidepressant, and pain relief.

The majority of products don't even list the specific terpenes. Instead, you might notice words like indica or sativa. Indica products may contain terpenes that have been shown to have an

overall more calming effect while sativa products are known to stimulate alertness. The terpenes present also impact the aroma and taste of the products ranging anywhere from fruity to earthy.

When it comes to aromatherapy, the different oils and combinations have a unique effect on the individual. The same is true when it comes to the hemp-based products at Haus of Jayne. There is no one size fits all.

Wife, mother, friend, 8th-grade teacher, member of Haus of Jayne. Follow Haus of Jayne on social media: [hausofjayne_official](#) on Instagram and [Facebook.com/HausofJayne](#). Visit Haus of Jayne at 766 Old Fitzhugh Road. They can be reached at 512 648 7420.



HAUS OF JAYNE



by *George Altgelt*

When Gardeners Turn Pro

Something wonderful is being experienced in the gardening world! A new gardener (new to me) recently walked into Geo Growers with a request for help. As a professional golfer, he has been mentored by, learned from, and played with many of the golf greats. He was one of the top forty greatest golfers of all time. At 85, he golfs but no longer tours in the senior's tournament circuit. This man has one of the sharpest minds of anyone I have ever encountered.

I asked him how he stayed so fit and able. He replied with one word, "Gardening!" He went on to tell me that he grew tomatoes – one in particular, Cherokee Purple.

All this got started when he took a basket of them to a restaurant and gave them to the chef. The chef was very impressed and wanted to buy all my new friend could produce. So he came to me because of his need to produce not only more but also the best tasting Cherokee Purple heirloom tomatoes anywhere.

Everyone he talked to said to go to Geo Growers. He did. We'll be supplying his garden with our soil and amendments to be the best that he already is.

Before he left I got to tell him what I tell all new clients, "Our job is to make you look good." That is how we started our business and that is how it always will be. Start from the ground up.

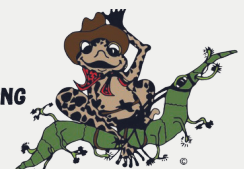


George Altgelt is the owner of Geo Growers, located on 290 and Bells Springs Road. Geo Growers has been in business since 1995 and sells bulk material as well as bagged gardening products and plants. George believes we need to be producing more of our own food and each one of us can contribute. His goal is to make that easy and effective.

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Believing In Yourself Is the Best Medicine



by *Leslie Tourish, LPC*

An essential element of depression is a sense of hopelessness. Within hopelessness is the belief that a person does not have the ability to directly affect or change their life. When I talk to my clients who are depressed, they often describe their depressive mood as something they fear will be permanent and that there is little they can do in the here-and-now to initiate change. Often, they view it as a waiting game. Waiting for the antidepressant medications to kick in, waiting for the troubled teen to grow up and leave the house, waiting for the spouse to behave more attentively, and on and on.

It's the passive waiting for a vaguely defined sense of happiness to descend that continues to keep people stuck into the cycle of depression. While not discounting that clinical depression is a medical disorder due in part to a chemical brain imbalance, there is much that we can do to help ourselves. Chief among them is believing we are powerful individuals who trust our intuition for what is best for us.

The writer, Ayn Rand, had these words about tapping into our personal power: "In the name of the best within you, do not sacrifice this world to those who are at its worst. In the name of the values that keep you alive, do not let your vision of man be distorted by the ugly, the cowardly, the mindless in those who have never achieved his title. Do not lose your knowledge that man's proper estate is an upright posture, an intransigent mind and a step that travels unlimited roads. Do not let your fire go out, spark by irreplaceable spark, in the hopeless swamps of the approximate, the not-quite, the not-yet, the not-at-all. Do not let the hero in your soul perish, in lonely frustration for the life you deserved, but have never been able to reach. Check your road and the nature of your battle. The world you desired can be won, it exists, it is real, it's yours."

Individuals who are more resilient to depression often have a strong faith in themselves and their ability to alter their lives if needs are not being met. They take personal responsibility seriously, and are often not swayed by the crowd, but instead trust their own opinions. People who are inner-directed are able to achieve greater levels of happiness and serenity because they understand that life does not happen to them, but that it is a series of choices that they have chosen. Problems and mistakes are not viewed as such, but rather as opportunities to grow and learning experiences.

Years ago, I knew a woman who was bright, funny and always ready for the next adventure coming over the horizon. Then she took a job where her supervisor's style of management was to be controlling and shaming, and quick with the complaints but sparse on the compliments. Over the next several months I watched my friend change and become diminished, like a flower wilting from being beaten down by harsh sunlight. Once I asked her why she continued to stay in such a toxic environment, since she obviously possessed the skills and talents to find a better job. She said that her self-esteem had taken such a beating by the constant belittlement by her supervisor, that she had lost the belief in her own innate abilities to pull herself out of that mess.

Eventually she was able to relocate to another job where she was treated as a professional, but as she pointed out to me, the first step in finding a better work environment was to trust in herself again. My friend, looking back on that experience, said, "You know, losing confidence in myself was a slow and gradual process. But once I realized what was happening, I fought hard to get back my respect. Now nothing is going to shake that loose again."

Sounds like a plan for life.

Leslie Tourish, LPC, is a Dripping Springs psychotherapist in private practice. To contact Leslie, visit LeslieTourish.com or LATourish.com

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A TIMELESS ASPIRATION

By Cody Johnson



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The American Dream, an enduring symbol of freedom and opportunity, has long been associated with home ownership. This dream, deeply rooted in the nation's identity, promises that anyone, regardless of background, can achieve prosperity and success through hard work and determination. As we celebrate Independence Day on July 4, it is fitting to reflect on how home ownership remains a cornerstone of this cherished ideal.

Independence Day commemorates the United States' quest for freedom and self-determination, values that resonate strongly with the concept of owning a home. Home ownership represents more than just possessing a physical structure; it signifies stability, security, and a personal stake in the community. For many, owning a home is a tangible manifestation of having achieved a significant milestone in their pursuit of happiness.

The historical link between home ownership and the American Dream can be traced back to the post-World War II era. During this time, the GI Bill and various federal housing programs made it possible for millions of Americans to purchase homes, fostering the growth of suburbs and the middle class. This period marked a significant shift, embedding the notion of home ownership as a key component of the American Dream.

Today, the desire to own a home remains strong, even amidst economic challenges and a shifting real estate market. While rising property prices and affordability concerns pose obstacles, the aspiration to own a home endures. Many view it as a path to financial stability and a legacy to pass on to future generations.

As we honor Independence Day, we celebrate not only the nation's historical achievements but also the ongoing pursuit of the American Dream. Home ownership, with its promise of freedom, opportunity, and a better future, continues to inspire Americans. It serves as a reminder that the values of determination, resilience, and hope are as relevant today as they were at the nation's founding.

The article is written by Cody Johnson, who is an owner and co-founder of NestHaven Properties, a full service real estate company established in Dripping Springs in 2023. He has spent the last decade entrenched in all facets of the Real Estate industry; Capital Markets, Mortgage, Title Insurance, Brokerage and Technology. Call 512.327.7800 or 512.781.4499.

Backyards Are Not for Breeding



by Diana Ozimek

Texas, along with many other states, has a serious issue... homeless pets. Much of this issue is due to lack of people spay and neutering their dog and backyard breeders. So many people purchase from backyard breeders without even realizing it. Backyard breeding is an unethical practice by someone who is breeding for pure profit, and they do not adhere to AKC standards for breeding. These “breeders” are not concerned with keeping up the breed standard, they are not concerned with the health, temperament, or placement of their puppies.

How can you tell if you are purchasing from a backyard breeder? This can be tricky but here are a few things to note; will they let you visit the property where the puppies and parents are kept? Are they receiving vet care from a veterinarian, not the breeder? Do they have references from other buyers or a social media page where owners can stay in touch and see how past litters have turned out? Do they do genetic testing? Is there a health guarantee? Do they interview you to make sure it's a quality home and good fit? Having a puppy flown in is tricky, since you can't visit the location, good pictures don't necessarily mean that's the real deal so you would need to do some extra digging. If you are about to spend a lot of money on your puppy, a well-tempered, healthy puppy should be your number one goal. I certainly wouldn't want to invest in 15 years of health issues and anxiety.

According to Best Friends (bestfriends.org), using data from 2023, Texas had a total of 568,325 dogs and cats enter the shelters with a save rate of 76.2%. Texas only has 142 no kill shelters out of 382 total shelters. Out of 382 shelters, only 341 shelters reported their numbers, we don't even know the total number of cats and dogs turned into shelters or euthanized last year.

Backyard breeding is a huge issue but what about all the *oops* litters, local rehoming pages, and people breeding puppies just because their *dog is so cute*. How can you be part of the solution? Spay and neuter your pets. Stay committed to your pet for their whole life. If you decide to buy, do your research so you aren't supporting unethical breeding. Foster, donate, adopt.

Diana is the owner & lead trainer at Good Dog in the Making. She is excited to bring her puppy training expertise to her new community & help families raise confident, well-mannered dogs.



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Diana Ozimek
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DS Chamber of Commerce Focus on Business: SouthStar Bank



SouthStar Bank, established in 1920, is a prominent financial institution in Central Texas with a strong emphasis on residential mortgage, real estate, and construction lending. Operating 16 full-service branches across the region, the bank manages over \$1 billion in assets. Known for

its community involvement and personalized approach, SouthStar Bank prides itself on making local decisions that prioritize common-sense standards in its products and services.

In addition to traditional banking offerings, SouthStar Bank integrates modern conveniences such as online banking, mobile banking with check capture, and debit cards equipped with CardValet for enhanced security and control. Clients also benefit from access to a free worldwide Allpoint ATM network, enhancing convenience for withdrawals and transactions.

Rated 5 stars by Bauer Financial, SouthStar Bank stands out as one of the largest independent banks in Texas. Despite its growth and technological advancements, the bank remains committed to its founding principles of friendly, flexible, and common-sense financial services that cater to the local community.

Faith Shrader, Assistant Vice President and Branch Manager of the SouthStar Bank Southwest Austin branch, exemplifies the bank's commitment to customer service and community engagement. With a focus on developing and nurturing relationships, Faith ensures a personalized banking experience where every customer is recognized by name. Her leadership style emphasizes sharing knowledge and empowering both employees and customers to achieve exceptional service standards.

Overall, SouthStar Bank combines a rich heritage with innovative banking solutions, maintaining its dedication to serving the needs of its community with integrity and efficiency. Call for an appointment today, 512.288.3322.

Microbiological Safety of Your Water

The subject of water quality is widely discussed and certainly becomes a topic of interest to new Hill Country residents who may have relocated from a more urban setting and find themselves with water problems. Paramount among these issues is ensuring that your water supply is free of bacterial contamination and therefore safe to drink. Coliform is the most common type of bacteria found in untreated household water supplies. Ingesting it typically causes varying levels of stomach upset and intestinal issues.

If you pay a water bill each month, you can typically rest assured that the water is being disinfected with chlorine, or chloramines, before being distributed to your neighborhood. However, if your household water is supplied by a rain water system, or a privately owned well on your property, it is very important to be aware of the microbiological safety of your water. Without outside interference, it is fairly uncommon for water pumped directly from a conventional water well to be contaminated with bacteria. Examples of outside sources of contamination can include animal enclosures or septic drain fields in close proximity to the well-head. One common cause for bacterial contamination in household supplies is often a large storage tank which is filled by the well or by a rain water collection system. As beneficial as these storage tanks are, this water is unavoidably exposed to the possibility of contamination, making it necessary to consider adding a step to your home water treatment system. Compared with the

maintenance hassles associated with adding chemicals to your water, ultraviolet disinfection is a much more user friendly method of sterilizing your water supply.

These wall mounted units are most effectively placed as the last step of treatment in your system. This way the water is already treated for minerals before entering the UV unit, which helps to minimize ongoing maintenance. Change UV bulbs annually to maintain maximum effectiveness. Contact a licensed water treatment specialist with concerns about water quality.



by Randy Lawrence

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 25 years of experience he has serviced Wimberley and surrounding areas for over 20 years.

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Finding Happiness by Returning to God



by *Jerry Kelley*

For those who seek happiness and find it temporary or short lived, there is hope or finding happiness permanently for anyone who turns to God.

Indeed, Jesus begins His preaching ministry with these words, “Repent for the Kingdom of heaven is near.” (Matthew 4:17). Repent. A word that may be foreign to some or create anxiety for others; especially in today’s culture that is not so accepting of saying that the quality of our behaviors may be called into question by the Word of God. By our Savior’s own Words, to fail to repent (which simply means to turn away from our sin) is to miss the Kingdom of God. To further simplify repentance is to look at it as a road map. Your directions start with making a U-turn (not one we see demonstrated on 290!) away from sin and turn to God. There you find rest, peace, and happiness.

Here are some of the pathways to happiness Jesus offers us by returning to God.

Acts 3:19-21, to Repent and return to God leads to our sins being wiped out and times of refreshing coming from the Lord.

Matthew 11:28-30, Jesus tells us to “come to Him” and He will give us rest.

John 14:27, Jesus promises Peace independent of circumstances, because He knew and knows circumstances are not always fair or right.

John 16:33, In this passage Jesus promises us reality (in this world we will have trouble) but that we are to “take heart” (“be of good cheer” KJV) for He has overcome the world.

For those who have experienced the Person of God through His provisions, mercy, grace, and salvation it would seem that turning away from all of that would be a rarity; instead, it is an unfortunate commonality amongst believers.



The question as to why, which we must surely be curious enough to ask, can become laborious and complex. I often challenge our congregation at Cowboy Church of the Hill Country to not “complicate” life.

Along those lines, I am reminded of a quote from Soren Kirkegaard, “The Bible is very easy to understand. But we Christians are a bunch of scheming swindlers. We pretend to be unable to understand it because we know very well that the minute we understand, we are obliged to act accordingly.”

So simply, return to Him for He cares for you...

Jerry Kelley has been pastor at Cowboy Church of the Hill Country since 2013. Jerry attended Seminary at Rock Crossing Baptist Church. His undergrad at Texas A&M and Stephen F. Austin for a BS in Animal Science His MDiv is from Southwestern Seminary in Fort Worth. He also works as a lifeguard at the Y in Dripping Springs. Jerry and his wife, Sheree, started lifeguarding because of a need for guards and because of their extensive experience as divers and lovers of the water. Jerry and Sheree have been married almost 21 years.

The Real Estate Agent Tool Box

Like auto mechanics, real estate agents have a box of tools they use regularly, and some they only dig out once in a while. The market these days is proving to be one where every tool is needed, and the best agents are using new tools and finding creative ways to get properties sold.

This is the most challenging real estate market seen since 2007. Homes are sitting for long periods before they sell, and every home sells for less than expected. Buyers are exacting their revenge for the wacky pandemic days when sellers demanded everything. Now buyers treat sellers like they are a 250-pound boxer in the ring with a 95-pound freshman. It's not pretty.

Even so, homes are selling. The ones that sell use every tool available, and the sellers do everything they can to make their homes shine like jewels. Gone are the days of cell phone pictures, no staging, no landscaping, and multiple offers. Those days were so long ago they may as well have been in black and white.

Now, pictures have to be magazine quality. Staging must highlight each aspect of the home and add color and character where needed. Landscaping must look like the sellers have a master gardener on staff, and the home should be so clean that Howie Mandel would eat off the floors (look it up).

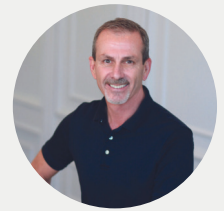
Agents must be creative in their social media posts and ads. You can't do a short video saying, "Welcome to 123 Main Street..." The viewer will have tapped past that faster than a toddler headed for an open door. Now, agents need to talk about lifestyle, neighborhoods, and community.

Buyers have never been pickier or had more choices of homes. Then, when they settle on a house, they are bombarded with negative news, negative family comments, and negative mortgage interest rates.

Buyers are swimming upstream constantly, and sellers need to remove every obstacle in the way of a sale.

Now is the time for sellers to get serious about what needs to happen to sell a home, and agents need to be creative in everything from presentation, pricing, promotion, and prospecting. Cutting corners is a sure way to not get a home sold. Professional agents are still having success because they know what needs to happen to get a property sold, and they aren't bashful about offering their suggestions to their clients. Now is not the time to be coy. It's time to get real.

Steve has been selling real estate in DS & Austin since 2003. His team can help with all of your real estate needs. Residential, commercial, farm and ranch. Co-Host of the Mallett and Michelle on Dripping Springs Podcast.



by Steve Mallett

Steve Mallett

Team Leader/Broker Associate

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Litigation: Is federal court scary?



by Roland Brown

A client, upon being told by her lawyer that her personal injury lawsuit is being transferred to federal court, might ask, “Is that bad?” The lawyer’s answer could be “yes” or “no” depending on a variety of circumstances. Some lawyers just prefer to avoid federal courts altogether. Others find that there are desirable aspects of having a case in federal court.

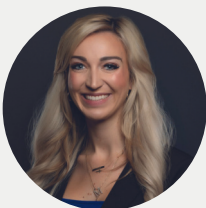
The vast majority of personal injury cases, and civil cases in general, are filed in state courts and are resolved there. A few personal injury cases are filed by the plaintiff initially in federal court, but most such cases that end up in federal court start out in a state court but are “removed”, or, in common language, are transferred, to the federal court. Generally, the transfer is sought by a defendant whose residence is in a different state. Such defendants often believe they are less likely to be affected by the perceived “hometown” nature of a state court, and therefore utilize an available procedure to assert “diversity jurisdiction” and force the state court to transfer the case to the federal court.

Federal courts generally apply the same law to personal injury suits as the state court would have, but they have different procedural and evidentiary rules as well as some variations on issues such as how damages are computed or awarded. Although the procedural and evidentiary rules are not vastly different from those applied by the state courts, it can be challenging for attorneys who do not practice regularly in federal court to be sure they are complying with the different rules. [advantages](#)

On the plus side, some advantages of being in federal court include the comparative efficiency and speed with which cases are handled. Federal judges are able to refer some, or, with consent of the parties, all of the proceedings to magistrate judges for determination. This tends to speed the process. Federal judges typically have briefing clerks that can assist in locating applicable law, reviewing pleadings and motions, and communicating with lawyers on procedural or substantive matters in the case. Relatively few state court trial judges have those advantages.

The client’s attorney will weigh the attorney’s preferences and the advantages and disadvantages in answering the client’s question. Ultimately though, when that is where the case lands, the attorney will seek to maximize the benefits of being in federal court and minimize any perceived disadvantages while seeking the best outcome for the client.

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, 2021, and 2023 in annual polls of Hays County attorneys. For more information call 512 847 2500.



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How Strong Is Your Emergency Fund?

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

You can’t predict financial emergencies – but you can prepare for them. To do that, you can build an emergency fund to pay for unexpected expenses, some of which may be sizable. Without one, you might

be forced to dip into your investments, possibly including your retirement accounts, such as your IRA or 401(k). If this happens, you might have to pay taxes and penalties, and you’d be withdrawing dollars that could otherwise be growing over time to help pay for your retirement.

The size of your emergency fund should be based on several factors, including your income, your spouse’s income, and your cost of living. For most people in their working years, three to six months of total expenses is adequate. Once you’re retired, though, you may want to keep up to a year’s worth of expenses.

How can I build an emergency fund? Given all your normal expenses – mortgage, utilities, food, transportation, and others – you might find it challenging to set aside some extra money in an emergency fund. But you do have opportunities. If you’re working, you could set up a direct deposit so that part of your paycheck goes directly into your emergency fund. You could also save a portion of any extra income you receive, such as bonuses and tax refunds.

An emergency fund has two key requirements: You need to be able to access the money immediately and you need to count on a certain amount being available. It’s a good idea to keep your emergency fund in a liquid, low-risk account that offers protection of principal.

Your emergency fund could be needed for any number of events: a job loss or early retirement, housing or auto repairs, unreimbursed medical bills, unexpected travel, and so on. But this fund may also be needed to help you cope with other threats. In 2023, the U.S. saw a record 28 weather and climate disasters, each of which resulted in at least \$1 billion in damages. Your home or business may be susceptible to tornadoes, floods, wildfires, hurricanes, and extreme heat and cold waves. These events can, and do, result in property repair and relocation costs, higher insurance premiums, and even price increases for basic goods, such as groceries and prescription medications.

It takes discipline to maintain an emergency fund and to avoid tapping into it for everyday expenses or impulse purchases. The name says it all – this is a fund that should only be used for emergencies. Keeping it intact until it’s truly needed, can help weather many of the storms that may come your way.

Michelle specializes in helping families and business owners build, maintain, and transfer wealth. She can be contacted at 512-894-3801 for any questions or to set up an introductory meeting.

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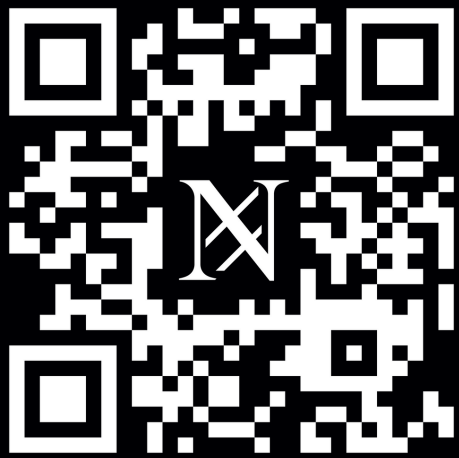
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