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VOLUME 21 ISSUE 4

SEPTEMBER 2024



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**“HOW SMARTLY SEPTEMBER COMES
IN, LIKE A RACING GIG, ALL STYLE, NO
CONFUSION.”**
— ELEANOR CLARK

There’s something about
September. If August is the gate
between summer and autumn,
then September is the view on the
other side. And we’re beginning to
peer out at a beautiful season
unfolding before us. So much is
happening around town these next
few months and we’re here for it.

We hope this issue brings you
ideas for health, happiness, and
community. And as always,
thank you for joining us.

Cyle Elizabeth Johnson, Editor

OCTOBER 18 - 20

Dripping Springs, Texas



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3 DAYS

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Natural, Non-Surgical Options for Joint Pain

What could life look like without pain? How could this become your reality?

Regenerative approaches and therapies exist here in Dripping Springs! You don't need to drive to Austin or go out of the country. REGENERATE has been providing regenerative therapies since 2017 and was formerly known as the Stem Cell Center Dripping Springs. REGENERATE started working with stem cell products in 2017 and continues to provide regenerative therapies and joint injections here in Dripping Springs today.

REGENERATE offers many additional health and aesthetic services today but continues to help its clients with joint pain through regenerative joint injections. REGENERATE utilizes quality regenerative tissue products as injectables. These products have the capability to become permanent solutions for joint pain. The science behind how this process works, as we understand it, is phenomenal. For instance, once a tissue product is injected directly into a joint, many things can happen.

1. The recipient can start to experience an anti-inflammatory effect, as the body responds to the injected product. Many components exist within the tissue product/s that play roles in the healing process. There are agents that signal communication to the body on how to repair itself. There are also agents that serve as scaffolding to provide a protective cushion that both supports damaged joints, cartilage, tendons, ligaments, and other soft tissues.
2. In conjunction to the anti-inflammatory benefits, the regenerative aspects also begin. Soft tissue restoration to

damaged or worn areas and joint cushioning can be permanent. Regenerative Therapy is a means to introduce a new cushion, and possibly newly incorporated soft tissues into your body, which become a part of you for the rest of your life.

Alternative therapies for joint pain exist, such as steroid injections and hyaluronic acid gel injections. These methods can help with joint pain and cushioning, respectively, but are most likely temporary and can sometimes have negative long-term side effects.

For more information, please contact REGENERATE and we would love to further educate you on the regenerative therapies offered here in Dripping Springs. Education is provided on how these products can work to the best of their ability for you, depending on how you treat your body post injection. You will be educated on this process. Let's see if REGENERATE can help you meet your goals in 2024!

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.



by Breca Tracy, PhD

Did you know mushrooms have so many benefits?

I recently watched *Fantastic Fungi* on Netflix, and my eyes were opened to a whole new world. Apparently, mushrooms create an underground network that can heal and save our planet. Maybe that's why mushrooms are now becoming the next big thing.

If this amazing plant is being looked at to possibly help save our planet, it is no wonder many varieties are being shown to help with anxiety, inflammation, immune function, memory and focus, manage blood sugar, repair damaged nerve cells, and even increase energy. Just so you know, I'm not talking about psychedelic mushrooms. I'm talking about the superfood you may have noticed popping up everywhere. I mean, you can even get a mushroom shot in your coffee at Mazama. With so many different benefits, the key is to find what's right for you, and thankfully, many products are well-marketed and make this task easier.

I love how our Malama Mushroom products explain where the specific mushroom was first used and the specific health benefits. Key mushrooms have been shown in studies to offer real benefits. *How do mushrooms work in your body?* They're loaded with digestive enzymes, antioxidants, polysaccharides, amino acids, and *beta-glucans*, which are a specific type of soluble fiber or complex sugar found in the cell walls of the fungi that act as powerful antioxidants that can strengthen the body's natural defense against disease. The polysaccharides found in some fungi have been shown

to activate macrophages. These special cells are important in helping to fight off infection and illness. Other mushrooms like reishi can help stimulate immune cell activity to help reduce inflammation. Additionally, many mushrooms are also high in vitamins and minerals like vitamins D and B and copper and selenium. If you happen to get one that contains ergosterol, it has anticancer properties.

So what happens after you consume the mushroom supplement? Once it's broken down by enzymes and absorbed into the small intestine, the active compounds bind to proteins which carry them through the intestinal wall and into circulation. From there, they are transported to different tissues where they can work their restorative magic.

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.



by Heidi Pousson





by *George Altgelt*

The Magic of Roots

In our last article, we discussed the function of mulch. The mulch keeps the soil cool. That in turn preserves the moisture and the nutrient nitrogen.

So what are the roots doing in all of this? We know that the roots provide stability by anchoring the plant in the soil so that the plant does not fall over. Somehow we know that the roots take up water and the raw materials for growth. That produces tomatoes, peppers, cucumbers, onions, etc. for us, the human caretakers. So we ask ourselves what is a more complete list of what roots are doing? What is their magic?

Plants offer a hospitable environment for the microbes because they facilitate the uptake of nutrients. Many microbes are even fed secretions of sugar from the roots. Many different species of microbes offer many different functions for the plant.

The roots of the plant also shape and change the chemical environment of the soil around the roots. The most interesting function of roots is an exhalation of carbon dioxide around the roots to change the pH of the soil so that the soil becomes acidic enough for the uptake of trace minerals. Small plants do not excrete or exhale very much carbon dioxide in the beginning of their life cycle. In an alkaline soil small plants develop slowly. Their uptake of trace minerals is minuscule.

A well-formulated garden soil will have a pH of 6.5. With that acidic pH your garden plants can immediately take up trace minerals and build frame – that is, it can build roots, stems, and leaves and ultimately, tomatoes and peppers and cucumbers.

Remember, the soil must be moist. Plants can exhale carbon dioxide. However, unless the carbon dioxide can dissolve into the wetness around the roots, it will not become carbonic acid. Carbonic acid changes the pH around the roots.

George Altgelt is the owner of Geo Growers, located on 290 and Bell 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.

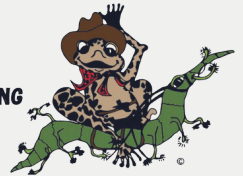
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ONION TARTE

Makes 6-8 slices of French onion soup in tarte form

Ingredients

1 ½ cup all purpose flour
2 T sugar
Large grain salt & fresh ground black pepper
1 stick butter, cut up in small pieces.
1 1/3 cup grated gruyere cheese
¼ cup ice water

½ stick butter
4 large, sweet onions, sliced in rings about ½” thick
Fresh thyme sprigs for baking & garnish
1 cup beef or vegetable broth
1/3 cup good dry sherry, not cooking sherry
2/3 cup gruyere for topping

Prepare dough in large bowl. Whisk flour sugar, salt & pepper together. Add butter & gruyere. Cut butter and cheese into the flour mixture to form pea size pieces. Add ice water a little at a time and stir to make a rough dough. Turn it out on paper sheet and knead for 3 minutes. Wrap it up in sealed package and refrigerate 4 hours.

Prepare the filling in large skillet, melt butter over medium heat, then add onions, a good amount of thyme, salt & pepper. Cook and stir a little while onions cook to translucent and brownish on edges. Reduce heat and add broth and sherry. Cook down until liquid is mostly gone but juicy and onions look browned. Remove thyme stems and move to a bowl to cool 30-40 minutes.

Heat oven to 375 degrees. Roll out dough on paper sheet to a large dinner plate round. Leaving a 1-2 inch border, spread onions over. Fold edges over edge of onions. Move paper sheet to baking sheet.

Bake for 20-25 minutes then rotate sheet and bake another 20-25 minutes until crust is golden. Remove tarte from oven and sprinkle 2/3 cup cheese over top. Bake another 5-10 minutes to melt cheese. Take out of oven and let cool 10 minutes before cutting. Top with more fresh thyme leaves.



Creating and Maintaining Friendships



by *Leslie Tourish, LPC*

As far back as 400 BC, Greek dramatist and writer, Euripides, wrote, “One loyal friend is worth ten thousand relatives.” No doubt for many of us there are times when we can really relate to that sentiment. While relationships with relatives are important, the relationships we create with our friends exist in a different realm. With relatives, there is the binding glue of genetic lineage, but with our friends, there is only one thing – our choosing to be with them and they choose to be with us.

Friendships are important for good mental health, and one doesn’t necessarily have to have a long list of them. Having one, two, or more good friends in your life is invaluable to feeling more connected with the world and more in balance within yourself. But it takes work, skill, and time for friendships, and often people find themselves frustrated with two basic aspects: creating friendships and maintaining friendships.

But what is a friend? Qualities that are often described of healthy relationships are: you feel good being with them. There is mutual like and respect for each other. They keep your personal information to themselves and don’t share it with others. You can talk openly without fear of ridicule or judgement. They’re fun to be with. They accept you. They have time for you.

One of the foundations of friendship is mutuality. In healthy, growing friendships it goes both ways in one being there for the other. Both people need to invest the time and effort to talk to each other from time to time in order to be heard. While some friendships can survive with only occasional contact, generally there needs to be a more constant investment of energy and self. Even the toughest cactus will wither away and die if deprived of water for too long. Friendships need that contact in order to thrive as much as living things need nourishment and water.

Friendships take commitment. Some friendships work best with spur of the moment contact, but others need more planning in order to stay fresh. Sometimes friends have regular weekly or bi-weekly lunches or outings together, and work that into their schedules. Others plan the next time they will get together as they end their time together for that day. By showing that type of commitment and effort, people are honoring their relationship as special and something to be cherished. Even small things make a difference, such as remembering birthdays or holidays with cards or calls.

But sometimes even the best of friendships have the life cycle of birth, growth, decline and death, and they just seem to run out of energy. Perhaps too much time apart and distance have created barriers. Maybe the two people over time have just grown in too different of directions to find common ground. Sometimes friendships just aren’t meant to last forever. They were important for a specific, finite time, which in no way takes away from their value. If after repeated efforts to reconnect with the person results in tepid responses, or if you feel a lack of interest in pursuing the friendship yourself, then maybe it is time to let it go. There are times when a friendship is important enough to infuse with energy and bring it back to life, and sometimes too much time and separation has passed. Life does go on, and there are new friends out there to be made.

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

For the Love of Senior Dogs



by *Diana Ozimek*

It's a staple idea in many families to always treat your elders with love, care, and respect. We all believe that senior citizens should be looked after and given comfort in their old age, especially when they are no longer able to find that on their own. And why should this love, safety, and comfort be any different for our senior pets?

The sad truth is that senior dogs are often forgotten at shelters and left behind by their previous owners once they get to a certain age. And once they are in these shelters, they are usually last to be adopted. With only a 25% adoption rate compared to the 60% that is seen by younger dogs, senior dogs spend more than 4 times the length in shelters than puppies. In their old age, shelters are no place for a senior dog. They show higher signs of stress, depression, and anxiety once separated from their home. But even in their old age they make excellent companions til the end.

Here are some reasons why adopting a senior dog may be right for you!

1. Senior dogs require less exercise on the day-to-day than puppies! They are often more than happy to curl up on a soft bed and cater to your busy work schedule.
2. No puppy phase! Senior dogs are already knowledgeable and you won't need to spend the extra time and money training them. No need to worry about crate training, potty training, chewing on furniture, or jumping on the counter.
3. Family friendly! Senior dogs tend to be better suited for those with younger kids while still having the energy to play with your family in the backyard and share the love all the same.
4. Senior dogs are a great lifestyle fit for a senior citizen owner. It may be better to welcome a low-maintenance dog into your life who will still show you the affection and friendship you are looking for minus months of puppy shark teeth.

Senior dogs deserve a safe space to spend the rest of their lives in comfortable and loving homes. By adopting a senior dog from your local shelter you can be the hero they need. Look into adopting a senior dog from your local shelter and see how well of a fit they are for your family.

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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Uhland Fall Fest

SATURDAYS & SUNDAYS
SEPTEMBER 28 - OCTOBER 27, 2024



Something amazing is happening just 30 minutes east of Dripping Springs. The Dripping Springs Pumpkin Festival we all know and love has moved to a bigger space in Uhland, Texas. I sat down with Festival Co-Founder, Christopher Durst, to ask about the move and what to expect this year.

“We partnered with the city of Uhland on a 100-acre property. 15 acres of it will be dedicated to festival land and on the rest of it we’re building a very large authentic western town – the only one of its kind in the world. It will have a brewery, barbecue restaurant, lodging, wedding venues, and a dance hall to be completed in the next 5-7 years.”

But why the move? Christopher says they simply needed more space. “We did not want to make this decision. We really love our Dripping Springs community. The land was not available to us in Dripping and we had no choice but to relocate.

Uhland is an under-developed and under-served market, we felt that their community really needed it the most. And they had 100 acres for us, so we can do all kinds of family friendly events. We’re broken-hearted about our move but at the same time we’re extremely excited about our new relationship with Uhland.”

Everything you’ve ever seen at the Festival will be at Uhland Fall Fest, they’re just adding more. Including more parking. The founders value the feedback from the community and put that into play with on-site parking for 2,000 vehicles. Additionally, because they noticed food lines getting long last year, the number of food and beverage vendors has gone from 13 to 30. There are 5 different water stations to refill your water bottles and picnic baskets from home are always welcomed, just no glass containers.

Visit the website for more on 50+ games and attractions and different themed weekends.



ARE RATE CUTS COMING?

By Cody Johnson



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While no one has a crystal ball, it is likely that rate cuts are coming. The Federal Reserve is set to meet on September 17th, with markets widely anticipating a cut to the Fed Funds Rate by 25 to 50 basis points. This potential rate reduction could have a significant impact on the housing market, particularly on 30-year fixed mortgage rates. If the Fed proceeds with the cut, mortgage rates may drop to the low 6% or even the high 5% range, making home loans more affordable for buyers.

Such a decrease in the Fed Funds rate could position the Fed for two more potential rate cuts before the end of the year, likely in November and December. This series of cuts could help stimulate activity in the real estate market as we approach the year's end, encouraging both buyers and sellers to engage in transactions that might have otherwise been delayed due to higher borrowing costs.

However, while lower interest rates may boost the number of transactions, we do not expect this to cause significant price appreciation in the Greater Austin area. The market is likely to experience an increase in the velocity of transactions—meaning homes may sell faster as more buyers are able to afford the lower mortgage payments—but not necessarily at higher prices. This trend suggests that while the rate cuts may invigorate the market, they will do so by making financing more accessible rather than by driving up home values.

In conclusion, the Fed's actions could provide a temporary boost to the housing market's activity, but without a corresponding surge in property prices. Buyers in the Greater Austin area may find it easier to secure financing, but those expecting to see a rise in home values might need to temper their expectations. The key impact will be on transaction speed rather than on price appreciation.

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.

Low Flow Problems

Thanks to technological advances, water softeners have certainly become more reliable than ever before. However, even with significant improvements, there are still issues that may arise which technology cannot alert us to. One problem that can happen over time is a breakdown of the resin inside the softener unit. It's important to be able to recognize the symptoms of this issue in order to keep a small problem from turning into a big one.

All water softeners are designed around a quantity of small plastic-looking beads called *ion exchange resin*. When viewed under magnification, these resin beads resemble a ball of yarn. Along the “yarn” are exchange sites which allow the resin to complete the job of removing hardness minerals from the water. If you were to hold these resin beads between your thumb and forefinger, you would find that they resemble tiny ball bearings and are very firm to the touch. However, there is one variable which can significantly shorten the life of this critical component – chlorine.

On non-chlorinated water, this resin can last more than twenty years. On city water, resin life can be reduced to ten years or less. Once the chlorine takes its toll, the resin beads begin to expand and soften. As this process advances, the degraded beads will begin to take on a Vaseline-like consistency and will start to impede the flow of water through the softener. Since it is a slow process, it can be difficult to notice the changes in water flow into your home. You may notice that you can no

longer run multiple faucets without a significant pressure drop or that the flow rate slows while running only a single outlet.

If left unchecked, this problem can lead to physical damage inside the water softener and occasionally can lead to a release of resin beads into your home’s plumbing system. At this point, the best bet is to bypass your water softener. If this solves the pressure issue in the house then it is time to call your water treatment professional for replacement of the resin bed.



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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BEST OF DRIPPING SPRINGS 2024

DS Chamber of Commerce Focus on Business ResolveDesigns LLC



ResolveDesigns LLC, established in 2004 and relocated to Dripping Springs in 2021, specializes in commercial real estate solutions throughout all development phases. We offer full-service owner representation and commercial development advisory services, emphasizing innovative problem-solving and strong relationships built on trust and integrity.

Our team guides clients from concept to completion, including site selection, design, and project management, ensuring optimal returns on investments. With a rich background in architecture, interior design, and project management, we visualize developments that maximize profitability.

We have collaborated with local clients, Texas municipalities, and global partners on various asset classes, including office, multifamily, hospitality, and retail. Our proactive approach, innovative vision, and commitment to creating inspirational spaces aim to generate long-term income for our clients.

We look forward to resolving your real estate vision for tomorrow's prosperity.

Danielle H Collins, Co-Managing Partner

Danielle, a registered interior designer in Texas and Florida, believes design should be inspiring, valuable, and gratifying. With a Bachelor's in Interior Design and a background in hospitality, she brings a sophisticated yet eclectic style to her projects.

Her diverse portfolio includes luxury resorts, cruise ships, churches, and fitness centers. Danielle's approach combines a creative vision with a strong realism, always aiming to introduce clients to fresh ideas while keeping projects on track.



Russell R Collins, Founder & Co-Managing Partner

Russell is a 4th generation Texan, with a 25-year background in CRE development and asset management. He is an innovative real estate advisor, investor, entrepreneur, and community leader.

Expanding from architect to developer; overseeing multiple asset classes and portfolio experiences, he provides mastery oversight to the full-development process. He's been blessed with clients trusting his vision and insight to global project spanning the Bahamas, Italy, and New Zealand.



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Unintended Consequences

Human beings like to believe that they are masters of their own destiny, but many times the decisions they make end up creating completely unexpected results.

When a seller prices their home to go on the market, they often want to pad the price to give themselves some “negotiating room”. The unintended consequence is that this strategy often ends up making the final sale price lower than if they had priced it correctly from the start. Buyers don’t look at overpriced homes and they sit on the market. The longer a home sits, the lower the ending sales price.

Sometimes a seller wants to offer a “credit” for repairs like carpet and paint. They don’t want to spend the money getting the house ready to sell and would rather list it “as is”. The unintended consequence is that a buyer will double or triple the actual cost of painting or replacing the carpet. For example, if painting costs \$10,000, a buyer might think, “Well, I need \$30,000 because I need to hire a painter, take time off work, etc.” Doing the work to get the house ready upfront saves the seller money in the long run.

Buyers often want their real estate agent to make a “lowball offer”. The thinking is that the buyer wants to see how motivated the seller is. Typically, a lowball offer is anything more than 10% below the list price. A buyer may ask, “How can it hurt to start low?” It can hurt plenty. Many times, the seller loves the home they live in and are proud of it. When a buyer makes a low offer, the seller is often offended. Now, the buyer is in a position of

negotiating with a seller who would prefer not to sell the home to them. The buyer often ends up paying more for the home when they start off too low.

Agents sometimes make decisions that produce surprising results too. When negotiating a contract, an agent might assume they know what is important to the other party. Price is not always the most important term to a client. Sometimes the closing date, closing costs, or repairs are more important than price. This assumption can lead to contracts that don’t close or offers that go nowhere. Good agents find out what is important.

Real estate is written about more than just about any other topic in history. The abundance of articles can make people feel like experts even though they really know almost nothing. Expecting the unexpected in real estate can lead to a better outcome for agents, sellers, and buyers.

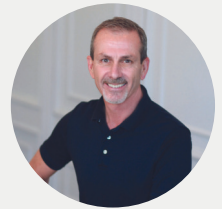
Steve has been selling real estate since 2003. His team can help with all of your real estate needs. Residential, commercial, farm and ranch. Co-Host of the Mallett and Michelle on Dripping Springs Podcast.

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by Steve Mallett





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Litigation: Begging for Justice?



by *Roland Brown*

Are folks who file lawsuits beggars? What about the ones who file responses to those suits? Are they somehow particularly religious? If not, why are these folks constantly pleading and praying? Our justice system has evolved pretty well with the times, but there remain more than a few archaic aspects. Among those are terms we use in court documents. The documents filed by a plaintiff or defendant to institute or respond to a lawsuit in a state court in Texas are referred to as pleadings. The Plaintiff typically files a petition which concludes with a prayer for relief. The Defendant typically files an answer which may contain a plea to the jurisdiction of the court asserting the court has no power to hear the matter complained of by the plaintiff or a plea of privilege asserting that the case should be moved to a different county. The defendant's answer will also contain a prayer to the effect that plaintiff take nothing by reason of his/her suit and that defendant be awarded his/her costs or similar language.

Other archaic phraseology which still appears in some pleadings includes defendant prays that plaintiff 'go hence without day'. The phrase without day derives from a Latin phrase sine die. When a legislative body adjourns sine die it has not set a date to reconvene. Similarly, the term without day reflects a request that there be no further proceedings in the matter or, more literally,

that the plaintiff should depart from the court without a date being set to return. There are many terms that lawyers use without asking why we blindly include them in our pleadings.

Use of more contemporary language is to be preferred and a legal document should not be made difficult for a lay person to understand by the use of non-essential or archaic language. However, old ways die hard so we will continue to see these terms used. The take-away from this short discourse on archaic language is: if you don't understand the document your lawyer prepared, ask what it means. Truly the only bad question is the one you don't ask.

This article appeared in 2010, then, slightly revised to make it shorter in 2016 and with minor revisions in 2024.

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.

Should you downsize when you retire?

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



Gavin J. Loftus, CFP, AAMS

When you retire, you'll experience many changes – should one of them involve your living arrangements? The issue of downsizing is one that many retirees will consider. If you have children, and they've grown and

left the home, you might find yourself with more space than you really need. You might love your home and neighborhood and see no reason to go. But if you're open to a change, you could find that moving to a smaller house, a condo, or an apartment may make sense for you.

Let's consider some of the advantages of downsizing:

- Save money. A smaller space could lower bills and upkeep.
- Save effort. A smaller home means less maintenance.
- De-clutter. Most of us accumulate more possessions than we really need. Downsizing gives you a chance to de-clutter. Many charitable organizations will welcome some of your items.
- Make money. If you've had your home for many years, it's certainly possible that it's worth more – perhaps a great deal more – than what you paid for it. Generally, if you've lived in your home for at least two years in the five-year period before you sold it, you can exclude \$250,000 of capital gains, if you're single, or \$500,000 if you're married and file taxes jointly. (You'll want to consult with your tax advisor, though, before selling your

home, to ensure you're eligible for the exclusion, especially if you do own multiple homes. Issues can arise in connection with determining one's primary residence.)

Downsizing does offer some potentially big benefits, it can also entail some drawbacks. It's possible that your home might not be worth as much as you had hoped. If you still were paying off a mortgage on your bigger home, you may have been deducting the interest payments on your taxes – a deduction that might be reduced or lost to you if you purchase a less-expensive condo or become a renter. Then there's the ordinary hassle of packing and moving. And if you're going to a much smaller space, you may not have much room for family who want to visit or spend the night.

So, as you can see, you'll need to weigh a variety of financial, practical, and emotional issues when deciding whether to downsize. And you will also want to communicate your thoughts to grown children or other family members who may someday have reason to be involved in your living space. In short, it's a big decision – so give it the attention it deserves.

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

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