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OUTLOOK

Volume 21 | Issue V | October 2024



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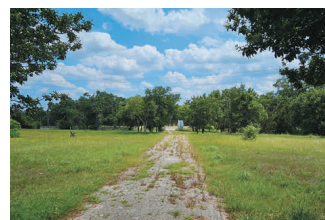
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**“I CANNOT ENDURE TO WASTE ANYTHING
SO PRECIOUS AS AUTUMNAL SUNSHINE BY
STAYING IN THE HOUSE.”
— NATHANIEL HAWTHORNE**

Cooler weather is so close, I can almost feel the crisp breeze already – almost. And with the sweet scent of autumn comes an amazing lineup of community events to delight, uplift, and inspire us all.

This month the Songwriters Festival returns with a music packed weekend October 18, 19, and 20. Everything you loved from last year’s festival, only more.

Then Sunday, November 3 the 27th annual Empty Bowls Project

will be held at Dripping Springs Ranch Park. Love your neighbor and enjoy good food and music with your amazing community.

Sprinkled everywhere in between are fun events all over – from seasonal craft beers at local breweries to the inaugural Uhland Fall Fest, there’s something to bring everyone out of the house and into the welcome embrace of the new season.

Cyle Elizabeth Johnson, Editor



27TH ANNUAL

EMPTY BOWLS



PROJECT



SUNDAY | NOV 3
11AM - 3PM
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FOR A \$25 DONATION,
choose from over 1,000 bowls from over
15 area potters and select a gourmet
soup donated by 30 restaurants in the
Dripping Springs and Austin area.



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Females, can you still jump on a trampoline?

If jumping on the trampoline, jogging around the block, or laughing with friends causes you to change outfits, we can help! When you think of female rejuvenation you may think of solely aesthetic improvements, we did. You might think, “why would I be interested in that? Who sees that anyways? I don’t care what it looks like.”

In our minds, female rejuvenation can be beneficial for aesthetic purposes, such as lifting, tightening, and lightening, but it can also be much more! Our laser therapy is a non-invasive procedure designed to improve vaginal health by stimulating collagen production and enhancing tissue elasticity. Clients from REGENERATE have benefited in many ways from our female rejuvenation such as 1) increased vaginal tightness, tone, and firmness 2) heightened sensation 3) less leakage and 4) increased moisture, by improving natural lubrication.

During a laser vaginal rejuvenation session, a specialized laser device is used to deliver targeted energy to the vaginal walls. The laser energy penetrates the tissue, causing controlled micro-injuries triggering the body’s natural healing response. The treatment stimulates the production of collagen and elastin, which are essential for maintaining vaginal tissue strength and elasticity. This can help improve vaginal tone, moisture, and overall appearance. Laser therapy can be used to target the vaginal walls and, in some cases, the external vulvar area, depending on the specific concerns being addressed.



by Breca Tracy, PhD

Female vaginal rejuvenation is a broad term encompassing various medical and cosmetic procedures designed to improve the appearance, function, and sensation of the vaginal area. This procedure can address a range of concerns, including changes in vaginal tone, dryness, or aesthetic issues. If you have experienced any of these symptoms and are unable to have the quality of life you would like, come consult with our team of experts to see if female rejuvenation might be a good fit 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 Springs 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.

REGENERATE
rebuild • rejuvenate • rewind

Delta-8 versus Delta-9

Recently, while checking out after getting gas, I’ve noticed that there is suddenly an abundance of choices in products with labels containing abbreviations such as CBD, delta-8, delta-9, etc. Talk about overwhelming and quite confusing for the average Joe like myself. Although I now know what these abbreviations mean, that wasn’t always the case. And just like with anything, just because an ingredient is listed on a package, that doesn’t always mean you’re going to get a quality product. So, what is the difference between delta-8, delta-9, and CBD, anyways?

The FDA describes deltas as cannabinoids found in the cannabis plant. However, hemp and marijuana plants are both cannabis plants – with hemp containing less than .3% THC and marijuana containing more than .3%. Delta-8 is just one of over 100 cannabinoids produced naturally in the cannabis plants, but it’s not found in large amounts, which means it needs to be manufactured in order to create the concentrated amounts. This is why it’s important to know the quality of the product that you’re getting because not all manufacturers produce a high quality product.

According to *Forbes*, “The quality or quantity of the product will also impact or influence the psychoactive effect or high you may experience. There are different methods for manufacturing delta-8 from CBD, also known as cannabidiol (although that’s another rabbit hole for another time). Some of the benefits reported from our clients have been pain relief, better sleep, more relaxation,

and a reduction in inflammation.

On the other hand, delta-9 is stronger than delta-8. In fact, it’s about twice as strong. Plus, many have claimed to be more relaxed, less anxious, or even more creative when consuming it. I need to caution you though. If you’ve never tried these types of products before, the best advice is to start low and slow. You want to be in control of your body and the results that you’re trying to obtain. Be sure to consult your doctor if you have an underlying health condition or check Drugs.com for more on drug interactions.

At Haus of Jayne, we sell the highest quality products: gummies, chocolates, caramels, biscottis, tinctures, beverages, flower products, and vapes with different combinations of delta-8, delta-9, and CBD as well as other cannabinoid combinations. It can all be a bit overwhelming at first, but we’re here to guide you every step in your journey.

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 Heidi Pousson

Timeless Beauty

Your Secret to Timeless Beauty

Discover the secret to radiant, youthful skin with Quantum Youth Drops - a revolutionary serum powered by the transformative benefits of copper peptides. Backed by science, this luxurious serum works beneath the surface, enhancing the natural production of collagen and elastin, making your skin firmer, smoother, and visibly younger.

Real Results, Real People:

"I've tried everything, but Quantum Youth Drops are the only product that visibly rejuvenates my skin. I look younger and feel more confident!"

- Anne Moon

"Just started using Quantum Youth Drops, and wow, my skin feels and looks amazing!"

- Jennifer Raimer

"These are my 'Miracle Drops'. The transformation in my skin's youthfulness is nothing short of miraculous."

- Rebecca Darrow

"My wife and I are hooked. Quantum Youth Drops have become our daily must-have for that youthful glow."

- Art Trevino

"This serum feels fantastic on my skin, and I can see the difference. It's now a staple in my routine!"

- Greg Shoemaker

With Love by:



Why our customers say it's a face lift in a bottle

For best results, use as directed. Results may vary. Always patch test new skincare products.
Research: <https://pubmed.ncbi.nlm.nih.gov/6110524/>, <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4556990/>

Why Copper Peptides?

Copper peptides are clinically proven to stimulate the synthesis of collagen and elastin, key proteins that give your skin its youthful structure. By supporting these proteins, Quantum Youth Drops helps:

- **Reduce wrinkles:** Say goodbye to fine lines and wrinkles as your skin naturally plumps with increased collagen production.
- **Firm & tighten:** Boost elastin to firm your skin, giving you a more lifted, youthful look.
- **Even out skin tone:** Combat age spots, sun damage, and acne scars as the serum repairs and rejuvenates from within.
- **Fight inflammation:** The antioxidant power of copper peptides helps protect your skin from further damage, reducing redness and irritation.

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Art of Assertiveness



by Leslie Tourish, LPC

It's been said that guilt is anger directed at ourselves for what we did or did not do. Resentment is anger directed at others for what they did or did not do. And somewhere in between lies healthy self-esteem where we are respectful of ourselves and the rights of others.

Our two most primitive, negative emotions, fear and anger, raise some destructive offspring: passivity and aggressiveness. The art of assertiveness is the star pupil of higher socialization. And learning to master these unruly emotions so as to get our needs better met is often the hallmark of the more fully developed human being.

When you are assertive, you can stand up for your opinions, beliefs, and wishes so as not to violate the rights of others. Passive people take the path of least resistance, hoping others will figure out their needs and fulfill them. Aggressive people steamroll over the rights of others via the destructive tools of manipulation, anger, and guilt.

How do you know if you've been in the presence of one of these people? If you've been with a passive person, then you may feel superior and somewhat pitying of them. An aggressive person may leave you feeling victimized, angry, and resentful. Yet after an encounter with an assertive person, you may feel energized, respected, and positive. What a difference an approach makes.

The bare bones of assertiveness are that you have the fundamental right to express yourself, but not at the expense of trampling on the rights of others. Assertiveness walks the walk of appropriate self-interest, maintains personal integrity, and upholds the rights of the speaker and the receiver. And how can you tell if you're being assertive, rather than doormat-passive or ham-fisted-aggressive? You feel greater self-esteem, a reduction in stress, and you tend to have better relations with others.

A tool I give my clients to hone assertiveness is simple, and when consistently applied, can be powerful. Use "I" statements instead of "you" statements when expressing your emotional response to a situation. Rather than saying, "You made me mad when you were thirty minutes late," try saying, "When you were 30 minutes late, I felt disrespected and angry." Remember, becoming mad is our choice. Nobody can "make" us feel anything without our choosing to react in such a manner.

In a non-blaming tone, describe the problem as you see it by staying close to the facts and not second-guessing what the other person may have been thinking or feeling. Let your goal be to solve the problem rather than trying to adhere blame. And don't use this as a forum to bring up past arguments and hurts. This is called *sandbagging*, and it adds to a feeling of overwhelm for both parties.

If someone is unhappy with you, offer that person eye contact, listen carefully to what they are saying and repeat the gist of what is said so they feel heard. Just the act of the listener repeating back the speaker's point of view can greatly reduce tension.

Think before speaking. Become clear yourself with what you're thinking, feeling, and wanting before expressing the problem. Then have a concrete solution for how you'd like to resolve the problem.

You have the right to healthy self-care by advocating for your needs and wants. You have the right to be human and make blunders. You have the right to your own beliefs and opinions. You have the right to say "no." And you have the right to feel and express pain without apology or justification.

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



by *Diana Ozimek*

Service Dogs



Service dogs are defined as a “dog that has been individually trained to perform tasks or work for a person with a disability.” Each service dog is trained specifically for their handlers disability and can include:

- Guiding a person who is blind or has low vision
- Alerting a person who is deaf or hard of hearing to dangers or intruders in their house
- Provide non-violent protection or rescue work
- Pulling a wheelchair
- Assist during a seizure by alerting surrounding citizens of where their handler has fallen
- Retrieving items like medicine or a phone
- Calming veterans with PTSD during an anxiety attack
- Signaling diabetic handlers low or high blood sugar
- Reminding someone to take their medication

Each service dog goes through extensive training to make sure that they can react accordingly in the correct medical scenario - not doing so could mean life or death for their handler. Upon passing training classes with flying colors, each service dog is given a certificate protecting them under federal law under the Americans With Disabilities Act.

Imposter service dogs are easy to come by. It is not uncommon for individuals to go online and buy a vest

labeled “service dog” while bypassing all the necessary training and certification. These imposter dogs can harm or directly interfere with working service dogs by acting unsuitably in a public setting. This can deface certified service dogs and bring misinformation about their work. Impersonating someone with a disability to obtain benefits is a crime, punishable by fines or jail time in many states.

Next time you see a well-behaved dog wearing a vest, know that that dog is acting as a medical aid. It is considerate to give these pups a bit of extra space as they act as the first line of defense for the health and safety of their handlers.

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
Owner/Trainer

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NOBLE
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Founded by Kathy Kamburis, a former Dripping Springs High School STEM educator, Noble Tutoring offers premium, personalized tutoring services for students of all ages and levels. With over 18 years of teaching experience, including training educators at the University of Texas, Austin, Kathy's passion for individualized learning led her to establish Noble Tutoring.

The company's philosophy is simple: match each student with a tutor that suits their specific needs and learning style. A customized plan targets the student's strengths and weaknesses, providing the support needed to excel academically. Noble Tutoring emphasizes a comfortable, non-stressful learning environment with all necessary resources readily available.

Recently, the business has expanded to include Kathy's daughter, Hannah, a Baylor University Neuroscience graduate. Hannah's expertise in research-based learning methods and executive functioning skills has led to the introduction of Executive Functioning tutoring, addressing time management, planning, and goal-setting skills.

Noble Tutoring has also enhanced its SAT and ACT programs, featuring personalized study plans and proprietary SAT books. The company's success has led to a location in the Belterra area, with plans for a second location this year. Kathy's commitment to helping children achieve their academic goals is the foundation of Noble Tutoring's success. The company's dedication to comprehensive, personalized tutoring allows students to reach their full potential in a supportive environment. For more information or to enroll, call 512-222-3306 or visit NobleTutoring.com. Visit Noble Tutoring & Prep at 12020 W 290, Austin 78737 in the charming little blue house!



10 YEAR ANNIVERSARY

DRIPPING SPRINGS

SONGWRITERS FESTIVAL

The Dripping Springs Songwriters Festival is excited to celebrate its 10th anniversary this October, marking a decade of honoring the craft of songwriting. Set in Historic Downtown Dripping Springs, this special event is set to offer a memorable experience for music fans, tourists, and locals. Over the years, the festival has hosted thousands of attendees and numerous songwriters from around the globe, becoming a key destination for those seeking genuine and original songwriting.

In honor of this decade-long celebration, the festival is excited to introduce a newly redesigned logo. This fresh design pays tribute to the festival's songwriting heritage while embracing a modern aesthetic.

This year's festival introduces new features, including the addition of duos and a variety of approved instruments beyond the guitar on stage. Festival organizers shared, "We've made these changes based on input from songwriters, attendees, and sponsors. We believe these updates will enrich both the artist and audience experience, bringing a fresh dynamic to our cherished event."

The festivities will begin a week early with the **Headliners Showcase Concert** at Mercer Dancehall, offering a preview of the full festival experience. This concert will also include a live auction, with tickets currently available for purchase. True to the festival's commitment to supporting local music, proceeds from the auction will benefit a local music education program and support the festival's continued success.

The 10th annual Dripping Springs Songwriters Festival will run from **October 18-20**, following a format similar to that of previous years. The first two days will feature live performances on seven stages, with songwriters performing in the Nashville-style "in-the-round." The festival will conclude on Sunday with the **Final Jam**, where all participating songwriters will come together for an exciting collaborative performance.

For detailed festival schedule and updates please visit DestinationDrippingSprings.com.



PHOTOS COURTESY OF LAURA GRIFFITH

October 18, 19, & 20

Microbiological safety of your water



by Randy Lawrence

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 faced with water problems.

Paramount among these issues is ensuring that your water supply is free of bacterial contamination and therefore safe to drink. The most common type of bacteria found in untreated household water supplies is coliform. Ingesting this type of bacteria 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

disinfection 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 filtered or treated for minerals before entering the UV unit, minimizing ongoing maintenance. UV bulbs should be changed annually to maintain maximum effectiveness. Contact a licensed water treatment specialist with concerns about water quality.

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



by *George Altgelt*

Soil pH and Healthy Plants

In our last article, we talked about the elements of adequate fertility. We wanted to make sure that soil had enough of everything in order to facilitate your garden

plants' ability to grow and produce the desired fruits and vegetables.

Let us now assume that you have all the ingredients in the soil that will ensure garden success. The one thing not mentioned – and this is critical – is soil pH. The questions to ask are: *how acidic, how neutral, how alkaline is the soil that I have prepared for my garden?* Soil here in the hill country is generally pretty alkaline. In some places the soil is only about a half an inch thick and what is under it is a bed of caliche or limestone. Both of these materials are severely alkaline – almost at the end of the scale.

Vegetable plants need an acidic soil below a pH of 7. Something in the range of 6.5 to 6.75 is ideal. This is what makes it possible for the plants to uptake trace minerals. Iron uptake is most dependent on acid pH. But nothing is more critical than up-take of copper. The taste and flavor of your produce is dependent on copper. These are called *polyphenols*. The most important polyphenols are the plant defense chemicals. This is how the plant defends itself against insect attack. Until your plant begins

to take up copper, it is vulnerable to environmental stresses – not just insect attack, but fungal incursions and viruses that can invade the plant.

If you have specific questions, please feel free to call us at GeoGrowers.

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.

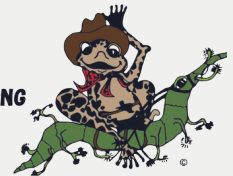
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RICE PILAF

Makes 4 servings

Ingredients

- 1 cup rice; basmati or jasmine
- 2 cups chicken or vegetable stock
- 2 tablespoon good olive oil, unsalted butter, or ghee
- 1 cup minced onion
- Salt to taste
- Rosewater optional
- ½ cup chopped pistachios. Rice grains should begin to
- 1 cup blanched almond chopped
- ½ teaspoon cumin seeds, lightly toasted & can be ground
- ¼ teaspoon ground cinnamon
- ¼ teaspoon ground cardamom
- ½ cup dried apricots -- soak first in warm water 30-60 minutes, then chop

Rinse rice in bowl several times with water, drain. Heat stock to simmer in saucepan. Heat 1 tablespoon oil, butter, or ghee in a heavy saucepan. Add onion & salt. Cook & stir until onion softens, 4-5 minutes. Add rice to onions until it begins to crackle. Add preheated stock. Reduce heat to very low and simmer for about 15 minutes. When all stock has been absorbed, remove lid & place a clean towel over rice but not touching rice. Replace the lid over towel covering rice. Let it rest for at least 10 minutes & don't disturb it.

Heat remaining tablespoon oil, butter, or ghee in medium sauté pan & add all chopped nuts. Cook & stir to lightly toast them. Add all spices & apricots. Continue cooking for a minute until spices are aromatic then remove from heat. Pile rice into a big bowl or tray and toss nuts and spices in well. Season with more salt if needed. Enjoy while warm.

RECIPE BROUGHT TO YOU COURTESY OF PERSONAL CHEF JAN CARLSON. CARLSON.JAN@GMAIL.COM • 512 227 6277



AFFORDABILITY IN THE HILL COUNTRY

By Cody Johnson



YOUR LOCAL HILL COUNTRY EXPERTS
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Home Pricing in the Hill Country

— Price Peak vs. Today —

	APRIL 2022	DECEMBER 2024
Average Home Price	\$675,000	\$569,000
Average 30 Year Mortgage	4.75%	5.5%
Average Down Payment	\$135,000	\$113,800
Monthly Payment	\$3,242	\$3,009

In light of the recent discussions during the July Federal Reserve meeting and the remarks made by Federal Reserve Chairman Jerome Powell on August 23, financial markets are anticipating a series of interest rate cuts totaling 100 basis points (bps) between the September meeting and the end of the year.

Key Takeaway: We anticipate that by the end of the year, affordability in the Austin and Hill Country real estate markets will likely stabilize. This will be driven by a combination of expected interest rate reductions and a significant drop in home values since 2022, particularly for buyers focused on their monthly payments.

While the average 30-year fixed mortgage rate at the end of 2024 is expected to be nearly double what it was at its lowest point in January 2021, a unique opportunity may emerge in the Austin and surrounding Hill Country markets as the year progresses.

Market Overview: To provide context, let's briefly review the evolution of the greater Austin real estate market from January 2021 to today. Starting in mid-2020, an influx of residents from states like California and New York fueled demand for homes in the Hill Country. This surge in demand, coupled with historically low interest rates, caused home prices to skyrocket—from a pre-pandemic average of \$372,000 to over \$675,000 by April 2022. This peak coincided with the Federal Reserve's initiation of interest rate hikes aimed at curbing inflation. As of August 2024, the average home price in Austin has fallen to \$569,000, reflecting a 16% decrease from the April 2022 peak.

What This Means for Buyers, Sellers, and Real Estate

Professionals: In April 2022, the average 30-year fixed mortgage rate was 4.75%. With an average home value of \$675,000 at that time, buyers faced an estimated monthly payment of \$3,242. Assuming home values remain stable through the end of 2024 and the Federal Reserve implements a 100 bps rate cut, the target rate would drop from 5.5% to 4.5%. The last time the Fed's target rate was 4.5% was in January 2023, when the average 30-year fixed mortgage rate was between 5.5% - 6%. Given the current average home price of \$569,000 and a 5.5% mortgage rate, a buyer could expect a monthly payment of \$3,009 by year-end—a potential \$233 monthly savings compared to April 2022.

Additionally, the average down payment on a \$569,000 home would be \$113,800, compared to \$135,000 for a \$675,000 home, giving buyers roughly \$20,000 in extra cash at closing. This difference could be leveraged for renovations, increased purchasing power, or reducing the loan amount.

While the market may see changes between now and the end of the year, our analysis based on current data and projected conditions suggests a positive outlook for affordability in the Austin real estate market through the end of 2024. This is promising news for buyers who have been waiting on the sidelines due to low inventory and high interest rates.

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.

Hiding In Plain Sight

A young lady became interested in becoming a real estate investor. She read every book she could find, attended seminars and listened to hours of podcasts on how to find the best investor opportunities. She met an experienced investor who shared his email address and said he'd be happy to help. She wrote him a long email asking about Cap Rates, ROI, Cash Flows, Seller Financing and Real Estate Investment Trusts (REITS). The next day she received a reply from her mentor. "Buy something."

There are many ways to start investing, but most people get stuck in the analysis phase. You've heard the term "analysis paralysis" and nowhere is that more evident than with a new investor trying to decide where to invest. In pursuit of the "perfect deal" they can pass by dozens of "good" or even "great" deals. You never make any money if you never own anything.

The types and numbers of possible investments is mind boggling. It's like trying to decide what flavor of ice cream you want in a 1,000 Flavors Ice Cream shop. What makes an investor successful is a mindset change from being scared to being committed to getting into the game and choosing something.

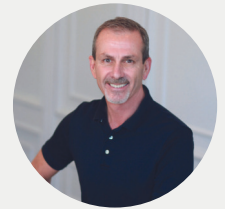
The poorest investors are those with their heads stuck in spreadsheets trying to find reasons not to move forward. This doesn't mean that you should throw caution to the wind, it just means that you do your homework and then move forward if everything checks out. Be smart and then be bold.

Most of the time how well an investment does is determined by how long you own it, not on how cheaply you bought it or how

much interest you paid. Yes, those terms are important, but a cash flow producing property, in an appreciating area, is going to be a hit. Just because you didn't win the Gold medal doesn't mean that your Silver medal wasn't a great success. Most people never even get into the game.

Fear can be a stupefying emotion when people consider parting with cash. They tend to over analyze and talk themselves into doing nothing. You can change your mindset to one of pursuing opportunity while still maintaining a clear mind about what works and what doesn't. Commit to buying something and you'll never look back.

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.



by Steve Mallett



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Litigation: That's Good! No, That's Bad!



by *Roland Brown*

Some of you may recall the comedy sketch performed by Archie Campbell who played the barber on the country music TV variety show, *Hee Haw*. In the sketch, which is easily found on YouTube, he describes a zany series of events. As he describes each event, his partner, who was sometimes Roy Clark, says "that's good," or "that's bad," to which Campbell always replies with the opposite phrase and an explanation of why it is not good or not bad. That sketch reminds me of a frequent hazard of the practice of trial law – the head spinning back and forth of good and bad information the lawyer is bombarded with in preparing a case.

This phenomenon hit me recently as I reviewed the transcripts of several depositions taken in one of my personal injury cases. While a deposition is being taken, the attorney's mind must both focus on and react to the questions asked by the attorneys and the answers given by the witness. In a case with many depositions, some of the many positive and negative pieces of information developed during the deposition can tend to be overlooked or be forgotten until the written transcript of the testimony is being reviewed later in preparation for other depositions, a mediation, a hearing, a trial or for some other purpose.

My thoughts during my recent experience in reading several related depositions went something like this: "Ouch; that sure isn't good." Six pages later: "Oh, well that clears up the problem." A few pages later: "Wow; that's a silver bullet we can use!" Then

"Dang, Mr. Witness, you just undid the good you'd done a few minutes ago!" After a few hundred pages of such deposition testimony, the lawyer often needs either a drink or a shrink.

The stress goes with the territory. The antidote for the lawyer, and hopefully, the benefit for the client, is the crafting of a plan that eliminates or neutralizes the negative information and elevates the positive information to convey the most effective portrayal of the client's case. The artistry with which the lawyer devises and implements this plan not only provides opportunity for a favorable outcome, but is one of the most gratifying aspects of the multifaceted and head spinning work of the trial lawyer.

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.

Vote for Solid Investment Strategies

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



Reagan Rentschler,
CFP®

With the presidential election just a few weeks away, the public is naturally interested in not just the outcome but what the results will mean for issues of national importance. As a citizen, you likely

share these concerns — but how about as an investor?

While it might be an overstatement to say that decisions made in Washington have no effect on the markets, it's not always so easy to draw a direct line between what happens there and how the markets perform. For one thing, political candidates often make promises that are not fulfilled, or, if they are, have different results than intended. Also, other institutions can have a significant impact on the markets. For example, the Federal Reserve, which controls short-term interest rates, can certainly affect many market sectors. And there will always be external events, such as foreign conflicts and even natural disasters, that can make short-term impacts on the investment world.

So, rather than making changes to your portfolio in anticipation of what might happen if certain candidates get elected, or even in response to actual policy changes, look to other factors to drive your investment decisions.

• You probably have short- and long-term goals you'd like to achieve. For your short-term goals, such as a wedding, a down

payment, a long vacation, you may want to invest in instruments that provide stability of principal. For long-term, you'll need to own a reasonable number of growth-oriented investments.

• Your risk tolerance. All investments carry some type of risk, but you need to be comfortable with the overall risk level of your investments.

• Where you are in life is an important consideration. When you are young and just starting out in your career, you may be able to focus more on growth, as you have time to overcome the inevitable short-term market downturns. But as you near retirement, you may want to consolidate any gains you may have achieved and lower your risk level. Even in retirement, though, you will need some growth potential to stay ahead of inflation.

• Your needs for liquidity. As you invest, you'll need to maintain an adequate amount of cash and cash equivalents in your holdings. Without this liquidity, you might be forced to sell long-term investments in case you have unexpected expenses.

When it comes to investing, you may want to pay less attention to what names are on the ballot — and instead *vote* for the longer-term strategies that reflect your needs and goals.

Reagan Rentschler, Financial Advisor specializes in helping individual investors and business owners reach their financial goals. She can be reached at 512 894 3793.

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