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# "BLESSED IS THE SEASON WHICH ENGAGES THE WHOLE WORLD IN A CONSPIRACY OF LOVE."

## -HAMILTON WRIGHT MABIE

The summer heat released her grip on us not a moment too soon. And suddenly we find ourselves in the most wonderful time of the year. It always happens so fast. Something I've started saying to myself is, "Do it with joy or not at all." And at first I was only applying this to all the festive activities and surprises I'd planned, but it's evolved into a life philosophy. There is no point in doing anything without joy.

You may say to yourself, yeah right, what about laundry or a hard moment or cleaning up a mess? We can still find the joy in there somewhere. Whether it's the ability to stoop and clean up yet another mess or the sheer fact that we're able to choose how we show up in the moment – despite how heavy it may seem – there is joy to be extricated there.

Wishing you a season of joy and peace, no matter what.

Cyle Elizabeth Johnson, Editor

# Are you holiday ready?

Calling all men, gentlemen, dads, husbands, boyfriends, son-inlaws, women, daughters, wives, girlfriends, daughter-in-laws, and, yes, friends too! The holidays are here. Let us help you this year.

At REGENERATE, we have many different services and products anyone and everyone can enjoy. From medical grade skincare products to facial services, bodywork, and weight management to anti-aging solutions, vitamin drips/shots to help people feel their best, look their best, and overall be the best! We have packages and services tailored to meet anyone's needs, wants, and/or expectations. After reading this article, if you are still unsure on which direction to go, let them pick! A gift card makes it super simple and a guaranteed win!

Our medical grade skincare products, procedures, and services are top notch and designed to create results. Did you know your skin needs deep cleaning, exfoliating, and moisturizing on a regular basis? Our custom Hydrafacial services are fantastic for deep cleaning, resurfacing, extracting, and providing moisture and nutrients to the skin. They can also be customized to provide personalized results for each client. We can also combine any facial, aesthetic service, or bodywork with IV hydration and nutritional vitamin services - two treatments, one appointment, one-hour total time commitment!

REGENERATE offers custom facials. chemical peels, ablative and non-ablative by Breca Tracy, PhD lasers, radio frequency micro needling,

and laser hair removal also. Our Anti-aging Sugar Cookie Express Facial is a fan favorite; focusing on the use of powerful antioxidants to promote a glowing and refreshed, more youthful complexion. It's quick and easy, and cost effective! Our chemical peels are customizable to meet each client's needs. Peels are essential to help resurface (by removing top layer(s) of the skin) ridding dead skin cells, producing firmer, brighter, softer, and more even skin tones and texture. Depending on the type of peel, or aesthetic treatment, hyperpigmentation and melasma (darkening of the skin) can be addressed.

Call us, text us, or come see us! We would love to further educate you on our services in Dripping Springs to help ease your holiday gift hunting!

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.





# 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.

# 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.

### 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

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

- Rebecca Darrow

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

- Greg Shoemaker

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

- Art Trevino

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

Jennifer Raimer

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QUANTUM YOUTH DROPS - BECAUSE YOU DESERVE TO LOOK AS YOUNG AS YOU FEEL

# Blending Wellness & Community at Haus of Jayne

Happy Holidays! This season at Haus of Jayne, we're thrilled to share that our sales have grown an incredible 50% over the past year! This growth has allowed us to expand our offerings with innovative new products designed to meet our customers' diverse needs. Among these, we are happy to introduce Powered By Plants' alcohol-free spirits with various CBD-to-THC ratios that cater to a broad spectrum of health concerns and objectives. We've also added more methods of consumption, including vaporizers – offering a healthier alternative for enjoying flower. These additions allow us to serve everyone, from seasoned cannabis enthusiasts to those exploring its benefits for the first time, ensuring we meet each person's comfort level and tolerance.

We're also ushering in an exciting new era of events and community engagement. Our Thursday Cannabis Cocktail Happy Hours are a highlight, where guests can sip and savor cannabisinfused drinks while relaxing on our patio couch. Whether enjoying the calming sounds of the trees or engaging in lively conversation with our passionate team, these afternoons are a perfect way to unwind and connect.

Our vision extends beyond happy hours; we're planning more community-centered events that aim to educate, support small businesses, and give back to local philanthropic ventures. At Haus of Jayne, we're dedicated to helping our community better understand cannabis, empowering individuals to take charge of their health and wellness.

We'd love to hear your cannabis wellness stories! Share with us how cannabis has benefited your life, and together, we can



help others on their wellness journeys. Thank you for letting us be part of your path to health and happiness. It's a pleasure to serve the community in truly meaningful ways.

Stay well, and see you soon at the Haus!

Christina is the Community Relations and Marketing Specialist at Haus of Jayne, boutique hemp dispensary. Native Austinite and nature enthusiast, Christina is passionate about holistic wellness and educating the community about the benefits of cannabis. She spends time reading about the world around us and learning everything she can about history, the arts, and sciences. 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

# The Magic of Minerals

Let's start with major plant nutrients and go on from there to the minor nutrients and then the micronutrients. They are all important. They all have their role to play.

However, we will start the "Magic of Minerals" discussion with a very important material that is not a mineral at all. It is nitrogen, chemical symbol, N. Many of us will recognize the N as part of the N, P, K letters on the fertilizer bag. The P stands for phosphorus. The K stands for potassium. These are all elements on the periodic chart of the elements. What is interesting is the N is not a mineral. It is a gas! While every other major and minor plant nutrient is a mineral, and a solid, nitrogen is not.

Nitrogen is the most important because it is the foundation of amino acids, proteins, and other very complex molecules. Because nitrogen is a gas it is very hard to nail it down so to speak. When I say, *nail it down* what I mean is, to take that element and have it sequestered within a living matrix of other plant compounds. This is sometimes referred to as fixing nitrogen. As in: to fix, to anchor, to sequester, and more accurately, to capture.

To capture and to hold nitrogen in order to build structures is one of the greatest accomplishments of life itself on this planet. Here on Earth we are blessed with an abundance of nitrogen. Seventy-eight percent of our atmosphere is nitrogen – a gas – a

diatomic molecule that somehow became the foundation of every life form on earth!

High nitrogen fertilizer programs force the plant to grow simply because plants cannot refuse nitrogen. The best source of nitrogen is going to come from decomposing organic matter that was once living material. When protein compounds are present, small amounts of chemical nitrogen can be very beneficial. As farmers and gardeners, we must select chemical nitrogen that is the least dangerous to microbial life. The consensus has it that ammonium sulfate is that best choice.

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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# Christmas Spirit Around the Corner



by Leslie Tourish, LPC



Years ago, the Christmas spirit came to me in the guise of a street fight. I had been in Chicago shopping and touring the city. It was evening and my neck was sore from all my craning and turning as I took in the Art Deco downtown with its sweeping canyons of elegant buildings. The city was busy putting on the dog in her finest Christmas finery: evergreen boughs and wreaths were festooned with brilliant gold, crimson, and emerald ornaments and holiday lights twinkled on anything that stood still. The air itself appeared to glitter and glow and hum holiday carols.

The wind whistled in hard from Lake Michigan as I walked, and I grasped my coat more tightly as my shopping bags banged against my legs. Crossing an intersection, I made sure I was in the middle of the non-gawking locals, assuming there was safety in numbers. Suddenly the man in front jumped back and knocked me into the woman following closely behind my heels. In the confusion all I could remember seeing were people yelling and the flash of shiny yellow metal. It took a few seconds, but I finally understood that a taxicab had run a red light and shot-gunned through our intersection, missing people by inches. And then it really got weird.

One man, his face florid with anger, burst from the crowd and spit on the speeding taxi, hitting the driver's side window with Calamity Jane accuracy. *Good shooting, Tex*, I thought, as I continued walking before I became a hood ornament on another

Kamikaze taxi. Suddenly the intersection was filled with the sound of screeching tires as the cab dime-stopped. All four doors flapped open, and the driver *and* his three passengers flew out like Keystone Cops from Hell. While still in the middle of the intersection with cars whizzing by and honking, the driver and his fares began to shove and yell at our Saliva Savior until the cops arrived and people remembered their manners.

Continuing down the sidewalk, my adrenalin rush slowly ebbed and a heaviness took its place. The holiday lights now seemed too bright, the carols too tinny, and people's faces uncaring as they rushed past me on Michigan Avenue. Even the presents I carried, stuffed in their colorful bags, weighed me down. I realized that I had been so preoccupied with the busyness of Christmas, that I hadn't allowed the spirit of Christmas to live within me. It took a speeding taxi and the anger of others to slow me down enough to actually think. How could grace survive in such a world as ours? As I approached my hotel, I didn't even glance at the dressed-up storefronts. Turning the corner, I found my Christmas spirit.

She was middle-aged and heavy-set, with lovely dark hair that flowed past her shoulders. Her dress was simple and neat. She wore a red-and-green rhinestone broach pinned to her blue woolen coat. A microphone was attached to her wheelchair's armrest, and a music stand crammed with Christmas carols, was clamped to the foot pedals. She smiled at a passerby who dropped money in the cup by her side, and with great dignity she arranged her sheet music before beginning to sing.

On this street corner, between a drug store and a McDonald's, her voice shimmered through the air with the fine delicacy of the underside of a butterfly's wing. Her classically trained voice, void of amateurish libretto, sang "Silent Night" with such grace that a chill ran through me.

I didn't find the Christmas spirit in her voice, but rather in her face. The traffic hammered by, the crowds swirled around her, and the icy wind, like bony fingers, riffled through her sheet music. Yet despite the chaos and the cold, her face shone with pure serenity as she sang. Putting money in her cup, I picked up my bags to go, which now felt as light as air.

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



## Sage and Sweet Potato Biscuits

Ingredients:

1 sweet potato (about 8 ounces)
2 1/4 cups all purpose flour
2-3 tablespoons fresh minced sage
1 teaspoon fine sea salt
1 teaspoon baking soda
1 teaspoon baking powder
8 tablespoons (one stick) cold butter
1/2 cup whole fat, plain greek yogurt
1/4 cup honey
1/4 cup cold whole milk
2 tablespoons melted butter
1/2 teaspoons flaky sea salt



#### **Instructions:**

- 1. Preheat oven to 400 F. Grease pan lightly or cover with parchment paper.
- 2. Pierce sweet potato several times all over and cook in microwave on high until tender to fork. Scoop out of skin when cool to handle and mash. Measure 1 cup for this recipe.
- 3. Whisk flour, salt, baking soda, baking powder, & sage well together in large bowl.
- 4. Work cold butter into dry mixture with hands. Rub and pinch until all of it looks like small crumbs. Turn out onto work surface and knead lightly 3 or 4 times until it holds together.
- 5. Whisk milk, yogurt, honey together well and stir mashed sweet potato into liquid mixture.
- 6. Next add flour mixture in, folding gently to bring it together. Flour should be all moistened but a very crumbly mixture. If too dry to hold together add 1 tablespoon very cold water at a time until it does. If dough is too wet, add 1 tablespoon of flour at a time until not sticky.
- 7. Sprinkle dough lightly with flour and pat down to a rectangle of 3/4 inch thickness. Cut dough into 4 equal strips. Stack strips, press down and form another rectangle. Repeat this 3 times, adding a very small amount of flour as needed. When your fourth rectangle is 3/4" it is time to cut. Use a cutter or a drinking glass to cut out and arrange on pan. They should all touch on each side.
- 8. Bake until tops are crisp & golden for 15-18 minutes. Cool on pan 5 minutes, brush with melted butter and lightly sprinkle tops with flaky salt. Keeps in airtight container up to 3 days, chilled up to 1 week. To reheat, bake about 10 minutes at 375 F.

# New puppy? We got you.



by Diana Ozimek

Well, it finally happened. After months, the pleading finally wore you down and you got a family dog for the holidays. Everyone is thrilled to have a new family member in the house! It's a new friend for the kids to play outside with and they've been looking forward to this ever since Paw Patrol became their favorite show. But once the praise of you being the best parents in the world calms down, you know deep down that the responsibility that comes with this puppy-present will fall onto your shoulders. It's like having a new baby in the house! Puppies cry when they're apart from the family, they aren't potty trained, and they don't yet know right from wrong when it comes to house manners. It might seem overwhelming at first but luckily there's a resource right in your backyard and maybe even in your neighborhood!

Found right off of Bell Springs Road, we are proud to present the official location of Good Dog in the Making. This locally owned and operated dog training facility is found on 3,600 square feet to accommodate training, boarding, and daycare operations. Owner and lead trainer Diana Ozimek offers a multitude of services; including those that aim directly at helping a family through their first puppy. Free consultations are offered in person, over the phone, or virtually to discuss what path is right for you, your schedule, and your pet. Puppy training offers the perfect start through socialization, foundation training, and handling to ensure you can feel secure in your new journey. Don't be deterred if you already have an older pup of your own! Services such as day training and advanced training are offered to dogs four months or older. Advanced training is tailored to your needs and is aimed toward a specific goal you want your dog to achieve. At the end of the day, Good Dog in the Making is looking to do right by both you and your dog.

We are excited to announce our first set of group classes starting in January 2025. We will be offering new puppy programs and classes as well as a CGC class. The CGC class is geared toward dogs who have already completed their basic training and are looking to prep and earn their Canine Good Citizen certification.

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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- Socialization

## Diana Ozimek Owner/Trainer

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- og\_in\_the\_making

# Well Water Storage Systems

During times of drought, there is a great deal of concern with the possibility of wells going dry in the area. Many people are forced to take action when they no longer have a constant supply of water to their home. Some have to replace well pumps, only to find that the old pump failed due to low water conditions. Others must drill new wells in order to access a larger supply of water. In most cases, these repairs are unexpected, and time-consuming. During severe drought, many well service companies are overwhelmed with calls, causing some families to endure days without a supply of fresh water. A water storage tank would be helpful to many of these homeowners.

The benefits of a properly installed storage tank are numerous. These tanks are normally installed near the well so that the well pump sends the water directly into the storage tank. This removes much of the back pressure from your well pump so that the workload on the pump is greatly reduced. The water can be sprayed into the top of the storage tank, eliminating odors which may be present. The water is then re-pressurized by an external pump which can maintain higher pressure and is much less costly to repair or replace than a submersible pump. Protection systems are also available for both pumps to ensure longevity.

Even on existing storage tanks, an early warning system, such as a light or alarm, can be installed to activate when the water in the tank drops to a certain level, indicating the need to check your well for problems. This buys you the time you need to contact a professional. Should you happen to run out of water before the well is operational, there are water delivery



by Randy Lawrence

services which can bring you a supply of water to replenish your tank, maintaining your day-to-day while awaiting repairs. In remote areas, stored water is a valuable asset for firefighters.

Now is an ideal time to consider adding a storage tank to your well. Then you will be prepared before another Texas summer takes it's toll on your well.

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.









# GETTING READY FOR WINTER

By Cody Johnson



YOUR LOCAL HILL COUNTRY EXPERTS
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Though Central Texas winters are mild compared to northern states, sudden freezes can still catch homeowners off guard. Preparing your home for winter is essential to avoid damage and ensure energy efficiency during those chilly months. Here's how to winterize your home effectively.

#### **Protect Your Pipes**

Freezing temperatures can wreak havoc on exposed pipes, leading to bursts and costly repairs. Wrap outdoor faucets with insulated covers and use pipe insulation for any exposed plumbing. If temperatures are forecasted to drop below freezing, let faucets drip overnight to keep water moving and prevent freezing.

#### **Seal Drafts**

Drafts around windows and doors can make your home feel colder and drive up heating costs. Inspect seals and weatherstripping, and replace them if they're worn. A door draft stopper or simple caulking can make a significant difference in maintaining indoor warmth.

#### Service Your HVAC System

A well-maintained heating system is vital for comfort and energy savings. Change your air filters and schedule a professional tune-up to ensure your HVAC system is running efficiently. If your home has a fireplace, have the chimney inspected and cleaned.

#### **Inspect Your Roof and Gutters**

Heavy rain or ice can exploit weak spots in your roof. Check for loose or missing shingles and repair them promptly. Clean out gutters to prevent water from pooling and freezing, which can damage your home's foundation and roofline.

### Check Your Trees

Ice storms can snap overhanging branches, causing them to fall on roofs, cars, or power lines. Trim back limbs near your house to minimize potential hazards.

#### **Test Safety Devices**

Make sure smoke detectors and carbon monoxide alarms are functioning correctly. With increased use of heaters and fireplaces, these devices are critical for your family's safety. Winterizing your Central Texas home doesn't take long, but it can save you from significant expenses and discomfort. Taking these preventative steps now ensures your home remains safe, warm, and energy-efficient all season long. Stay cozy!

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.

# DS Chamber of Commerce Focus on Business Dripping Springs Art League



Dripping Springs is a hidden jewel within the Hill Country art scene with many outstanding galleries and hundreds of talented home studio artists.

The Dripping Springs Art League (DSAL) formed a year ago to support these artists through our mission: Art | Community | Connection. The DSAL is a thriving nonprofit with dozens of dedicated volunteers and 130 creative members and growing. We offer classes, workshops, markets, socials, and more.

The DSAL partnered with the City and Destination Dripping Springs to pair art with music at the 10th Annual Songwriters Festival and to present the new Stars on Mercer unveiling in December. We look forward to further projects to share art in our community in 2025.

We encourage everyone to buy local this holiday season. Find your local gallery, browse our member listings online, and shop at our **Art Market in the Triangle December 14**. You are sure to find many amazing, handmade pieces while supporting your local artists.

We invite you to make art a part of your family. Whether you are a new, aspiring, or gallery artist, we encourage you to find your tribe through our various clubs including acrylics, oil, ceramics, metal, sculpture, murals, jewelry, and more. We also offer Family Art for kids and After School art for teens. Subscribe to our newsletter and become a member for only \$35 per year at ArtInDripping.com. Most of our dozens of programs and clubs are free to members. What a great way to kick off the new year!



Day Tripper's Club enjoys a visit to The Contemporary Austin



DSAL Interactive Art outside our Art Lounge at the 2024 Songwriters Festival



DSAL's monthly family art workshop

## It's Not That Hard

Imagine you are selling your 1982 Cadillac Cimarron in a Camel color. Despite it being possibly the ugliest car ever made, you love it and think that the rest of the world will love it too. You proudly put it on Facebook Marketplace with a price tag of \$8,000. A few weeks go by and no one asks about it. You decide that maybe you love it a bit too much and lower the price to \$7,500. Still, you get no interest. This continues for 6 months as you slowly lower the price to \$2,500. You get your first inquiry from a gentleman with no taste and a little budget, who says he'd be happy to own the car for \$2,000. You agree to \$2,250, and the car drives off into the sunset to look awful in someone else's driveway.

This story is an example of how easy selling your home can be if you wake up to the realities of what you own and react to the responses you get from buyers when the property is listed for sale. If you list at too high a price because you think everyone in the world will love your wallpaper with cherries on it and your pink cabinets and maroon tile as much as you do, then no one will buy it. It's not that complicated.

When you list your home, the *market* will tell you if your property will sell for your price. The market is all of the potential buyers looking for properties like yours. If no one loves your home as much as you do, and you don't lower your price, you will get to keep your home and all its pink and maroon goodness. Of course, you should lower the price to try and find the point where people are interested. Unfortunately, buyers never say,

Are you out of your mind? I wouldn't pay that much for your home if you left a gold bar buried in the backyard! They say generic things like, It's not open enough for us. Why offend someone if you have no intention of buying the home?



by Steve Mallet

It would be great if buyers would just say what they think and sellers could react accordingly, but since they don't, it's important for sellers to read between the lines.

The number one reason a property doesn't sell is because it's overpriced and 40% of the homes listed these days never sell. Keep it simple and you'll sell every time. Price it well at the start

and then adjust as the market dictates. Remember, if you hold to your high price, you'll get to keep your home.

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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# Litigation: Who are all these people?

There are occasions when I walk into a courtroom and wonder, who are all these people? You may have had the same feeling. We are all familiar with typical courtroom layouts. Entering from the back or side of the courtroom we find seating for the general public including people waiting for their case to be called, the bar, which is a low partition separating those seats from the remainder of the courtroom where the attorneys, litigants, jury, judge, and court staff operate, counsel tables, the jury box, the witness box, and the bench which may include areas for the court reporter, a clerk, a bailiff, and sometimes other personnel. In federal courtrooms, probate courtrooms, and some others, there may be a table or space for the court's briefing clerk or attorney.

The next question that is likely to come up is what does each of these people do and how are they dependent upon one another? We are familiar with the basic roles of the judge. The role of the court reporter – who records virtually everything that is said in the courtroom – is covered in other articles I've published (and can be reviewed on Roland's Blog at RolandsLaw.com). In addition to those two, there is almost always a bailiff present who is often a uniformed officer. The bailiff essentially keeps order in the courtroom. This includes summoning witnesses who may be waiting outside the courtroom to testify, making certain that the courtroom does not become noisy, sometimes reminding

forgetful folks like me to remove their hats, and escorting the jurors if they must move from the courtroom to a jury deliberation room. The district or county clerk or one of their deputy clerks may be present to



by Roland Brown

accept the filing of documents and sometimes to assist with arranging settings for future hearing.

The judge's coordinator may also be in the courtroom to assist with settings or other details, and for courts having the luxury of a briefing clerk or attorney, that individual may be present to consult with the litigants and the court on legal issues. One of the most important lessons that a lawyer learns is to respect and – if at all possible – to make friends with all of these important participants in the judicial process.

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.

# Financial Considerations When Changing Jobs

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



Don McGraw

Are you changing jobs soon? If so, you'll obviously be interested in your new salary – but you'll also want to look at other financial considerations. Here are some of the most important ones:

**401(k)** If you had a 401(k) plan with your previous employer, decide what to do with it once you've joined a new employer. You could just cash it out, but you'd pay taxes and possible penalties. You could leave your 401(k) with your previous employer, if allowed, and if you have been happy with your plan's performance. Or you could move your 401(k) into your new employer's plan, which might be a good choice if the new plan has lower fees and attractive investment options. You'd also want to ask whether the new employer offers matching contributions. Finally, you could roll over your old 401(k) into a traditional IRA, which would give you more investment choices.

HSA/FSA If your new employer offers a health savings account (HSA) as part of a high-deductible health plan, you may want to take advantage of it. Your contributions are made with pre-tax dollars, your earnings generally grow tax-deferred and your withdrawals are tax free, as long as they're used for qualified medical expenses. Plus, you can carry

unused funds through retirement, when you can still use them for qualified medical expenses. Your employer might also offer a flexible spending account (FSA), which can pay for a variety of health care costs – deductibles, co-payments and co-insurance.

Waiting period for health benefits You'll want to ask your new employer if there's an eligibility waiting period to enroll in its benefits plan – health insurance, dental, vision, and so on. If so, you may need to get COBRA coverage for a few months to stay in your old plan, unless you can be added to a spouse's plan.

Life insurance When you leave a job, your employer-sponsored life insurance will end, unless you have the option to convert your group term life policy into an individual permanent cash value policy. So, you'll want to be sure your new employer offers at least the same insurance coverage as your old one. But you should also determine whether the group policy offered by your employer is sufficient for your needs.

Changing jobs can provide opportunity to expand your career, learn new skills, and broaden your social network. It can be financially rewarding, too. Make sure you know all the benefits.

Don McGraw, Financial Advisor specializes in helping individual investors and business owners reach their financial goals. He can be reached at 512-858-2850. Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice.

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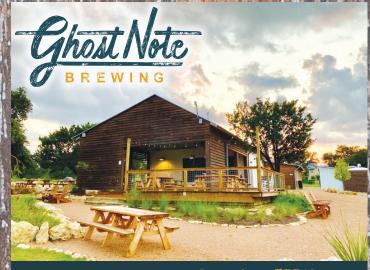
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