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Falling leaves & blue agave

Remember that time it rained this summer? While I'm still waiting for that Etta James morning when I open my front door and feel all at once the crispness of the air and breathe in the fragrance of autumn - "at last" - the rain was an answered prayer. With a mere 10 degree shift, suddenly the outdoors seems bearable. Even the plants agree. And the shift couldn't have come at a better time. There's so much happening around town.

Nancy Elliott's blue agave painting graces our cover this month in honor of the Blue Agave Art Fair in late October. The color and feel of this artwork hits all the right notes for me. Yet another reminder of the talent and soul this community possesses.

Happy October, y'all.
Warmly,

Cyle.

Winberley Valley NEWS & VIEWS



Editor, Publisher Cyle Elizabeth Johnson

Ad designer, Publisher Joey Johnson

> Cover Nancy Elliott

by Tim Thompson

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New sanctuary



A sanctuary is a place that has been intentionally set aside for the refuge and protection of resident populations. Those residents might be birds or wildlife or grasslands or wetlands. Wimberley's Patsy Glenn Refuge is a beautiful example of such a place.

I was reared near one of Texas'

largest sanctuaries – the Santa Ana National Wildlife Refuge – and spent many hours bicycling its trails through its rare subtropical woodlands. As part of a chain of refuges in the lower Rio Grande Valley, it seeks to preserve a little of an environment almost completely cleared for farming after European settlers arrived. Indeed, many of the birds and other animals we encountered there we never saw anywhere else. The cacophony of a flock of chachalacas shrieking from the top of ancient Texas Ebony trees was a distant memory only seven miles away in my boyhood home.

Today, the world cries out for sanctuaries made of new stuff. Stalwart believers in preserving our natural world are necessarily making stands to put their efforts to the test of personal commitment. It is certainly easier to complain about lousy weather brought on by an Earth in the midst of headlong climate change than to make changes in our lives that have a chance of averting ecological disaster.

Preserving our water sources will require new cooperations and laws. Generating power without further polluting our land and seas and skies will certainly require new ways of looking at ageold problems. Feeding a growing world with sustainable farming techniques may be one of the largest challenges mankind has ever faced. All of these will probably call for large, sanctuary-scale commitments to preserve and protect the world in which we live and breathe and have our being.

As a pastor's son, I have spent plenty of time in a sanctuary of another sort, where people gather to share beliefs. Perhaps it's time to consider a sanctuary dedicated to the causes of meeting our environmental responsibilities, where we can plan and share the work of a rejuvenated future.

Horticulturist Tim Thompson has managed the garden center at King Feed and Hardware for the past 25 years. They offer everything you need to have the garden of your dreams without stressing your budget. Pick up Tim's Tips, free one page sheets on how to carry out dozens of gardening projects available only at King Feed Nursery. Call Tim at 512 847 2618.



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- Every 2nd Mon. Wimberley Valley Art League meets at the Wimberley Community Center at 6:30-8:30pm. Visit WimberleyArtLeague.org for information.
- Every 2nd Mon. Wimberley 4H meets during the school year at VFW Hall on 401 Jacobs Well Road, 7pm, 6:30pm Clover Kids Program.
- Every 3rd Mon. The Wimberley Area Parkinsons Association meets at the Chapel of The Hills Church, 14601 RR 12 in Wimberley from 9-11am. Caregivers, friends, and relatives are welcome. Guest speakers and general discussion. Parkinson's exercise program. Email Paul, Paulwilj99@gmail.com.
- Every Mon. Celebrate Recovery 6:30-8:30pm, Cypress Creek Church, in the den. 512-847-1222 or CelebrateRecovery@CypressCreekChurch.com. Potluck at 5:30pm every 2nd Monday.
- Every 2nd & 4th Monday, The Wimberley Chapter of Overeaters Anonymous meets at 7pm, at the Wimberley Presbyterian Church, 956 FM 2325, Wimberley, TX 78676. (3rd door from the right). For more info, call or text Aida at 512-787-8313.
- Mon. October 9, Jacob's Well Chapter, National Society Daughters of the American Revolution, Emily Ann Theater in Wimberley at 9:40am, for chat time and 10am for our business meeting. JacobsWellNSDAR@gmail.com for more.
- Mon. Toddler Time, Wimberley Village Library, 10:30-11:30am, beginning January 9.
- Every Mon. Stroller Strides workout, 9am, Wimberley First Baptist Church, contact Summer 512 644 4198 or email SMWimberleyDS@fit4mom.com
- Every Tues. Bilingual Spanish Storytime, 10:30-11:30am, Wimberley Village Library
- Every Tues. 6:30-8pm. Community Bible Study, an interdenominational Bible study. To register contact Karen Bryson at 512 644 8805 or KB17@TXState.edu.
- Every 3rd Tues. The Lions Club meets from 6pm-8pm at the Wimberley Community Center. Call 512-847-0207 for info.
- Every Tues. at noon, Rotary Club of Wimberley meets at the EMS Classroom on Twilight Trail. Carolyn Manning is our President, 512-558-1626, Director@WimberleyLibrary.org
- Every 1st Tue. The Wimberley Community Center hosts free medical checks 9:3010:30am. Call 512-847-2510.
- Every Wed. Stroller Barre workout, 9am, Wimberley First Baptist Church, contact Summer, 512 644 4198 or email SMWimberleyDS@fit4mom.com
- Every 1st Wed. 5:30-7pm, Wimberley Valley Arts & Cultural Alliance (WVACA) mixer at Middleton Brewing. Members & non-members meet, mingle, share ideas, learn about upcoming events, get involved. All are welcome. Wimberley Arts.org.

- Every Wed. Join Wimberley Valley Chamber of Commerce for breakfast at the Wimberley Cafe for networking opportunities, 8-9am. Bring lots of business cards.
- Every 3rd Wed. Sept. thru May, 9:30am-12pm. Hill Country Unit of the Herb Society of America, Wimberley Presbyterian Church. Visitors welcome! Refreshments 9:30am. Program 10am. HillCountryHerbs.org or Valentine_Lisa@msn.com.
- Every Wed. Spanish for Homeschool Teens, 12:30-1:30pm
- Every 1st Thur. The Wimberley Alzheimer's Caregiver's Support Group meets at 12:30pm at the Presbyterian Church Library on FM 2325. Contact Linda Germain at 512-924-3661.
- Every 2nd Thursday, Hill Country Bead Society meets at 1pm at the Wimberley Community Center. All levels and types of beading and metal work. Marilyn Pierce at 512-722-3549.
- Every 2nd and 4th Thur. 7pm Wimberley Toastmasters Club, First Baptist Church Wimberley, 15951 Winters Mill Parkway, Wimberley. Toastmasters teaches public speaking and leadership. For more info contact Amy O'Neil at amy@texiasllc.com.
- •Every 3rd Thur. Live concerts at Susanna's Kitchen Coffeehouse, 7:30pm; \$20-25 adults, \$5 children. Food, coffee, soft drinks available. Corner of RR 12 & CR 1492 (Wimberley United Methodist Church.) WimberleyUMC.org Proceeds benefit Barnabas Connection & Mother's Day Out scholarships. Thurs. October 19: Jeff Black
- Every Thurs. Gentle Yoga 10-11am, Wimberley Village Library
- Every Thursday, Master Gardeners at the Library, 2-5pm
- Every Fri. Wimberley VFW Post 6441 hosts bingo nights. Doors at 6:30pm with food concession. Earlybird games at 7:00pm. Regular games start at 8pm. Visit vfw6441.com/bingo
- Fri. Storytime, 10:30-11:30am, Wimberley Village Library
- Every Fri. Stroller Strides workout, 9am, Emily Ann Theatre, contact Summer, 512 644 4198 or smwimberleyds@fit4mom. com
- Every Fri. Stroller Strides Playdate with Kids Craft Fridays, 10am, Emily Ann Theatre, contact Summer, 512 644 4198 or email SMWimberleyDS@fit4mom.com
- Every Fri. Story Time, 10:30-11:30am, Wimb. Village Library
- Every 2nd Sat. Wimberley's Second Saturday Gallery Trail.
 Visit ten galleries for art, food, fun, 4-7pm. Email Bent'TreeGallery@gmail.com. Have a glass of wine & enjoy art after hours.
- 1st Sat. Wimberley Market Day, 7am-3pm, rain or shine
- 1st Sun. of every month, Wimberley Coffee & Cars, 8am-11am, at Blanco Brew located at 14200 Ranch Road 12





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Water, water everywhere?

by Rance and Betsy Mosley



Water is our most precious natural resource. Having clean water is vital to our individual health, agriculture, and environment. It is important to note that 71% of the Earth's surface is covered with water. Water exists in the air as water vapor, in our oceans, ice caps, and glaciers. It makes up our rivers, lakes, aquifers and is in the ground as soil moisture. Most of the human body is water, with an average of approximately 60%, but

can be as high as 75%. As you can see, using water as close to its natural state as possible is essential to our well being.

This led me to ponder where our hunter-gatherer ancestors sourced water. The easiest source at that time would have been rivers or lakes. When there were no rivers or lakes, people used groundwater from natural springs that were fed from aquifers.

I find myself thinking about how amazing the water must have tasted from a natural spring at that time – in its most natural state with no fear of pollution. This water would have been rich in magnesium, potassium, calcium, sodium, and other trace minerals which would have caused it to be naturally alkaline. Water becomes naturally alkaline as it flows over rock, silt, sand, and gravel. The pH or potential of hydrogen, which is a measure of how acidic a solution is, would have been 8 to 9 on the pH scale because anything below 7 becomes increasingly acidic.

Drinking and using water in its most natural state would have created an environment in our ancestors bodies that was less vul-



nerable to disease proliferation. I would like to believe this was very helpful during the times they lived in since they were likely running from natural predators on a regular basis.

Unfortunately, for those of us living today, finding a natural source of water that would provide the same quality of water that our ancestors had access to is not likely. According to the U.S. Geological Survey one of every five (22%) groundwater samples from aquifers used for drinking water were contaminated from geological or manmade sources at concentrations that were a concern to human health. In another article from the U.S. Geological Survey, it states that almost half of the tap water in the U.S. is contaminated with "forever chemicals". See CNN.com/2023/07/05/health/pfas-nearly-half-us-tap-water-wellness to read more.

With the increasing evidence and information about the state of our water, we should all become more adamant in protecting what truly is our most precious natural resource!

Rance and Betsy Mosley are the owners of Blue Jug of Wimberley and My Wimberley Office Space. Rance retired from teaching after 28 years and now manages and operates Blue Jug while Betsy teaches at Blue Hole Primary. Stop by and try the best tasting water in the Hill Country. Located at 14201 Ranch Road 12, Ste. 1. Contact us at 512 387 1001 or email Rance@bluejug.com.

Cooling off in Alaska

by Kern Deschner



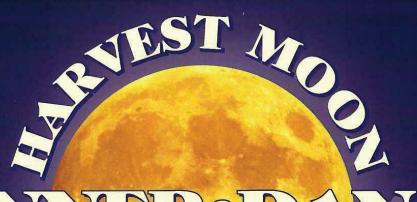
In the most brutally hot days of August, Rhonda and I had our 40th wedding anniversary. We decided to travel to someplace cool so we went salmon fishing in Alaska, at Katmai Lodge, on the Alagnak river. It was wonderfully cool. When we went out on the river to fish, we wore heavy socks (alpaca, of course!), long underwear, a fisherman's waders, a layering of shirts with a fleece jacket, and then a fishing jacket to finish

the ensemble. Only when the sun came out, which was not every day, could we take off some of the layers. Only once did I perceive that I was sweating, barely, so I took off my jacket. For an even colder experience, we took a float-plane up to the tundra in the mountains, far above the timberline, to fish for huge trout. The fishing was all catch-and-release there, and we were wonderfully and deliciously cold. Back in Anchorage at the end of the trip, the locals were complaining about the cool wet summer they were having. I told them I would love to send them about 20 degrees of heat if they could send us some of that rain. Even then, it would still have been 30 degrees cooler in Anchorage than here, rather than the 50 degrees cooler that it really was.

Back in Texas, things were obviously not so good. We heard of at least three alpacas, fortunately not ours, that died from heat stress during August. The Texas A&M Veterinary Hospital was full of animals, not just alpacas, that were suffering from heat stress. We try our best to prevent heat stress for the alpacas. We shear the alpacas earlier in the year so they are not wearing so much fleece. Daily, we will go water their bellies, which is the part of their bodies where they dump most of their heat. We provide lots of shade and fans that run all summer. All of this seems to work pretty well, even with the summer like we just had. I'm sure they're not happy with the heat. Heck, I'm not happy with the heat and I get to come inside and sleep in the air conditioning. Rhonda wants me to build a huge air conditioned barn for the alpacas in the summer but I'm going to have to win the lottery for that to happen.

As with people, it helps to minimize alpaca activity in the summer. There are no shows, no excess training, just basic herd health measures. There's no breeding and hopefully no babies are delivered. The alpacas, which are mountain animals evolved to manage cold weather, actually handle Texas heat surprisingly well – better than I do. I bet they would love Alaska. If only British Columbia was part of the USA, we could drive them there without having do quarantine for two months. Oh well, so much for that idea!

Rhonda and Kern Deschner are experienced alpaca ranchers raising alpacas through all kinds of Texas weather since 1997. Tierra Prometida Alpaca Ranch can be visited by calling Rhonda at 512 753 9962, or at tierra@alpacausa.com.



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Deep in the ART of Texas:

by Theresa Vincent



At last, fall is in the air (well, somewhere...), the holidays are quickly approaching, and the Wimberley Valley Art League is looking forward to hosting the 2023 Blue Agave Art Fair! Featuring approximately 50 local and regional artists, the show will be held from October 28 to 29 inside the Wimberley Community Center, as well as the beautiful patio area and surrounding grounds.

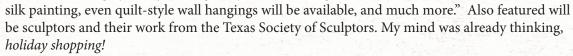


Karen Sophia Smith

To learn more, scan here or visit us online at WimberleyValleyArtLeague.org
For the latest news follow
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Places.



Nancy Elliott, the show's coordinator, is enthusiastic about the first Blue Agave event. "What really excites me about the show is that we will have such a great variety of high-quality works," she shared. "Paintings, jewelry, photography, woodworking, textiles,



The Blue Agave Art Fair runs from 10:30am to 5:00pm on Saturday (with a reception afterwards) and from 11:00am to 4:00pm on Sunday. The event is free to the public, and free parking is available on site at the Community Center, as well as across the road and in the Brookshire Brothers parking lot. You can enjoy a bite to eat from the food trucks that will be on site, including Mario's Kitchen and Crepe Crazy. Everyone is also welcome to attend the Saturday evening reception from 5:00-7:00pm, with live music, appetizers, and drinks available, including a signature Blue Agave cocktail. While you're there, be sure to take time to see the latest Wimberley Valley Art League juried art exhibit, located inside the entrance area of Johnson Hall.

Artwork exhibited at the fair can be purchased directly from the participating artists. Also available for sale will be specialty note cards featuring art images by Nancy Elliott, Martha Gibson, and Kathy Kelsey. Proceeds from these cards will benefit the Blue Agave Art Fair as well as projectART Wimberley, a nonprofit organization that supports art education for children.

Next door, the Wimberley Valley Museum will be open both Saturday and Sunday from 10:00am-4:00pm, so check out this amazing little gem showcasing our local history. Operated by the Wimberley Institute of Cultures and set in the historic Winters-Wimberley house, the museum offers a fascinating look back in time through the lives of local families and settlers. Docent Michael Stewart will be on hand to answer questions – be sure and have him point out to you where the old mill was

located, as well as the *mill race* that brought water from Cypress Creek down to the mill to power the operations.



Matt Donner

We look forward to welcoming you for a weekend filled with art, history, food, and much more!



Theresa Vincent

Upcoming Events:

Nancy Elliott

Through November 14: WVAL Juried Gallery Show

Monday, October 16: Artist Presentation, Rodney Bursiel

> October 28 & October 29: Blue Agave Art Fair

November 11: Pitzer Fine Arts 45 Year Anniversary

We literally get what we want

by Sarah Geenberg



It is interesting being a teacher and watching how people react to the challenging situations that arise. I watch closely, because as a teacher, it is my job to be there through their challenges. But since they are not my challenges, I have the distance to see things they do not see. It is a true gift.

One thing I have observed recently is that people train to the level that they believe they can achieve. If they think they cannot go further, they literally won't. They are really getting what they want, and no more. Or put another way, they are getting what they imagine can happen, and no more.

Try it. What do you imagine is possible for you in yoga, Tai Chi, or karate? Can you imagine yourself even doing it? Got the picture in your head? Good. How close is that picture to reality?

What about other endeavors or skills? I am often in the position that I see the students can do way more than they think they can do. The pattern seems to be that if they have decided to give it a try, they can see a little next step is possible. If they can't even see that, they won't try. But in class they are trying. They see the next step, take it, and then explore what is there. And mostly what is there at first is missed targets or a sense of failure. But. There is enough success that it guides them in the right direction towards the next step.

I have trained karate students to get up in front of everyone and imagine doing a good job at a demo. Then do it. And in front of everyone, during a time that usually skill level is not at its best due to the pressure of people watching, they can perform better than they have ever done. This happens every time.

See it and make it happen, one step at a time. Your limits are made up.

Sarah Geenberg is the owner of Wimberley Karate and Yoga Studio, near Blue Hole, and OnlineSeniorsYoga.com. The yoga, Tai Chi, and karate classes are building again. Classes are offered indoors, outdoors, and online. Feel free to come check us out.

Wimberley Karate and Yoga Studio



Sarah Geenberg (512) 971-8528

501 Old Kyle Road Wimberley, TX 78676 wimberleykarateyoga.com





Drought and trees: Here we go again

by Steven Austin



We're all aware of the impact that the drought of the last several years has had on area water supplies and on Central Texas trees. It can take trees a number of years to recover from effects of prolonged drought, so recurring drought conditions continue to be a concern for

tree health.

Plant pathologist Dr. Bruce Fraedrich states that, "moisture stress adversely affects virtually every physiological process in the plant." For example, as a defense mechanism against moisture loss, the leaf *stomata* (small openings that permit gas exchange) will close, but then carbon dioxide is not absorbed and photosynthesis is inhibited. This limits growth and increases the tree's susceptibility to insect and disease pests. This and other impacts of extended drought often result in yellowing leaves, premature defoliation, crown thinning, and poor shoot growth. And trees can die from the complications caused by drought.

With more Texas communities imposing stricter water restrictions, it's especially important to water wisely and according to community guidelines. I offer a few tips for conservative but effective watering:

Concentrate your efforts on your high-value trees. Spread a two- to three-inch layer of wood-chip mulch out to the tree's dripline, avoiding the trunk. This will help to moderate temperatures, retain moisture, and improve soil structure. Water in the morning or evening hours to reduce evaporation. Use soaker hoses or drip irrigation systems. These allow a slow, deep delivery of water and reduce runoff and evaporation. The area to water should be under the canopy over the mulched area. If you water in this manner, your trees will probably only need watering every two to three weeks. Remember that overwatering can also be harmful to land-scape plants.

With proper moisture delivery, your trees will be more responsive to other treatments or procedures they might need to increase their odds of surviving extreme drought. A Bartlett Tree Experts ISA Certified Arborist can complete an inspection to help ensure your trees are reaching their full health potential.

A Wimberley resident, Steven Austin is a member of the Texas Chapter of the International Society of Arboriculture and is an ISA Board Certified Master Arborist and ISA Tree Worker/Climber Specialist. His expertise includes integrated pest management of trees and shrubs and state-of-the-art organic treatments. He holds a commercial pesticide license with the Texas Department of Agriculture and is Texas Oak Wilt Certified by the Texas Forest Service. Steven is an Arborist Representative for Bartlett Tree Experts. Call 512 392 1089 or toll-free at 800 443 8733.



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The Sebring Clinic practices a different style of medicine, optimizing patients health, understanding and respecting the body's original design and using the body's own chemistry, including bioidentical hormones and hormone pellets to achieve results not otherwise obtainable. There's a de-emphasis on medication and a strong emphasis on a lifestyle that can actually help sidestep the diseases of aging and life.

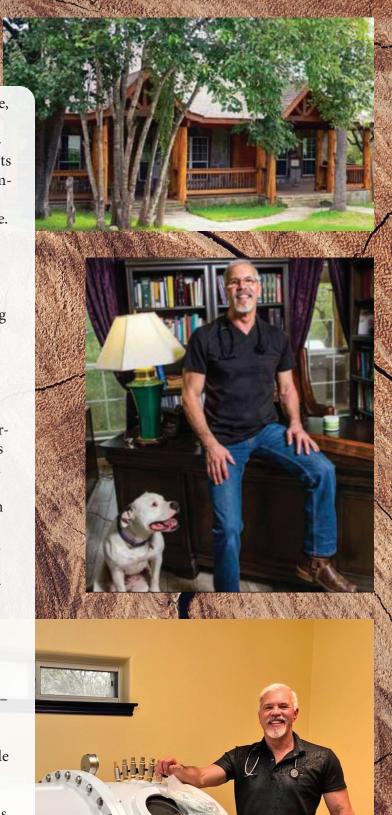
Dr. Lane Sebring created the Sebring Clinic in 1997 and the Paleo Farmacy in 2004 where he sells clinic vetted professional grade nutritional supplements. The clinic offers a variety of options for health and healing. The Sebring clinic's motto is "Feel Good."

He says, "We specialize in helping those people modern medicine has failed and we also take people beyond traditional medicine." Dr. Sebring is a strong believer in an individual approach, such results cannot be obtained otherwise. The clinic offers IV therapy such as Meyer's Cocktails and IV Vitamin C and IV medical and nutritional therapy. He also offers medical grade hyperbaric oxygen therapy. People, often very ill people, do not have to drive to Austin everyday for this amazing therapy. Hyperbaric oxygen can be used to rapidly speed up healing after surgery or injury, treat ulcerative colitis, chronic pain, non-healing wounds, migraine, headaches, concussion, injuries, multiple sclerosis, viruses, and promote healing after stroke. This is just part of a very long list. See FDA.gov.

All repair in the body is done by stem cells. And that's what's happening with hyperbarics. It wakes up your stem cells to be young again and do repair at a much faster rate - a rate you thought you left behind years ago."

The Sebring clinic and the Paleo Pharmacy have multiple methods to do incredible things for people.

They're the people you go to when modern medicine has failed you or you just want to feel what "optimal life" feels like.



Contact the clinic at 512 847 5618 or visit SebringClinic.com/contact to make an inquiry or to schedule an appointment.



Invisalign treatment designed for you

by Robert Donnelly, DDS



Getting your teeth straightened is not something just for teenagers anymore. Many adults, just like you, who are looking for a straighter healthier smile have found that Invisalign is the best option

for them. You can too! Invisalign clear retainers use the most advanced technology to give you your best smile yet.

Treatment with Invisalign is quick and easy. With invisalign, you don't wear metal bracket braces, but instead wear comfortable removable clear aligners. Using a series of aligners made with advances, such as proprietary SmartTrack material, Invisalign treatment can straighten your teeth with 75% more predictability. Plus, your smile is shaped more comfortably than with braces. Dr. Donnelly will complete a scan and together with a team of specialists from Invisalign they will craft a complete digital treatment plan, mapping out your best smile from beginning to end. Each aligner throughout your treatment gradually and predictably moves your teeth as you continue to live your life the way you want.

Throughout your treatment, you will see your smile transform, gradually revealing the person you have always imagined yourself to be. The aligners are so inconspicuous that most people won't

be able to tell you are wearing them. You wear the aligners all the time but they can be removed when you are eating, drinking, and brushing or flossing your teeth. Since the aligners are removable you are able to continue to eat your favorite foods and keep your oral hygiene consistent even while in treatment. You will be scheduled every few weeks to track progress and deliver new aligners.

Invisalign clear aligners can treat a wide range of teeth straightening conditions, from big to small, there is a treatment plan that can be tailored to your dental healthcare needs. When your teeth are properly aligned, the health benefits are clear. It is easier to brush and floss around properly aligned teeth and you are less likely to have areas that trap bacteria, it can reduce plaque retention, tooth decay and the risk of gum disease. Properly aligned teeth can even reduce stress on the jawbone and joints.

If you or someone you know are interested in learning more about maintaining oral hygiene, Dr. Donnelly is here to help you. You can contact San Marcos Gentle Dental by calling 512 396 5225 where we will be happy to get you scheduled. Come see why Dr. Donnelly was voted a Texas Super Dentist by Texas Monthly Magazine and Best Dentist in Hays County!

Low flow problems

by Randy Lawrence



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.

Randy Lawrence is the owner of ProQuality Water Systems, a full service water treatment company. He is one of only six Class III Certified Water Treatment Specialists in Hays County (LIC# WT0002693). With over 20 years of experience he has serviced Wimberley and surrounding areas for over a decade.





For nearly a decade, many Americans have felt real estate is the best long-term investment. Single-family homes, condos, townhouses, multi-family homes, ADUs (accessory dwelling units), or vacant land are all options to consider if you decide to invest.

- 1. Tax incentives. You may be eligible for certain tax breaks and deductions.
 - 2. Extra income. After your monthly

expenses are deducted from the rental payment, there may be additional income left.

- 3. Leverage funds. Real estate investments can be financed through mortgages and other financing options, allowing you to leverage your capital and amplify returns.
- 4. Hedge against inflation. Real estate historically keeps pace with inflation.
- 5. Equity and appreciation. Real estate properties tend to appreciate in value over time, allowing investors to build equity and accumulate wealth.
- 6. Portfolio diversification. Adding real estate to a portfolio of diversified assets can lower portfolio volatility and provide a higher return per unit of risk. It is also not affected by fluctuations in the stock market.

As with any investment, thorough research, careful planning, and professional guidance are crucial to maximize returns and minimize risks. Always consult your trusted tax professional or financial advisor.

Terms to know... Fair market value (FMV): The price that a willing buyer would pay a willing seller for a home in an open market. The FMV is agreed upon by both parties, who are knowledgeable about the property. Investment value: The amount an investor is willing to pay to obtain an asset or investment. It is based on their subjective goals, criteria, and opinions about the asset. Return on investment (ROI): Measures the profit you have made (or could make if you were to sell) on an investment. It is calculated by comparing the amount you have invested in the property, including the initial purchase price plus any further costs, to its current value.

This information is designed to provide a brief overview of the subject matter covered and is offered for general educational and informational purposes only. Used with permission by the Buffini & Company.

Allison "AJ" Harwood, JD, MBA, GRI, is the Broker/Owner of RE/MAX REAL PROPERTIES. When Experience matters...Call "AJ" Today! Your Hill Country Luxury Property Expert. Member: Institute for LUXURY HOME MARKETING. He is Wimberley's "Peak Producer" offering Professional Representation for both Buyers and Sellers in Real Estate Transactions. He may be contacted at 512.847. "SOLD" 7653 or at AJ@REMAX.net or drop by our office location at 160 South River in the South River Business Park, Wimberley, Texas 78676.



Prepping your home for winter

by Jim and Debbie Donaldson

With the treacherously hot weather of this summer it is hard to conceive that winter will soon be upon us. As temperatures begin to cool this is a great season to prepare your home for the months ahead. Here are a few steps you can take to be

prepared:

- 1. Have your home's heating and air conditioning system professionally serviced.
- 2. Check your smoke alarms and carbon monoxide detectors as well as your fire extinguishers.
- 3. Inspect your doors and windows to see if they need caulk or weather stripping.
 - 4. Have your gutters cleaned and add leaf guards if needed.
- 5. Make sure dead branches are removed from your trees and any others that might fall on your home in an ice storm.
 - 6. Winterize vulnerable pipes and hose bibs.
- 7. Have your wood-burning fireplace or stove inspected to prevent chimney fires and carbon monoxide poisoning.

With a little bit of time and focus, you can use this checklist to stay ahead of the game and be ready for the winter weather ahead.

Jim and Debbie Donaldson are Sales Agents with Keller Williams, Partners in Real Estate Group, in Wimberley. They moved to Wimberley in 1993 and enjoy helping sellers and buyers have an awesome real estate experience. You can reach Jim at 830-857-3371 or Jim.Donaldson78@gmail.com or Debbie 512-665-9588 or Debbie.Donaldson79@gmail.com.



Jim and Debbie Donaldson

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Benefits of working with a fiduciary financial planner



Trust and Transparency Fiduciary advisors are legally bound to prioritize your financial well-being above all else - advice and recommendations that are in your best interest, even if it means recommending strategies or products that may not benefit them directly.

Objective advice: Fiduciaries are not incentivized to push specific financial products or services that may earn them higher commissions or fees. This means you're more likely to receive objective advice tailored to your unique financial situation and goals.

Holistic planning: Fiduciary planners take a comprehensive approach to financial planning. They consider all aspects of your financial life, including investments, retirement planning, estate planning, tax strategies, insurance, and more, to create a wellrounded and customized financial plan.

Risk mitigation: Fiduciary advisors focus on managing risk in your investment portfolio while helping you achieve your financial objectives. They aim to align your risk tolerance with your investment strategy to minimize the potential for financial setbacks.

Ongoing monitoring and adjustments: Fiduciaries provide ongoing support and monitoring of your financial plan. Regularly review your portfolio, assess your progress toward your goals, and make adjustments as needed to adapt to changing circumstances.

Education and empowerment: Fiduciary advisors often prioritize financial education and aim to empower their clients to make informed financial decisions. They explain complex financial concepts and strategies in a way that clients can understand.

by Scott G. Hackett, CFP®

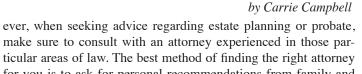
Customized solutions: Fiduciary advisors tailor their recommendations to your specific financial situation, goals, and risk tolerance. They do not provide one-size-fits-all advice but rather create a financial plan that aligns with your unique circumstances.

Peace of mind: Working with a fiduciary financial planner can provide peace of mind. This can reduce anxiety and help you feel more confident about your financial future.

Scott G. Hackett, CFP® is the president of the Hackett Financial *Group LLC (HFG), a fee-only registered investment advisor.* Contact Scott at 512-847-0630.



Impact of a divorce on estate planning documents





As a matter of law, whenever a will is offered for probate after a divorce, the will is read as though the ex-spouse predeceased the will's writer. The effect is that the exspouse is skipped in favor of successor heirs and/or executors. However, this impact is limited so that it is wise to review all estate documents before filing for divorce, if possible.

1. Once a divorce is filed, standing orders within family court pre-

vent any change to wills or life insurance beneficiaries while the divorce is pending unless both spouses agree to the change.

- 2. The rule about assuming the ex-spouse died first does not apply to the ex-spouse's family that may have been included within the will for significant inheritance or responsibility.
- 3. Wills do not control beneficiary forms. So, any inheritance based on pay on death provisions or beneficiary forms may pay out to a spouse regardless of a divorce depending on where the asset is held and the state law that applies.
- 4. There are those occasional couples who manage to retain a close friendship and trust after a divorce. Especially when children are involved, trustee and guardianship provisions that name an exspouse must be reaffirmed after a divorce to apply.

Divorces are typically handled by family law attorneys. How-

make sure to consult with an attorney experienced in those particular areas of law. The best method of finding the right attorney for you is to ask for personal recommendations from family and friends. In the absence of recommendations, use the Texas State Bar

attorney referral program to identify attorneys who practice in the area of law you require and, in your county, to keep travel expenses to a minimum. Then take those listed attorneys and research them individually to determine their ratings and read their reviews. The right attorney is as important as the right doctor, and good advice is worth much more than the amount paid.

Carrie Campbell has lived and practiced law in Wimberley since 1997. She is the managing partner of Mounger & Campbell law firm. Carrie is an active member of the Rotary Club of Wimberley and president of the Wimberley Village Library Foundation. She proudly has three wonderful daughters and two lively grandsons.



CARRIE CAMPBELL ATTORNEY & COUNSELOR AT LAW carriec1970@gmail.com

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Litigation: From the cheap seats

by Roland Brown



Here I sit – a lawyer watching, via live-stream, lawyers questioning lawyers about another lawyer! It certainly provides opportunities to analyze the efforts of other lawyers. On this Tuesday evening in mid-September, the impeachment trial of Attorney General, Ken Paxton, before the Senate of the State of Texas sitting as a jury is likely at or near

the half-way point. Lawyers, some well-known and others not so well-known, are making arguments, questioning witnesses, making and arguing objections to evidence and seeking to implement legal, political, and practical strategies on behalf of their respective clients – the house managers, on the one hand, and the defendant on the other.

If you watch the proceedings, I suggest that you not consider it a textbook lesson on the rules of evidence. Perhaps, for a variety of reasons, it is far from that. That is not necessarily a critique of the lawyers or of Lieutenant Governor, Patrick, who is presiding over the trial. The lawyers may sometimes be making strategic use, or even *misuse* of the rules of evidence to further their positions, and the Lieutenant Governor is not a lawyer or a judge. Having acknowledged that, I am frustrated by many of the objections, responses to objections, failures or choices not to object, and incon-

sistent rulings to objections made. The constant side bar remarks, political speeches under the guise of questions, arguing with the witnesses, testifying by the lawyers instead of asking questions, etcetera ad nauseum, are almost overwhelming. Generally speaking, the Lieutenant Governor has been even-handed in his role as judge, but his rulings on evidence lack consistency. As I write this, he allowed questioning during recross examination that clearly exceeded the allowable scope of such recross. Still, the evidence is coming in and the story is being told in fits and starts.

While I wish politics and judicial proceedings could stand apart from one another, such is the wish of an idealist – of which I am one – and I appreciate the reality that an advocate must use any permissible tool available on behalf of the client. What I do look forward to is learning soon whether politics will prevail over facts and law, or whether, even in the times in which we live, thoughtfulness and commitment to objective truth and justice will rise to the surface as shimmering points of light on the sea of our common good.

Attorney Roland Brown handles exclusively personal injury claims. Roland, who offices in Wimberley, has been voted HAYS COUNTY'S BEST PERSONAL INJURY ATTORNEY for 2020 and for 2021 in annual polls of Hays County attorneys. For more information call 512 847 2500.







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Time for a quick and easy lesson in Greek. In Greek, the prefix *dys* means difficult and *tocia* means birth. Therefore, *dystocia* means *difficult birth*.

All animals can suffer from dystocia. There are many causes of dystocia, some unique to particular animals. For example, sheep and goats do very well in the birth process

when they have twins. When they have a singleton, it may grow too large in utero and make it difficult to pass through the birth canal. Another potential problem with sheep and goats is triplets. Triplets can get tangled up with each other and then none of them are able to find their way out. Horses on the other hand do not do twins well and it is very rare indeed for a horse to have a successful twin pregnancy. Some breeds of dogs, particularly the French bulldog have serious trouble giving birth. A C-section is the norm for them.

Another pregnancy problem that is seen in livestock is a cervical prolapse. A prolapse can occur when an animal strains before the cervix is opened enough to allow passage of the fetus.

Fetal malformations can cause dystocia. These would include hydrocehphalus and other much rarer conditions such as two heads Mal-presentations can also cause problems. Offspring are meant to be born head first. Any variation from that can cause difficulties. Breach presentation, the head turned back, a leg pulled back are all presentations that can make delivery difficult or impossible.

Because there are some many different reasons an animal may have issues giving birth, all animals should have some level of prenatal care while pregnant. A visit with your veterinarian in advance of birth may save the life of the mother and her baby (or babies as the case may be).

This prenatal visit will allow you to go over what dystocia looks like for your species and breed of pet. You will also learn what steps to take if it looks like the situation is turning into an emergency. You will also have the opportunity to learn about conditions that can occur postpartum such as agalactia failure to produce milk, or eclampsia (a low blood calcium condition that can cause seizures and even death).

Talk with your veterinarian about dystocia and postpartum conditions. You may well be saving several lives if you do.

Tracy Sheffield, RVT works with her husband, Dr. Mike Sheffield, at Wimberley Veterinary Clinic. Wimberley Veterinary Clinic sees all kinds of animals, dogs, cats, horses, birds, pocket pets, reptiles and other exotic animals. Make your boarding reservations online at WimberleyVetClinic.com or call us at 512 847 5630.



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801 Mtn Crest MLS5457690 Amazing 4/2 with office on 1.182 acres in Mtn Crest! \$725,000 Debbie Donaldson



2205 Spoke Hollow MLS4927399 Blanco riverfront. Stunning modern dog trot 3/4, 3661 sq. ft. \$3,000,000 Alice Lebkuecher



810 Mountain Crest Dr MLS 3361124 1.3 acre lot in gated community of Mountain Crest.\$269,000 Linda Germain



68 Crazy Cross MLS 3875249 Great Somerset two-story home. 3/3 plus flex room. \$599,000 Alice Lebkuecher



810 Sandy Point Rd MLS 7249896 3/1 on 16 acres in Burnett Ranches, Blanco River Park. \$875,000 Alice Lebkuecher



1203 Lost River Rd MLS 1799443 Beautiful ranch style on 14 unrestricted ,ag exempt acres. Workshop & apartment. \$1,350,000 Jeff Hutto



Mickey Brown 512-468-4509



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Jim Donaldson 830-857-3371



Debbie Donaldson 512-665-9588



Jeff Hutto 936-327-2303



Linda Germain 512-924-3661

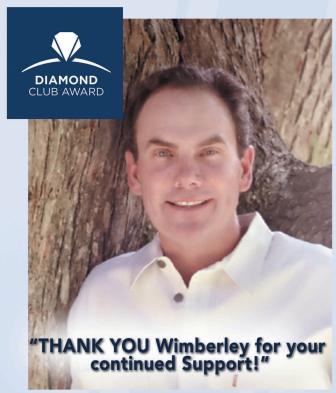
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Allison "AJ" Harwood RE/MAX

JD, MBA, GRI Real Estate Broker / Attorney



Allison "AJ" Harwood was just honored with the prestigious REMAX Diamond Club Award and was recognized as the #1 Top Producing REMAX Agent in the Austin/Central Texas Area for 2022 and #3 in Texas.



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