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“I know what to do and I do it with ease.”

Knowing what to do and performing that function with ease is our biological programming. We were designed for it. Our circadian rhythms, the foods we crave, the thoughts and feelings that land and gently wait for our notice - we weren't dropped here without a guidebook. It's intuitive, inherent, instinctual internal direction. We just have to honor the blueprints.



Motherhood has taught me about these GOD-given blueprints more than anything else has. How you just know when your child needs something or what is best for them. And again, listening to that intuition and following what we already know despite outside interjection and interference is the real challenge. We are inundated with so much information - and much of it contrasting information - it can be difficult to know with certainty which path to choose. In those moments at the fork in the road, if we come back to what is inherent, built-in, natural, and loving, we often find the answer sitting plainly in front of us. It doesn't have to be complicated.

No matter where this season has brought you, we wish you a happy and healthy month. As always, thank you for joining us.

Cyle Elizabeth Johnson
Editor, Publisher



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YOUR MAP TO HOMEOSTASIS

Tolmao is from a Greek word that means courage, “It’s sort of like the courage to be in your life boldly; I’m standing boldly with others as they take responsibility for their health and wellbeing. To take full responsibility for your own health takes a lot of courage, so I wanted to really call that up in people and embody that myself,” says Julie Gosh, owner of Tolmao Wellness off of Elder Hill Road.

For years, she has helped people heal emotionally and mentally with proven techniques that heal the brain and thus rewire the nervous system. Julie’s latest offering is the Flowpresso™. “It’s so cool. It’s a suit that has 22 different compression chambers. I wrap everybody, so it’s a very personalized nice experience. It mimics the lymphatic system, so it goes all the way up the body and stops at the chest area. The Flowpresso was designed to significantly heal the detox pathways in the body by bringing in the parasympathetic nervous system, but what we’ve found is that it’s healing people’s sleep and healing their anxiety and depression.

“WE’VE ALL NORMALIZED STRESS –

we don’t really live in homeostasis most of the time anymore. Our limbic systems run in fight flight more than they should and we don’t really know what inner calm and peace feels like anymore. I’m a good example of this; I thought my calm was calm until I started doing sessions and realized there’s a whole other calm I had forgotten about. And that’s a really beautiful thing, this treatment helps all people, including children, heal and deal with anxiety.”

HOW DOES IT WORK?

Infrared heat combined with compression and deep pressure, similar to the effect of a weighed blanket. Some people come out of it feeling like they’ve been massaged by four people. It can be fine tuned to the kind of pressure the client wants. “There’s something about it that puts people in the deepest parasympathetic state. It’s resetting the nervous system and helping to heal the body.

“I love to meditate but this really forces – that sounds too strong – but it kind of forces the body to let go. That’s what’s powerful too, because a lot of people can’t get to a relaxed state on their own. It kind of makes you go there in a really gentle way. So a lot of emotional releases happen, sometimes there are tears or maybe the next week you feel you’re letting go of a lot of things you haven’t been able to, so it can impact the emotions as well.” Therapy on a very physical level.

Julie encourages people to come every week for 3-6 sessions, as the Flowpresso treatment is very cumulative because the nervous system has operated a certain way for so long. “Everything starts to roll off your back and you start to glide through life. I have a friend that runs pretty amped up and she is not really even the same after 3 sessions, she just handles her life differently.”

For Flowpresso sessions it’s \$120 for your first session, \$100 a session after that. To learn more or book online, visit TolmaoWellness.com or call Julie at 512 517 3682 to schedule a treatment.

Signs and wonders

by Tim Thompson



To even the casual observer, naturally occurring events that are worthy of note happen every day. A beautiful sunrise or sunset against the hills. Tiny wildflowers peeking out from the waving grasses. The full moon bathing the night sky with nearly

reading light intensity. Daily gifts from Mother Nature for the small price of momentary attention.

April's total solar eclipse was larger by orders of magnitude in human delight for the millions of people who were privileged to witness it. Even those of us who experienced only a darkened sky for a few minutes at midday had the chance to feel the excitement reserved for life's biggest thrills.

Total eclipses have startled and delighted humans during our entire history on the planet. Sometimes, they have terrified folks who did not have the capacity to understand them.

Handmade wonders can be stunning as well, but Michaelangelo's David and his frescos on the ceiling of the Sistine Chapel pale in comparison to the births of our children, or the overwhelming experience of the Aurora borealis.

Indeed, tiny, and powerful miracles happen in our yards and gardens all day, every day when seeds conveying the DNA of every plant are perfectly produced and dispersed to the environment with great abandon. Nature has provided intricate paths for beings – sentient and otherwise – to evolve, retaining adaptive traits that further their species' reach into the future, and getting rid of maladaptive traits that make survival less likely.

Living miracles might inhabit your patch of the Texas Hill Country, including *Berberis swaseyi* – the variety of agarita that grows only on rocky limestone ledges and canyons in the Edwards Plateau. Texas Madrones thrive in localized populations here, and many of us have Toothache trees hiding in our woods that were important to settlers and natives. Black Escarpment Cherries are known to grow in Wimberley to enormous size and their native cousin, the Mexican Plum, has become a darling of the landscape industry.

While we forge our own natural wonders, the sun and moon are spinning in perfect rhythm, bringing them together for many more eclipses.

Horticulturist Tim Thompson managed the garden center at King Feed and Hardware for over 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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Service after the sale



I am a little baffled at the success of Home and Garden Television (HGTV). How did we get so fascinated with people buying, fixing up, and selling homes? How will future anthropologists see this era?

Most of the episodes look about the same. There is a couple, looking for a home. One of the couple may breed high-end salamanders while the other

may be, say, a work-from-home astronaut. Somehow, their budget is \$2.8 million. Then they will buy a home and launch into the remodeling, only to find out that the plumbing is lead, or the roof needs replacing, or the foundation is rotted; all problems that a home inspector, who is insured and bonded to prevent these problems from being found after the sale, could have discovered ahead of time. About halfway into every episode, when trouble is inevitably found, they groan, and ask the contractor – who is inexplicably on-site – how much and how quickly a remedy can be found.

Again inexplicably, the contractor says that it's going cost exactly \$2,000 to replace the roof! \$2,000? In California? Where do they find these contractors? Before the purchase, the young buyers never seem to think about who is going to back up their purchase or anticipate the *something* that always goes wrong. Every episode.

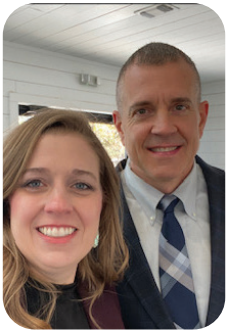
It doesn't matter where we are in the world – if there is a mobile phone service – Rhonda will get calls during vacations from people having problems with an alpaca. Almost always, the caller did not buy their alpaca from us. They bought them somewhere else and now they can't get the original seller to back up the sale with information and help. Rhonda is known on the grapevine to be helpful, sympathetic, knowledgeable, and, well, nice about it. Her advice is usually correct. I tell her that she could probably bill for her advice, but she won't do it. She's very sympathetic with someone who's having problems with a baby.

That illustrates my point, though. When buying any kind of livestock, it's kind of like buying a house. Sooner or later there will be a problem and you need to make sure somebody is honest with what you bought and, more importantly, that they will back you up if something goes wrong. Now I'm not saying that Rhonda is the only honest alpaca seller; there are many awesome breeders, if not most! But I have come to learn over the decades that service after the sale can be critical. In whatever you are buying, you need the security of knowing that, when things go wrong, someone can at least try to make it right.

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.

Tiny, but mighty...

by Rance and Betsy Mosley



For this month's article I would like to discuss a topic I am sure most of you are beginning to see a great deal of in the headlines. This hot topic is what we call hydrogen water. Scientists have discovered that H2 infused water, which is called molecular hydrogen or diatomic hydrogen water, has some pretty amaz-

ing health benefits. Would you like to have more energy, better cognitive function, less pain or inflammation in your body, with better exercise performance and recovery? Does neutralizing harmful free radicals, hydrating your cells, along with supporting your body's enzyme and antioxidant production to increase your overall health and wellness sound like something you would like to learn more about? Great, let's get started.

In nature molecular hydrogen water is produced by a chemical reaction between water and elemental magnesium. When pure magnesium reacts with water it produces magnesium hydroxide (MgOH2) and molecular hydrogen (H2). Around the world there are four known natural sources or springs that offer healing or curative properties. Scientists have found that H2 is a common molecule in the water at these springs: Lourdes (France), Nordenau (Germany), Tiacote (Mexico), and Hita Tenryosui (Japan). Scientific research has shown that the presence of H2 in these natural sources is the explanation for their healing properties.

Hydrogen is the first element on the Periodic Table and is made up of one electron and one proton. The Hydrogen molecule is the smallest molecule that exists and when you combine two of these molecules it creates a tiny stable molecule. This is why H2 is able to permeate cell membranes like our mitochondria. H2 can also cross the blood/brain barrier.

Scientists around the world are rapidly advancing the knowledge of H2 and have found that H2 regulates over 200 biomolecules and appears to benefit 166 conditions related to every organ in the human body. A few of the benefits are supporting optimal cognitive function, promoting cellular health, activating the production of the body's antioxidant levels, increasing energy levels, improving performance and recovery time, and reducing oxidative stress. Another amazing benefit is how H2 improves your hydration by neutralizing free radicals and turning them into water. Now that's just crazy!

For More Information and References:

bluejug.com/hydrogen



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

A promise to my Mother

by Jesseca Zollars Smith

I made a promise to my Mother, "invest and help others." Not knowing the entirety of weight that promise would carry and calibrate my words would have. A year and a half has come and gone since Mom has left this earth and I feel her rooting for me every day.

She never got to see what I've built here in Wimberley. Never saw my "MISSION" and this MISSION has been a real soul pull from the very start.

Hi, my name is Jesseca Zollars Smith (that's me!) A long-time aesthetician and esthetician educator. I had woke from a dream one morning, that, one day, I'd create a place that served individuals with skin sensitivities, autoimmune issues, and cancer. I envisioned a *haven* where people could go to experience normalcy and be touched without fear of products causing irritation or burning.

I have been deeply touched by cancer and autoimmune difficulties. My mother was in hospice care for cancer at that particular time and my father was battling cancer as well. I looked up the word *mission* in the dictionary, wrote it on a sticky note, and from there the idea for MISSION Day Spa was born.

Our spa is open to everyone and we offer specialized training for our practitioners (expanding their knowledge and professional portfolio) who want to provide oncology massage and aesthetic services to cater to the needs of our sensitive guests, yet are committed to providing a safe and comfortable experience to all who enter MISSION Day Spa. Since the spa opened in late 2022, the vision has grown and we are expanding to offer MISSION Day

Spa opportunities to those who wish to embark on this fulfilling career and own their very own MISSION Day Spa.

This is for you, Mom.

I am honoring you.

Thank you for telling me I can do anything I set my mind to.

Thank you for always reminding me to choose kindness and the light and that good always wins.

I love you and feel you.





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Gabria Cathcart, FNP-C, IFMCP



It doesn't have to be this way. You can notice changes in your body with a few simple tweaks.

Hormones are a huge part of our sense of well-being and our overall health. As women, we spend approximately 40% of our lives in a menopausal state. Improve your metabolic flexibility and improve or eliminate those symptoms that are causing disruption in your life.

If these symptoms sound like you and you would like to have a conversation, I would be happy to help.

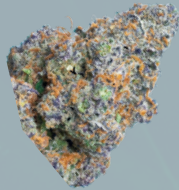
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Make space for success

by Sarah Geenberg



So, my dogs were getting under the fence... again, and running around the property to our north. Rocks and bigger rocks were not doing the trick, so I decided to stop this by taking a huge branch that had fallen last year in the ice and put it up against the fence to block them.

So I struggled and huffed and puffed and struggled some more and finally sort of got it into position. Good enough. There were other dead branches in the way and other live things I avoided, so fine. Go me.

I walk by this area every day with the dogs. And I see my *handiwork*. And it finally occurred to me that the project could have both gone a lot easier and been more successful if I had taken the time to clear the space for the branch to fit.

And then it occurred to me that everything in life is like that. I not only have to do the thing, I have to clear the space for the thing. Plants in the garden need cleared space to grow. Animals need a cleared space to grow, like a cave or nest. The mother has to clear her schedule to feed and care for her young. Even a river needs to clear its blocks and dams to flow. But I often don't include that step in my process! I just plow through, and it creates both more work and less success.

I've noticed that the most successful people in karate and yoga

have cleared a space for it. They don't just stuff it into their schedule, sometimes come and sometimes not, and rush through it, never to think about it again until they force it into their schedule the next time. People who are easily flowing in their success have always cleared a space for it. The space creates consistency, time to really be in it, and time afterwards to digest and think about it.

This goes for anything you try to do. I believe a fundamental skill in life nowadays is to avoid distractions and create space for what is important.

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



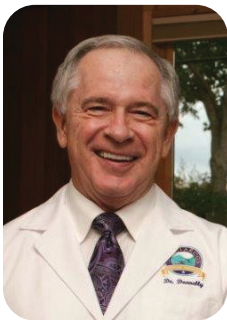
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wimberleykarateyoga.com



Achieve a natural smile with tooth-colored fillings

by Robert Donnelly, DDS



In many cases, when people have any work on themselves done, they would like for the results to look as natural as possible. Whether it's our hair, nails or some sort of cosmetic procedure, we may not want to look completely different, but simply a better version of ourselves. Many people have that same

mentality when it comes to their dental work. In cases such as teeth whitening, porcelain veneers and the like, our patients like to look as natural as possible.

When it comes to fillings, you may find it difficult to feel secure in your smile if you have metal in it. Dr. Donnelly understands the importance of wanting to have a beautiful smile and is able to give his patients what they want using tooth-colored fillings.

With tooth-colored fillings, your smile is able to look brand new, natural and beautiful. Metal fillings, or amalgam fillings, can be toxic to our bodies as well as unappealing to the eye. Tooth-colored fillings are more durable than amalgam fillings and they are able to match your existing smile exactly.

Amalgam fillings can change shape depending on the temperature of your mouth, which leaves the possibility of expansion,

cracking your tooth and inviting bacteria to make your smile its new home. The composite resin we use to make your tooth-colored fillings are more flexible and effectively adhere to your tooth.

These are only a few of the many benefits of tooth-colored fillings. Investigate all the reasons with a dentist you trust knows how to bring out the best in your smile. It can make all the difference.

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!

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3 Things you didn't know about home staging

by Alice Gumbert Lebkuecher



In the rush to find a realtor, list your home, and clean out the garage for all those open houses, home staging might seem like a luxury. But what if it could make or break your sale? What's the big deal about home staging? Here are three ways it could make all the difference.

1. Staging helps a buyer visualize themselves in your home. *But I have good taste! I don't need a home stager!* Perhaps. But also... irrelevant. Home staging is way less about *having good taste* and way more about *taking yourself out of the equation*. Professional stagers have honed the skill of creating neutral spaces. Whether this is done by taking down family photos, setting out vanilla-scented candles, or arranging the dining room just right, home stagers work to transform your old home into a buyer's new one.

2. Spending on staging can make you money in the end. To put it simply: most sellers believe they can't afford to hire a home stager. But let's look at the numbers; the average cost of staging a home usually makes up less than 1% of a home's asking price, but can generate up to 8-10% return on investment. Talk to your agent about home staging and they can recommend a professional within your budget.

3. Staging will transform your listing's online presence. Studies have shown that over 90% of buyers use the internet as part of their home search! That being said, your home's online presence is way more important than ever before. Great photos have become an integral part of the buying and selling process. Home stagers take this well into consideration when rearranging your home, ensuring it photographs beautifully (and drawing in significantly more interest as a result).

For more information on staging and preparing your home for sale, feel free to contact me.

Note: This blog was originally published in December 2014 and has been updated to reflect current info.

Alice Gumbert Lebkuecher is a sales agent with Keller Williams Realty, Partners in Real Estate, in Wimberley. She works with both buyers and sellers in Wimberley and surrounding areas. To contact her, call her cell at 713 253 1311 or by email at AliceinWimberley@gmail.com.

The truth about refrigerator filters

by Randy Lawrence



Almost every new refrigerator available today comes with a built-in activated carbon filter designed to improve taste or odor. Most models also have some type of reminder system that tells you when to replace the filter cartridge. Many people have questions about these filters. Is it necessary to have the filter in the first place? If so, how important is it to change that filter as soon as the reminder is activated? Here are a few interesting facts about these filters that may help clear up some confusion and

possibly save you some money in the long run.

There are two main types of filter change reminders in today's refrigerator models. The most common is a basic timer system. This system will simply count down a pre-set amount of time (usually six months) and then activate a light which tells you to replace the filter. The main drawback to this method is that it does not take into account the volume of water used. For example, you could go six months without using the ice or water dispenser and the unit will still indicate that it's time to change the filter. It's a fair assumption that the majority of these filters are thrown away far too soon. The other type of reminder system is a little less common. It involves a flow meter which counts gallons as they are used through the dispenser. This is a more efficient method than the timer because it actually measures water usage.

Unfortunately, neither technology knows what your incoming water quality is. This can greatly affect the lifespan of the filter. If you are on a chlorinated water supply, your filter life will be shorter. If you have a whole house treatment system, like a softener or carbon filter, then the life of your filter would be greatly increased. If your refrigerator is fed by a reverse osmosis system, then your built-in filter becomes completely unnecessary and can be removed or bypassed.

Each case is slightly different, but at \$40-\$60 per filter it pays to know the facts so you aren't wasting money on unnecessary replacements.

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.

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DEEP IN THE ART OF TEXAS

New Murals Capture Wimberley History and Enhance Wimberley as an Arts Destination

by Deirdre Taylor

Clearly visible from RR 12 on the West side of the Wimberley Museum's shed you can see a large water wheel and a welcoming sign that says "Wimberley - The Story Starts Here!" If you park and walk around, you'll find a beautiful mural on all four sides of the building depicting the history and wonders of Wimberley.

A project of the Wimberley Institute of Cultures and the Wimberley Arts and Cultural Alliance (WimberleyArts.org), the mural was recently completed by local landscape artist Theresa Vincent. According to Theresa, it was important to her that all of the different elements that define Wimberley were brought together in this project: its captivating scenery, the vital roles that its waters have played, and above all, the personal stories and human history that have brought Wimberley to where it is today.

The water wheel represents the wheel that powered William Winter's saw and grist mill beginning in the 1850's. Theresa's husband Wayne Vincent was responsible for designing, building, and installing the wheel for the mural, as well as for crafting the iconic "Wimberley" sign above it. With a deep appreciation for history - especially Texas history - and a love of woodworking, Wayne was excited to contribute his artistry to this project.

In reflecting on the WIC mural, Theresa said, "I wanted to ensure that the work blends in with its surroundings, so I started by painting in loose, intuitive areas of color based on what I saw around me in nature. After placing the buildings, I then worked in the details of the landscape, letting the brush find its own way in creating rocks, crevices, and waterfalls along the rippled surfaces of the shed."

The WIC mural is one of several public arts projects managed by wimberleyarts.org. The first, completed in 2023, was the mural on the silo at Alexis Pointe Senior Living, designed and painted by artist Chuck Cordes and the residents and friends of Alexis Pointe. More recently, the City of Wimberley commissioned a mural for their rainwater silo at Oak Park & Welcome Center, and painting by the artist Wade Woerhmann is currently underway. Visit wimberleyarts.org and click the projects tab for more information about other Public Arts initiatives.

The importance of these murals lies in not only their aesthetics, but also in the meaning and purpose behind the artwork. To quote Theresa, "Murals to me provide a snapshot in time of how we view our town and environment, and my hope is that 'The Story' project will inspire people for years to come to treasure Wimberley's history and protect its natural wonders."



**May 10 - Wimberley Valley Art League Show Reception
Community Center**
May 11 - Art on 12 - Second Saturday celebration
**May 13 - WVAL - WVAL meeting and artist presentation:
Anna Alisa Leal**
**May 18 - Opening of 220 Fine Art Gallery exhibit:
Water Weighs**

Tree lightning protection systems

by Jo Harris



Storms in Central Texas remind us of a related issue regarding trees and safety: lightning damage. Our business has installed a number of tree lightning protection systems in Central Texas, but how do you know if you need one and how exactly to those systems work? The following information provides answers to these questions.

Every year in the United States, more than a million trees are struck by lightning. Some of those trees sustain little damage, but others are killed immediately, or they sustain enough damage that they eventually die from boring insects and other secondary invaders. Many people are unaware that a lightning strike to a tree can damage nearby structures as well. This can happen when lightning that strikes a tree side-flashes or jumps to more conductive materials, such as metal downspouts.

The National Fire Protection Association Standards indicate that candidates for lightning protection systems include trees that are within ten feet of a structure, are taller than the structure, or have limbs over the structure; trees of historic interest or high value; trees in recreational areas (under which people tend to gather during storms); and trees prone to strikes due to their location on a hill, in a pasture, or near water. I should note that trees equipped with lightning protection systems should not be considered safe havens from storms. The likelihood of damage from lightning is

greatly reduced for such trees but not guaranteed.

Tree lightning protection systems work by installing conductors and connecting them to a ground rod. This directs the electrical charge to the earth where the energy is dispersed. Properly installed according to ANSI (American National Standards Institute) A300 standards, these systems have proven very effective in protecting trees and reducing risk of side flash.

Annual inspection of tree lightning protection systems by a qualified arborist is advised. As a tree grows, conductors may need to be extended and fasteners replaced.

Jo grew up in Charlotte, Michigan, as a second-generation arborist. In 2004, drawn to the warm weather, Joe found himself in San Marcos where he attend Texas State and became intrigued with the inner workings of the arboricultural industry. He joined Bartlett while he was there. Jo worked five years as an arborist climber and crew leader, recently making the transition to Arborist Representative. He and his family love spending time on the San Marcos river. For more information visit Bartlett.com or call 512 392 1089 to schedule an appointment.



Cyber security when working from home

by AJ Harwood



When working remotely, it's important to stick to the same cyber safety guidelines as though you were in the office. The FBI reports an uptick in cyber-crime related to coronavirus. Stay vigilant while connected at home.

• Strong passwords. Passwords for Wi-Fi and work accounts should be tough to crack. Try a special phrase at least 12 characters long with upper and lowercase letters, numbers, special characters. Avoid personal information. Don't use the same password for everything.

• Updates matter. Install the latest updates for all devices, programs, and apps, which typically include improved security measures. Where possible, opt for automatic updates.

• Double up on security. Multi-factor authentication gives your work accounts an extra layer of security, requiring you to confirm your identity by way of another device when logging in somewhere new. Consider requiring a password for video calls.

• Consider a VPN. If your company does not use a Virtual Private Network (VPN), consider investing in your own. This software secures your network to reduce your risk of a hack. Popular services include NordVPN and ExpressVPN.

Watch out for fake emails! Hackers often target individuals first with personalized fake emails, or phishing emails. Before you act:

• Review the sender's email address; a misspelled or incorrect email address indicates it's fake.

• Hover, not click. Place your cursor over the link to read the URL. An unrecognizable site is a big red flag, so don't click it.

• Check tone. Urgent, fearful messages requiring immediate action are often fake even if they look like they're from a co-worker.

• Report it. Notify your IT department immediately of the message following company protocol.

With schools moving to virtual learning and limits on outdoor activities, kids are spending a lot more time online. Know what your kids are up to. Try installing YouTube Kids versus YouTube, block dangerous websites, and set the ground rules.

Real estate is local. I'm here to walk you through with the best information so you can make the best choices and know how it applies to you in the Hill Country area. If you're thinking of selling your home, call me today! Experience matters.

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 and the #2 Top Producing RE/MAX Agent for Austin and the Central Texas Area for 2023. 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. AJ may be contacted at 512.848-6612 or at AJ@REMAX.net Call AJ Today!



Maximizing your potential: Benefits of financial planning

by Scott G. Hackett, CFP®

In a world filled with uncertainties, having a solid financial plan is akin to having a sturdy compass in the midst of a stormy sea. Financial planning is not merely about managing money; it's about aligning your resources with your life goals and aspirations. Whether

you're aiming for a comfortable retirement, buying a home, funding your children's education, or starting a business, a well-crafted plan can pave the way for a brighter and more secure future.

1. Clarity and direction. Financial planning provides a roadmap, clarifying your current financial status and outlining steps to reach your goals, so you make informed decisions and stay on track.

2. Risk management. Assess potential risks and implement strategies to mitigate them. This may involve setting up emergency funds, obtaining insurance coverage, or diversifying your investment portfolio to cushion against market volatility.

3. Wealth accumulation. Financial planning aims to grow wealth. By budgeting, managing debt, and maximizing savings and investments, you build a sturdy financial foundation.

4. Retirement preparedness. By estimating your retirement needs, creating retirement savings accounts such as 401(k)s or IRAs, and developing withdrawal strategies, you can secure a comfortable retirement lifestyle and financial independence.

5. Education funding. Financial planning helps navigate the landscape of college savings options – 529 plans or education sav-

ings accounts – and develop a strategy to fund your children's educational aspirations without sacrificing financial well-being.

6. Tax efficiency. By leveraging tax-advantaged investment accounts, implementing tax-efficient investment strategies, and optimizing deductions and credits, you can keep more of your hard-earned money and redirect it towards your financial goals.

7. Legacy planning. Planning extends beyond your lifetime. Establishing wills, trusts, and charitable giving strategies ensures your assets are distributed according to your wishes.

Financial planning is an ongoing process that evolves with life's changes. It empowers you to take control, make informed decisions, and pursue your dreams confidently. A comprehensive plan lays the groundwork for a brighter, more secure future – for yourself and your loved ones.

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



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Muniments of title

by Carrie Campbell



A muniment of title is a method of establishing a chain of title between property owners at the death of the first owner. It requires that the first owner left a will identifying his or her heir(s). To be eligible for this abbreviated process, the deceased must have had 1) no debts, 2) no Medicaid benefits, and 3) no other assets.

The will is submitted to the county court with an application to probate as a muniment of title. After a mandatory posting period, there is a hearing before the court to provide proof of death, the absence of debt, and Medicaid benefits, and the will's validity (properly executed and never revoked). Once convinced by the evidence, the judge orders the admission of the will as a muniment of title. A certified copy of the will and the signed order admitting the will as a muniment of title is then filed with the real property records in the county where the property is located. The new owner must then file an affidavit with the court to show that the terms of the will have been fulfilled. Thereafter, any title search will reveal the new chain of ownership.

The benefit of the muniment of title procedure is the shortened probate process which saves some money in attorneys fees. The probate fees charged by the county are like those of a full probate, so the savings are not as great as some imagine. The disadvantage

of a muniment of title is that there is no person with authority to act or sign on behalf of the deceased person's estate. Letters testamentary are only issued in a full probate of a will with the additional evidence of the executor's nomination and eligibility. Only an executor can sign a final tax return, work with a bank regarding accounts, pay debts, or sign a car title. There is also the risk that debts or other assets may be discovered that require a return to court and the opening of a full probate at double the cost. Therefore, if funds are available, the full probate is often preferred even when not required.

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.



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Litigation: Courts in conflict

by Roland Brown



Recent events lead to this article, one of a number I have published over the past few years regarding the increasingly important and contentious role of our courts as they grapple with a flood of cases resulting from the current political polarization.

Literally, as I finished the previous sentence, a news flash reported a man setting himself ablaze outside the courthouse where a former president of the United States is on trial! To say that conflict now surrounds our judicial system is to state the obvious. That particular trial is one of two recent events which prompted me to write on this topic once again. The other was the recent death of O.J. Simpson whose trial captivated the American public in the mid-90s. The point I return to in discussing our court system is that it is a bedrock of our social order and, with all its frailties, has been the only branch of the federal government that has been able to function generally as intended in a time when the legislative and executive branches have been hamstrung and often completely stymied by political maneuvering.

The courts are imperfect, but we have relied upon them to secure justice and order in our society. While many questioned the

outcome of the O.J. Simpson trial and others such as the trial of the officers accused in the Rodney King beating (some younger readers may have to Google that), the consensus remained that, despite its imperfections, the courts were the place where conflicts were resolved, not the creators or accomplices of conflicts.

We are now barraged with suggestions made in the midst of political turmoil that our courts cannot be trusted. Within the past few days, jurors have been excused out of fear that they will be retaliated against for serving in the high-profile case first mentioned above. Judges have had to take personal security measures due to decisions made that have angered people from various political persuasions. Personally, I have strongly disagreed with some recent high-profile court decisions, but I fear that if we are poisoned against the judicial system, we will have nowhere to turn. We should work to better that system as we should work to see our other branches of government function more effectively, but we must not abandon fundamental trust in the court system. The alternative is anarchy.

Attorney Roland Brown handles exclusively personal injury claims. Roland, who offices in Wimberley, has been voted HAYS COUNTY'S BEST PERSONAL INJURY ATTORNEY for 2020, 2021, and 2023 in annual polls of Hays County attorneys. For more information call 512 847 2500.

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126 Big Bend Dr. MLS 9759546 3/2 in Thomp-
son Ranch On 8.38 Acres. Horse or Farm
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72 Saddle Rock Ridge MLS 1039788
Great 2/2, Professional designed Xeriscape,
Workshop/ Garage \$385,000 Jeff Hutto



82 Champions Cir. MLS 2997977 Stunning lot
on Double J Golf Course. Community Play-
ground and Gazebo. \$105,000 Jim Donaldson



1000 Oak Ridge MLS 531895 2 Story 3/3 on
1.77 acres, Community Blanco River Park,
workshop, RV hookup. \$599,000 Jeff Hutto



810 Mountain Crest Dr. MLS 3361124
1.3 acre lot in gated community of
Mountain Crest \$229,000 Linda Germain



9 Cripple Creek MLS 6019720 Serene
3/2, Open Floorplan, Covered Patio,
Fenced \$449,000 Alice Lebkuecher



24 Wildwood Cir Great Lot backs
to Golf Course, wet weather creek.
\$60,000 Alice Lebkuecher



3 Lazy Cir. MLS 6450481 Level Build able
Lot with Stunning Long Distance Views
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