

Wimberley Valley NEWS & VIEWS

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**“SUMMER’S LEASE HATH ALL TOO
SHORT A DATE.”
— WILLIAM SHAKESPEARE**

August is such an interesting month. It’s the gate between summer and autumn. A transitional space for growing up, moving on, and getting ready. As busy as this month can be for some of us, it also feels like a staging area, a time to get ready for what’s around the corner. The remaining months of the year tend to go by so quickly compared to the slow burn of summer.

pla

August, for me, contains a lot of list making and planning. I like to know – as much as is possible – what to expect in the coming months so I can do my best to slow down and enjoy the new festive season.

Wherever our somewhat temperate season has you, we wish you well and thank you, as always, for joining us.

Cyle Elizabeth Johnson, Editor

WIMBERLEY VALLEY COMMUNITY CALENDAR



- Every 1st Mon. *Wimberley Apron Society* meets at Emily Ann Annex Bldg. Set-up at 5:30, program 6-8pm. Exchange ideas on healthy sustainable lifestyles, gardening, cooking, homesteading. See Facebook page for more.
- Every 2nd Mon. *Wimberley Valley Art League* meets at the Wimberley Community Center at 6:30-8:30pm. Visit WimberleyArtLeague.org
- Every 2nd Mon. *Wimberley 4H* meets during the school year at VFW Hall, 401 Jacobs Well Road, 7pm, 6:30pm Clover Kids
- 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, general discussion. Parkinson's exercise program. Paulwilj99@gmail.com.
- 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. August 12, 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
- Mon. *Toddler Time*, Wimberley Village Library, 10:30-11:30am
- Every Mon. *Stroller Strides workout*, 9am, Wimberley First Baptist Church, contact Summer 512 644 4198, SMWimberleyDS@fit4mom.com
- Every Tues. *Gentle Hatha Yoga*, 6pm, Wimberley Community Center (\$10)
- Every Tuesday, 6:30pm, *Celebrate Recovery* with an option for dinner served at 6pm. Calvary Baptist Church, San Marcos. Contact Celebrate Recovery Leadership Team, 512-426-3758.
- Every Tues. *Bilingual Spanish Storytime*, 10:30-11:30am, Library
- Every Tues. 6:30-8pm. *Community Bible Study*, an interdenominational Bible study. Men, women, Co-Ed, Spanish, Youth & Children. Register at SanMarcosEve.CBSCClass.org
- 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* 9:30-10:30am. 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. All are welcome. WimberleyArts.org.
- Every Wed. *Spanish for Homeschool Teens*, 12:30-1:30pm, Wimberley Library, multipurpose room, 7th grade and up
- Every Wed. *Gentle Hatha Yoga*, 3pm, Burdine Theatre, Emily Ann Theatre (\$10)
- Every Wed. Join Wimberley Valley *Chamber of Commerce* for breakfast at the Wimberley Cafe for networking opportunities, 8-9am. Bring 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. Valentine_Lisa@msn.com.

Have something to add to the Calendar?

Reach out to us at info@WVNEWSVIEWS.com

or 512 375 5590.

- Every 1st Thur. The *Wimberley Alzheimer's Caregiver's Support Group*, 12:30pm at the Presbyterian Church Library FM 2325. Contact Linda at 512-924-3661.
- Every Thurs. *Gentle Hatha Yoga*, 12pm, Community Center (\$10)
- 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. Contact Amy, amy@texiasllc.com.
- Every 3rd Thur. *Live concerts* at Susanna's Kitchen Coffeehouse, 7:30pm; \$25 adults, \$5 children. Pie, pizza, tamales, coffee, soft drinks. Corner of RR 12 & CR 1492 (United Methodist Church.) WimberleyUMC.org Benefits Barnabas Connection & Mother's Day Out scholarships. **Thurs. August 15: Austin Lounge Lizards**
- 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 SMWimberleyDS@fit4mom.com
- Every Fri. *Storytime*, 10:30-11:30am, Wimberley Village Library
- Every 2nd Sat. *Wimberley's Second Saturday Gallery Trail*. Visit ten galleries for art, food, fun, 4-7pm. Email BentTreeGallery@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

To Everything There Is a Season



by *Tim Thompson*

A rock band, *The Byrds*, stunned the music world in 1965 by proclaiming ancient wisdom to the world from text dating back over two millennia in their song, *Turn, Turn, Turn*. The lyrics essentially quote eight verses of the Old Testament book of *Ecclesiastes* word for word. Using agricultural symbolism in couplets that everyone then would have understood clearly, the author explains in some detail that there were seasons not only for sowing and harvesting, but for everything.

I remind myself regularly that finding the right time is essential to everything in our lives. I have baked bread regularly for over fifty years, and the idiom that *timing is everything* is nowhere truer than in baking. Awakening sourdough starter, assembling and kneading the dough, giving it just the right conditions to rise, and baking it at a specific temperature for just the right length of time are essential to the best and most delicious results.

Farmers and gardeners have long been careful observers of the passing and structure of seasons and schedule their activities around them. Planting seeds at a given time ordains the point at which the harvest must take place. Cutting a hay field requires that hay must be baled within a certain number of days.

Some of the seasons of our world are not as simple to discern. We know, for instance, that the rising percentage of CO₂ in the atmosphere is driving climatic change, but how all the other variables that affect the world's climate are interacting with the increase in carbon dioxide is less well understood. We are Earth's

apex sentient beings living with rising seas, melting ice, rising temperatures and the new realities of our weather, so the responsibility of doing what we can to ameliorate those effects falls to us.

We need analysis of facts, focusing on long-term implications and to gather disparate groups to work together. We live in a time for a new season, never experienced by humans, and the decisions we make today will live on for countless generations.

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 King Feed at 512 847 2618.



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by *Kern Deschner*

Getting the Standing Ovation

In mid July, the Alpaca Owners Association held its Annual Fleece Conference in Cincinnati. This meeting is different from all the others, because it is mostly an educational conference. No alpacas are actually present. Instead, farms from across the country send their fleeces, their best fleeces, to compete. It is four days of seminars, marketing, and educational talks. This is probably the most intensive effort in the world to highlight the value, improvement, and marketing of alpaca fleece. Personally, I think it is the most important alpaca show of the year. More than the others, it highlights the true value of alpacas, as producers of excellent luxury fabric.

Rhonda always goes to this meeting. Mostly she attends because of the educational value, but also because of all the personal networking. Rhonda is on the Alpaca Owners Association Board of Directors and is expected to attend. She has to speak at some of the meetings, particularly giving the treasurers report, and she has to be available with the other board members to help troubleshoot the program. Changes inevitably occur in any big national meeting. She stays pretty busy, and I usually hear about the meeting progress with fleeting and tiny texts.

One of the events on the last day is an award ceremony. The national organization announces which farm in the nation has

accumulated the highest level of total points earned at all the fleece shows across the nation in the preceding year. It is a big deal because it shows consistency in fleece excellence for that farm. Points can be "gamed" by going to a lot of fleece shows, but there are only a limited number of shows we can attend a year, so we have not paid much attention to the points.

On the last day, Rhonda was out of the room working with a couple of board members getting the lunch meeting ready. She was late to the award ceremony and snuck in the back. When she walked in, everyone stood up and started clapping. It turns out that she had won the Association National Highest Fleece Quality Award. Also, one of her males, Challenger, won the second highest fleece score for any individual alpaca. Yup, the best fleeces in the country. Sounds pretty nice, and the trophy is pretty cool too! Gotta brag when we kinda earned the right!

I wish I had been there. I have never walked into a room and received a standing ovation. That would really be great and I probably will never have that experience. But I am glad it happened for Rhonda, and for something that was hard-earned and well-deserved.

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.



FRESH SWEET CORN CHOWDER

Makes 4 large bowls

Ingredients:

Fresh sweet corn on the cob, 4 ears
3T butter
8-12 oz. bacon (optional)
1 large garlic clove minced
1 small onion diced
5 T flour
2 C chicken or vegetable broth
3 C milk
2 large russet potatoes cut into ½” cubes
Fresh thyme or dried thyme, plus 2 bay leaves
¾ C heavy cream or half & half
¾ cup chopped scallions, green leaves only finely sliced
Salt & pepper

Instructions:

1. Cut all corn off the cobs and keep the cobs. Break the cobs in halves or thirds to make the soup more flavorful.
2. Put 1 T butter in 4-6 quart pot with lid. Add bacon and cook until golden brown. Remove bacon to paper towel but leave fat in pot.
3. On med-high heat add another 2 T butter and onion & garlic. Cook about 4 min., until clear but not brown.
4. Next mix flour in to make a roux, cook it stirring well into fat, about 2 min., again, don't let brown.
5. Add broth, milk, potatoes, thyme, & bay leaves then add the bare cobs. Stir and put lid on and gentle simmer for about 25 min.
6. Test potatoes for tenderness. Remove lid, remove corn cobs. Add fresh corn and cook just about 5 min. or to your preference. Add salt and pepper.
7. Stir cream through and add ¾ of cooked crumbled bacon & scallions.
8. Ladle into bowls hot, chilled, or room temperature. Garnish with remain bacon & scallions.

RECIPE BROUGHT TO YOU COURTESY OF PERSONAL CHEF JAN CARLSON.
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Are you feeling Blue?



by *Betsey & Rance
Mosley*

Have you ever wondered why your mood changes so drastically when you take a warm shower or bath, visit the beach, or spend time at the river or lake? Did you know that hydration levels and time spent around “blue spaces” is linked to brain function and moods?

Your brain needs water to function, but when there is not enough, your cognitive abilities are compromised. Studies have shown that dehydration is linked to impaired cognitive function and memory. Dehydration makes it harder to concentrate, remember things, fight off brain fog, and can negatively affect your mood. Without water your brain can't get enough of the amino acid tryptophan needed to create serotonin, also known as the “feel good” chemical. This is a serious problem because serotonin is the neurotransmitter that regulates your mood.

There are studies that have found that just being around water can make you feel better. One study is called “The Blue Mind Theory” and was developed by Dr. Wallace Nichols, a marine biologist. This study shows the positive effect on our bodies when we are around water. It states that even staring at bodies of water can have a calming effect and bring about feelings of contentment. This meditative state is what Dr. Nichols calls the “Blue Mind.”

The shade of blue in color psychology is associated with calmness, relaxation, and tranquility. Have you ever stared out into the ocean or a lake and felt yourself relax and allowed all

your worries to fade away? Has the sound of waves crashing or the sight of water rising and lapping against the bank of a lake ever triggered positive memories and feelings and caused you to reflect on your life?

If you can't remember the last time you had the opportunity to experience these feelings just by being around a body of water I think it's time to plan a little get away. If you can't get away then create your own blue space at home such as a fountain, a fish tank, a bathtub, or you can get creative and use a stock tank.

You can also watch or listen to water online through videos or audio recordings. The main thing is to keep stress levels in check and be diligent about improving your mental well being.

I think it's time to get into a “Blue State of Mind.”

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.



by *Julie Gosh*

Can you breathe to heal?

The lymphatic system plays a crucial role in maintaining our health, yet it often goes unnoticed. Unlike the circulatory system, which operates continuously without our

conscious effort, the lymphatic system requires our active participation to function optimally. Here are some key points and a simple technique to help support this vital system.

The lymphatic system acts as the body's drainage system, responsible for removing waste products such as proteins, fats, salts, white blood cells, germs, viruses, and damaged cells. With 500-700 lymph nodes dispersed throughout the body—half of which are located in the abdomen—it's essential to keep this system flowing to prevent blockages.

One of the easiest ways to stimulate the lymphatic system is through diaphragmatic breathing. This method doesn't require any special equipment and can be done anywhere, making it perfect for idle moments.

- Positioning: Place your hand on your belly just above your belly button.
- Inhale: Breathe in through your nose, focusing on making your hand move outward.
- Exhale: Breathe out through your mouth, drawing your belly button towards your spine, causing your hand to sink in.

Practicing this breathing technique for a minute or two, 2-3 times a day, can significantly enhance the function of your lymphatic system and support your parasympathetic nervous system, promoting relaxation.

- Stimulates Lymphatic Flow: The pressure changes in your abdomen create a “wringing” effect on the lymph nodes, encouraging fluid movement.
- Supports Immune Function: Improved lymphatic flow helps filter out harmful substances from the body.
- Promotes Relaxation: Engaging the parasympathetic nervous system helps the body relax and recover.

Incorporating diaphragmatic breathing into your daily routine is a simple yet powerful way to support your lymphatic system. By taking just a few minutes each day to breathe deeply, you can enhance your overall health and well-being. So next time you find yourself waiting in line or sitting idle, remember to breathe deeply and help your body heal. Let's breathe to heal!

Visit www.TolmaoWellness.com to find out about Flowpresso sessions in Driftwood that even more powerfully work the lymphatic system.

Beyond Pain: Strength & Balance

I have a background in helping people get out of pain through exercise. It was like physical therapy, but it looked at the body as a whole. We studied how an imbalance in the shoulder stressed the opposite hip, for example. We saw how a stressed hip put a slight twist in the knee. We studied how the muscles work and compensate for imbalance and how to fix that imbalance. The Egoscue Method was “discovered” by Pete Egoscue, and it saved me when I was younger.

Now I have a studio that offers martial arts, yoga, and Tai Chi classes. It is nice to bring the ideas and health to more people in an affordable way.

The senior citizens in my karate class appreciate the extra work we do to balance the body. Instead of using Egoscue exercises, we use karate as the therapy. The yoga teachers do the same.

We feel the differences on our left and right kicks, for example, and learn how to even any differences. Our Grandmaster Kim Soo says if it does not feel good, you are doing something wrong.

Our Grandmaster has already done much work to make the karate system slowly strengthen people instead of slowly break them down. He long ago took out anything that brought the joints to an edge and challenged them there. It is surprising how many cool karate movements did that. He is in his mid-eighties and still going strong. It is inspiring to see how he moves in such fluid yet extremely powerful way. He uses his whole body, which takes the stress out of one particular muscle group.

The same ideas go with yoga. Back in the day, yoga hurt people. The better at it you became, the more unbalanced your muscles got. Any pose that is *impressive* is the worst. Like karate, take away the extreme stuff and work on balance. Forget about *going deep*.

We have moved our yoga beyond that history. We now take out the extreme stuff, pay attention to what we are doing, and balance the strengthening and the stretching.

Sarah 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.



by Sarah Geenberg

Wimberley Karate and Yoga Studio



Sarah Geenberg
(512) 971-8528



501 Old Kyle Road
Wimberley, TX 78676
WimberleyKarateYoga.com



by Robert Donnelly,
DDS

Understanding Aging and Oral Health

The aging population in the United States is growing. Older patients should know that maintaining good oral health is vital to having a healthy smile and optimal overall health. According to the Centers for Disease Control and Prevention (CDC), oral pain, difficulty eating (due to missing teeth, ill-fitting dentures, cavities, and gum disease) and tooth loss are all signs of oral health problems in aging adults. Dr. Donnelly can help prevent and detect these oral health problems.

What oral conditions am I more prone to as I age? Dental caries (tooth decay) is one of the main causes of tooth loss or edentulism. About 23 million people are completely edentulous (toothless), according to the American College of Prosthodontists.

Periodontal disease (gum disease) is a chronic bacterial infection that affects the gums and bone supporting your teeth. According to CDC, one out of every two American adults age 30 and older have had gum disease, which can lead to tooth loss.

Xerostomia (dry mouth) is when the salivary glands do not work properly, the amount of saliva in the mouth decreases, resulting in dry mouth, which can lead to decay. Prescription and over-the-counter medications are the most common cause. Dry mouth can make it difficult to eat, swallow, taste, and speak.

Oral cancer is typically painless in its early stages but can become painful as it spreads. Come see Dr. Donnelly immediately if you observe any of the following – changes in the way your teeth fit together, oral sores that bleed easily or don’t heal, lumps, thickening, rough spots, eroded areas in your mouth, difficulty swallowing, chewing, speaking, or moving your jaw or tongue. Dr. Donnelly always performs a head and neck exam to screen for oral cancer during your routine checkups.

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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Be Aware of Heat Stress This Summer



by *Steven Austin*

You aren't the only one that dreads the dog days of summer; your plants suffer from the heat too. Did you know that high temperatures alone can cause significant damage to your plants' health?

High temperatures reduce photosynthetic rates faster than they reduce respirations rates. The result – carbohydrates produced by photosynthesis are used faster than they can be replaced – an imbalanced budget! Higher temperatures increase the loss of water through stomates in the leaves, thereby increasing the demands on the root system to take up water in order to cool themselves via transpiration. (Usually high temperatures are also accompanied by low rainfall – insult to injury). Cellular membranes also become unstable and result in ion leakage within the leaf cellular structure.

So how do plants cope with high temperatures? One way is through the formation of heat shock proteins (HSPs). HSPs are found in humans and other animals as well and perform the same function as in plants – maintain the integrity and function of proteins in high heat. HSPs are formed in response to rising temperatures and help to stabilize proteins to ensure cell functioning.

HSPs help to moderate metabolic reactions that would otherwise speed up and cause an imbalance of metabolites and acidification in cellular tissue. Calcium also plays a critical role in

temperature stress adaptation by modulating enzyme activity and stabilizing membranes. There are physical adaptations as well, such as increasing leaf hairs and waxes, changing leaf morphology to reduce light interception, and changing leaf orientation.

Preparing plants for heat stress consists of the horticultural basics: plant properly in high quality soil, manage soil fertility, and properly irrigate. Contact your ISA certified arborist for a free consultation and more info.

A Wimberley resident, Steven Austin is a member of the Texas Chapter of the International Society of Arboriculture and is an ISA Certified 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 & Texas Oak Wilt Certified by the Texas Forest Service. Steven can be reached at 512-392-1089 or toll-free at 800-443-8733.



by *AJ Harwood*

Estate Planning 101

For many family members, the decision to disperse their assets, such as the family home, can be filled with diverse emotions. Taking the time to first have a conversation with your family members about their expectations and desires and then creating a clear and legally binding plan will ensure everyone's wishes are respected.

The four primary ways to pass a home down:

- Selling outright to a family member
- Gifting to a family member while you are still living
- Bequeathing to a family member after your passing
- A deed transfer after your passing

Each of these options has pros and cons and can vary by state. Always check with a qualified financial professional and attorney to ensure your rights, as well as those of your family members, are protected and that all the laws are followed.

Last will and testament... This is a legal document that states how your assets should be distributed. It can also name an executor of your estate as well as a guardian for your children. It becomes effective upon your death and must go through probate court.

Living trust... There are two primary types of living trusts – revocable and irrevocable. The main benefit trusts have over wills is that trusts do not need to go through probate court; therefore, assets can be distributed faster. Consult your financial planner

and your attorney to learn which type is best for you and your family.

I know the real estate market can be confusing, but I am here to offer clear, concise information you can trust. Feel free to contact me and I will answer any questions you have. If you are wondering what your home would look like on the market, give me a call! I would be honored to complete a Comparative Market Analysis (CMA) to see what homes in your neighborhood are selling for right now – you might be surprised! At the end of the day, 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 Wimberley and Texas Hill Country area. Experience matters - especially in the current changing market!

This information is designed to provide a brief overview of the subject matter covered and is offered for general educational and informational purposes only. Sources: NAR 2015 Profile of Home Buyers and Sellers. 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!

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ART



CRAWL

IT'S A DATE!

BY TOM WILEY

September 5th

As Wimberley grows, so do opportunities to celebrate the arts in our community. September 5th will feature a new Art Crawl, held the first Thursday of each month.

Participating galleries and businesses will host these events beginning at 5 p.m. Specials will include music, food trucks, signature drinks, Art Crawl popcorn, and lots of fun. Flags with Art Crawl on them will be used to mark different locations that will be open that evening.

The September 5th kickoff will include 220 Fine Art Gallery, Art on 12, Pitzer's Fine Art, Rodney Bursiel Gallery, Wimberley Valley Art League Gallery, Hill Country Collectables, and Wildflower Art Gallery. Each monthly Art Crawl will have a different theme, so spread the word!

www.GalleryTrail.com/ArtCrawl

Art Crawl is a WimberleyArts.org (Arts and Cultural Alliance) initiative. Head to their website to learn about the benefits this fine organization provides to our area.

September 9th

Visitors to the Wimberley Community Center are greeted by amazing artwork. This is the Art League Gallery supported by the Wimberley Valley Art League. One surprising fact is that anyone can join this organization. Not all Art League members are participating artists. They join as a way of supporting art in our recognized cultural community.

After a short summer break, the Wimberley Valley Art League will continue their General Meetings beginning September 9th. These informative and entertaining meetings are held on the second Monday of each month through November before picking up again in January. The best news is that absolutely anyone can attend. Guests do not have to belong to the Art League. Meetings are held at the Community Center. A brief meet-and-greet session starts at 6. Snacks are provided. Each meeting officially starts at 6:30 and includes a presentation by an area artist. Consider yourself invited!

WWW.WIMBERLEYVALLEYARTLEAGUE.ORG

Curb Appeal: Adding a Little Pop to Your Home



by *Jim & Debbie
Donaldson*

Thanks to the many TV shows about upgrading homes most people are very aware of the importance of curb appeal. Research tells us that our minds have the ability to judge something visually in one tenth of a second. With a little thought and planning you can follow simple steps to add curb appeal without breaking the bank! Here are a few ideas for you:

1. Paint your front door. Drive around the neighborhood and see what the neighbors are doing or try the web for fresh ideas on how to make your front door pop!
2. While you are focusing on the front entry take a look at your porch light fixtures. Fresh lighting can enhance the look of the entry to your home. Most fixtures today are inexpensive and simple to install.
3. Add a few colorful pots with plants that add interest to make your entry pop. Pick plant colors that are a contrast to the color of your home and stick with one or two colors.
4. Replace that old door mat with something fresh and interesting to add to the work you have already done to the entry to your home.
5. Paint the window, door, and porch trim if needed to freshen the look of the front of your home. Your shutters might be ready for a new coat of paint or a new color also.

6. Trim trees, bushes, and any landscaping that is overgrown. A manicured lawn and landscaping go a long way towards a positive curb appeal.

7. If window boxes work for your home they are a great low cost way to add visual interest. There are many local plant people that can help advise you in plant and color selection.

8. Fresh mulch in your flower beds is another staple for a front yard that pops!

Whether you are preparing your home to sell or just want to improve the appeal of your home, the above are simple, low cost things you can do to improve the look of your home.

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.



by *Randy Lawrence*

Buyer Beware

It seems like everywhere we turn today there is land being cleared for construction of a new neighborhood. If you've ever moved into a new development, you know that there is constantly someone ringing your doorbell and attempting to sell you

something for your new home. Unfortunately, the water treatment industry is full of companies who choose to employ this door-to-door tactic. Here are some things you should know before you open the door.

There is a very good chance that the "water specialist" who comes to your house is not actually a licensed Water Treatment Specialist. Some companies choose to ignore the fact that the Texas Commission for Environmental Quality regulates our industry and requires some level of licensing in order to test water for the purpose of making treatment recommendations. The salesman who comes to your home is simply there to convince you to say yes and open your wallet. If you're not aware of your options, it can be tempting to let that happen.

Many neighborhoods have taken to posting No Soliciting signs at the entrances. In some of these cases, certain companies have struck a mutually beneficial deal with the homebuilder to allow them to place advertising on the softener loop and at the kitchen sink. This often contains misleading wording which indicates that the home is set up for their specific equipment and that damage will occur if you don't choose their system. This is absolutely not the case. This often leads to homeowners paying far more for the

system than necessary since they are unaware that there were other choices.

The water softener loop in a new home is capable of accepting any brand of water softener. Don't be fooled by high pressure sales tactics or misleading literature. A licensed professional can perform a couple of simple tests to determine exactly what size system would best fit your needs. A quick search of TCEQ's occupational licensing database, as well as a review of the company's Better Business Bureau standing will let you know whether you're dealing with a legitimate, reputable dealer.

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 a decade.

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Reducing Investment Portfolio Risk



by Scott G.

Hackett, CFP®

What is portfolio risk and why does it matter? Portfolio risk is the possibility of losing money or not achieving your desired return from your investments. It is influenced by various factors, such as the type, number, and quality of assets you own, the market conditions, and your time horizon. Portfolio risk affects your financial goals and your emotional well-being. If you take on too much risk, you may face large losses or miss out on opportunities. If you take on too little risk, you may not earn enough to meet your needs or grow your wealth.

How to measure portfolio risk? One common way to measure portfolio risk is to use standard deviation, which is a statistical tool that shows how much your returns vary from the average over a period of time. A higher standard deviation means more volatility, or more uncertainty about your returns. Another way to measure portfolio risk is to use beta, which is a measure of how sensitive your portfolio is to the movements of the market. A beta of 1 means your portfolio moves in sync with the market, a beta of more than 1 means your portfolio is more volatile than the market, and a beta of less than 1 means your portfolio is less volatile than the market.

How to reduce portfolio risk? Depending on your risk tolerance, investment objectives, and time horizon. Some of the most common strategies are:

- Diversification: Spreading your money across different types of assets, such as stocks, bonds, cash, real estate,

etc. Diversification helps reduce the impact of any single asset or sector on your portfolio and can also enhance your returns by capturing the benefits of different asset classes.

- Asset allocation: Choosing the right mix of assets for your portfolio, based on risk tolerance, investment objectives, and time horizon. Asset allocation helps adjust your portfolio to changing market conditions.
- Hedging: Using financial instruments, such as options, futures, or swaps, to protect your portfolio from adverse price movements. Hedging helps you limit your downside risk but can also reduce your upside potential.

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

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by Carrie Campbell, J.D.

Probate Without a Will

Probate is the process of obtaining the court's authority to act on the behalf of the deceased for the purpose of paying debts and transferring assets. With a

Will, the process is streamlined so that the court may act quickly and with minimal involvement. Without a Will, the court must act more cautiously and with independent counsel to make sure that all potential heirs are treated fairly.

Without a Will, it is necessary for the court to determine who the deceased's heirs are, as well as their respective interest in the estate. There are default provisions in the Texas Estates Code that will apply. Who inherits what depends on the age of the deceased, whether the deceased was married, had children, whether those children are from different relationships, and the type of assets the deceased owned at the time of death. The court will also appoint an independent attorney who will report directly to the court on behalf of any unknown heirs.

One of the primary benefits of a Will is the naming of a person trusted by the deceased to act as executor to handle all estate matters. Without a Will, the court will appoint an administrator to represent the decedent's estate, but because the court cannot know whether the administrator had the trust of the decedent, it will require a bond to ensure that the administrator does not mismanage the assets. The court will also oversee much of the probate process by requiring advance permission before any

assets can be sold or transferred in a dependent administration. Finally, without a Will the court will require a Final Accounting to review and approve that all actions taken by the appointed Administrator was in accordance with the Court's instructions.

With a Will, the probate process can take as little as two months to complete. Without a Will, the additional procedures to oversee the process means that probate often lasts a minimum of six months. The expenses are also considerably higher because of the requirement to pay for the independent counsel, bond, and additional reports. Having a Will saves significant time and money.

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: Fashionably Late or Too Late



by Roland Brown

We are going to wander off into the legal weeds a bit today, but it might prove useful to some reader someday. We are familiar with being fashionably late – the planned late arrival to make sure the entrance is notable and that everyone is there to appreciate the “importance” of the fashionably late arrival. It’s not any of us, of course – but we all know someone who might well use that attention getting device. What a lot of folks aren’t familiar with is just how many deadlines exist regarding legal proceedings or how devastating it can be to fail to meet some of those deadlines. Let’s talk about a few of them.

The law establishes time limits, “statute of limitations”, within which claims must be filed in court. It does so because the passage of time dulls memories, allows tangible evidence to disintegrate or disappear, and generally makes getting to the truth of a matter more difficult. Failure to file in time usually is fatal to a claim. Each state establishes its own time frames while federal law establishes time frames for federally based claims. We will focus on Texas where the most commonly known statute of limitations for civil claims is the two-year period for filing a tort claim, such as a personal injury claim, and the four-year period for filing a contract claim. I won’t get into the deeper weeds of when the time begins to run other than to note that generally it is date on which the claim is “ripe”. An example would be a

negligent highway crash; you have the event, the cause of the event and injury which are the elements of the claim, so the time runs from the day of the crash.

There are always exceptions and variations too numerous to even begin discussing here. A couple of examples would be some intentional torts for which the time might expire a year from the event, or an injury to a child for whom the period of time does not generally begin to run until age 18. The primary take-away here is to seek legal advice early on, even when it may seem that things will work out without a lawsuit. There is no benefit to being late, fashionably or otherwise, to the courthouse.

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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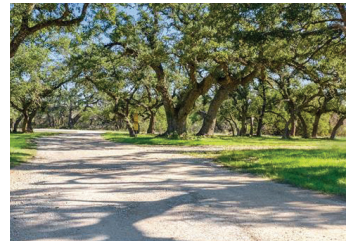
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Luxurious Pool Complex: The pool house with outdoor living space including an outdoor kitchen and 1/2 bath, built with the same meticulous methods, features book-matched knee braces and rafters. The 48-foot by 24-foot pool includes a half-round sun deck, underwater armrests, and a unique water feature with a 33-foot Aermotor Windmill, ensuring longevity and enjoyment.

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Dream Homesites Available: Either nestled among majestic century-old oaks, close to recreational activities or high on a ridge with panoramic hilltop views of the Wimberley Valley and the Austin skyline. In Summary - this one-of-a-kind property blends natural beauty, luxury, and recreational experiences. Discover endless possibilities within this exquisite Hill Country retreat.

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