

Dock Line Magazine

Magnolia

November 2019



**A Dog's
First-Class Day
Camp!
The Barkly Pet
Retreat and Spa
Where Pampered
Pets Stay**

See page 8



**Black & White &
Different All Over**
See Page 22



**Resiliency of The
Woodlands Division**
See Page 16

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Take in the very best views of Lake Conroe from almost every area of this RARE waterfront estate. Perfectly situated on one of the most desirable lots on the Lake w/230 ft. of waterfront w/fresh bulkhead, boardwalk, boat slip w/lift, jet ski lift, putting green, outdoor kitchen w/stacked FP, fire pit, pool/spa + decking covered/uncovered, miles of Southern Lake views that will make relaxing/entertaining an unforgettable experience. From the first step inside the quality & panoramic views will grab your attention. The house was designed for Lake Living from the living room w/a 2 story wall of windows that lead to a pool front lanai to the island kitchen w/generous counter space, bar w/ice, fridge, chiller, wine area then to the den w/large picture windows w/unobstructed views & all lead to covered/uncovered patios. Master suite boasts sitting area + FP, wall-2-wall views, spa-like bath w/2 walk-in closets. Upstairs: Game room w/wet bar + lounge, balcony/patio, media room + 3 beds/3.5 baths.

2807 Lakeside Drive, Walden in Montgomery. ML# 10291624. \$1,300,000



Move-in ready! This 4-bedroom home is loaded w/luxury options & is situated in a Lakeside community w/boat launch, pool, rec areas, sidewalks + close to shopping, dining + schools! The house immediately WOWs w/a private stone/brick courtyard w/iron gates & outdoor fireplace. The two-story entry greets w/8ft leaded glass double doors + wood floors & leads to a spacious living room w/soaring ceilings, wall of windows, cast stone fireplace & an island kitchen (plenty of room for seating options) w/granite counters, under cabinet lighting, double ovens, gas cook top, TWO pantries & so much storage! The kitchen is perfect for entertaining! Formal dining & office w/double doors has a stunning curved wall. Master is down w/extended sitting areas + 2 vanities, walk-in shower, tub + large closet. Upstairs offers 3 very generous bedrooms w/ 2.5 bathrooms, game room w/wine fridge + microwave & media room w/double doors! Backyard is fenced w/extended covered back patio that is plumbed for gas.

8322 Sands Bank Lane, Water Crest on Lake Conroe in Conroe. ML# 93621865. \$405,000



Stylish, Spacious + Spotless! This Like-New home is situated on a private one-acre lot with no immediate back neighbors! The exterior offers a very generous driveway, 3 car garage, covered back patio overlooking a large backyard. The interior is light and bright! Large living room with high ceilings, wall of windows and overlooks the kitchen that boasts a HUGE island! Stainless steel appliances, sleek white cabinets, under cabinet lighting, walk-in pantry & dining area overlooking backyard. Master bedroom is separate from the secondary rooms and offers privacy, tons of space, double sinks, vanity area, walk-in shower, soak tub + a HUGE walk-in closet. Three very roomy secondary rooms w/walk-in closets, two full secondary bathrooms w/great space and all located on its own wing of the house. Deer Trail Two subdivision offers a country feel with large home sites, wide streets + it's only minutes from I-45 making it an easy commute to work, shopping and Lake Conroe. Low Taxes!

9191 White Tail Drive, Deer Trail in Conroe. ML# 23977315. \$349,900



This inviting single story homes offers plenty of comfortable living space, with a spacious living room boasting eye-catching 18" tile, wall of windows and access to the large covered back patio. Island kitchen with granite counters, 36" designer cabinets, SS appliances, breakfast bar overlooking living area + separate dining area and breakfast nook. Split bedroom plan with the Master bedroom complete with a walk-in shower, soaking tub, double sinks and a HUGE walk-in closet. Three additional bedrooms with an over-sized full bathroom between. Additional features include: crown molding, 2" Blinds, covered patio w/gas stub, sprinkler system, Energy Efficient Radiant Barrier roof decking, 16 SEER HVAC System and much more! All conveniently located within minutes of schools, shopping, restaurants, community pool, walking trails, parks and major roads!

2219 Buck Hollow Court, Laurel Ridge at Graystone in Conroe. ML# 90921829. \$249,900



New Construction at an amazing price! Located in a quiet subdivision in Montgomery surrounded by National Forest and offers a fishing lake and community pool! The interior offers an open concept living with stylish polished concrete floors, great natural lighting and three spacious bedrooms. Builder has additional homes in the neighborhood; contact for more information. Ready for move in!

15777 Beechnut Drive, Hidden Forest Estate in Montgomery. ML# 38142289. \$142,900



Located on a quiet cul-de-sac street this home greets w/ large shade trees and a cozy front porch. The interior welcomes you with solid hardwood floor that lead to a spacious living room w/great natural light from the wall of windows that overlooks the private backyard. Island kitchen boasting granite counters, tile backsplash gas range, breakfast area + a formal dining room (dining room could easily be a second living room or office/study). Spacious Master bedroom w/double sinks, walk-in shower, soak tub + walk-in closet. Two additional bedrooms that offer great space and storage. Game room area off the bedrooms provides a private retreat/play area! Laundry/utility room is conveniently located next to all the bedrooms! The fenced backyard is ready for entertaining with an over-sized covered and uncovered deck + a custom pergola! The neighborhood offers playgrounds, pool, tennis court, schools, walking trails plus much more!

31615 Regal Park Court, Imperial Oaks in Conroe. ML# 82192465. \$224,000



Located in a quiet subdivision in Montgomery that is minutes from Lake Conroe, restaurants, shopping, schools and golf courses! This 3-bedroom, 2-bathroom bungalow offers an eye-catching exterior with a generous front porch that will welcome relaxation! The floor plan offers a spacious living room that flows into the dining room and overlooks the kitchen that will boast rich wood cabinets, granite counter tops, breakfast bar that will be great for entertaining and a stunning back splash. The Master bedroom will provide a private door leading to backyard, an awesome shower and great storage. The two secondary rooms will be spacious w/great storage.

241 Ridgeside Court, Lake Conroe Village in Montgomery ML# 28576388. \$124,900



Located in a quiet subdivision in Montgomery that is minutes from Lake Conroe, restaurants, shopping, schools and golf courses! This 3-bedroom, 2-bathroom bungalow offers an eye-catching exterior with a generous front porch that will welcome relaxation! The floor plan offers a spacious living room that flows into the dining room and overlooks the kitchen that will boast rich wood cabinets, granite counter tops, breakfast bar that will be great for entertaining and a stunning back splash. The Master bedroom will provide a private door leading to backyard, an awesome shower and great storage. The two secondary rooms will be

spacious w/great storage. Ready for move-in in February!

245 Ridgeside Court, Lake Conroe Village in Montgomery ML# 50148568. \$114,900

Lots

- 0 Spruce Drive, Mosswood in Conroe - **\$19,500**
- 0 Willow Drive, Mosswood in Conroe - **\$18,500**
- 0 Sycamore Drive, Mosswood in Conroe - **\$16,000**
- 0 Maple Drive, Mosswood in Conroe - **\$7,000**
- 0 Maple Drive, Mosswood in Conroe - **\$6,500**
- 0 Maple Drive, Mosswood in Conroe - **\$6,500**

Rentals

1311 Antoine Drive #161 in Houston- Available now. Furnished and updated! Great location! Minutes from Downtown, The Galleria, Memorial Park and so much more. Well-kept area with pool. Parking right outside the front door! **\$1,000.00 ML# 23436870**

10761 S Lake Mist Lane in Willis-Available now! This 4 bedroom, 2.5 bathroom home is conveniently located in the gated subdivision of Lake Breeze that boasts a subdivision pool, Lake Conroe access, close proximity to schools and I-45 access. Fenced backyard, detached 2 car garage. **\$1,900.00 ML# 95344036**

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table of CONTENTS

NOVEMBER 2019

Well, hello friends! Since this is the month of giving thanks, we have decided to make a list of all the things to be thankful for, it is being called appreciation therapy. After giving it some thought we made a list of some of our favorite little things to be thankful for such as a cozy couch, a job where there are very few requirements when you are a dog and everyone still loves you, family, friends and all the great people we have met the past couple of years. The ability to make it around the table undetected on Thanksgiving to score all the great foods that are considered bad for dogs and then return for seconds when the entire family leaves the table to watch the big football game. We are both very thankful to have a dog's life and not to have been born a turkey. Finally we are extremely thankful we get to live in such a great community surrounded by people who have read, supported and helped make our magazine grow. Now that we have finished our list it's your turn.

This November take a moment to consider all the things that you and your family have to be thankful for and as always keep reading Dock Line Magazine.....From our family to yours Happy Thanksgiving.

Bentley & Ellie 

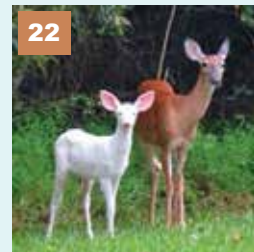
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- 7** In & Around
- 8** A Dog's First-Class Day Camp!
The Barkly Pet Retreat and Spa Where Pampered Pets Stay
- 12** Beautiful Lawns Year Round
- 13** Back to Health
- 14** Dental Bites
- 15** Clear Direction For Your Retirement™
- 16** SJRA: Resiliency of The Woodlands Division
- 18** Life Line a Doctor's INSIGHT
- 22** Friends of Texas Wildlife:
Black & White & Different All Over
- 26** Fishing Hole Nature: Winter Flocks -
The Boys are Back In Town!
- 32** It's All In YOUR HEAD
- 34** Online with Dock Line: Sharing on Social Media –
Snnooze, Unfollow, or Unfriend? Hands up if you feel you never have enough
hours in the day to get everything done?
- 36** LEGAL ISSUES: Probating a "Copy" of a Will



On the Cover

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The Ladies Association of Walden Presents "Walden Gift Expo 2019"

When: November 1, 2019

Time: 9:00 a.m. - 3:00 p.m.

Where: The Yacht Club, 13101 Melville Dr.,
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Mark your calendars. If you need additional in-
formation contact the waldenexpo@gmail.com
or visit Facebook Walden Gift Expo.

Sweet Magnolia Pickins Farmers & Artisans Market

When: November 3 & 17, 2019

Time: 11:00 a.m. - 3:00 p.m.

Where: Corner of FM 1488 and FM 1774,
Magnolia, TX 77354

Sweet Magnolia Pickins is inviting you to shop
at their Farmers Market on the first and third
Sunday of each month from 11:00 a.m. until 3:00
p.m. Located at the intersection of FM 1488 and
FM 1774, you will find the freshest, homegrown
produce in the area! Everything at the Market is
homegrown or handmade!

Free "Law Line" Service

When: November 4, 2019

Time: 5:00 p.m. - 7:00 p.m.

Have a legal question? A free call-in public Law
Line for residents of Montgomery County who
have general legal questions is offered on the first
Monday of every month at 281-645-6344 from 5
p.m. until 7 p.m. by volunteer attorneys from The
Woodlands Bar Association. (If the first Monday
is a Federal holiday, then the Law Line will be of-
fered on the second Monday of that month.) Top-
ics include bankruptcy, family law, criminal law,
consumer protection, and more. The volunteer at-
torneys do not provide specific counseling yet offer
general information and inform people about their
rights and options and what legal resources may
be available for callers to follow through with their
concern. Callers' identities, as well as the identi-
ties of the volunteer lawyers, will remain anony-
mous. This free public service is a project of The
Woodlands Bar Association in conjunction with
the United Way of Greater Houston, Montgomery
County Center. The Woodlands Bar Association is
comprised of private practice attorneys from both
large and small law firms, judges and corporate at-
torneys and seeks to promote high legal standards,
education and community service in the area. The
Law Line offers a local community service op-
portunity for members to share their unique legal
skills to provide service to others. www.WoodlandsBarAssociation.com.



37th Annual Lighting of the Doves Festival

When: November 23, 2019

Time: 3:00 p.m. - 9:00 p.m.

Where: Town Green Park and The Woodlands
Waterway, 2099 Lake Robbins Dr.,
The Woodlands, TX 77380

The Lighting of the Doves Festival is a long-
standing tradition in The Woodlands that signi-
fies the start of the holiday season in the com-
munity. Symbolizing peace during the holidays,
the ceremonial illumination of the giant doves
has attracted thousands of visitors each year. The
Festival includes traditional and international
performances, showcasing the cultural diversity
of The Woodlands and holiday traditions cel-
ebrated around the world. Featuring snow play
areas, vendor booths, children's activities and
strolling entertainment, Lighting of the Doves
culminates with a special appearance by Santa
Claus arriving by sleigh down The Woodlands
Waterway and a dazzling fireworks display. For
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A Dog's First-Class Day Camp!

The Barkly Pet Retreat and Spa Where Pampered Pets Stay

By: Margie Taylor



Many of us love our dogs and cats as family, and sometimes may even prefer their companionship over real people. We would do anything to keep them happy, healthy, and safe. The Barkly Pet Resort and Spa is exclusively custom made for our pets. "Pampered Pets Beg to Stay".

What is different about The Barkly?

The facility offers many services beyond boarding your loved animals. Some owners drop off their loved family dogs daily to play with their friends instead of staying at home. While you work, dogs get bored, tear up things in the home,

chew on furniture, and bark continuously. Day-care gives your dogs the opportunity to look forward to the day ahead. Guests can play in the pool area (with life vests available) or play leash free in the dog park.

The Barkly has the largest in-ground dog pool around! The 30,000-gallon pool is open year round to all ages and sizes, as long as owners sign them up to splash. They also offer a dry camp service with activities including a trampoline, slides, a sandpit, and kiddie pools. As they tire, they refresh inside the air-conditioned area indoors and take a nap. Day care is a great way for guests to learn to socialize, burn off excess energy, and come home happy.

"The pool is a great feature of our facility. During splash camp, dogs have easy access to the water through the awesome beach entrance, as well as a deeper end with a shelf provided so all pups can easily and safely exit on both sides", said Amber Murphy, owner of The Barkly. Amber is passionate about the care of animals and established The Barkly in 2014 to serve the local pets



Our pet resort is not your average kennel.



We offer Full Service Grooming for any breed and size pet.

in a caring facility surrounded by dedicated experienced staff with the safety of the pets as their priority. The business is family run, owner supervised with extensive experience working with animals.

The Barkly is a 7-acre facility with 7,000 feet of indoor space for both dogs and cats. Most of the facilities are geared towards a dog's



playful manner with an experienced staff always supervising. Cats have their own area for grooming, boarding and sunbathing. Pet boarding includes a minimum of 3 walks each day, plus customized feedings, their own private room with a raised bed, and clean water daily! The Barkly has a variety of different sized rooms available to fit each individual dog's needs. All rooms are air conditioned and heated. All guests are more than welcome to bring their own bedding for that "at home" feel, but The Barkly also has plenty of supplies to provide for each pet as well to make sure every guest is as cozy and stress free as possible. Additional services to fit your pet's needs can always be added onto their stay. It truly is "Pampered Boarding at an affordable price".

Continued on page 10 ➞



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It's Family
Portrait Time

Christmas is only 15 weeks away - it's time to book your family portrait session!

Take advantage of the excitement and joy the holiday season brings and spend some quality time with your loved ones making memories. After all, the best gifts aren't things you can buy at a store. The best gifts are the memories we make with the people we love.





Finally! A Perfect Holiday Gift

Give a gift that lasts forever. d&k Photography offers beautiful and timeless portraits for all occasions. Gift certificates can be used for photography sessions, printing services or current products.



Everyone has a splash here at The Barkly Pet Retreat and Spa!

Full-service grooming is available for every breed and size of pets by appointment. A la carte services offered to all guests include training, bathing, socialization with other dogs, extra walks, transportation, and medication administration custom scheduled to fit their individual needs. Every service is provided by trained staff with safety and health a priority of all guests.

At The Barkly, dogs can learn simple commands such as “Sit, down, leave-it, drop, come, stay, off” and to discontinue unwanted behaviors such as barking and jumping, through their training services. Trainers at The Barkly hold 15+ years of experience, holding compassion and results as their highest priorities. Obedience training is offered in private classes, group classes, and can be

added onto your pets stay.

The Barkly also strives to find all the best options for new pet parents by partnering with different rescue groups, such as Animal Shelter Volunteers of Texas, where The Barkly houses their fosters temporarily until they find their forever homes. The Barkly also partners with responsible breeders such as ProCurl Harem American Curls. “These are not just cats,” states Kathy Falcone, Owner of ProCurl Harem, “They are called ‘The Peter Pan’ of the feline world. They are extremely personable, very dog-like, and retain their youthful kitten vigor throughout adulthood.” To learn more about available American Curls, contact 936-689-4349 or visit their website at www.procurlharem.com.



Along with overnight stay, your furry friend is welcome to just come and play for the day!



Our staff members do not just love dogs, they understand them.

Rest assured that your loved family member will always get individual attention specific to their needs at The Barkly Pet Retreat and Spa with experienced staff. All staff is equipped with years of experience handling all types of animals, ages, sizes, and needs.

"We are animal lovers and pet parents ourselves so, we not only understand the needs and wants of our guests, but their parents, too. That's

why we take a very personal approach to our services and care. The pets that stay with us, no matter if it's for a few hours or a few weeks, are like family and we want them to be as stress free as possible. It makes our job easier and their stay more enjoyable" says Liz Morgan, The Barkly's General Manager.

While the lobby is open 7am-7pm everyday, including Sundays, except for Thanksgiving Day

and Christmas Day, the compassionate staff is on sight 365 days a year, including a caregiver on sight 24/7 to insure all guests get the care they need.

Learn more about The Barkly by visiting their website at www.TheBarkly.com. Set up appointments, ask questions, or check availability by calling (936) 447-2275. The Barkly is located at 15000 FM 2854 Rd., Montgomery. ♦



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GARDENING IN NOVEMBER

Did you know it is possible to have a gorgeous, green lawn in January and February? You can be the envy of your neighbors this winter by over-seeding your lawn with rye grass now.

Here are some frequently asked questions:

WHEN SHOULD I OVER-SEED?

The short answer: NOW. "Annual Ryegrass" is the least expensive, most readily available, and most commonly used. However, you may prefer to use "Perennial Ryegrass" or a "Perennial Ryegrass Blend" for a higher quality appearance. Although it is a bit more expensive, it will last a little longer into the spring.

WILL OVER-SEEDING DAMAGE MY TURF?

No. In fact, over-seeding can help the overall health and appearance of the lawn by reducing the growth of cool-season weeds.

WHAT ARE THE ADVANTAGES AND DISADVANTAGES TO OVER-SEEDING?

Advantages include: A lush, beautiful, green

lawn through the winter months; fewer weeds during the dormant season.

Disadvantages: Weekly mowing is required. Additional fertilization is necessary as the ryegrass draws nutrients that the warm-weather grass will need in the spring.

FERTILIZATION

I have already mentioned the need for an additional feeding of the turf for good rye grass growth. But for those lawns that do not over-seed, it is a good idea to go ahead and apply a late fall "winterizer" to the turf. This will promote strong root growth during the dormant months, and will help "kick-start" the grass next spring.

WEED CONTROL

Consider applying a pre-emergent herbicide early in November if you have not already done so. This will help control a large variety of winter weeds, preventing them from germinating. (Do not treat with pre-emerge herbicide if you are

planting a winter grass such as Rye.)

BROWN PATCH

We have talked a great deal about Brown Patch previously. Continue to watch for those brownish - yellowish rings. If they are present, treat immediately with a fungicide, or call a professional lawn-care company for assistance. Sometimes, depending on weather conditions, two treatments are needed for sufficient control.

The fungicide will kill the fungal spores, and therefore the Brown Patch will cease to spread. However, the grass will only green-up with new growth. Therefore, if you have rings when the grass goes dormant, you will see the rings all winter - until new growth appears in the spring time. So it is important to treat immediately and hope for new growth BEFORE dormancy.

ANNUAL FLOWERING PLANTS

As in the month of May, November is a very popular month for planting beds of annuals. Some will bloom nicely from now through April (depending upon the mildness of the winter), while others will save their best for the spring.



Pansies are our most cold-hardy annuals, and usually produce a colorful show all winter. However, the deer love them! There are a large number of other plant materials that can add a variety of brilliant color for our normally mild winters. Now is the time! IT'S SHOWTIME!!

ROSES

These guys generally continue in full bloom in November. In fact, many rose gardeners consider the fall flowers to be the finest of the year.

Roses can provide a great deal of pleasure when cut and brought indoors. Cut them just as the buds start to open, and leave the stems long enough for arranging. Feel free to take longer stems, 8 - 12 inches, from more vigorous bushes. Limit stem length to 6 - 8 inches on less-vigorous ones.

HAPPY THANKSGIVING! WOW! This IS the November issue! So...from my family, and my staff... let us be among the first to wish you a Happy Thanksgiving, and a pleasant beginning to the Christmas Season!

SEND US YOUR QUESTIONS AND COMMENTS

Thank you for continuing to send us your questions and comments. We can be contacted at our offices at 281-681-1025, or through our web site: www.LawnRangerCompany.com.

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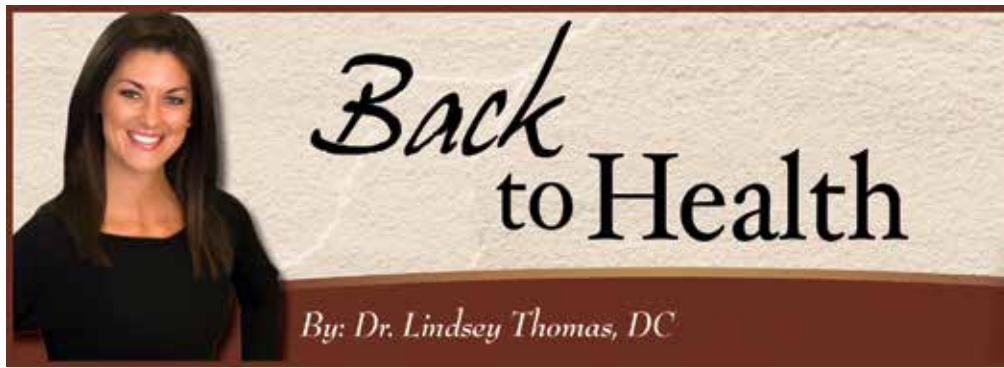
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STRESS: How much is too much?

Your boss has been hounding you because you missed a deadline, the kids won't stop screaming, and to top it off you just got a flat tire on your commute home. You're seriously stressed out! Does this scenario sound familiar?

Stress has become a constant presence in our minds and bodies. How deeply stress has infiltrated our lives is evident when you consider imagining yourself standing eyeball to eyeball with a giant tiger.

Psychology tells us that in life-and-death moments like these, the body prepares for a "fight



or flight" response. In just about thirty seconds of panic, look what happens to your body. Your palms tingle. Your hair stands on end. You start to sweat. Your eyes dilate. Your heartbeat quickens. Your blood pressure rises. Your stomach turns, and digestion switches off. The blood drains from your face. Your body releases dozens of emergency chemicals to deal with the situation.

Now imagine something even more frightening. Imagine your mind trapped in this situation for a whole waking day. Hour after hour, day after day, year after year throughout your lifetime. The fight-or-flight reaction developed as a sudden response to a life-threatening situation, not a constant state of mind and body. But unfortunately, that is just what is happening in today's society.

When stress starts interfering with your ability to live a normal life for an extended period of time, it becomes dangerous to your health. The longer the stress lasts, the worse it becomes. You might feel fatigued, unable to concentrate or irritable for no good reason.

Chronic stress causes wear and tear on your body, too. This is evident in physical symptoms including headaches, upset stomach, elevated blood pressure, chest pain, and problems sleeping.

The overeating, smoking, drinking and other bad habits people use to cope with stress only makes the problem worse.

Can there be life without stress? The simple answer is "no." Being alive requires a balance of stressors in the body. This balance is called homeo-

stasis. Our body is in a constant state of creation and destruction, with formation of new cells and removal of dead cells. How we interpret our life within our body and our environment is important. We need stress to live but not all day every day.

Everyone can and should carefully examine their lives and make an honest attempt to reduce the stress producing circumstances that make unnecessary demands upon them. Determine which things you can do something about and concentrate your time and energy on them rather than on things you cannot control.

We need to emphasize wellness, relaxation, and positive thinking, whatever the circumstance.

Don't Go Hungry. A hungry body leads to all sorts of problems: disturbed digestion, restless sleep, mental fatigue. Start the day right with a good, hearty breakfast!

Work Toward a Good Night's Sleep. When

one gets eight full hours of rest, the body's natural clock is set in harmony, regulating digestion and allowing the heart and the mind to function at full efficiency. One good indication that you and your family are getting the full quota of rest: you should feel hungry enough to want a good breakfast.

Make time for yourself each day, even if it's 10-20 minutes.

Chiropractic should also play an important role in stress management. When a stress-inducing event occurs, muscles contract, breathing becomes faster and deeper, heart rate increases, and digestion is halted. Continually contracted muscles cause a decrease in spinal motion and nervous system function, which lowers your ability to deal with stress. Chiropractic can work for everyone



because it reduces the nervous system stress, allowing the body to adapt to our daily stress overloads more efficiently.

Chiropractic care, positive thinking, and other stress management techniques can create a sense of well-being and lead to a longer, more productive, happier, and healthier life. ♦



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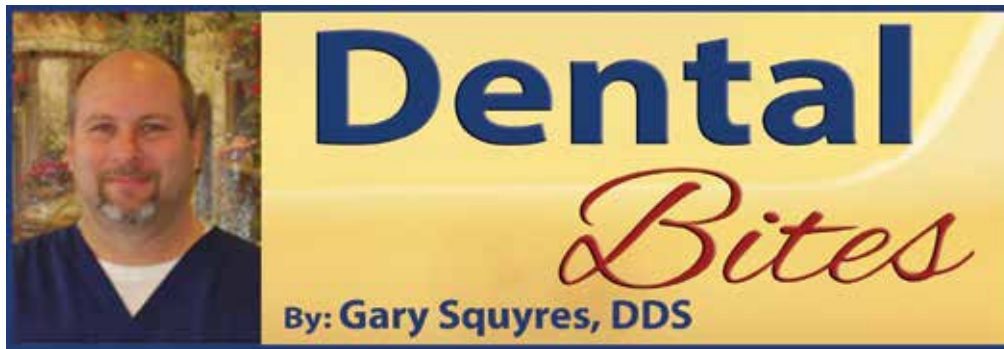
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Dental Implants

Dental implants are an option for replacing missing or badly decayed teeth. A dental implant offers comfort and stability and, by virtue of the artificial tooth it supports, is a restoration that is the closest thing to a natural tooth.

What are Dental Implants?

Dental implants are manufactured "anchors" that look like screws. They are made of titanium and other materials that are well suited to the human body.

Treatment generally is a three part process that takes several months.

1. The dentist surgically places the implant in the jaw with the top of the implant slightly above the bone. A screw is inserted into the implant to prevent gum tissue and other debris from entering. The gum then is secured over the implant. The implant will remain covered for approximately 3 to 4 months while it fuses to the bone, a process called "osseointegration."

2. The dentist uncovers the implant and attaches an extension, called a post, to the implant. The gum tissue is allowed to heal around the post. Some implants require a second surgical procedure in which a post is attached to connect the replacement teeth. With implants, the implant and post are a single unit placed in the mouth during the initial surgery.

3. The dental lab makes a crown, which has the same size, shape, color, and fit that will blend with your other teeth. Once the crown is completed it is attached to the implant post.

Increased Insurance Coverage
More dental insurance

companies are covering some of the cost of implant treatment. An implant with a crown is usually about the same cost as a three-unit bridge, but statistically it lasts much longer. No wonder insurance companies are changing their attitude towards implants. Also, when patients have fewer out-of-pocket expenses, they are more likely to accept implant treatment.

Who is a good candidate for implants?

You are, if you're in good health, have healthy gums and adequate bone to support an implant. You must be committed to thorough oral hygiene to keep your mouth healthy and to scheduling regular dental visits. Ask your dentist if implants are an option for you. ♦



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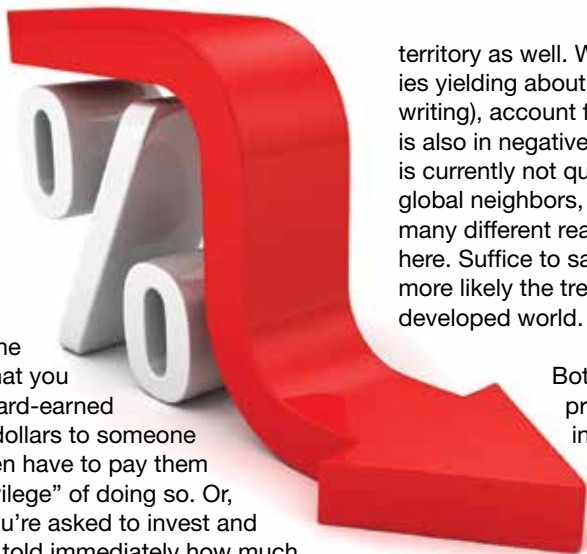
The Dawn of Negative Rates

I want to start this month's article by letting you know how happy I am that you, our dear reader, join us every month. I hope even further that the information we provide to you is both relevant and helpful and we encourage you to share it with those you know. If you like the content, you may also want to register for our informational monthly e-newsletter. So, head over to www.WoottonFinancial.com and get registered. We also want to wish you a happy Thanksgiving with your family and friends. Despite the unfortunate division of our current political climate and the uncertainty of the financial realm in the times ahead, we still have much to be thankful for. Now, on to this month's focus.

Perhaps you've heard recently within the financial media circles about the specter of negative interest rates. You may be saying, "What's a negative interest rate, who would ever invest like that?" Well, let's focus on government bonds for sake of example. A government issues debt (like a U.S. Treasury bond) to fund operations and in return pays you (the investor) a rate of interest to compensate you for investing in said debt. Simply said, you have just become a lender to the government.

Now, imagine if you will that you lend your hard-earned retirement dollars to someone and you then have to pay them for the "privilege" of doing so. Or, suppose you're asked to invest and then you're told immediately how much money you'll lose for doing so. That's negative interest rates. Investing that implicitly has a negative return the moment you enter the transaction. Think of it like paying someone a storage fee to park your cash and receiving nothing from it in return. Simply said, negative rates are a real concern in the global bond space right now.

Balderdash, you may say! No one would ever do that! Well, do it they have and ignoring it or worse yet denying its reality could be detrimental to your retirement investment plan. In August of this year, the German government sold 30-year bonds at negative rates paying no coupon interest at all. In fact, in August, \$700 billion of global debt went into negative rate territory. Most of the negative-yielding debt is in the government bond space due to its "safety" factor but there is also about \$60 billion in U.S. Corporate debt in that



territory as well. With 10 year U.S. Treasuries yielding about 1.7% (at the time of this writing), account for inflation and the 10 year is also in negative territory. Although the U.S. is currently not quite as bad as some of its global neighbors, the risk is still there for many different reasons too lengthy to address here. Suffice to say it is becoming more and more likely the trend will continue within the developed world.

Bottom line, given that bond prices and yields move inversely, if investors foresee low growth and low inflation ahead they are typically more likely to buy bonds that offer lower returns.

They believe that the possible price increase of the bond offers return even though yields may be negative. Interestingly, what is seen as the biggest bond market plunge risk to those in these high price, low yield bonds is the possible recovery of global economies in regaining economic momentum and reversing course on monetary easing.

This is really important in terms of staying on top of your retirement income plan and overall investment plan and philosophy, two of the five primary retirement plan areas of focus I speak about frequently. Global economics can turn on a dime and what's good today may not be good tomorrow, you must be flexible in this regard. If you'd like to get a fresh look at your retirement plan or simply get started with one we'd love to help you discover clear direction for your retirement. Have a happy Thanksgiving and eat some turkey and dressing for me.

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Resiliency of The Woodlands Division

By: Chris Meeks, Woodlands Division Manager

Resiliency...Webster's Dictionary defines resiliency as an ability to recover from or adjust easily to misfortune or change. As a Utility Manager for a water and wastewater system, adjustment and change are daily occurrences. Utility Managers take many things into consideration when planning for changing operations including natural disasters, financial impacts of fluctuating usage, and balancing the desire for stable rates with increased maintenance needs. From weather patterns to fluctuating usage to community growth, the daily

operations of a water and wastewater system have to be adaptive at all levels. Why? It's our job at the San Jacinto River Authority (SJRA) to ensure the end-users—all water and wastewater users—never have to think about it.

The area we live in is prone to natural disasters such as hurricanes and flooding. Unfortunately, there is no sure fire way to protect utility assets against these disasters, but there are ways to mitigate negative effects. For example, SJRA Wastewater Treatment Facility (WWTF) No. 1 is

located next to Panther Branch on Sawdust Road. Parts of the facility are in the floodplain and without mitigation measures would flood when the creek rises. Many years ago, to mitigate this issue, an earthen levee was installed around the western side of the facility to keep the creek from flooding the plant. Since the levee was installed, the facility has not flooded. Other mitigation measures such as portable generators, spare parts, motors and pumps, in-house repair capabilities, and redundant equipment have assisted the division in maintaining water and wastewater services during these events. These mitigation measures are put in place so when the need arises, staff can quickly restore or recover from natural disasters while avoiding a service disruption.



Kevin Jones



Jacob Everett

Weather patterns also have a great effect on water usage. Isolated storms that last a couple of days followed by warm, sunny days is the norm. Long periods of rain as seen between 2015 or more recently, September 2018 – February 2019, reduce water usage and in turn reduce the revenue into a water utility. Being a governmental entity, we have limited reserves to stabilize rates through multiple years of reduced demand caused by higher-than-normal rainfall. We utilize industry best practices and follow industry guidelines to maintain adequate reserves so rates do not fluctuate like a rollercoaster from year to year, but these reserves are typically designed to maintain rates for a couple of years of wet weather. For SJRA Woodlands Division, this means we have a three-month operating reserve and an emergency reserve. The three-month operating reserve assists in maintaining cash flow during periods of wet weather and low water usage. This helps us maintain a steady maintenance and production cycle even when the demand is down. The emergency reserve acts in the opposite manner. This reserve is used only in major emergencies.

Fluctuating usage and community growth also affect service and resilience. When a community becomes built out and growth slows down,

demands for water and wastewater services begin to level off and reach a point of more static demand. Over the last 40+ years, The Woodlands, Texas has been growing and expanding. This trend of growing is coming to a close as the available land in the Montgomery County portion of The Woodlands, Texas is developed. A static demand assists in planning efforts for long-term water supply and wastewater services, but it is not always good for financial reasons. The Woodlands area is, in utility terms, a "new" community. Generally, this means that the utility is



Bill Gibson

less than 50 years old. This has pros and cons. The community has a healthy utility system, however the need to replace its assets is increasing. In order to stay on top or slightly ahead of the replacement curve, the renewal of infrastructure such as water and wastewater lines, pumps, motors, concrete tanks, and basins needs to be a priority in order to keep the utility functional with no service disruptions. The renewal of assets takes time and money. Residents in a growing community oftentimes don't realize the costs of renewing assets as rates can sometimes hold steady since demand increases, however with a community that is not rapidly growing and demands have steadied, rate increases are needed to maintain the desired level of service and keep up with inflation rates. The balance between maintenance needs and rate increases is a delicate one that involves understanding priorities and the associated risk that sometimes comes with delaying projects.

What does this mean to you? This means that every day the employees of the SJRA Woodlands Division conduct tasks to ensure drinking water is clean and within regulations and that wastewater flows away without you having to think about it. This also means that during long-term planning efforts and budget cycles we evaluate needs, priorities, and community impacts balancing these items for the benefit of the entire community. Our goal is to keep rates as low as possible while maintaining the quality and consistency that our customers desire.

One of the major river authorities in Texas, SJRA's mission is to develop, conserve, and protect the water resources of the San Jacinto River basin. Covering all or part of seven counties, the organization's jurisdiction includes the entire San Jacinto River watershed, excluding Harris County. If you would like to know more about SJRA, what we do, and how we work for the community, check out our website at www.sjra.net, like SJRA on Facebook @SanJacintoRiverAuthority, or follow us on Twitter @SJRA_1937. ♦

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It's All in The Family

The Holiday season brings together family and friends. We share good food and fond memories. We may also think about using this time to share and update your family health history.

A family medical history can identify people with a higher-than-usual chance of having common disorders, such as heart disease, high blood pressure, stroke, certain cancers, Diabetes and Glaucoma. A complete record includes information from three generations of relatives, including children, brothers and sisters, parents, aunts and uncles, nieces and nephews, grandparents, and cousins. So, while sitting around enjoying Aunt Sarah's pecan pie inquire what health issues seem to run in the family. Take note about age of onset and severity of the condition. It is important to know if any family members passed away at an

early age and to know what the suspected causes were. Blindness is also an important healthy history concern. Aunt Sarah maybe able to make the best pecan pie but can't see who's is standing next to her. Ask how and why this came to be. You may find Aunt Sarah's fondness of pecan pie caused her to develop Diabetes which in turn caused her to lose her vision. Every family member you have with the same medical conditions increases your risk of developing the same condition.

While a family medical history provides information about the risk of specific health concerns, having relatives with a medical condition does not mean that an individual will develop that condition. These complex disorders are influenced by a combination of genetic factors, environmental conditions, and lifestyle choices. Knowing that

history can allow the individual to take action and make lifestyle changes. For example, Aunt Sarah, Grandma Rose and Uncle Bob all have Macular Degeneration a smart lifestyle change would be to quit smoking and get yearly eye examinations.

Knowing your family health history is not enough, make sure to act on it. It is important to keep all your health care professionals updated with your family medical history. Your health-care professionals may recommend more frequent screening starting at an earlier age. Early detection is key to managing and treating chronic conditions. Important ocular conditions to take note of include: Glaucoma, Macular Degeneration, and Amblyopia. All of these ocular conditions have strong genetic factors and high risk for uncorrectable vision loss.

Glaucoma can affect individuals of all ages. Although it is most frequently diagnosed in the 40's age group. Screenings should begin at the first eye exam. Macular Degeneration is often diagnosed in the 60's age group however new studies show screening should begin as early as age 40. Amblyopia screening should begin at age 6 months, especially if there is a strong family history.

If you need help compiling a family health history the American Medical Association has online tools and resources to assist you. You can download forms or even create an online portal your entire family can use to stay updated. Visit our website www.cameronoptical.com for links to AMA website. ♦

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NOBODY'S BETTER IN BEDS!

Black & White & Different All Over

By: Lisa Wolling, Executive Director

Over the years Friends of Texas Wildlife has been assisting animals, we have been very privileged to see some unusual coloration in our wild friends. This month's article will discuss some of color mutations that can show up in animals of many species.

Albinism is an inherited genetic condition that reduces the amount of melanin pigment formed in the skin, hair and/or eyes. Albinism can be found in mammals, birds, reptiles, amphibians, fish, and invertebrates. True albinism is quite rare in nature, but there are reports and sightings of many different types of albino animals. Not all white animals are albinos, however; true albino

animals to find food or avoid danger. Lacking protective coloration, albino animals may also be more likely to be seen by both predators and prey. However, in some cases coloration may not matter much. Predators such as hawks may rely more on shape and movement to identify prey, so the color of the prey may make little difference. Melanin normally protects the skin from UV damage, so animals with albinism are more sensitive to sun exposure. Animals that are normally nocturnal may be less negatively impacted by albinism than diurnal animals. Some animals, such as squirrels, have retinas that are different, so they are not as negatively impacted by albinism. Albino animals

nails are not affected. For instance, a robin may have normal black coloration but lack the red coloration, which would result in a black bird with a white breast. Or an opossum might appear totally white with just black ears; this animal lacks black pigment to most of its fur, but the ears maintain their normal coloration. A white tiger is another example of a leucistic animal (it lacks the normal orange pigment but retains the black stripes). Animals which are referred to as "piebald" or spotted are leucistic; the patches are where there is lack of pigment in the skin, fur, or feathers. Leucism is much more common than albinism.

Melanism is when an animal develops more



Two examples of albinism: at left, an albino raccoon. At right, an albino fawn next to its mother, who displays normal coloration. Note the total lack of pigment throughout the animal's fur and the pink eyes.

animals lack any pigment in all body parts, and they have pink or very light blue eyes. Albino animals face some definitive survival challenges. Albinism affects eyesight as the absence of melanin results in abnormal eye development, which often means that those with albinism struggle with depth perception or other vision issues. These vision issues may make it more difficult for albino

animals to find food or avoid danger. Lacking protective coloration, albino animals may also be more likely to be seen by both predators and prey.

Leucism is a condition in which there is partial loss of pigmentation in an animal. This can result in a mostly white animal, or an animal which lacks one color pigment in particular, or patchy coloration occurring in skin, hair, feathers, or scales. However, the coloration of eyes and

melanin than is normal for the species, leading to all black coloration of feathers, fur, or scales. Melanistic animals are somewhat common in nature, with some species even passing on the trait as a genetic adaptation. Black leopards and jaguars are two of the more commonly-recognized melanistic animals. In some species, it appears that melanistic coloration may be an adaptation to the environ-



Examples of leucistic animals. They lack some pigment, either overall, or in patches. Top left: fox squirrel, lacking gray pigment. Top right: raccoon, lacking black pigment. Bottom left: opossum lacking most black pigment. Bottom right: robin lacking patches of black pigment.

ment. In other instances, it could be the result of the cross-breeding of similar species (examples could be the offspring of fox squirrel/gray squirrels breeding, or the hybrid mix of domestic dogs and wolves). Some research seems to indicate that melanistic wolves and large cats are more common in heavily-forested areas, where light levels are lower. Each year at our wildlife center, we get one or two melanistic baby squirrels. We have even gotten siblings where one or two are normal color, and one is melanistic. Other than their unique and beautiful coloration, they are alike in all other aspects.

Seeing an animal of any species with unique coloration is truly a special experience. Many animals with abnormal coloration seem to do just fine in the wild, so it doesn't necessarily mean they need assistance or rescuing. As with anything else, if the animal appears to be acting normal and doesn't seem sick or injured, it is best to enjoy its unique beauty and leave it alone.

To learn more about what we do and view pictures of many of the animals we assist, please visit our Facebook page at www.facebook.com/Saving-TexasWildlife. Our educational visitor's center is open the second Saturday of each month from 10 a.m. to 2 p.m., located at 29816 Dobbin Hufsmith Road, Magnolia, Texas, so the next open house date will be Saturday, November 9. Come on out and visit us, learn a little more about local wildlife, do some fun activities and a craft, and meet some of our non-releasable wildlife educational animals. We also host birthday parties, camps, and educational presentations. For more information about events, birthday parties, camps, or educational presentations for scouts, schools, or other groups, please visit our website or email ftwl.education@gmail.com. There are many other ways you can help support our efforts, too (such as Kroger Community Rewards, Amazon Smile, etc.). Details can be found at www.ftwl.org, and then click on "How to Help". ♦



Examples of melanistic animals. Their coloration is predominantly black. Left: melanistic raccoon. Center: melanistic cardinal. Right: melanistic fox squirrel.

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Winter Flocks - The Boys are Back In Town!

This is the time of year when outdoor activities slow down for us people. Planting is over until spring, lawns quit growing and mowing stops. Nights are longer, days are shorter, and the cold winds hustle us humans inside. And a large number of our land birds head further south for winter. Yet this is the season when thousands of water birds from the north fly down to our region, join up in large flocks, and settle into the lakes and rivers of East Texas.

Although some of these same birds are here in small numbers during the summer, in winter cormorants, white pelicans, gulls, and terns all come to the local waterways in enormous numbers. Each flock is like a giant bird party with non-

Continued on page 28 ➡

The Boys Are Back In Town! Double-Crested and Neotropic Cormorants



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though silent during the summer, in large winter flocks they grunt like pigs! It is an amazing sound!

Majestic American White Pelicans arrive by the hundreds, each devouring several pounds of fish per day. They paddle and fish on the lakes and rivers during the winter days, and during the evenings they usually roost in coves or down be-



Ring-bills, Laughing Gulls, and terns all flock together in the shallows around Wolf Creek Park.



Pert little scissor-tailed Forster's Terns prefer the open water. During the winter months they display black feather patches that run from their eyes to ears.

hind the reservoir dams, protected from the harsh north winds.

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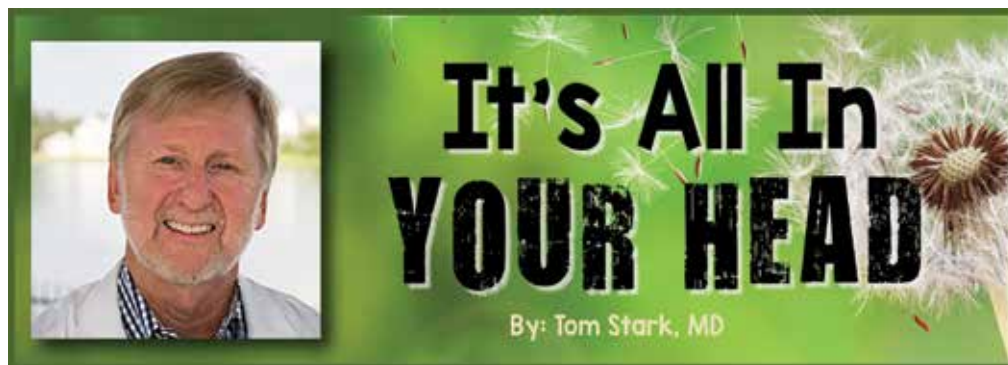
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What is Balance?

In my specialty of Ear, Nose and Throat I frequently have patients sent to me for evaluation of problems with his or her balance. A major reason is that disorders and problems with the inner ear are frequently associated with dizziness or vertigo. But not all disorders of the balance system are related to ear problems. And many of them are complex medical issues with no easy cure.

What is balance? The dictionary definition is “a condition of stability and equilibrium”. That is a fair starting point for discussion. Whether we are walking, standing, turning around



or dancing, balance is essential to keep us upright and provide our brain and other sense organs of a feeling of stability and calmness.

The balance center of our bodies is located towards the base of the brain. It is often described as a computer analyzing information that tells us if we are stable, moving or about to fall. The information gets to the balance center from our eyes, which tell us where we are located compared to our surroundings or the far horizon. Information also comes from sensory nerve fibers in our inner ears. Additionally the balance center gets input from our spinal cord position, especially in the neck, a process known as proprioception. Therefore any condition that limits vision (such as walking into a dark bathroom at night or down the hill of a dark movie theater) can throw a weakened balance system off. Multiple diseases of the balance portion of the inner ear occur and can be simple or very difficult to treat. Neck



pain, stiffness and decreased mobility will also lead to balance disorders.

One thing I cannot stress enough is that the best treatment for almost every balance disorder is physical activity. I know many people do not want to hear this, but our balance system is like our muscles. Regular exercise and actually stressing the balance system is essential for its health. You cannot expect to go from the bed in the morning to the breakfast table to the couch to the easy chair to the bed at night without losing much of your balance system. Use it or lose it applies.

Unfortunately I see many patients who want the convenience of a pill to cure everything. And while medicine has multiple “wonder drugs” very few exist to heal a weakened balance system.

Activities that help maintain a healthy balance include dancing, yoga, Pilates, swimming or water aerobics, bicycle riding and simple maneuvers such as standing on one foot (you can hold on to a wall or table top). If you sit or lay down on the floor and cannot get up without assistance, please get motivated to improve your balance and your overall health. ♦

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Snooze, Unfollow, or Unfriend?

Hands up if you feel you never have enough hours in the day to get everything done?

By: Dock Line Social Media Team

Hands up if you feel you never have enough hours in the day to get everything done? We're too busy in our daily lives to be distracted with constant interruptions. But this is what social media can do if we aren't careful. All those pings and pop-ups are continually demanding attention, dragging you away from what you should be doing. So how can you cut it all back?

Facebook

Facebook can be a complete time suck – One of your friends posts about what she just had for dinner, and you feel the urge to click the like button. Then you decide to comment because she's recently commented on one of your posts. Suddenly, you begin to get a stream of notifications as everyone else does the same.

But you don't have to! For starters, you can opt-out of notifications right after you left your comment. There are three small dots – click them and find all of the options Facebook offers. Choose "Turn off Notifications". You will also find an "Unfollow" option. Only choose it if you don't care to see anything that particular friend posts. You can still visit her personal Facebook page and see how she is doing, but her updates won't appear on your feed.

When you unfollow someone – this isn't as severe as unfriending them but helps to cut back on the notification noise. They won't know they have been unfollowed by you. If you have friends who rant about politics or things you disagree with too often for example, use the unfollow option, so you don't see them in your News Feed but are still friends with them.

Twitter

Twitter is a high-speed content platform, and that means notifications can sound like you have a slot machine in your pocket with all the pings. But you can filter notifications on the platform in

three ways:

- Quality filter – this turns off lower-quality content such as duplicate or automated tweets but not from people you have interacted with

- Mute notifications – you can turn this on for words or phrases you want to avoid seeing (like those political rants if that's not your thing)

- Advanced filters – these give you even greater control about what types of content appear and lets you fine-tune your notifications

You can also turn off notifications on your mobile in the 'Settings and Privacy' section.

Instagram

One of the biggest attention-grabbers on Instagram are push notifications when someone likes or comments on your post. But you don't have to have these turned on. You can decide to check these comments when the timing suits you. Go to your profile and tap the three-line hamburger menu then the Settings icon. Go to notifications and adjust the settings.

You can also turn notifications on or off for someone you follow by going to their profile then Following > Notifications. Turn it off, and you won't get notified when they post something new. But you will still follow them and can check their profile any time you like!

Update- Instagram recently began rolling out a test to hide likes on posts in 7 countries. It's unclear at this time whether it will also eliminate the "like" notification but it probably will. The owner

of the account will be able to see likes but the followers will not.

If you have any questions about this article or would like additional tips and tricks or information. Don't hesitate to contact us at social@docklinemagazine.com! ♦



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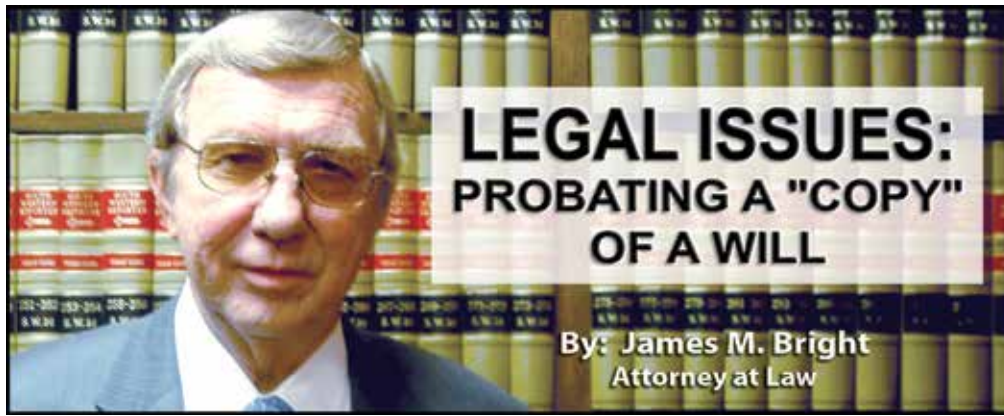
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The following is provided for informational purposes only and is not, nor should it be construed as legal advice.

Many times this firm is faced with a request for probate of a Will when the original has been lost and only a photocopy is in existence. The question presented is, "Can a copy of the Will be probated when the original cannot be found?" The answer is "yes," under certain circumstances a copy can be probated, but only after an offering of evidence regarding the original that is sufficient to overcome the rebuttal presumption that the original was destroyed by the testator in an effort to revoke it.

The proof required to prove up a copy of

a Will is in addition to the proof required to prove the original of the Will. Pursuant to Est. Code §256.156, the extra steps involved are:

1. The cause of nonproduction of the Will not produced in court must be proven, and that proof must be sufficient to show the court that the Will cannot by any reasonable diligence be produced; and

2. The contents of the Will must be substantially proved by the testimony of a credible witness who has read either the original or a copy of the Will, has heard the Will read or can identify a copy of the Will.

The ideal witness to present this evidence through testimony is a person who has seen the original Will since the death of the

testator and can testify that the copy submitted is a true and correct copy of the original that was seen. That being said, it is highly unusual those exact facts can be shown.

In a recent case handled by this firm, the decedent and witness (husband-and-wife) executed Wills at the same time in the late 1980s that were exact mirror Wills of each other. The Wills were signed in the offices of an attorney who was near the age of retirement at the time of execution and was located in a distant city. Mr. and Mrs. X received only a copy of the Will and had the attorney retain the original in his office. Unfortunately, when Mrs. X died, Mr. X had only a photocopy of the Will, and, in spite of a diligent search, was not able to recover the original. It is probable, based upon the attorney's age, that he predeceased Mrs. X in death.

Fortunately, Mr. X was able to convince the court, through his testimony and by a preponderance of the evidence, that the original of the Will had not been destroyed by Mrs. X, and that the photocopy filed with the court was a true and correct copy of the Will that Mrs. X signed.

The case of Mr. and Mrs. X was further simplified by the fact that all children of the decedent were also the children of her husband, and all children were willing and able

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to make an appearance in the probate court to assure that there were no heirs for whom there was not an accounting.

When lines of heirship are clearly defined and easily provable as in the above example, probating a copy of the Will is only slightly more difficult and requires only slightly more proof. This matter is, however, greatly complicated when provisions of the Estates Code Article 258.002 are applied. These conditions place an additional burden on the person offering a copy of the Will to probate by requiring that citation be issued to "all parties interested in the estate" of the decedent.

The broad term, "all parties interested in the estate," of the decedent encompasses all possible heirs, which includes any person who would have been a beneficiary of the estate under the laws of intestate succession, as if no Will had existed. At first blush, this doesn't seem to create much of a problem, but when you apply it to the real world, the problems become very difficult and much more expensive to overcome.

An example can be shown from my own practice. Decedent in that case was an elderly gentleman who had four children, three of whom had predeceased him. This was not a close-knit family, and he had an unknown number of grandchildren whom he had never met. In fact, he had not seen three of his four children in more than 40 years. He prepared a Last Will and Testament, leaving everything that he owned including his home, to a granddaughter whom he did know and who also was his primary caretaker for the last 15 years of his life.

The above described estate should have been simple to settle, and would have been, but for the fact that the original Will was not available and we had to rely on a photocopy. The procedural nightmare that ensued was the necessity for serving citation on persons that nobody had spoken to or seen for the last 40 years. We were not even certain as to the number of the children or grandchildren who were alive or deceased, leaving lineal descendants of their own.

The bottom line is that the original of your Will is a valuable document and should be protected from accidental destruction. It is also a good idea to let your executor know the location of the original. You do not need to provide a copy or the original to the executor, unless you wish to do so, but you do need to advise the executor regarding the location of the original.

Probating of a loved one's Will should not be excessively time-consuming or difficult, but the court needs to be certain that the Will

admitted to probate is truly the Last Will and Testament of the decedent.

As always, when you are dealing with an attorney, you should be certain that he/she has demonstrated expertise in that particular area of the law.

James Bright has been admitted to practice before the Federal Courts for the Southern District of Texas and Eastern District of Texas as well as all of the Justice Courts, Probate Courts, County Courts at Law, District Courts, Courts of Appeal and Supreme Court for the State of Texas. He maintains an office in Houston and by appointment another

at 208 McCown Street in the heart of historic Montgomery. Contact may be made by telephone (936) 449-4455 or (281) 586-8277. For more information about wills or probate in Texas, please see- www.houstontxprobate.com. ♦

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