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Lake Conroe Waterfront on .78 acres w/open views for MILES! Located on the South shore of Lake Conroe in a gated subdivision & conveniently situated near restaurants, Golf + only a short drive to both downtown Conroe/downtown Montgomery! You are greeted by an estate-style driveway that leads to a 3 car garage. The interior provides a blank canvas to reimagine the beauty of this home. The living room has amazing views, SOARING ceilings + a floor-to-ceiling brick

fireplace! Kitchen offers solid wood cabinets (making a restain or paint easier!), breakfast bar, breakfast room + formal dining! The first floor offers a spacious master bedroom w/double sinks, walk-in shower, soak tub + HUGE closet, second bedroom w/private bath & door leading to sunroom plus private study w/solid wood wainscoting. Upstairs provides 3 large secondary bedrooms, enormous gameroom + an additional sunroom w/walk out balcony overlooking the pool & Lake. The backyard boasts a pool w/hot tub w/ tons of decking. 2521 Sand Shore Drive, Waterford Estates in Conroe. ML# 49913534, \$725.000



A private & elegant country estate that is conveniently located on a quiet street off 1488 w/in minutes of shopping, restaurants, schools, Lake Conroe, The Woodlands + more! Situated on a 2.44 acre lot this custom home boasts an open floor plan, expansive living spaces + numerous options for outdoor entertainment! Exterior features include eye-catching facades, warm stone/stucco accents, arched walkways/door-

ways, wrought-iron balconies, courtyard, TWO full size garages (4 car spaces) + a private water well! The interior will immediately WOW once you walk through the iron front doors to the two story foyer! The interior was designed w/the following: high ceilings, heavy use of hardwood and travertine tile floors, architectural details including arches and use of large picture windows, stylish granite throughout, high-end cabinetry + very spacious bedrooms. 5 bedrooms, game room, office/sitting room, bonus room, covered/uncovered porches/patios/balconies, breakfast + formal dining room. 315 Mapleleaf Street, Country Forest in Magnolia. ML# 41144855. \$710,000



Classic, Cozy and an Effortless Elegance makes this home stand apart from the rest. Perfectly situated on a .8 acre lot in a gated, waterfront community in Montgomery close to the Lake, Golf, Restaurants & more! So many extras from the striking statement of the Old World wood floors to the large picture windows overlooking the pool area. The heart of the home offers style & charm in the island kitchen w/bar seating, apron front sink, classic white subway tiles, Carrara marble counters, custom cabinets, Chef inspired appliances & open

to the living that is filled w/natural light, stacked stone FP + custom trim/millwork. Just beyond the kitchen/living is a grand dining area enhanced by exposed beams. Attractive/relaxing master boasts an eye-catching shower, vanity area +tub under a barrel ceiling design. Rich/warm wood study w/doors leading to covered porch. Gameroom up w/3 bed, 2 baths. Exterior: pool/spa/beach entry/waterfall, shower, decking+covered patio. Lot goes past the back fence. 233 E Blue Heron Drive, Blue Heron Bay in Montgomery. ML# 78445337. \$614,000



This is truly a RARE FIND! 5.6 +/- Acres of Unrestricted Property in Conroe! Located just off of I-45/Crighton Rd and FM 1314; no flooding! So many possibilities on this Estate - make this your private home, build your business or do both! The property offers a pristine fishing pond stocked w/bass, perch, catfish. Picturesque scenery w/bridge, pre 1941 windmill, curio building dated back to 1934 w/local history that was relocated to this spot, 24x27 metal workshop, private

well + right-of-way into River Plantation! The home has been loved by ONE family EVER! The circle drive leads to a well-kept home boasting a spacious living room w/FP + game room equipped w/a ceiling fan from the Texas/Pacific railroad station in Dallas! The kitchen is light/bright w/solid wood cabinets, solid surface countertop + large dining room w/bay window. Master bedroom + 2 additional bedrooms downstairs. 4th bedroom w/private bath is the only room up. Attached oversized garage + attached covered parking. 10085 Stidham Road in Conroe. ML# 70493892. \$499,000



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! 15897 Pecan Drive, Hidden Forest Estates in Montgomery. ML# 49933806. 5144.900



Buyers Don't pass this up!! Seller is very motivated & ready to sell!! The estate-style drive welcomes you home to a 1.19 acre lot surrounded by shade trees & located on a quiet street. The outdoor living not only offers spacious covered/uncovered patio/porch space + privacy, but a pool w/waterfall! The home greets w/a cozy porch that overlooks the front yard w/eye-catching wood accent ceilings. Interior - large living room w/high ceilings, wall of windows, wood floors and fireplace. The kitchen overlooks the living area & is equipped w/

solid surface countertops, gas cooking, solid cabinets, breakfast area + formal dining w/French doors. All bedrooms downstairs (only room upstairs is the gameroom). Master bedroom offers 2 walls of windows, double sinks, soak tub + walk-in shower. 2 secondary bedrooms w/shared full bath. Large game room/media room upstairs! The backyard offers a sunroom/enclosed back patio, fencing, pool + decking! The neighborhood offers a fishing lake, trails + more! 8946 Catamaran Way, Ridgelake Shores in Montgomery. ML# 41531627. \$364,900



Clean, Cozy, Conveniently located & situated on almost an acre w/a detached apartment! This, Like-New, ranch-style home is centered around a well-established neighborhood offering THE WOODLANDS SCHOOLS, tennis, pool, playgrounds + minutes from Jones State Park, I-45, The Woodlands amenities. The exterior boasts shade trees, tons of yard space, estate-style driveway, EXTENSIVE decking in the backyard offers tons of outdoor living space, greenhouse/shed + detached garage w/covered walk-way. The main house

immediately WOWs w/stylish wood-grain tile floors, high ceilings in the living w/wood beams & floor-to-ceiling FP w/heatilator. The kitchen is chic & fresh w/eye-catching granite, sleek/crisp cabinets, SS appliances, walk-in pantry, breakfast bar + dining room. Master wing offers great closet space, double sinks, tub/shower + private door leading to laundry area. 2 very spacious secondary bedrooms w/shared full bathroom. Guest apartment is steps away w/kitchenette + full bathroom; NICE! 2406 Carriage Ridge Lane, Carriage Hills in Conroe. ML# 6918365. \$322,900



Welcome HOME to peace and relaxation! This well-kept ranch-style home is perfectly situated on 1.79 UNRE-STRICTED Acres that is high/dry no flooding, located near FM 1314 and between Grand Parkway & 242! The exterior offers an oversized three car covered parking + uncovered parking, an extensive back deck/back patio that overlooks the shaded backyard that is partially fenced + equipped with dual storage sheds on a slab and a generous front covered porch that welcome you home! The interior greets w/eye-catching floors, spacious living room, kitchen

w/warm wood cabinets, granite counters, double oven w/stylish vent hood all overlooking living room, breakfast bar w/sitting + dining room! Master bedroom w/double sinks, vanity area, walk-in closet + extra storage. Plus, THREE additional bedrooms w/great closet space! 19100 Moorhead Road in Conroe. ML# 3238961. \$309,900



Fresh and Clean! This 3 bedroom, 2 full bathroom home is ready for move-in with fresh paint and flooring throughout! Located on a private corner lot with a double-wide driveway with covered parking (20x21), fresh/eye-catching landscaping, 12x8 storage shed, over 375 square feet of covered/uncovered back porch w/fan + a covered front porch! Great entertainment space! Spacious living room with vinyl plank flooring with great natural lighting. Kitchen is open to living area and boasts custom cabinets w/pull out storage drawers,

breakfast bar, SS appliances + stylish backsplash. Large master bedroom with walk-in closet, double sinks, Shower/garden tub combo. Split plan for two secondary rooms on the opposite wing w/full bathroom offering walk-in shower. Tons of EXTRAS on this house! Roof is 5 years young! Community offers a great location to Highway/shopping/schools and a park! 9541 Cedar Ridge Court, Pin Oak in Willis. ML# 41418320. \$139,900





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From the Managing Editors



Happy New Year

It's hard to believe another year has passed and a new decade begins with 2020. Here at Dock Line Magazine we are extremely excited to start the New Year with some amazing new ventures. We are skipping the New Year's resolutions putting the past behind us while getting straight to work. We promise to do our best to bring you current and insightful information every month along with a few exciting announcements soon to come, so hold on it's going to be a preeminent year. We hope your 2020 starts off just as amazing. Wishing you all a prosperous New Year. Let's make 2020 the best year yet.



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On the Cover

Everyone wants to look and feel beautiful on the inside and the outside. At Stone Creek Wellness & Medical Aesthetics they are helping their clients achieve those goals by building trust and long-lasting relationships.





Magnolia

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Sweet Magnolia Pickins Farmers & **Artisans Market**

When: January 5 & 19, 2020 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, third and fifth 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: January 6, 2020 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 offered on the second Monday of that month.) Topics include bankruptcy, family law, criminal law, consumer protection, and more. The volunteer attorneys do not provide specific counseling vet 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 identities of the volunteer lawyers, will remain anonymous. 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 attorneys and seeks to promote high legal standards, education and community service in the area. The Law Line offers a local community service opportunity for members to share their unique legal skills to provide service to others. www.WoodlandsBarAssociation.com

20/20 Vision Annual Awards Luncheon

When: January 23. 2020

Time: 11:30 a.m. - 1:30 p.m.

Where: Magnolia Event Center, 11659 FM 1488,

Magnolia, TX 77354

Celebrating those who have done so much in our community is important to our Chamber. Please join us on Thursday, January 23, 2020 at 11:30 a.m. as we honor our Business of the year, Volunteer of the Year, Ambassador of the Year, and present

our Chairman's award. We will be joined by a very special guest speaker, Jim McIngvale "Mattress Mack". Help us create our 2020 Vision for the Future. We will see you there! Presented by: Berger Geosciences and HCA Houston Healthcare Tomball. Tickets are on sale now. Tables of 8 are available for purchase and come with 2 meet and greet passes to meet Jim McIngvale and advertising opportunities.

Tomball/Magnolia/Montgomery Diamonds and Denim Go Texan Dance

When: January 25, 2020 Time: 7:00 p.m. - 1:00 a.m.

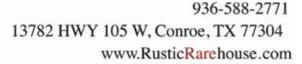
Where: Magnolia Event Center, 11659 FM

1488, Magnolia, TX 77354

Admission: Contact Kennetha Kleimann at 713-416-0195 or email hlsr.hmgt.tmm@gmail. com for more information

There will be Live Music by Kenny Orts & No Chance and also a Live Auction. Drinks and food will be available for purchase. \$120,000 in Scholarships will be awarded to Tomball, Magnolia and Montgomery County ISD Seniors through the Rodeo's Educational Commitment. Adults Only - 21 & Up! No outside beverages, food or coolers allowed.







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OPEN Wed - Sat: 10am - 6pm Sun: 11am - 5pm



Teel confident about your image!



By: Margie Taylor

Everyone wants to look and feel beautiful on the inside and the outside. At Stone Creek Wellness & Medical Aesthetics they are helping their clients achieve those goals by building trust and long-lasting relationships.

Aesthetic services can enhance and improve an individual's physical appearance. The key is to address potential problem areas before the effects of sun, stress and age show significant damage to the skin. That means getting started with a proactive program in your 30's and 40's, although it's never too late.

"Our staff is professional, honest and caring. We simply love working with our clients and coming up with a plan based on one's individual desires and realistic expectations", says Donna Lloyd, RN. "I believe that all of my clients are naturally beautiful, and I make it my mission to educate them on every option to help them achieve their goals and feel confident in their decision."

"There is no overnight success, everything is a process," said Linda Teague, Manager and Aesthetic Technician at Stone Creek Wellness. "We always start with a complimentary consultation to tailor make treatment plans for our clients. Our reputation is built on integrity, open discussions and an ongoing relationship. We believe in a conservative approach, along with the collaboration of our clients' needs and desires.

With the medical aesthetic community growing as guickly as it is, consumers need to make sure they do their research. It makes sense to go professionals who not only have years of hands on experience but are trained and certified in the services that are being performed. In the right hands, and with a little guidance, even the smallest intervention can make massive improvements," said Lloyd.

Stone Creek offers an array of treatments and services including Botox®, Dermal Fillers, Hydrafacial MD®, SkinPen Micro-Needling, Platelet Rich Plasma (PRP) Hair Restoration, Coolsculpting®, Exilis® Skin Tightening, laser services, chemical peels, massage services, microblading eyebrows, lash tinting and much more!

"All of our treatments are non-invasive and serve to help correct those nagging issues that our client perceives each time they look in the mirror," states Donna.

"Not every service we provide is the right fit for every client. We are always honest with the individual if we feel that the treatment may not be right for them. In addition, we always encourage good skin health as part of the process," Linda advised. "Your makeup only looks as good as your skin," added Linda.

In addition to aesthetic services Stone Creek also carries qual-

ity, physician strength, skincare lines such as Obagi®, SkinMedica® and Elta MD. Other products include: Pure Encapsulations Vitamins®, glo•minerals® Makeup and Makeup Junkie Bags.

Stone Creek has been offering BioTe's bio-identical hormones for over four years. BioTe's medical pellet delivery system is a major step forward in providing a simple, easy and efficient way to regulate estrogen and testosterone hormones.

"Balancing hormones can be an important part of the aging process," said Dr. Jeremy McWilliams, a physician board certified in family medicine. "It can have a major effect on one's energy, stamina, libido, anxiety and aches and pains."

"Most men only need to update their pellet twice a year and women three to four times a year," said McWilliams. "It's a lot more convenient than keeping up with prescriptions, remembering to take your pills or to deal with messy, potentially hazardous creams. Our patients are loving their pellets! In the past four years, we have done thousands of pellet procedures. It is the single most life-improving therapy the facility offers."

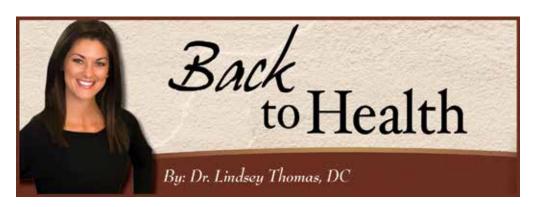
Dr. McWilliams has been offering BioTe pellets to patients longer than any other physician in Montgomery County. Offering this service to his patients and seeing the results they experience gives him another reason that he is a doctor, proclaimed McWilliams.

Learn more about Stone Creek Wellness and Medical Aesthetics by visiting their website at www.StoneCreekWellness.com Make an appointment by calling (936) 582-4555. Their office is located at 19782 TX 105, Suite 122 in Montgomery. The office hours are Monday through Friday 9:00am-5:00pm. ◆

Stone Creek has been offering BioTe's bio-identical hormones for over four years. BioTe's medical pellet delivery system is a major step forward in providing a simple, easy and efficient way to regulate estrogen and testosterone hormones.

Don't let anything dull your sparkle!





Is Technology Destroying Your Spine?

I am seeing a staggering number of individuals coming into my office with chronic neck and lower back pain. As soon as they sit down, I know exactly why. Their posture is horrendous. 99% of the time while they are waiting, they are on some sort of device, completely hunched over, rounded lower back, rounded mid-back, both shoulders turned in and their necks are in a flexed down position. This epidemic of structural and functional breakdown is occurring at younger and younger ages (2,3 and 4 years old!), and it's only getting worse with technology.

People spend an average of 2 to 4 hours each day looking down at their phones while texting, sending an email or just passing time on one of the many social media sites. That adds up to 700 to 1,440 hours a year.

The average adult head weighs 10 to 12 pounds

when it's in the upright position. The head becomes several times heavier the further forward your head goes. Bending your head forward 15 degrees puts 27 pounds of pressure on the spine; a 30 degree tilt puts 40 pounds of pressure on the spine. Carrying around that extra weight every day eventually leads to early wear and tear on the spine.

Many of us are of the mindset that if it doesn't cause immediate pain then it must be ok. Wrong! Left uncared for, the wear on tear on the spine will affect us later on down the road and distort proper spinal development. This may cause pain in later years, but even more importantly, if the misaligned spinal bones are interfering with nerve function, many health problems may result in the future.

One thing you need to remember is that your nervous system controls every cell, every tissue and every muscle, so if your nervous system is

functioning at less than optimal, you are breaking down faster than you should. And what helps maintain a proper functioning nervous system is the spine that supports your posture. So, if your spine is not ideally aligned, then you are going to eventually develop symptoms associated with the nervous system. Headaches are a great example.

Many of the micro-traumas, particularly those related to posture and position, can be avoided by correct choices. We need to start being more conscious about good posture. When you are on a smart phone or iPad make sure the device is held at eye level. Make sure that your lower back, mid back and neck are all in an upward position. If needed, buy a stand to make sure the device is in a better neutral position and that you are looking up at the device rather than down. Most importantly, try to limit the usage time.

At Sandstone Chiropractic, it is our goal to educate every person that walks through the door about the importance of proper posture and the benefits of chiropractic care. The fact of the matter is that we have a lot more technology in our lives and it is ruining our posture, slowly, daily and we wonder why as adults we suffer from posture related health issues, like neck pain, lower back pain, headaches, etc. Start the process of living a healthier life by always reminding yourself to stand up tall and you will be amazed at how the change in posture translates into a healthier functioning nervous system, and a healthier you.

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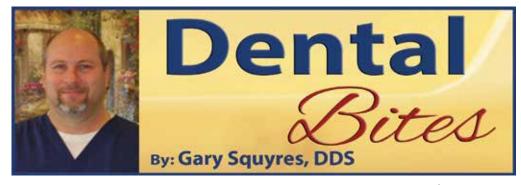
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HAPPY NEW YEAR



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New Year... New Insurance... Now What

The following are questions that people call my office and ask my Insurance Coordinator every January.

My new dental insurance from my employer is a DHMO; what is that? Does your office accept DHMO's?

Dental Health Maintenance Organization (DHMO): When a dentist signs a contract with a DHMO insurance plan that provider agrees to accept an insurance fee schedule and give their customers a reduced cost for services as an InNetwork provider. Many privately owned dental practices, including my office, do not accept these types of plans.

My new dental insurance is a PPO. What does In-Network and Out-of-Network mean?

Participating Provider Network (PPO): We do accept PPO plans. By the very nature of this plan the insurance company generally pays the dentist a percentage of your services accord-

ing to the policy you purchased. Depending on your specific plan, the PPO allows you to choose an In-Network or Out-of-Network provider. By choosing the In-Network option the provider and the insurance companies have an agreement to use a fee schedule that reflects the average fee in the area. With the Out-of-Network choice the insurance company and the provider do not have such an agreement therefore the insurance companies pay their percentage on the provider's customary fee schedule.

(Now you can see why the Insurance companies will try to persuade people to see In-Network providers. The few dollars saved on each procedure multiplied by the number of procedure procedures multiplied by the number of dentist multiplied by... well you see where I'm going with this. By seeing an In-Network provider you can save the insurance companies a lot of money. You? Not so much.)

What if I have a dental plan that I have never heard of before?

You just may be in luck. Over the past years many insurance companies have been merging and buying into each other. This gives rise to a benefit that most people are unaware of. Your insurance plan may be accepted under a better known plan because of their affiliation. For example: My practice is In-Network with DHA/Assurant. If your PPO plan is Meritian Health (a plan that I have not heard of until the writing of this article) then you can come to my office as an In-Network DHA/Assurant participant and receive the benefits of that plan.

But I don't see you on my dental insurance website.

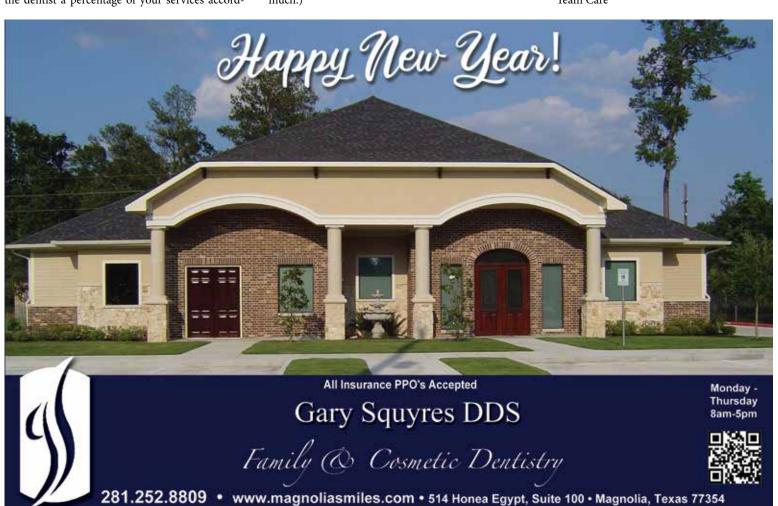
Because these insurance company affiliations have created such a massive network of potential providers it would be a major undertaking to list all current providers on their website. This would require the Insurance companies to continually track the providers of all affiliate insurance companies. The best source of action would be to call my office to confirm if we would be an In-Network Provider. \spadesuit

Below is a list of the insurance companies for which we are, either directly or as an affiliate, In-Network providers.

Cigna Core PPO

Delta Dental

Humana PPO Central States Team Care



Metlife PPO

Careington Platinum PPO

DNOA (Blue Cross Blue Shield) of TX, NM, IL, OK Guardian Lincoln Financial Nationwide Ins/Health Plan Services Inc.

Renaissance Holding Security Life/Meritain

United Health Care/DBP

Maverest-Zelis

Ameritas First benefit Administrators Solution HealthSmart Benefit Solutions Mutal of Omaha Principal Renaissance Dental

SunLife

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Who Oversees Flood Control for Montgomery County?

By: Matt Barrett, Flood Management Division Engineer

Concerns about lack of flood mitigation in Montgomery County are in the news again (Montgomery County commissioners respond to accusation of lack of flood mitigation efforts, The Courier, October 25, 2019; Montgomery County commissioners respond to concerns over lack of flood mitigation, Community Impact News, October 23, 2019). With all the attention in the media, Montgomery County residents may ask, "Who oversees flood control for Montgomery County?"

Unfortunately the answer is that there's not a single entity that is in charge of flood planning and flood management for all of Montgomery County. Just as significant—there's no dedicated funding to pay for regional projects that benefit the county as a whole.

Throughout its existence, in addition to providing water supply and other similar services, the San Jacinto River Authority (SJRA) has engaged in planning efforts related to flooding in its home base of Montgomery County, however county-wide flood mitigation plans have not been realized for a number of reasons including a lack of a dedicated funding source and a broad consensus to implement county-wide flood mitigation plans.

Creation of the San Jacinto River Authority

The SJRA was created by the Texas Legislature in 1937 to develop, conserve, and protect the water resources of the San Jacinto River basin—all without funding from the State of Texas. Covering all or part of seven counties, the organization's jurisdiction includes

the entire San Jacinto River watershed, excluding Harris County. SJRA is one of 10 major river authorities in the State of Texas, and like other river authorities, its primary purpose is to implement longterm, regional projects related to water supply and wastewater treatment across various counties in Texas. As defined by its enabling legislation, SJRA also has the authority to provide flood control and numerous other activities within its jurisdictional boundaries. SJRA actively seeks grant funding for projects, participates in regional watershed planning across its seven county area, and recently implemented a Flood Management Division to coordinate with various political subdivisions and partners on studies and funded

Creation of the Harris County Flood Control District

The same year SJRA was created (1937), the Texas Legislature also established a flood control district in Harris County. The Harris County Flood Control District (HCFCD) was created with the Harris County Commissioners Court as the District's governing body. Funded by a dedicated ad valorem property tax collected by Harris County, the HCFCD is the single entity dedicated to providing flood damage reduction plans and maintaining flood reduction infrastructure in Harris County.

The Current State of Affairs

Montgomery County does not have a single entity like HCFCD to implement flood damage reduction plans, construct and maintain flood reduction infrastruc-

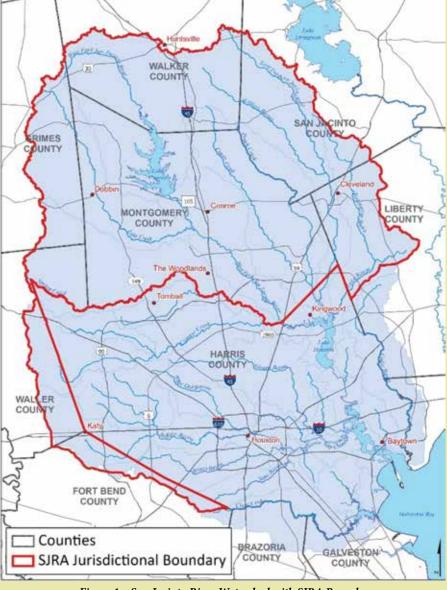


Figure 1 - San Jacinto River Watershed with SJRA Boundary

ture, and fund these efforts with a dedicated source. Instead, Montgomery County Commissioners Court, Montgomery County Engineering Department, Montgomery County Office of Homeland Security and Emergency Management, Montgomery County Flood Plain Management, SJRA, various working groups, and local water districts all contribute their specific solutions to combat flooding which results in the current shotgun approach to flood mitigation.

A Preview of the Past

Dedicated funding and a dedicated governing body, such as a flood control district, could make mitigation projects easier to devise, implement, and monitor. It could also improve oversight and provide a coordinated effort to improve the entire county, not just those areas that may have more active and politically engaged residents.

Historical Planning Efforts: Assessing Risk Since the 1940s

Beginning at its creation in 1937 and continuing through more than eight decades of dedicated and professional leadership, SJRA has quietly, but diligently, pursued its goals of long-term water planning and providing water-related ser-

Beginning in 1943, in response to flood damage to property and agricultural lands in the San Jacinto River watershed, several historical drainage studies were performed. These studies analyzed existing conditions, identified flood risks, and evaluated mitigation alternatives in order to reduce flood risk, manage water supply in the region, and determine sedimentation impacts.

The initial 1943 San Jacinto River master plan report called attention to the need for comprehensive flood risk assessment within the service area. The ultimate goal of the master plan was the conservation, reclamation, and utilization of the natural resources of the entire watershed while accounting for sustainable growth and development within the area. A prime objective of the plan was to address flooding issues, resulting in several projects being considered to reduce the area's flood risk: the creation of dams and reservoirs, channel improvements, and levee construction. A total of 14 dams with approximately 886,000 acre-feet of storage for water supply and flood mitigation were considered in the Plan. The estimated cost of these projects at the time was approximately \$22.2 million for dam/reservoir construction and \$1 million for channel improvements.

In the 1957 San Jacinto River master plan report update, the Authority again discussed the importance of flood risk re-

ONTGOMERY MASTER PLAN SHOWING CONTEMPLATED DEVELOPMENT

Figure 1 – Proposed Alternatives Graphic from 1957 San Jacinto River Master Plan Report

duction measures as well as the implementation of drainage improvements to reduce inundation and destructive run-off, and minimize future loss of land productivity. Similar alternatives to those outlined in the 1943 master plan were discussed, and a detailed list of alternatives and estimated costs was again provided.

A San Jacinto Upper Watershed Drainage Improvement and Flood Control Planning Study developed in 1985 was the first study that focused on detailed evaluation of proposed alternatives and incorporated hydraulic modeling to evaluate their feasibility and flood risk reduction effectiveness. Several alternatives, both structural and non-structural, were considered and evaluated, including:

- Total channelization
- Selective channelization
- Vegetation clearing
- Bridge modifications
- Property buyouts
- Lake/reservoir creation

The report concluded that total channelization, bridge modification, and most vegetation clearing appeared to be less feasible based on benefit/cost ratios, and that property buyouts and reservoir construction appeared to be most cost effective.

In 1989, a Comprehensive Flood Protection Plan for Southern Montgomery County, Texas was created. This plan determined existing flood problems, proposed flood reduction alternatives, and recommended improvements for a small portion of south Montgomery County. The analyzed and recommended alternatives addressed localized flooding as opposed to regional issues.

SJRA, in cooperation with the Bureau of Reclamation, studied the possibility of building a reservoir on the lower portion of Lake Creek and developed a report in 1997. The proposed reservoir would have been roughly 80% of the size of Lake Conroe. The reservoir was proposed to increase surface water supply (approximate yield of 60% of Lake Conroe water supply), with no floodplain mitigation. Plans for the reservoir were not further pursued due to a lack of federal and state funding and minimal interest in water sales from the proposed reservoir.

Continued on page 16 ∞

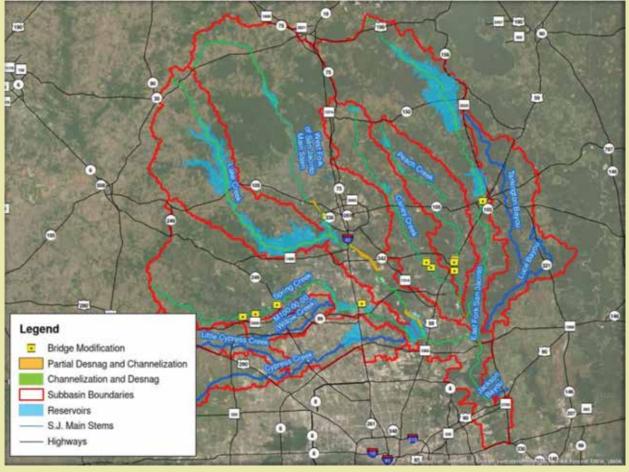


Figure 2-Alternatives from 1985 Planning Study

Find out more on the SJRA BLOG at SJRA.com

Dedicated funding and a dedicated governing body, such as a flood control district, could have made mitigation projects easier to devise, implement, and monitor over the years. It could have also improved oversight and provided a coordinated effort to improve the entire county. A number of studies and plans were prepared over the years, but they were not implemented due to lack of funding.

On the SJRA Blog we will further explore the history of flood planning and flood management. We look at the attempts by a local legislator and the SJRA to establish a Montgomery County Flood Control District and how these efforts ultimately failed when the Montgomery County voters defeated the establishment of the district and its recommended funding mechanism. Find out more about the history of flood control in Montgomery County as well as additional water topics on https://www.sjra.net/blog/.

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. For additional information on SJRA visit our website at www.sjra.net, like SJRA on Facebook @ SanJacintoRiverAuthority, follow us on Twitter @SJRA_1937, or Instagram @SanJacintoRiverAuthoritySJRA. •

Basin	Total Channelization	Desnag	Reservoirs		100-yr	25-yr
			Alt. 1	Alt. 2	Buyout	Buyout
West Fork	0.40	0.75	2.21	2.82	0.57	0.76
Lake Creek	< 0.001	0.0	0.0^{1}	<0.0013	0.09	0.09
Spring Creek	0.03	0.14	0.0	0.09	0.36	0.84
Peach Creek	0.33	0.04	0.80	0.40	1.3	1.9
Caney Creek	0.09	0.08	0.51		1.2	2.7
East Fork	0.07	0.002	0.07		0.77	0.81

Lake Creek Reservoir operated for controlling West Fork floods.

Figure 3-Benefit Cost Ratios for Alternatives 1985 Study

Lake Creek Reservoir and new Lake Conroe operation assumption.

^{3 =} Lake Creek Reservoir operated for controlling Lake Creek floods.



Clear Direction for Your Retirement™

by Chris Wootton, ChFC®

WWW.WOOTTONFINANCIAL.COM



Why You Need a Retirement Income Analysis Part 1

When your parents retired, they probably counted on substantial outside income to fund their golden years, including Social Security benefits and a corporate pension plan that also may have provided health benefits to retirees. While Social Security remains a crucial part of a retirement plan, pensions are dwindling and becoming a part of the American landscape of the past.

Instead, the responsibility for funding retirement is moving to the individual. Although there are a wide range of excellent ways to save — including 401(k)s, IRAs, annuities and more — many individuals find themselves questioning if they will ever be able to retire.

The key to a confident retirement today is twofold: KNOWLEDGE AND ACTION. Knowledge begins with a clear understanding of your financial picture, knowing where you're starting from and identifying your unique retirement goals. It's also important to grasp the challenges you might face during retirement. You take action when you begin making steps toward your goals and as well as being prepared to overcome the challenges that threaten to derail them.

It's time to face the truth: the days of relying solely on Social Security and pensions to fund your retirement are over. As financial professionals, it's our job to provide a strategy that helps ensure your hard-earned money is there to meet your plans. Over the next several months, I'll offer important strategies in this article series, covering both what you need to know and the action you should consider taking to be ready for retirement.

The Impact of Living Longer

Americans are living longer. On average, men who have reached age 65 can expect to live until age 84.3, while females will live an average of 86.7 years. About 25 percent of today's 65-year-olds will live past age 90 and 10 percent will pass age 95! [1]

Advancements in medical technology, better fitness and nutrition, and access to vaccines

and medicines have all played a role in adding years to our lives. Older Americans are also putting more life in those years; more retirees enjoy active lifestyles than ever before, counting travel, exercise, gardening and other physical activities among their hobbies. [2]

Living longer is a good thing. Of course, it also means you need income that will cover all you hope and dream of doing during those additional years. While many retirees eliminate some of the costs from their working years, living an active lifestyle often creates new family budget expenses.

Challenges Unique to Women

Women, in particular, face challenges in creating income that spans retirement. Women are more likely to live alone in their later years. [3] Despite an increased presence in the workforce, the average woman working full-time still earns 80.5 percent of the income earned by her male counterpart. [4]

Studies show women are also more likely to take time off to provide caregiving roles to children, aging parents or disabled family members. Since Social Security benefits are calculated based on working years and salary, many women have reduced benefits.

DOCTOR, DOCTOR, GIMME THE NEWS

Living longer doesn't necessarily mean we're living better. Chronic disease affects approximately 80 percent of older adults,^[5] and for many people, health care is one of the largest expenses they'll face in retirement years.^[6]

In 1960, the average person spent just \$146 on health care annually. In 2018, that number had ballooned to \$11,172! [7] Adjusted for inflation, healthcare costs are now about ten times higher than they were in 1960.

Consider this: An average 65-year-old retired couple in 2019 may need over \$280,000 to cover health care expenses in retirement. [8] That number includes things like insurance premiums, out-of-pocket expenses and prescriptions, but excludes long-term care.

Those who wait until age 65 to retire may have access to extended health care benefits through their employer, while people who retire at age 62 will need to cover insurance premiums out of pocket until they are eligible for Medicare at age 65. These are important factors to consider as you approach retirement.

In our next article, we'll look at the implications of long-term care on retirement plans.

If you need help planning your retirement, contact us today to schedule a free income analysis. We'll help you determine if you have

enough to retire comfortably, when you can retire and help you put all the pieces of your retirement plan in place.

This content is provided for informational purposes only and is not intended to serve as the basis for financial decisions. The information and opinions contained herein provided by third parties have been obtained from sources believed to be reliable, but accuracy and completeness cannot be guaranteed.

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Learning about Wildlife – Our Educational Outreach

By: Lisa Wolling, Executive Director

At Friends of Texas Wildlife, we feel one of the most important aspects of serving the community is what we offer through our educational outreach programs. Education is a vitally important part of our mission, and we offer many and members of the community through 92 different and unique events. Additionally, three Boy Scout Eagle projects and six Girl Scout Bronze or Silver Award projects were completed. We offer presentations to schools, camps, scouts, churches, visit. There are educational displays and touch tables to investigate, so kids can have some hands-on fun exploring animal pelts, bones, antlers, feathers, etc. It's also a great opportunity to meet one or more of our live, educational animal







Each year, our eductional committee volunteers go to many community events to help different groups learn about the wildlife around us. We feel this is a vital part of our mission.

varied programs and events.

Our educational outreach programs, under the exceptional direction of Cathie Coudert (our Education Coordinator), have expanded each year. In 2019, these programs reached over 5,000 and community groups of all ages. Here are just a few of the events our educational team offers:

• Second Saturday. Our education center is open the second Saturday of every month. Drop by any time between 10 am and 2 pm to

ambassadors (owls, hawk, opossum, turtles, and/ or snake). Visitors can also browse our small gift shop (special wildlife-themed items!) and make a craft to take home. \$5 per person, children 2 and under are free.



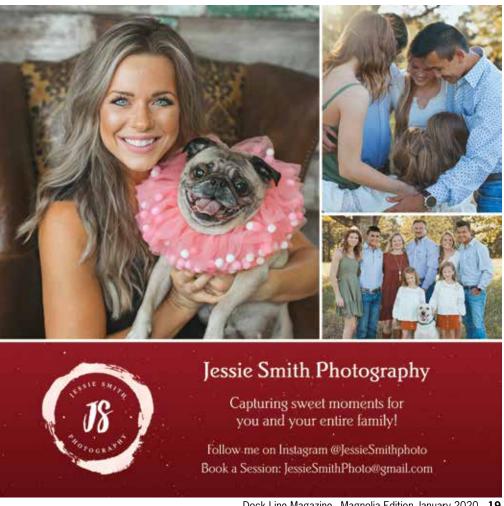
Our educational center is a fun and exciting place to visit. We offer lots of camps, mini-camps, drop-in days, and our very popular Second Saturdays.

- Spring Break Discover Days. These are stand-alone "mini-camp" days, with each day offering a different topic. For 2020, the dates will be March 10, 11, 12, 10:00-2:00. Attendees will come and go any time during these hours (drop in, no advance registration required), and can attend one, two, or all three days as desired. Tuesday, 3/10 will be Marvelous Mammals; Wednesday, 3/11 will be Winged Wonders; and Thursday, 3/12 will be Radical Reptiles. Each day will feature different educational animals, crafts, and games. Parents stay with children, \$5 per person.
- Summer Camps. Lots of wildlife fun and games! For 2020, we will be offering three identical sessions of camp: Session 1 June 9 -11; Session 2 June 16 - 18; Session 3 June 23 -25. All camps will run 10 am to 2 pm, campers bring sack lunch. Registration will open April 1 on Eventbrite, \$125 per camper, geared for ages 7-11.
- Wild Summer Fun Days. This will be similar to the Spring Break days, but with longer sessions each day. Dates are Tuesday, 7/14 (Marvelous Mammals); Wednesday, 7/15 (Winged Wonders), and Thursday, 7/16 (Radical Reptiles). Parents drop campers off; each session will be 10 am to 2 pm (bring a sack lunch to picnic with). Come one, two, or all three days. For kids 7-11, \$30 per day. Registration will open on Eventbrite on May 1.
- Birthday parties. Come have a wildlifethemed party at our education center! Different themes and activities depending on age of child. Geared for children ages 4 through 10+.
- Educational presentations, either at our facility or yours. Including, but not limited to: schools, libraries, scout groups, homeschool groups, garden clubs, civic and community organizations, senior-citizen groups, or really any group that would like to learn more about wildlife

We are passionate about helping wildlife and sharing our knowledge of the animals around us. We always welcome the opportunity to help others learn a little more too. Our educational visitor's center is located at 29816 Dobbin Hufsmith Road, Magnolia, so come on out and check us out!

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/ SavingTexasWildlife. The next Second Saturday at our education center Saturday, January 11. For more information about any of our events or educational presentations, please visit our website at www.ftwl.org, or email ftwl.education@ gmail.com. On our website you can also find many helpful links and ways you can help support our efforts, too (such as Kroger Community Rewards, Amazon Smile, etc.). ◆





SandStone HEALTH

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When Sandstone Chiropractic was established in Montgomery, Texas in 2009 - We made it our mission to provide the families of our community with a new perspective on their health by delivering the highest quality of care in a comfortable and holistic setting. Since then, the demand for the same experience in family medicine, neurofeedback and regenerative medicine presented itself. This provided us with the opportunity to continue our pattern of growth by creating a unique blend of comprehensive healthcare to better serve our community and their loved ones. Sandstone Family Medicine and Sandstone Regenerative Medicine are NOW OPEN in the Woodforest community.

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By using neurofeedback we are able to retrain the brain by correcting frequency abnormalities associated with various neurological conditions such as ADD, ADHD, autism, anxiety, depression, PTSD, memory loss, and auditory processing issues just to name a few. At the Sandstone Center for Neurofeedback, we combine neurofeedback therapy with various brain-base therapies in order to stimulate optimal results.

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EarthQuest Falconer, Don McCullogh, and a Tawny Eagle. The Tawny Eagle is from Africa, and is somewhat smaller than our own American Bald Eagle

Birds of Prey Show – Lake Livingston State Park

Every March for the past four years, Earth-Quest has brought their Birds of Prey show to Lake Livingston State Park, and this is one show that you don't want to miss! Watch a falcon rip through the air over your head, see a vulture up close and personal, and marvel at the size and beauty of several different magnificent raptors. For various reasons these birds can never be returned to the wild, many due to the fact they were raised from chicks by humans. They have imprinted on people instead of their own kind, and now they think they're people. These birds don't know how to hunt, how to accept a mate, or how to survive in the wild. But they still serve a great purpose.

EarthQuest is a nonprofit organization dedicated to providing an environmental education program on birds of prey to the public. In 2019 EarthQuest brought their birds to 13 Texas school districts and 46 schools. Earthquest estimates the program in Texas was seen by almost 25,000 students and teachers last year! In addition they put on shows for parks, nature centers, and other civic groups. Over the past 16 years they've educated around 300,000 folks! EarthQuest volunteers really enjoy seeing all the children's delighted faces, their mouths wide open in wonder! And it's not just the kids, but the adults too!

Lake Livingston State Park Ranger, Joel Jannsen, first brought in the Birds of Prey program during 2016. His mission is to create and develop young stewards for the natural and cultural worlds, and this program is a perfect fit. Joel enthusiastically says, "People need to see nature up close to feel its Shock and Awe, and live programs are the best way to get kids involved. Families have come all the way from Austin and San Antonio to see the Birds of Prey show!" In some years up to 800 people have attended the event at the State Park, with close to half of those being children.

Look for the exact date in March on birdsofpreytexas.org, or facebook.com/LakeLivingstonSP. There are usually two identical shows, one at 11am





The Eurasian Eagle-Owl is one of the largest owl species. She's a big, bulky beauty, and twice as heavy as a Great Horned Owl.

and the second at 2pm. Bring the family to see these magnificent raptors at Lake Livingston State Park, and get ready for a little "Shock and Awe"! Learn more about the incredible nature in

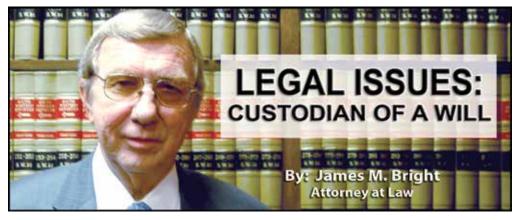


A Turkey Vulture and EarthQuest Program Manager, Phil Huxford. Turkey Vultures hunt by smelling the gases produced from carrion, and they have been known to cluster around buried gas pipeline leaks as well!

our area by joining a chapter of the Texas Master Naturalist organization. To find a chapter close to

you, or to read about the state program, go online to www.txmn.org. Volunteer and get involved! ◆





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

Questions often arise regarding the duties and possible liabilities of the custodian of the will of a deceased person. "Custodian" for purposes of this article shall mean the person who has possession and/or control of a decedent's will. Is he/she required to file it for probate after the decedent's death? Should he/she just hold on to it until such time that one of the decedent's survivors asks for it? Should he/she try to find one or more of the beneficiaries and give the will to them?

The answer to this question is, actually, none of the above. Article 252.201 of the Texas Estates Code instructs the person who has custody of a decedent's will to deliver it to the clerk of the court which has jurisdiction of the estate. (This is nor-

mally the county where the decedent was domiciled and maintained a fixed place of residence.) It should be noted that delivery to the county clerk is not the same thing as offering the will for probate. A probate proceeding would strive to have the will recognized as authentic and ask that it be recognized as the decedent's enforceable last will and testament. Filing with the county clerk without an application for probate does not seek Court authentication, but only makes it a part of the Court's complete record if and when a probate proceeding is ever filed for that particular estate.

It is possible and does "in fact" occur that a decedent might have more than one original document which professes to be his/her Last Will & Testament. This does not imply that more than one document will be admitted to probate, but it does point out the need to provide the Court with an opportunity to examine each will and determine which, if either, should be recognized and honored. It is only the original of the will that is subject of this discussion and does not under normal conditions include photocopies of wills.

Occasionally this firm encounters a situation where the person who has possession of a decedent's will does not wish to file it with the court clerk and may even wish to keep its existence a secret. The reasons for not wishing to produce a will can vary widely between persons and may run the gambit from very innocent to the very sinister. One person may erroneously believe that he will take on unwanted financial responsibility and therefore believe that he should not get involved. ("In fact," there is not normally a court fee for filing the will pursuant to Article 252.201 of the Estates Code.) Another person might not file because they are under the belief that they lack authority to do so, while yet another person might not wish to file through a belief that filing might result in differences in distribution of the estate which are not in that particular person's best pecuniary interest. A conflict might occur if the person who is in possession of a will is not a beneficiary under the will, or the will does not give them the amount that they feel that they are somehow entitled. A common example occurs when the person who fails to file the will is a child of the decedent who would otherwise have received little or nothing from the estate, but by withholding the will and relying upon laws of intestate succession, may receive a gener-



ous portion of a deceased parent's estate.

If this occurs, the person who is in possession of a decedent's will may be compelled to produce the will upon performance of the following steps by persons who wish to have the will recognized:

- A sworn written complaint may be filed with the Court stating that a particular person has possession of the last will and testament of the decedent or other papers belonging to the estate of the testator. Upon receipt of the complaint, the County Judge shall cause that person to be cited by personal service to appear in court and show cause why he/she should not deliver such will or other documents to the court for probate or why he/she should not deliver such papers to the executor/administrator. (Texas Est. §252.202)
- If the person who was cited to appear fails to deliver the will or such documents that the Court is convinced were in his/her possession at the time of citation, then the Judge may cause the non-producing party to be arrested and imprisoned until such time that the will or other papers are produced. (Texas Est. §252.203)
- In addition to the above, a person who refuses to deliver such will or papers shall also be liable to any person who is aggrieved for all damages sustained as a result of such refusal. Those damages may be recovered in any court of competent jurisdiction. (Texas Est. §252.204)

It is important to remember that any original document that purports to be the last will and tes-

Bentley & ** Ellie

tament of the decedent is of interest to the court. It is good practice, and a way to avoid confusion to the future custodians of your will, for you to physically destroy the original of any will that you do not wish for the court to consider as your last will and testament.

If you are the custodian of the last will and testament for someone other than yourself, your duty in filing can always be clarified through discussions with an attorney of your choice who is familiar with probate law in Texas.

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 Su-

preme 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. ◆

IF YOU WISH TO SUGGEST A TOPIC FOR THIS COLUMN, SEND TO: JAMES M. BRIGHT 14340 TORREY CHASE BLVD., SUITE 150 HOUSTON, TEXAS 77014 Email: topics@houstontxprobate.com





Food Allergy

I have written several articles here about allergy problems. Mainly I have written about how allergies affect the nose, sinuses and even the throat and lungs. In my practice I frequently get asked questions about food allergy. Many of these questions come from parents of small children who have food allergies that cause skin rashes, known as eczema. They also can cause nasal congestion and repeated ear infections.

As part of my evaluation of any allergy patient some food allergy testing is usually included. This information helps us to guide changes to the diet. Conventionally we have been taught that treatment of food allergy is mainly avoiding eating the offending food.

Recently some excellent information has

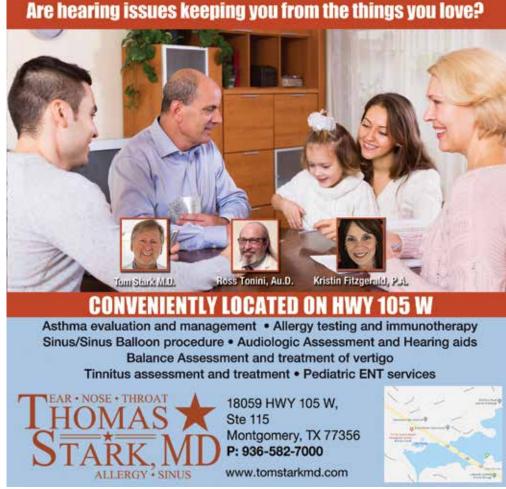
been published based on groundbreaking research in avoiding development of food allergy in young children. From about 1980 until 2010 the recommendations were to avoid foods that might trigger



allergy in young children. This was mainly cow's milk, peanuts and occasionally aches. Many of us have heard about children having peanut allergy so severe that even minor exposure can trigger serious reaction including swelling of the throat and airway. If a baby was born into a family where an older sibling had peanut allergy the standard thinking was in that infant avoid any exposure to peanut.

The new and somewhat exciting information shows that this type of thinking is wrong. In around the year 2010 researchers noted that in Israel there is almost no peanut allergy and children. One reason is that infants there starting teething are given peanut puffs as a snack. They look somewhat like cheese puffs but are made of peanuts. And in Israel this early exposure at a young age was the key to minimal peanut allergy and the children there.

Researchers in the United States have duplicated this in the last 8 years or so. The key that I want to convey to you is that to avoid development of food allergy the recommendations are breastfeeding if at all possible until age 6 months. At approximately age 4 months to 6 months standard adult foods should be introduced. They should have a wide variety of foods at this age including peanuts, cow's milk and eggs. Obviously if there is a definite moderate to severe allergy that is noted by either eczema or nasal congestion then food reduction or elimination can be done. But it appears that the key for children not to develop food allergy is a wide variety of food introduced at a young age such as 6 months. •









Online Resolutions for 2020

By: Dock Line Social Media Team

Remember those futuristic films that we used to watch where people walked into their homes, and their homes spoke to them, turned on the lights and started the kettle? It seemed so far off, so advanced. Yet now we have the Internet of Things, voice-controlled assistants and even control our homes from our smartphones.

But all this connectivity seems to come at a price – there are now more ways than ever for our information to be stolen, viruses to gain access or people to impersonate us. We need tech in our wallets to stop people stealing from contactless cards and biometric data to secure our phones.

Staying safe online remains a big issue, whether on a smartphone, a desktop or even with voice-controlled assistants like Alexa or Siri. To help you, here are the top New Year online resolutions you should consider setting to help reduce the chance you fall foul of the many dangers in our wonderful new connected world.

New Year Online Resolutions for 2020

Here are some of the online resolutions we will use in 2020, and that would be worth adding to your list of ambitions for the New Year.

I will do a social media clean-up on all my accounts

Set yourself some time when there is nothing else on the calendar and start going through your social media accounts. The idea is to look at what you see if as if you were someone else, a stranger or a friend.

For starters, what setting do you have on your account? Can anyone view your profile or do you have restrictions in place? While this is a personal preference, a public profile can be seen by anyone, and you might not want that if you have family photos, pictures of your house or other similar personal information on show.

Take a look at your accounts and the settings. You may spot things you might not want to be there anymore. Adjust the settings, remove photos and even unfriend people if you don't want them to see your information.

I will change my passwords (and make them tough)

Saving or remembering passwords is a pain, and that is why we often use the same one on multiple sites, but this makes us very vulnerable to hackers and cybercriminals. So, another excellent online resolution for the New Year is to go through and change passwords and make sure they are tough.

A strong password should:

- Have 12 characters or more
- Use numbers, capital and lowercase letters and symbols such as ! or ?
- Be a word not found in the dictionary or a combination of words
- Not an obvious substitution such as using 0 in place of 'o'

This kind of password can be challenging to remember and even to type, but you can get some great free online password apps that hold all of your data under a single master password that you need to remember. Phones and browsers can also save information if they are secure.

I will check that everyone in the house has tough passwords too

Once you have changed your passwords and made sure they are strong and tough to guess, do the same for everyone else in the household. Start with ensuring people protect devices with a personal identification number (PIN) – this is a backup even if the device has biometric features in case you need to access it.

Make sure it is challenging to get into a device with those stored passwords, photos and personal information, especially for the younger members of the family who are less security conscious.

I will chat with the family about online safety

Kids, in particular, are vulnerable to the dangers of the online world, and that is why it is essential to consider having a conversation with them about online safety as part of your New Year resolutions.

Set out some online rules or best practices if this works better. Talk about never giving out passwords, clicking the links in emails or messages and being careful about who you give friend status to on social media – as they can see all of your profile. While the aim is not to scare them into not using the Internet, it is best to be armed with information so they can protect themselves.

It can also be an excellent time to talk about

online use in general. If you have household rules such as no phones at the dinner table or no online activity an hour before bed, go over these. Also, talk about why these things are important to show they aren't just random rules!

I will support local businesses and be a good online citizen

We often focus on the negative about the online world, but there are lots of positives. One example is the ability to support local businesses by leaving reviews and positive feedback. These things make a big difference to businesses as more people than ever check sites like Trip Advisor or look at the reviews on Facebook.

Rather than only leaving negative mentions, set a resolution to take a moment to review the positive experiences. Tell a local restaurant the food was delicious or the local pub that the entertainment was top class. Be honest but don't forget, positive experiences help people as much as negative ones.

Be safe online

2019 was an eventful year, to say the least with the constant changes and challenges. From Facebook's Cambridge Analytica scandal to Instagram hiding likes and the growth of new platforms like TikTok, there are lots to consider and new issues to face. But there are also a lot of positives from the online world with the continued development of IoT one example of how it can make life easier.

By setting these or similar online resolutions for 2020, you can enjoy the best of the online world while also protecting yourself and your family. And don't forget, you can send in your questions about any of these areas as we are always happy to chat online about security and help you stay safe while on the Internet!

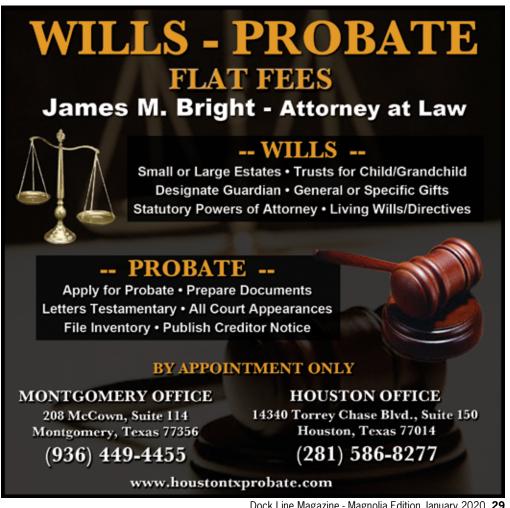
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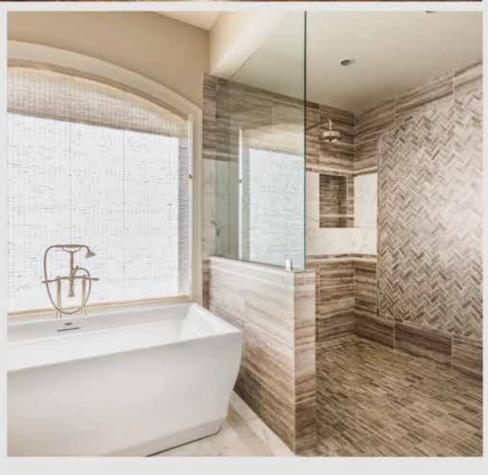
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11-16-19 Outlaw Outdoors Bassmaster College State QualifierTournament Sam Rayburn

This morning Trey and I woke up and went outside and my boat was frozen. Everything was covered in ice crystals. We wiped it all down and defrosted it.

It is a very chilling 34 degrees with a thick fog. I dropped the boat in the water and headed down the ramp to the pier and almost slipped. It was also covered in a thin layer of ice.

As I got in the boat it was very foggy on the



water. Guess what that means? FOG DELAY. We were supposed to be on the water and start the tournament by 6:15 a.m. The tournament director said a prayer and they played the national anthem. We took off our caps and held our hands over our heart while the drone flew the United States flag over the water. That is the first time we had ever





seen a drone carrying a flag. It was great. Since we were all just hanging out on our boats and waiting for the fog to lift the tournament director decided to have a 15 minute tournament in the cove. Whoever caught the first fish won 2 hoodies. It was so cold that the fish didn't even want to bite. In 15 minutes not one of the anglers caught a fish so they extended it a few more minutes. Finally, we had a winner. Christian from SFA caught a bass, hoping it was a sign of good luck for the day.

In order for everyone to be safe on the lake, the tournament will not start till the fog lifts and you can see where you are driving. They usually send out a boat to look but this time they went by boat and also sent out a drone to hover over the lake to see where the fog ended. It was getting a little better but still not safe for us to fish. This thick fog is extremely dangerous.







Since we were all waiting for the fog to lift, I was able to visit my friend Parker, he is now attending Baylor and he just started up the fishing team there. He had his coffee in one hand and red bull in the other. It was funny. Great to always see him. Trey and I also talked with Joe and some of the other guys from A&M.

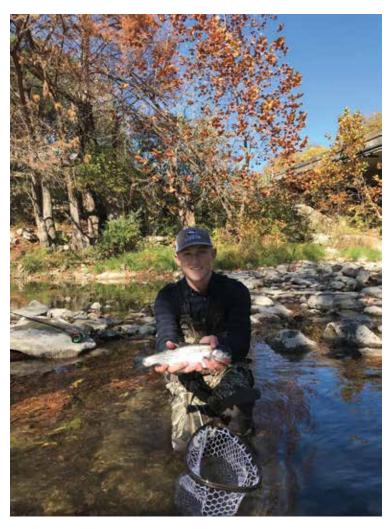
Finally, after trolling around the cove the sun started to rise and the fog lifted. It is now 8:00 am and we are going to start the tournament. Today there are 66 teams competing for the number spot that gets you an entry into the Bassmaster National Championship College series.

In practice Trey and I caught 18 pounds one day and 14 on another. We started our day out fishing grass. That is how we caught them in practice, but this time we didn't catch any. So, we went to a deep spot and caught a limit of 5 by 10 am. We decided we were not going to fish shallow. What we had in our live well was not going to win the tournament. The first place team was the only team that would qualify for the National Championship and we were

Continued on page 34 ∞







going to give it all we had to try to get it.

We idled and looked at spots where fish would group up this time of year. This is when I have to think like a fish. I also look up what they do in certain times of the year. I idled the whole rest of the tournament. I followed the river channel and found shad and used my side scan to locate the fish on both sides of the boat. The fish were chasing the bait and that is right where we needed to be. I located a school and ended up fishing about 20 feet deep. At this point we upgraded our fish to approximately 14 pounds. We found 3 more schools and caught fish off every single one. It was so much fun.

Trey caught the first 3 fish and then I caught a small and then I hooked up a 6 ½ pounder on a deep diving crank bait. It had a 10 inch shad in its mouth. That was a hungry fish. We put the other fish in the live well and they were spitting up the shad. We caught 30-40 fish. In the last hour and a half we culled all of our fish for what we had in our live well. They were all caught on a Strike King 6XD Deep Diving Crank Bait and a ¾ oz Football Jig.

11-23-19 Fishing for Rainbow Trout

Trey and I made a road trip up to San Marcos to visit our friends at Texas State University. The first day Trey and I went fly fishing with Cade Nicholson for rainbow trout in San Marcos on the Guadalupe River. We fished from 10 a.m. till dark and we only caught bluegill. The next day we heard the TPWA was releasing rainbow trout. I decided to set my line up like I did when I went fly fishing in Alaska. I used the same techniques working the line and I caught some rainbow trout. Cade caught an albino rainbow trout. It was yellow. I caught about 20 rainbow trout. Trey and Cade caught about 4 each. It was a great day fishing with my friends on the Guadalupe river. Living the dream, FISHING!

11-27-19 Fishing Lights with my Baseball Friends

All my baseball friends that liked to fish were home for Thanksgiving. Wednesday night Alex Nunn, Jacob Prigmore, Cade Walker and I decided to go out and fish lights on Lake Conroe. Great times with good friends. **Throw It Out, Pop It In, Fish On!** ◆







Cornbread with Ground Beef + Jalapeno Recipe

1 onion, chopped fine 1/2 lb. cheddar cheese, grated 3 jalapenos, chopped 1 cup cornmeal 2 eggs beaten 1 cup milk 1/2 tsp. baking soda 3/4 tsp. salt 1 (15 oz.) can whole kernel corn drained 1/4 cup oil for cornbread

1 lb. ground meat

In a medium pan add a small amount of oil cook the meat about 10 to 15 minutes until brown. Drain and set aside.

In a large mixing bowl, combine the cornmeal, baking soda, and salt. Add eggs and milk and stir until blended. Add the oil and stir well. Then add the drained corn and peppers.

Grease a 9x9 casserole dish. Layer 1/2 of the cornmeal mixture on the bottom of the dish, then the browned ground meat, the uncooked onion, followed by the cheese and top with the remaining cornmeal mixture.

Bake at 425 degrees 20 minutes until brown or until toothpick comes out clean.

Method 2 - Grease a 9x9 casserole dish. Layer 1/2 of the cornmeal mixture on the bottom of the dish, then the browned ground meat, the uncooked onion and top with the remaining cornmeal mixture. Bake at 425 degrees 20 minutes until brown or until toothpick comes out clean. Remove from oven and immediately top with the cheddar cheese, place back in oven to finish melting the cheese.

White Rean Chili

2 tablespoons extra-virgin olive oil 1 tablespoon minced garlic 3/4 cup diced onion 1 pound skinless, boneless chicken breasts, finely chopped 1-tablespoon ground cumin 1 tablespoon dried oregano 1/2 teaspoon ground white pepper

Kosher salt and freshly ground pepper 1 pound collard greens, stemmed and roughly chopped (about 5 cups)

1 1/2 cups chopped green chiles (fresh or canned) 1-quart low-sodium chicken broth

2 15-ounce cans navy beans, drained and rinsed 1/2 bunch fresh cilantro, chopped

Light sour cream, chopped tomatoes and/or lime wedges, for garnish

In a saucepan, heat the olive oil over medium heat. Add the garlic and onion; cook for 2 to 3 minutes, until slightly softened. Add the chicken, cumin, oregano, white pepper and red pepper flakes. Season with salt and 1 to 2 teaspoons freshly ground black pepper. Cook, stirring, until the chicken is slightly browned, 3 to 4 minutes.

Add the collard greens and cook, stirring occasionally, until they are slightly wilted, about 5 minutes. Add the chiles and chicken broth and bring to a boil, stirring occasionally. Reduce the heat to medium-low; cook, stirring occasionally, for approximately 20 minutes, until slightly thickened. Stir in the beans and cook for another 10 minutes. Stir in the cilantro

Transfer the chili to bowls and garnish with light sour cream, chopped tomatoes and/or lime wedges.

Send Us Your Recipes! E-mail to: linda@docklinemagazine.com

Pinch of red pepper flakes

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By: KaylL, Lee, Veterans Service Officer

VA launches Solid Start to ensure Veterans are contacted during initial transition

Program provides Veterans supportive contact and information to enable success

The U.S. Department of Veterans Affairs (VA), in collaborated with the Departments of Defense and Homeland Security, Dec. 2, to introduce VA Solid Start which will proactively contact all newly separated service members at least three times during their first year of transition from the military.

The program will engage contact with approximately 200,000 Veterans each year and is part of Executive Order 13822 which was issued to improve mental health care and access to suicide prevention resources available to transitioning uniformed service members in the year following discharge, separation or retirement.

The stress of transitioning from service to civilian life can lead to challenges or unmet health care needs for Veterans. Through VA Solid Start, the department will ensure consistent, caring contact and help new Veterans get a solid start on their civilian lives. It is important for VA to initiate contact with these transitioning veterans to form a strong relationship from the beginning.

The goal is to establish a strong relationship between VA and transitioning service members, promoting awareness of VA benefits, services and partner resources available to them.

Veterans within their first year of separation from uniformed service experience suicide rates nearly two times higher than the overall Veteran suicide rate. Contacts through VA Solid Start — via phone calls or emails — will ensure transitioning service members are aware of the free VA mental health resources the department offers Veterans for up to a year, regardless of discharge status or service history.

If you or someone you know is having thoughts of suicide, contact the Veterans Crisis Line to receive free, confidential support and crisis intervention available 24 hours a day, seven days a week, 365 days a year. Call 800-273-8255 and Press 1, text to 838255 or chat online at VeteransCrisisLine.net/Chat.

If veterans want additional information on VA & State benefits, please contact Montgomery County Veterans Service at 936-539-7842 or via email at vetsvc@mctx.org. ◆







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