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MAGAZINE



April 2020



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A Different Niche!

Your home décor store

From Dream to
Boutique
The New Home Décor
Boutique in Montgomery
that's Set to Become an
Instant Local Favorite

See page 8



**GIS at the San Jacinto
River Authority**

See Page 14

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APRIL 2020



Spring has finally sprung once again! Although we have been consumed with experiencing the devastation of the Corona Virus, house isolation and consumed with worry about what the future has to hold for us this year. We would like everyone to remember it's still a great time to live in Texas. Longer days, great weather and blooming flowers mean longer dog walks and two happy doodles. We would just like to say thank you to all the great people who read and follow Dock Line Magazine. We have met so many wonderful people and made some great friends throughout the community. Now that the weather is getting sunny once again, we encourage you to look for the brighter days to come. Remember now more than ever how important it is to shop local and support our great community for we are all in this together. The April edition is filled with some great articles, new businesses and interesting facts to help you explore your community and keep you informed. I hope you enjoy it and Thanks for Reading Dock Line Magazine.

Bentley & Ellie 🐾🐾

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Faye Milstead of A Different Niche! which opened its doors in March 2020, and is now open Tuesday to Friday from 10:00AM to 6:00PM, Saturdays from 10:00AM to 3:00PM, and is closed on Sundays and Mondays. Come shop and enjoy a glass of wine at the store located at 2114 McCaleb Road, BLDG. A, Ste. 100, Montgomery, TX. You can also give them a call at 936-286-8073 and find them online at www.adifferentniche.com.

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DOCK LINE MAGAZINE - MAGNOLIA
is published by:
Magic Marketing, Inc.
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Conroe, TX 77301
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Subscriptions to DOCK LINE MAGAZINE - MAGNOLIA
cost \$25.00 per year.
To subscribe, mail a check with your name and
address to:
P.O. Box 174
Conroe, TX 77301

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Sweet Magnolia Pickins Farmers & Artisans Market

When: April 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 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!

Magnolia Depot Day

When: April 11 & 18, 2020
Time: 10:00 a.m. – 5:00 p.m.
Where: Historic Magnolia Depot, 426 Melton St., Magnolia, TX
This event is a fundraiser to add/complete the Museum. There is fun for all with barbecue, live and silent auctions, live entertainment, rides for the kids, historical museum, historical doctor's office and barbershop, circa 1901, Blacksmith Shop and Post Office.

26th Annual Magnolia Showdown BBQ Cook-Off!

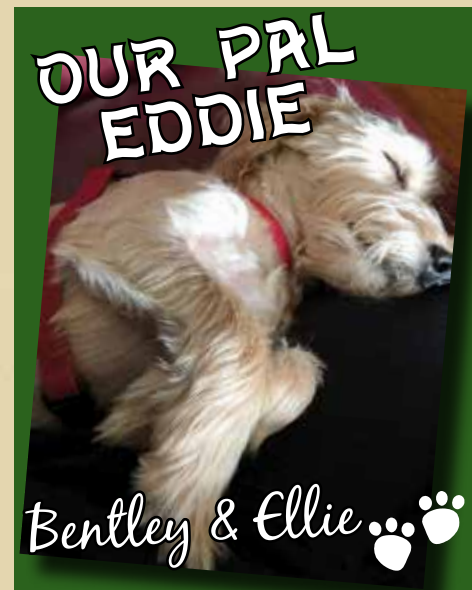
When: May 1 & 2, 2020
Time: 8:00 a.m. – ?
Where: Unity Park, 19450 Unity Park Dr., Magnolia, TX 77355
The Greater Magnolia Parkway Chamber of Commerce's Annual Magnolia Showdown BBQ Cook-Off is in its 24th year of operation! Cookers from all over the State of Texas will gather for the showdown on May 1st & 2nd to determine whom the best is when it comes to BBQ. The Grand Champion of the Magnolia Showdown will receive tickets to participate in The American Royal in Kansas City, MO! The Magnolia Showdown is sanctioned by Lone Star Barbeque Society. The cooks will compete in categories such as beef brisket, pork spare ribs, chicken and beans, as well as in the less-traditional dessert, margarita and open protein-only categories. Attendees can enjoy live musical entertainment throughout the two-day cook-off. Many of the participating cooks will also sponsor live musical performances by local artists. The 26th annual event is free and open to the public. Call 281-356-1488, email Jax Mosier at jaxm@gretermagnoliaparkway.org or visit www.gretermagnoliaparkwaycc.org for more information.

St. Matthias Catholic Church Annual Bazaar

When: May 3, 2020
Time: 12:00 p.m. – 5:00 p.m.
Where: St. Matthias Catholic Church, 302 FM

1774, Magnolia, TX 77375

Come hungry. Barbecue plates with all the trimmings and a variety of other delicious food choices will be available. Live music will be provided by The Lonely Road Band. There will be fun for all age groups. Enjoy the raffle, live and silent auctions, Mexican Bingo, petting zoo, pony rides, a mechanical bull, midway games, inflatables, and so much more. All proceeds from our annual event will go to the St. Matthias campaign for our new church. For additional information call 281-356-2000. ♦



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A Different Niche!:

From Dream to Boutique

**The New Home Décor Boutique in Montgomery
that's Set to Become an Instant Local Favorite**

BY: BRIAN SHERMAN

It's amazing how many business success stories can be attributed to a simple pivot. While in the day-to-day life of a business, sometimes it's a side business or hobby that carries the most passion. A Different Niche! is a perfect example of this phenomenon. Ken and Faye Milstead owned and managed Milstead Glass in Magnolia for over 30 years. In 2012, Milstead Glass expanded to include Milstead Home Décor, Faye's passion project. For the last eight years, her home décor boutique has grown in popularity.

When Ken and Faye decided to sell Milstead Glass in 2019, Faye had no intentions of slowing down. Instead, it was time for her dream to take on a life of its own. Her previous 1,500 square foot boutique in Milstead Glass has blossomed into a beautiful, new 4,000 square foot showroom located at 2114 McCaleb Rd. Faye's passion for home décor has continued to intensify and now she has the right location, product lines and time to allow her passion to flourish. The home décor boutique is a reflection of Faye. "I didn't want to retire. That's just not for me. I was ready to start living my dream full-time," she says. Faye admits she loves the experience that she and Ken gained with Milstead Glass, but doesn't miss the business. "I do miss my employees," she exclaims. "My employees and my customers have always been my priority."

When asked why she decided to open her own home décor store, Faye speaks of creating a shopping experience centered around the customer. "A Different Niche! encourages customers to come in, take the time to browse, touch and feel the products. Smell the wonderful candles and lotions in the store. You can purchase almost anything on Amazon from your computer or phone. My plan is to make A Different Niche! a destination for great shopping and in coming months, small events," she explained. "Most of all, it's about shopping locally and supporting your community."

Like many beloved brands, there is an almost serendipitous way this store came to be, including how it got its name. Faye reminisces, "When I

Continued on page 10 ➞





first opened, a man walked in and was just looking around. I didn't have a name for the store yet. He looked around and said, 'You know, this is a different niche.' And it just clicked."

Why that name clicked is no secret to Faye. "When you go to the market, you have to select unique products that people like and just don't see anywhere else." Customers aren't looking for something ordinary for their homes. They want something with character - something that looks good, but also tells a story," shared Faye.

Unique is the focus at A Different Niche!. Large furniture stores offer a standard selection of the most common brand items. Faye's approach is to offer products that accentuate people's style and take on a personal meaning to them. Part rustic, part chic, part contemporary - Faye's sense of style comes from years of learning what her customers love most. Her new store continues to offer the brand names her clientele has come to love from her original location, while adding more new product lines to discover. You'll find brands like Tyler Candle Company®, Orleans Home Fragrances®, Noodle & Boo®, Bella Tunno®, Bearington Baby Collection®, Park Hill®, Forty West®, Uttermost®, nora fleming®, among many others. The shop also carries a large selection of Texas-based brands including wines you will love!

Her customers regularly tell her they love the name, the openness of the store, and the selection of merchandise. It's not just another store, after all. A Different Niche! has a welcome atmosphere that invites you to hang out and look around. Walking through the doors is a bit like accepting an invitation to a home décor scavenger hunt. Customers can enjoy a glass of wine from local wineries like Messina Hof®, Bernhardt®, and Los Pines Ranch® and discover new brands around every corner.

If the success of Milstead Glass is any indicator of Faye's new venture, then it's safe to say A Different Niche! will be a resounding success. After all, Faye is bringing the same level of dedication and passion to her new store. As she fondly expresses, "This is why I'm where I am today. It's because of glass." She



attributes her 30+ years of continued success to one factor: "Our main goal has always been customer service. Make them feel like they're appreciated when they walk through the door." Her method speaks to a timeless simplicity that is all but lost in business nowadays: "You stand up!. You greet customers! You smile! You're there for your customers. You take care of them. Customer service is number one. At A Different Niche!, you'll feel more like family than just another shopper," Faye strongly emphasizes.

When asked what advice she would leave with her customers, her wisdom is simple, yet profound. "Be kind. Be honest. Show respect."

It's safe to say that A Different Niche! is set to become a new, local-favorite, destination in Montgomery County. Come check out the boutique and see for yourself.

A Different Niche! opened its doors in March 2020, and is now open Tuesday to Friday from 10:00AM to 6:00PM, Saturdays from 10:00AM to 3:00PM, and is closed on Sundays and Mondays. Come shop and enjoy a glass of wine at the store located at 2114 McCaleb Road, BLDG. A, Ste. 100, Montgomery, TX. You can also give them a call at 936-286-8073 and find them online at www.adifferentniche.com. ♦



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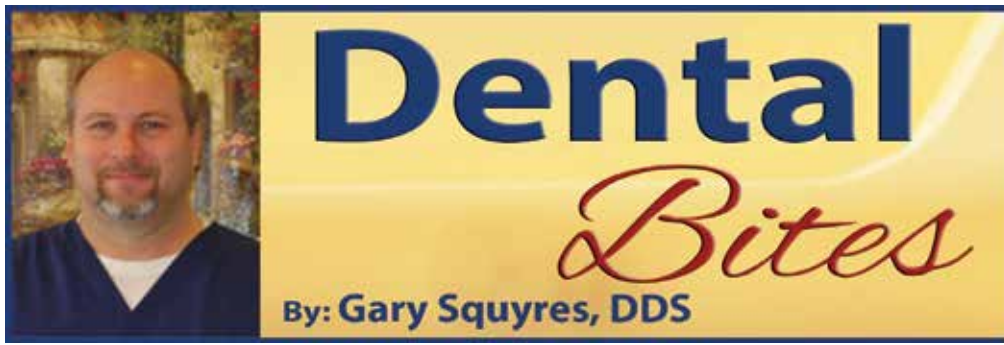
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Faye Milstead, Owner, fm@homedecor2114.com



What do Bleeding Gums Mean?

Problems such as bleeding gums can be a sign that your gums are not being properly cared for and need more attention. While you don't need to panic if you notice bleeding gums, you do need to take action to help prevent the progression to a more advanced form of gum disease. While caring for your teeth is important, many people forget the value of caring for your gums as part of an important oral hygiene regimen. They are the foundation of a healthy mouth and if you're not taking care of them, you're really at risk for oral health issues. Since gums provide important support for your teeth, take good care of them and take action if you notice bleeding gums.

1-in-3 people think bleeding gums are nor-

mal. Bleeding gums are not normal! It can be a sign of gum disease. Other signs of gum disease include bad breath, swollen gums, receding gums and loose teeth. In fact, while research shows that one in two Americans have some form of gum disease, approximately only three percent seek professional treatment. According to the American Academy of Periodontology (AAP), this difference between the prevalence of gum disease and the low levels of professional treatment can likely be blamed on a lack of understanding of the effect periodontal disease can have on overall health. Some studies suggest that periodontitis may be associated with other health conditions such as heart disease and diabetes, so it shouldn't be taken lightly.

Bleeding Gums Causes

The Most Common Cause

Bleeding gums are most often caused by harmful plaque – and the millions of bacteria in it – found at or around the gum line being left to develop gingivitis. Gingivitis, a mild form of gum disease, may require treatment and improved oral hygiene to help eliminate it. If left untreated, bleeding gums and gingivitis can lead to a more serious form of gum disease called periodontitis.

Other Causes

If you don't have gingivitis, but still suffer from bleeding gums, don't ignore the problem. Bleeding gums can also be caused by bleeding disorders, leukemia, vitamin K deficiency, hormonal changes, scurvy or the use of blood thinners. If you notice bleeding from your gums, it's best to consult with your dentist or doctor to determine the cause.

Treatments: How to Stop Bleeding Gums

There are many ways to help improve your oral health and help eliminate bleeding gums. Since bleeding gums are mainly due to inadequate plaque removal from the teeth at or around the gum line, starting an effective oral hygiene regimen is a great way to help treat and prevent gum bleeding. Here are some oral hygiene tips that will help you keep your entire mouth healthier and help prevent or reduce gum bleeding:



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- **Brush Often:** Brushing with a soft-bristle toothbrush in a circular motion will help stimulate your gums, help prevent bleeding gums and strengthen the tissue that protects your teeth. It is my opinion that a spin toothbrush does a far superior job of plaque removal than the old hand held toothbrushes. It is important to remember to brush often, but gently. Pressing down hard while brushing can do more harm than good. Be sure to brush all surfaces of your teeth; top, front and back of your teeth. The only place you cannot reach with the toothbrush is in between your teeth. That is where flossing comes in to play.

- **Floss Daily:** Flossing is one of the most important ways to help prevent bleeding gums and maintain good oral health. It removes plaque and food particles that are found between your teeth and may be under the gum line which can lead to bleeding gums. Be sure to use a thin, waxed floss. To get the floss thru the contacts you may need to gently work the floss back and forth until it moves freely below where the teeth touch each other. Then gently rub the floss up and down the sides of the teeth thus removing the plaque. If flossing is new to you, your gums may bleed for a week or two while flossing until your gums get healthier. Flossing at night before bed is the best time.

- **Avoid Tobacco:** Tobacco use can damage your gums and can also make you far more likely to develop gum disease.

- **See a Dentist Regularly:** Harmful plaque bacteria can even lead to issues beyond gingivitis like periodontitis, which is a fancy name for advanced gum disease, weakened tooth enamel. The cleaning performed twice a year at your dentist's office will remove plaque and tartar that can't be removed at home. This will help prevent bleeding gums and keep your mouth healthy. You should visit your dentist for a professional cleaning and dental exam at least twice in a year. This can help prevent early gum disease from progressing into more serious gum disease.

- **Maintain a Healthy Lifestyle:** The American Dental Association recommends eating a balanced diet and avoiding between-meal snacking. Also, reducing stress from your life can help prevent gum disease.

- **Combine for Best Results:** For best results, use multiple products together to keep your mouth, gums and teeth healthy. A comprehensive system such as the Crest Gum regimen features a variety of products that work well together, including Crest Gum Detoxify, Gum Care Mouthwash, Oral-B Electric Toothbrush and Glide Deep Clean Floss. (OK, I'm a Crest fan. My wife is a Colgate fan. Use whatever brand you like.) ♦

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GIS at the San Jacinto River Authority

Just about everyone is familiar with mapping apps on mobile phones. In fact, most of us probably use one on a weekly, if not daily, basis. These mobile applications are a type of Geographic Information System (GIS). The roads, imagery, restaurants, gas stations, and other information available are all different GIS datasets. These datasets make it possible to zoom in to The Woodlands, search for 'restaurants,' and then populate various restaurant locations on the map. The data also enables the user to see the establishment's name, address, reviews, and other useful information. Most people don't realize they have been using GIS for years.

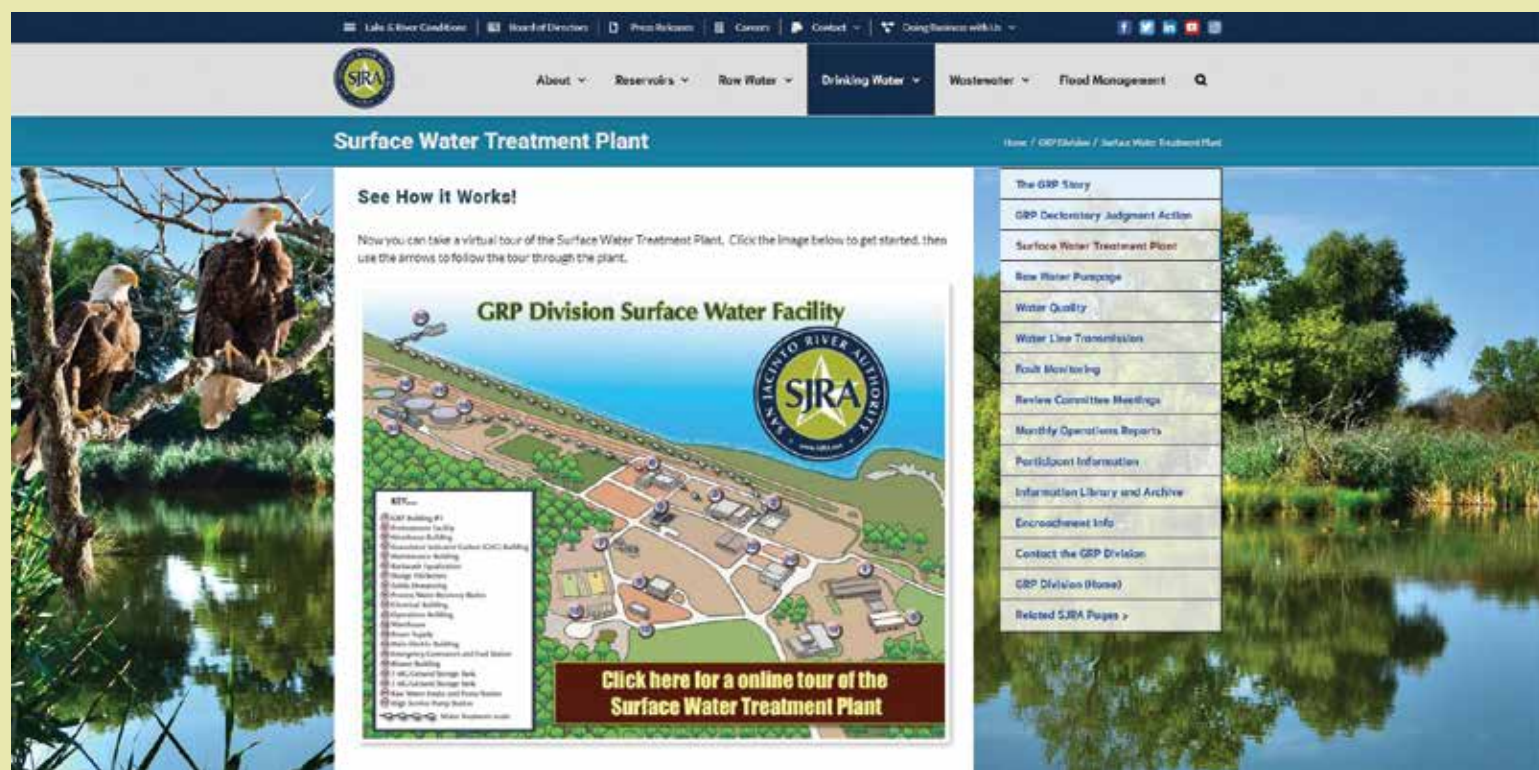
GIS is a technology field that has been around since 1968. GIS utilizes the location, or geography, of objects/features and the information associated with those objects/features for mapping and analysis. So how is GIS being used by an organization like the San Jacinto River Authority (SJRA)?

Geographic tells us the where – location of a water line, dock, or siphon.

er equipment on the truck before leaving the shop, saving time and money.

SJRA also utilizes GIS in preventing future erosion and extensive damage. The Lake Conroe Division uses GIS for internal data collection, dropping points such as animal damage or erosion issues onto a map which allows technicians to accurately map and plan repairs and note trouble spots while out in the field. In SJRA's Highlands Division, GIS is used for assessing the Highlands canal system for levee improvements, vegetation clearing, and new access gates. The collected data is instrumental in mapping future projects and planning budget expenditures.

Most internal and external presentations, studies, reports, as well as the SJRA 10-Year Project Plan use GIS to help visualize projects. GIS is also useful for public education campaigns to show SJRA's work sites within a community and convey complicated topics or messages in a more creative and easy to understand way than words alone.



phon.

Information tells us the details – diameter of a water line, owner of the dock, or name of the siphon.

Systems are the computers, software, data, and people needed to build the data, run the analysis, create the map, and support the users.

SJRA has four GIS professionals on staff who are responsible for building and maintaining data for our Operational Divisions. The datasets and the information associated with them are used in various ways. By using GIS, SJRA can map locations of various assets. For example, the SJRA Woodlands Division operates and maintains three regional wastewater treatment plants, a wastewater conveyance system, five water plants, 38 water wells, six elevated storage tanks (ESTs), eight ground storage tanks, and hundreds of miles of wastewater collection and potable water distribution lines. GIS allows a technician or water operator to locate specific assets for routine maintenance or potential repair. Technicians can look at the valve dataset to find where a particular valve is located and confirm the size prior to a repair allowing staff to be proactive by loading the prop-

Two ways SJRA is using GIS for public education is through the Know Your Watershed campaign and operational Story Maps. Know Your Watershed (www.KnowYourWatershed.com) is an interactive website designed to educate San Jacinto River Basin residents by engaging them in 1) identifying their watershed 2) recognizing flow patterns 3) observing how water naturally drains throughout the basin, and 4) learning important water-related facts in a creative and entertaining way. Viewers can access information by clicking on an "Address Viewer" link and searching for their location, or take a virtual tour with perky water drop SJ Watershed and her friends by clicking on the "Story Map" which features fact sheets, animation, and videos. On SJRA's website www.sjra.net viewers can take a virtual tour of the GRP water treatment plant or type in their address to see if they are conserving our aquifers by receiving treated surface water from Lake Conroe. SJRA has both water and wastewater virtual tours of their Woodlands facilities coming this spring. SJRA Highlands will have a public viewer to track mowing and maintenance schedules on line this summer.

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SJRA Board of Directors Recommends Renewing Flood Mitigation Strategy

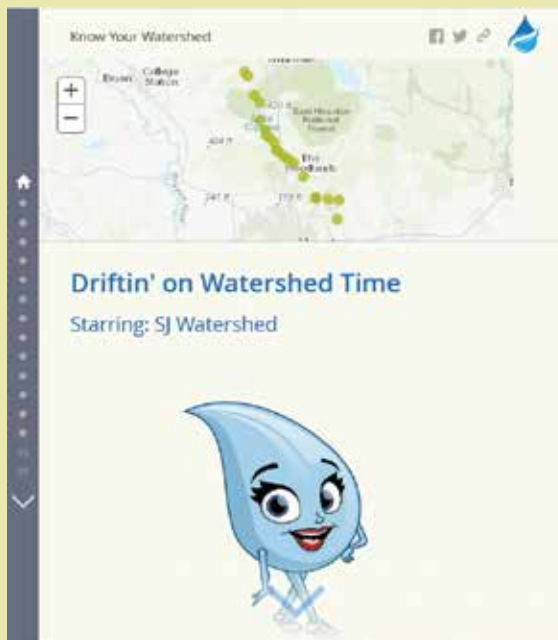
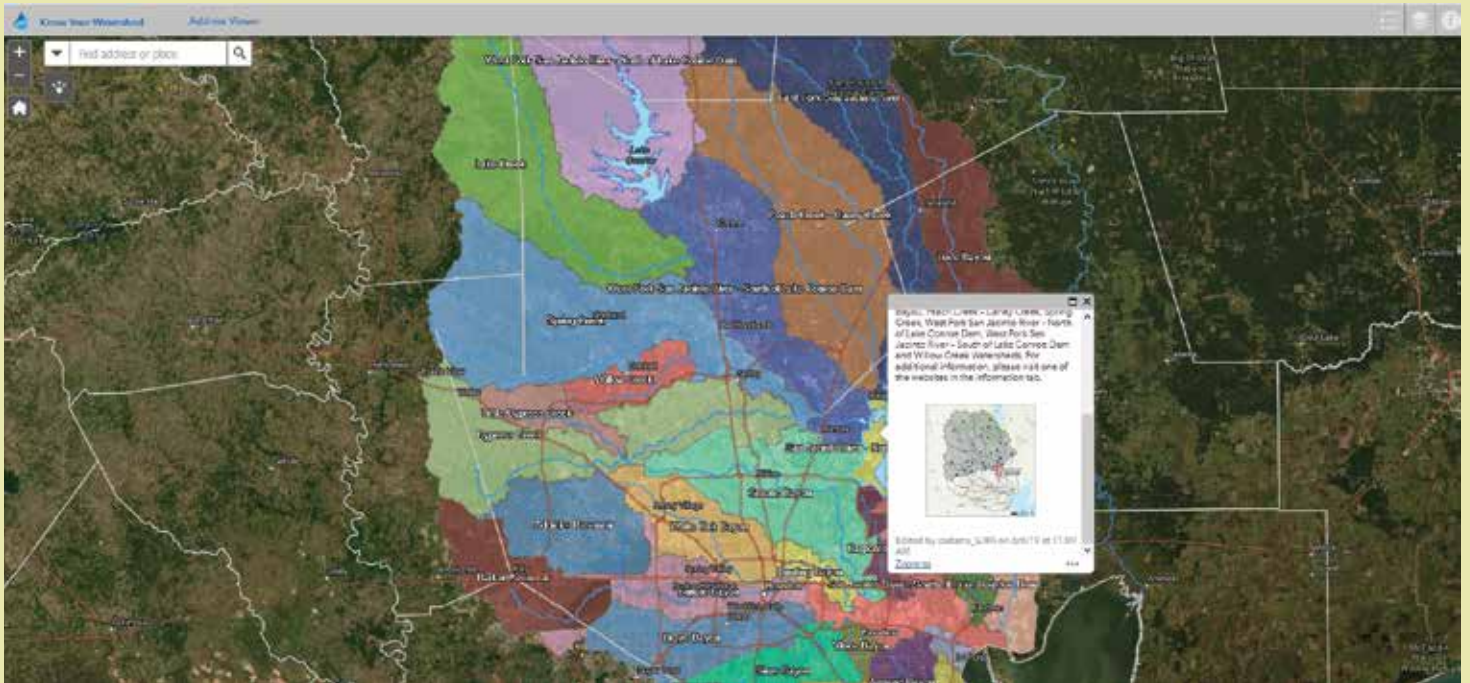
San Jacinto River Authority (SJRA) Board of Directors last month approved a recommendation to the City of Houston (COH) to continue a temporary flood mitigation program at Lake Conroe. The board's vote proposed extending the initiative through December 2022 and serves as a recommendation to the City of Houston who owns the majority of the water rights in Lake Conroe.

At the special board meeting, over 100 constituents voiced their opinions on the initiative to reduce water level in Lake Conroe on a seasonal basis to create extra capacity to catch rainfall and storm water runoff. During the meeting SJRA Director of Water Resources and Flood Management, Chuck Gilman, gave a presentation to the board that included 20 years of rainfall and lake level data for consideration.

The SJRA Board of Directors approved the following recommendation to the COH regarding the operation of Lake Conroe:

- Spring strategy: Beginning April 1, release only an amount of water from Lake Conroe to create a one foot capacity to catch rainfall and storm runoff (from 201' mean sea level to 200' msl). Recapture of lake level beginning June 1.
- Fall strategy: Beginning August 1, release only an amount of water from Lake Conroe to create a one foot capacity to catch rainfall and storm runoff (from 201' msl to 200' msl). After September 1, increase capacity an additional six inches (from 200' msl to 199.5' msl). If a named storm is predicted to impact our region, the COH may initiate an additional release of six inches (to 199' msl) by notifying SJRA in writing of their call for release. Recapture beginning October 1.
- All releases come from the COH's 2/3 share of permitted water supply in Lake Conroe at the city's request. SJRA staff to coordinate with COH staff on the details and timing of any releases.
- If the lake level of Lake Conroe has already dropped to the target elevation due to natural evaporation, no releases should be made.

The strategy of temporarily creating capacity in Lake Conroe on a seasonal basis began in 2018 to provide flood mitigation benefits for regional downstream constituents in both Montgomery County and Harris County by catching rainfall and runoff in Lake Conroe.



Created in 1937 by a special act of the Texas Legislature, the San Jacinto River Authority's (SJRA) mission is to develop, conserve, and protect the water resources of the San Jacinto River basin. From managing Lake Conroe to providing water and wastewater services in The Woodlands to operating a water treatment plant designed to reduce reliance on underground aquifer water supply, SJRA has grown from a small agency that primarily helped farmers construct stock tanks for water and soil conservation to a community partner with five distinct operating divisions throughout the San Jacinto River basin. SJRA's operational divisions—Lake Conroe, Woodlands, Highlands, Groundwater Reduction Plan, and Flood

Management—serve the community through municipal and industrial water supply, wastewater treatment, water quality management, and flood mitigation strategies.

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 find us on Instagram @SanJacintoRiverAuthoritySJRA. ♦



KNOW YOUR WATERSHED

It is no surprise that the Greater Houston region ranks in the top ten on the National Weather Service's list of U.S. cities that have the most erratic weather conditions. Simply put, Texas weather is unpredictable. In the midst of such uncertainty and instability it is essential to know your watershed. If you are able to identify that piece of information, you will be equipped with knowledge that could prepare you for the next severe weather event. The Know Your Watershed Campaign is designed to help you identify the watershed, recognize where the flow is coming from, and provide you with important water-related facts. Tap into the flow of information by clicking on the Address Viewer link below and searching for your location or take a virtual tour with SJ and her friends by clicking on the Story Map.

Click here to enter an address



ADDRESS VIEWER

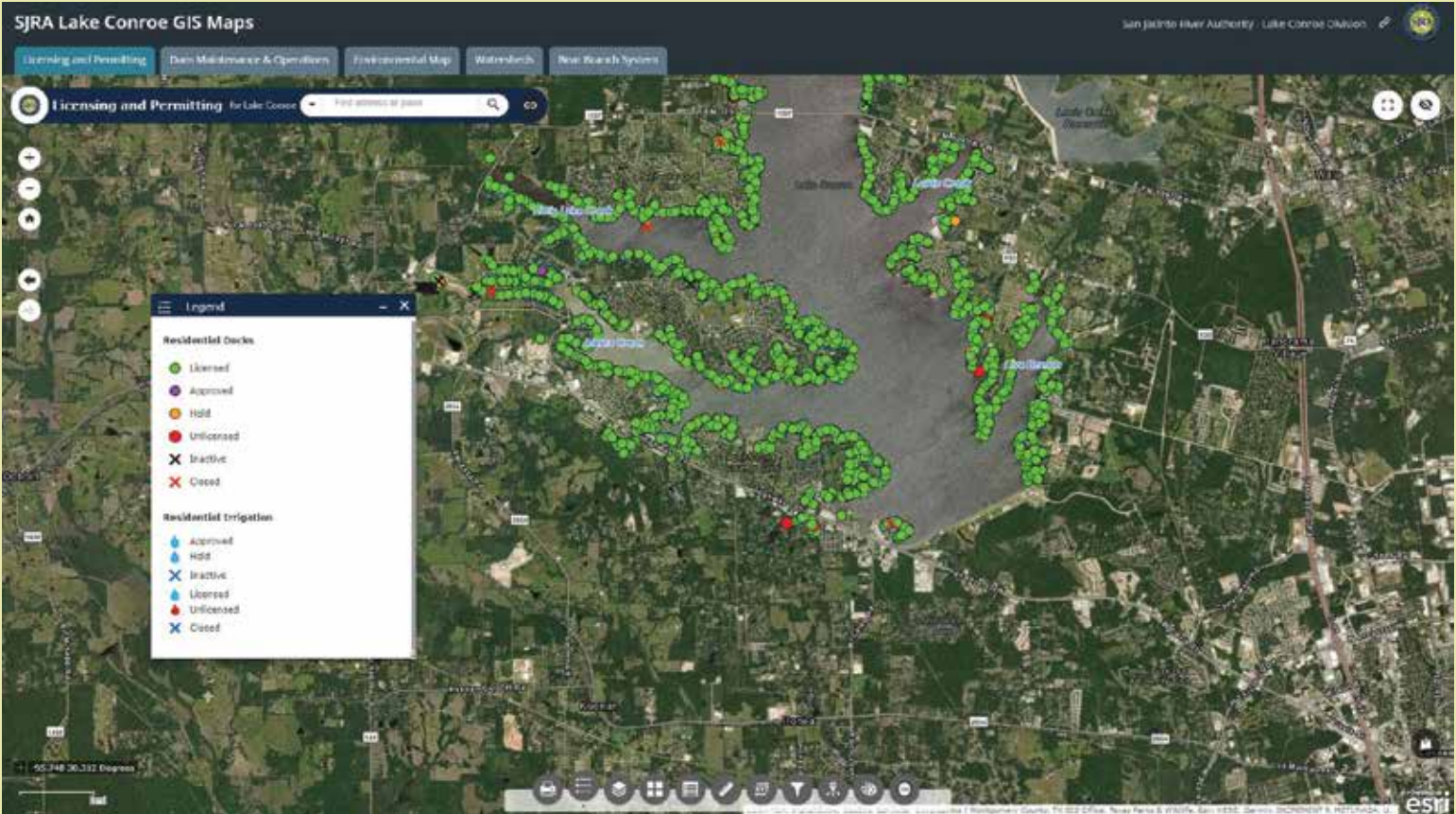
Address Viewer is an address look up tool that provides the watershed location in a static map that illustrates where flow is coming from, and general information.

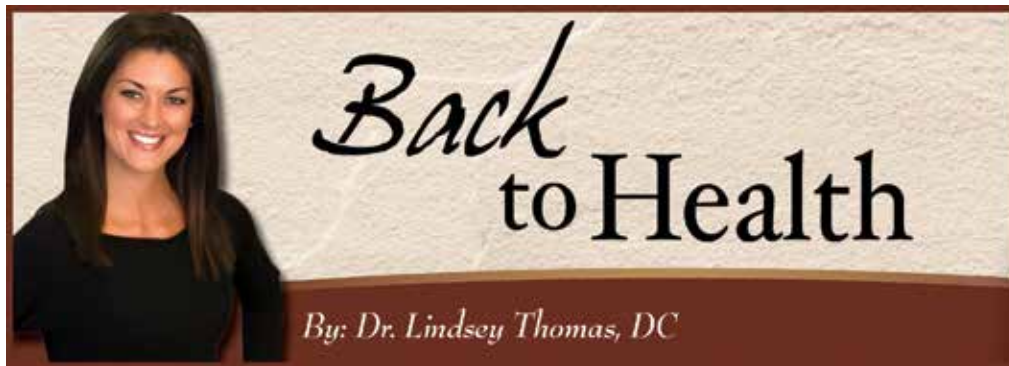
Click here to take a ride down the San Jacinto River



STORY MAP

The Know Your Watershed Story Map is a virtual tour down the San Jacinto River to Lake Houston.





A Little Bit of Dirt is Healthy

The purpose of the immune system is to allow us to live in harmony with our environment. In fact, most of the trillions of foreign cells present in our body exist peacefully, and in some cases even contribute to our health and well-being. In spite of this, chronic diseases such as allergies, asthma, and eczema, which were much less common several decades ago, have risen exponentially, especially in children,



quadrupling during the last two decades.

Researchers suspect the increase is due to many aspects of modern living including the "hygiene hypothesis," which blames being raised in increasingly sterile homes.

As society in general becomes more "sterile," it is causing real problems for your immune system, which is becoming increasingly unable to differentiate between real threats and harmless things like pollen and dust-bunnies.

How many people do you know who carry a bottle of antibacterial hand sanitizer with them wherever they go? Meanwhile, you're exposed to antibiotics, in your food and by prescription, while most of the food supply is pasteurized or otherwise treated to remove both good and bad bacteria.

Antibacterial products are designed to remove disease causing organisms from external surfaces before they can enter the body. But we're learning that, in the case of a large group of these products, this is not a healthy approach to keeping disease at bay for a number of reasons. Most important, there's growing

evidence that certain antibacterial products may be contributing to the alarming problem of bacterial resistance that was initially linked to our improper or over use of antibiotics.

While everyone is busy killing all of those "germs," they didn't stop to think about what this would mean for the future generations. Children are now growing up without being exposed to the bacteria, viruses and parasites that have existed throughout the world. In some cases, this can be a good thing. But to children's immune systems, which are not being exposed to bacteria and viruses like they were in the past, it results in an excessive immune response against routine things, like grass, resulting in allergies and autoimmune diseases.

The immune system has two different components: the cell-mediated immune system and the humoral immune system. The cell-mediated immune system involves white blood cells and specialized immune cells which basically "eat" antigens, or foreign particles in the body. This helps drive the antigens out of the body causing symptoms such as skin rashes and the discharge of mucous from the throat and lungs. The cell-mediated response is associated with the beneficial acute inflammatory illnesses, and represents the driving out of the infection.

The other aspect is called the humoral immune system. Antibodies, special defense proteins, are produced to recognize and neutralize the antigen. It is a constant humoral response that is associated with chronic allergic-type diseases.

In order to be healthy, one needs to keep a balance between the cell-mediated system and the humoral system, with the cell-mediated system predominating. The cell-mediated response is activated by the natural exposure to bacteria and viruses. Through repeated exposure to infectious organisms, various types of bacteria and spores found in dirt, dust, and animal dander, we develop many immune

response patterns. It is the cell mediated response that protects us from future illness, and develops the type of immune response we commonly associate with life-long immunity. The cell-mediated system suppresses the activity of the humoral system.

If the cell-mediated system is not properly stimulated, it does not fully develop. This can lead to an abnormally high production of humoral system antibodies. A humoral system that is continually running will overdevelop, creating a hypersensitive environment. When infants are exposed to germs early, their immune systems are pushed to go in an "infection-fighting direction." Without this push, the immune system's shift to infection fighting is delayed, and it becomes more likely to overreact to allergens; dust, mold, and other environmental factors that most people can tolerate.

Early exposure to allergens and infections also prime our immune systems to resist them later on.

Many studies have provided very fascinating evidence that your body actually benefits from regular exposure to dirt. So when we are exposed to a little bit of bacteria, our immune system does what it's supposed to: develop a tolerance to it. Here's what has been found so far:

- Individuals with the highest degree of personal hygiene, those who washed their faces and hands more than five times per day, cleaned before meals, and bathed more than two times each day, were the most likely to develop eczema and wheezing.
- Those who grow up in extremely clean homes are more likely to develop asthma and hay fever than those who grow up on farms or in houses with a little bit of dirt.
- Individuals who are raised with pets, or who have older siblings, are less likely to develop allergies, possibly because they are exposed to more bacteria.

The future of your immune system is in your hands. Make sure you are doing all you can to help build up the resistance it needs! ♦



What is the Veterans Service Office?

I thought it might be necessary to inform our veteran community on what exactly the Montgomery County Veterans Service Office is and what some of the services are that we assist with.

We are a county funded office for Montgomery County Veterans and their dependents and survivors. Our office was developed just after WWII with the mission to assist our veterans and their survivors with the VA claims process and to answer eligibility questions.

Services Provided:

- We counsel our veterans and/or their dependents and survivors as to VA & State benefits they may be entitled to receive.
- We complete all the necessary forms to obtain the maximum benefits allowable.
- We assist with obtaining any documentation needed. (DD-214, Military discharges, marriage licenses, etc.).
- We help the claimant correspond to any letters sent by VA.

Benefits we assist with:

- Service Connected Disabilities • Non-Service Connected Pension • Survivors Dependency Indemnity Compensation (DIC)
- Survivors Pension • Appeals • Educational Benefits • Medical Eligibility • Life Insurance Programs • Burial Benefits
- VetCenter Support • State of Texas Benefits • And many more.....

Credentials:

Collectively the staff of Montgomery County Veterans Service has over 64 years of experience in VA & State benefits with more than 1500+ hours of training.

We hold accreditation through multiple organizations, Texas Veterans Commission, Disabled American Veterans, Veterans of Foreign Wars, and The National Association of County Veterans Service Officers.

Our Mission Statement

"The mission of Montgomery County Veterans Service is to provide the most beneficial service to the veterans and their dependents of this county in a compassionate manner with the desire to obtain the most advantageous benefits available to them, through continual education of VA regulations and application procedures affecting the veteran population."

For more information on how we can assist you, please contact us at Montgomery County Veterans Service 936-539-7842 or via email at vetsvc@mctx.org and follow us on Facebook @ Montgomery County Veterans Service. ♦



By: Kay L. Lee, Veterans Service Officer



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INVESTMENT RISK

How Are You Managing It?



Few terms are used in the investment world as much as “risk”. I think if you’ve followed the markets for the last few years this would go without saying given the extreme and in some cases historical market fluctuations. Most advisors and financial media talk about investment risk in terms of price volatility of a given security. However, there are many different types of risk in the financial world. For instance, inflation risk, interest rate risk, reinvestment rate risk, default risk, liquidity risk, well, I think you get the picture.

On a practical level, we can say that risk is the chance that your investment will provide lower returns than expected or even a loss of your entire investment. This also creates concern about the chance of not meeting your investment and income goals. It should be understood if you’ve been investing long that investment in the stock and bond markets carries some degree of these risks. There’s no guarantees, just degrees of risk and reward depending on where you decide to put your money. In general, the more risk you’re willing to take on (whatever type and however defined), the higher your potential returns, as well as potential losses.

How Do You Define Risk

It is true that when we speak of risk from an investment perspective it can involve many different underlying types of risk as we’ve just mentioned. However, most folks we meet with think of risk in a simpler way. When you boil it all down, they only care about the value swing of their account balance and the risk of loss! So ask yourself, how do you define risk? I’m willing to bet you’re in the camp I just described and rightfully so. More importantly, ask yourself, what strategy am I employing right now to manage my risk of loss? This is the question that few ask and even fewer truly understand.

Understanding Your Risk Tolerance

The concept of risk tolerance is twofold. First, is that of your desire to assume risk and your comfort level with doing so. That is to say, knowing your own feelings about taking chances. Second, concerns the fact of what you NEED to make a financial plan work for your situation. That is, your financial ability to cope with the possibility of loss depending on your age and overall financial needs and goals. We believe the best approach for identifying both is to approach it mathematically, not emotionally.

Dynamic vs Static Risk Management

Once your tolerance is evaluated, you have a choice as to how to manage your investment risk. Depending on your investment firm and advisor and their approach, you can manage risk either dynamically or statically. Most don’t even realize this fact because they’ve only known or heard one way of doing this and that is statically. I’ll attempt to summarize these next without getting off into the weeds too far. It’s important for me to emphasize here that no one approach is 100% successful all the time. What you need to determine is which methodology works best for your financial needs and risk tolerance given the implications of each approach.

Static Risk Management

Most folks are familiar with this approach but possibly by different terminology. You may have heard it described as a buy and hold investment strategy. The concept is that you buy a static percentage of stocks, bonds or other investments (like a 60/40 portfolio – sometimes called the “balanced portfolio”) that are diversified across various asset classes (or even sub-classes and sectors) and you hold them long-term come what may, it doesn’t typically change. In times of heavy market losses, time is always the friend

of the static approach. I know you’ve heard it. “Just hold on, the market will always come back”. Will it? History would say yes, but whatever happened to “past performance is not a guarantee of future results?” The bigger question in this methodology is that it speaks very little to the timing of major market corrections and your retirement date and need for distributions (sequence of returns risk).

Dynamic Risk Management

Generally speaking, dynamic risk management (which we employ here at our firm) works from the premise that not every stock or bond, class or sector is appropriate to hold all the time. Additionally, increasing or decreasing risk exposure to the market altogether may need to be adjusted at times. That is to say, there may be times where it’s better to be in cash rather than riding out a precipitous drop in the market. This is anathema to a static risk approach. Obviously, we are not talking about market timing, that’s a fool’s errand. However, if one is willing to apply quantitative, fact-based assessments in short, intermediate and long-term time frames, one can spot trends and opportunities. Market conditions can be sought that allow for more or less risk depending on what’s happening NOW versus what one “thinks” may happen over time into the future.

There is a lot of fear and uncertainty in the markets today. John Templeton’s maxim that “bull markets are born on pessimism, grown on skepticism, mature on optimism and die on euphoria” is, I believe, on full display. Seeking to avoid disaster in your investments is no accident, know your risks. Let us know how we can help you find Clear Direction for Your Retirement®.



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Critters in Your Attic or Chimney?

By: Lisa Wolling, Executive Director

At Friends of Texas Wildlife, we often get calls from homeowners who have nuisance wildlife issues. While many of us enjoy coexisting with our furry and feathered friends, we can generally agree that we really don't want to share our houses with them. We would like to offer some simple, humane, and inexpensive ways you can encourage wildlife to move along and that your home is not a good place for them to stay.

If you have animals in an unwanted place (usually an attic, chimney, or under a deck, shed, or trailer), here are some things to remember. Because we live in an area where weather is usually mild, and animals do not hibernate, typically wildlife animals generally only want "in" when they are looking for safe denning places to have their babies. With the spread of suburbia and more clearing of wild areas, there are less natural denning places left for wildlife, so they try to adapt and find the next best thing. The most common animals people have problems with are raccoons, bats, and squirrels (in attics or chimneys) or skunks and opossums (under decks, sheds, or trailers). A little prevention can limit having problems in the first place. Keep tree limbs trimmed away from roofs and eaves so access by wildlife is limited. Make sure your chimneys are capped with screening, which will prevent all wildlife from gaining access (some birds may also try to nest in chimneys). If you feed your pets outdoors, please remember to pick up all food and water bowls before dark; skunks, opossums, and raccoons are all nocturnal and love a free meal when they can get one. Feeding wildlife encourages them to congregate in areas too close to people and domestic pets, and it can also increase the number of animals in a particular area, which can lead to overpopulation and the spread of disease. If you feed birds and squirrels, try to keep the feeders away from housing structures to discourage climbing on your home. Keep your home and outbuildings in good repair, making sure to fix any holes or rotten wood in roofs, eaves, or siding. A small hole can easily be enlarged by animals seeking an entrance point.

Raccoons and squirrels are the most common animals to be a nuisance in chimneys or attics due to their great climbing abilities. The animals typically take up residence in very early spring or early fall, just before they give birth. The reason they select a particular space is because they could gain access and they perceive that particular attic or chimney to be a safe place to keep their babies. It is the mission of the homeowner to convince them otherwise. If it is not possible to leave the animals alone until they naturally vacate in a few weeks, you should make them believe your home is no longer a safe, quiet spot to raise their babies. First you will need to locate where the animal(s) are getting in. Tape some newspaper over the access hole as this will allow you to monitor the animal's coming and going. Here are three effective means to convince unwanted attic or chimney occupants that your home is NOT a safe place for them to den:

PREDATOR SMELL. Place a stinky dog blanket (the smellier the better) near or as close to the area of animal activity in your attic or chimney. Brush your dog and place the dog hair around access points (or get some dog hair from a friend or neighbor). Purchase fox or coyote urine at a sporting goods store or online, saturate some tennis balls with it, and toss them around in the attic (for chimneys, you can try some soaked cotton balls. In a pinch ammonia may also work as it mimics a strong urine smell.

MAKE A LOT OF NOISE. Periodically, over a 3-day period, go into the attic or near the chimney base and make a lot of noise. Blow whistles, honk air horns, and clang pots and pans. You can also attach a box or cans to a cord, toss it into the attic, and drag it across the rafters. Make the noise during the natural sleep period of the animal (raccoons sleep during the day; squirrels at night). Put a portable radio in the attic or at the base of the chimney and tune it to talk radio. Play it loud during the natural sleep cycle of the animals. The sounds of human voices will rein-

20 Dock Line Magazine - Magnolia Edition April 2020



Because of their ability to climb and their tenacity, raccoons are one of the more common animals found in people's attics. They usually have their litters in mid-spring or occasionally early fall. Raccoons generally have two to six kits. Families often stay together through their first winter.

force that your home is not a safe place for them to stay.

LIGHTS. Keep bright lights on in the attic 24 hours a day for the 3-day period. Flashing strobe lights can also be quite effective. For chimneys you can try a drop light.

All of these methods can be adapted to scare animals out from under decks, sheds, or trailers also. Utilizing all three of these methods usually assure you of a critter-free space in about 3 days. Remember, if a mother animal has already had her babies, she will need a little time to find another denning location and then relocate her babies. Mothers will move their babies (one by one) to a new location. Raccoons or skunks will typically move their babies during the night and squirrels during the day. Also remember that the mother animal almost always has multiple denning spots already scouted out; given the time and opportunity she will move her babies to another location if she senses danger. Opossums, as marsupials, have a "built-in nursery" as baby opossums grow up in their mother's pouch. Once mama opossum leaves, the babies leave with her. Skunks may need a little more time to leave, especially if the babies are not yet old enough to follow their mother. Give the animal ample opportunity to move out. Do not block entrances/exits and make sure to keep your dog(s) inside as much as possible. Keep checking the newspaper you have taped over access holes; once the paper remains undisturbed for several days and you no longer notice noises coming from your attic, chimney, etc., you can safely seal up all access points. Take care to repair all access points. Block entryways with thick boards or wire and trim back tree branches to prevent any further access. This method of removal has been used hundreds of times over the years in our area and has proven extremely successful. Encouraging wildlife to move out on its own is a win-win situation; mom gets to raise her own babies, you save lots of money since you didn't need to pay anyone to remove the animals, and baby animals were not unnecessarily orphaned. NOTE: This technique does NOT work for mice/rats or bats. This technique should also not be

used for owls or chimney swifts since mother birds cannot move their babies. Many species of bats are protected, so they can only be dealt with after breeding season is over. Typically, a one-way "door" is installed at the access point to the attic or eave; the bats can fly out but not get back in. Almost all songbirds and birds of prey are federally protected, so their active nests, eggs, or young cannot be interfered with. If you notice a bird building a nest in a spot that is a nuisance to you or your home, the nest can be removed **ONLY** if eggs or young are not yet present.

Many people's first impulse is to set live traps and remove the animals themselves, or to call a pest control company. Trapping is a very ineffective way to deal with wildlife issues. You may be able to trap the mother, but it is almost always impossible to trap the babies, so trapping often leads to needlessly orphaning baby animals. A mother animal, trapped and separated from her babies, often injures herself quite severely while struggling to free herself from the trap (imagine her being trapped and listening to her crying babies nearby). Studies show that trapped wildlife animals transported and released into new areas have extremely low survival rates. Another reason trapping will not solve the problem is because wildlife from the surrounding areas will soon replace any animals removed. Raccoons, skunks, opossums, and squirrels are everywhere in our area; trapping merely creates turnover in the population. We discourage trapping unless an animal is stuck somewhere and does not have the ability to get out.

If you have tried all of the above, or if you have a situation you feel you cannot deal with on your own, please call us at 281-259-0039 so we can refer you to some help. We encourage people to please **NOT** use regular pest control agencies as many are not licensed or trained to deal with wildlife. Many of these companies euthanize animals they remove, and most are not trained in how to locate babies, thereby often leaving orphaned baby wildlife behind for the homeowner to still deal with. We will be happy to refer you to the appropriate companies who can safely and humanely help you deal with nuisance wildlife and to also assure that no orphaned babies are left behind. Please remember that we need to try to share our space, as best as we can, and to try to coexist with our wild friends. They benefit us by keeping the natural balance in order;



Baby skunks (left) are typically born late spring or early summer. Mother skunks prefer dens such as rotten logs or fallen trees, but in the absence of those they will look for den sites under decks, sheds, or other buildings. Baby squirrels (right) are born early spring or fall. Mother squirrels prefer to nest in trees or tree cavities, but occasionally they will get into house eaves or attics.

remove one species, and you are likely to create unbalance up and down the food chain.

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. 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, April 11. 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. Summer Camp registration will open April 1. For more information about any of these activities, or to register for summer camp, 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.ftlw.org, and then click on "How to Help". ♦

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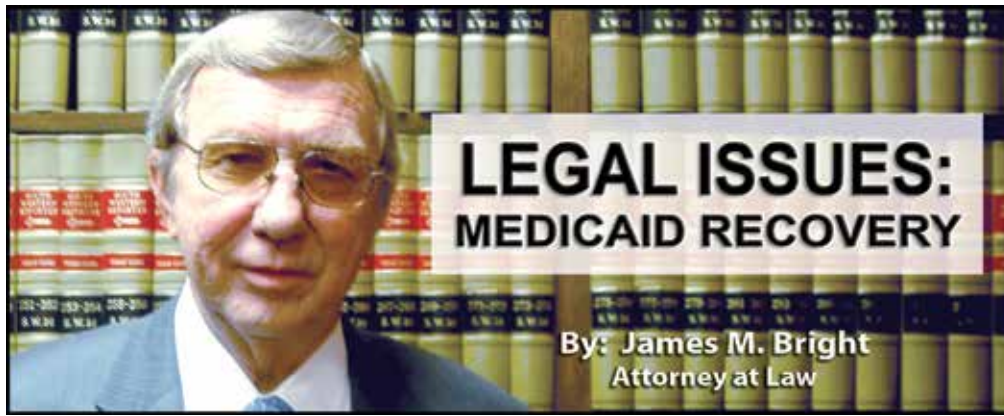
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The following is provided for informational purposes only and is not, nor should it be construed as legal advice.

This firm is often faced with questions during probate proceedings regarding how the Medicaid Estate Recovery Program affects the disposition of property belonging to an estate. Although this program affects only a small number of probate clients, it can be troublesome. If benefits have been paid to the decedent, and the probate estate is the owner of the family home and the children have an expectation of inheritance from the sale of the home, there is a great possibility of conflict.

When qualifying for Medicaid, the person applying must show financial necessity

for care. When computing this financial need, the State of Texas ignores the value of the homestead property. The assumption is that the Medicaid applicant may return to their home after the need for Medicaid services is no longer required. This is the case, no matter how long the recipient receives services in the nursing home, care facility or by other means.

The Medicaid Estate Recovery Program, normally referred to as "MERP" is a federal program which Texas and all other states are mandated to implement. It is a program for recovery of expenditures made by the State of Texas for long-term care health/nursing home benefits which have previously been paid by the state. The funds so collected will

be put back in the system to pay for future Medicaid benefits for other persons seeking long-term care services.

One of the first questions that must be answered before we can determine how MERP affects distribution of probate assets includes:

Was the recipient of Medicaid services 55 years of age or older when the long-term nursing care or other services were performed, or did the recipient apply for long-term care services on or after March 1, 2005?

If the Medicaid recipient applied for services prior to March 1, 2005, and subsequently received benefits, they are "grandfathered" into the system, and the estate will never be liable for reimbursement of benefits received.

If, on the other hand, the Medicaid recipient applied for or received services on or after March 1, 2005, his/her estate may be liable for services provided.

Common Medicaid questions that come up when probating a Will include:

• **What is included in an estate that can be reached by MERP?**

The answer to that question will include all real and personal property that is subject to probate. The most effective way of answering this question is to define which assets, if any, do not pass through the probate estate. A non-exclusive list of these assets



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can be insurance proceeds, retirement accounts, pension plans, deposit accounts that carry a payable on death (POD) designation or right of survivorship plan designation.

• **What are the exceptions, if any, from MERP claims?**

According to Texas Department of Aging and Disability Services (DADS), if any of the following conditions exist, the MERP claim will not be filed:

- There is a surviving spouse;
- There is a surviving child or children under 21 years of age;
- There is a surviving child or children of any age who is blind or has a permanent or total disability under Social Security requirements;
- There is an unmarried adult child residing continuously in the Medicaid recipient's homestead for at least one year before the time of the Medicaid recipient's death.

Further, according to published information from DADS, they will only file a claim if it is cost effective.

Claims that have been considered to be not cost effective include those instances wherein:

- The value of the recoverable estate is \$10,000 or less; *(See the above non-exclusive list of assets that have historically been safe from recovery.)*

• The recoverable amount of Medicaid costs is \$3,000 or less; or

• The cost of the sale of the property would be equal to or greater than the value of the property.

Another common question is how far does the Internal Revenue Service "look back" for transfer of property?

The period of time for an IRS "look back" is normally sixty (60) months. If the Medicaid recipient's plan is to avoid MERP claim requirements, it should be done well in advance of need.

It is also worthy of note that when the State of Texas holds a lien on real property of a decedent that is responsible for Medicaid debt, it does so only to the extent of the debt. This may result in the State being reimbursed and the heirs still receiving their inheritance. Example: If the Medicaid debt is \$30,000 and the old homestead is worth \$120,000, the State will be reimbursed and the heirs will still inherit \$90,000.00.

The information made available in this article is also available through the Texas Health and Human Services Commission and the Texas Department of Aging and Disability Services. Publications from those offices are directly or indirectly the source of most of the information contained in this article.

As always, if you have questions relating

to any area of probate law, you should seek advice from an attorney of your choice that has demonstrated expertise in probate matters.

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.houstontx-probate.com. ♦

IF YOU WISH TO SUGGEST A TOPIC FOR THIS COLUMN, SEND TO:

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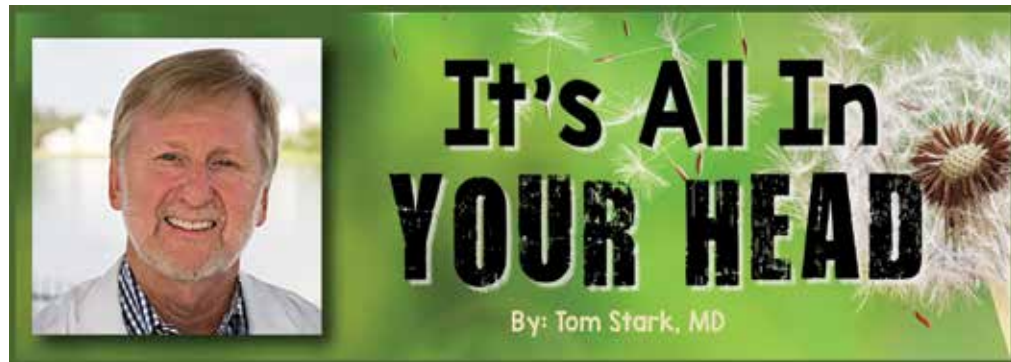
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Beethoven

With all the serious and depressing news about Coronavirus, this month for something different I would like to talk about how severe hearing loss affected possibly the greatest classical composer of all time.

Ludwig von Beethoven was born in 1770 in Germany making this year the 250th anniversary of his birth. He became a giant in the classical music world during his lifetime. However, he was tormented for most of his productive life with profound hearing loss and excruciating abdominal pain. The earliest indication of his hearing loss was first reported when he was 26 years old and progressed to complete deafness by 1816 at the age of 46.

The "medical" treatments for both his



hearing loss and abdominal pains included ice cold baths which of course were not effective and of course tormented the poor man! He endured bloodletting, and the use of leeches for the deafness. To compensate for the loss, Beethoven's piano in his studio was triple strung to amplify the loudness. He wore special wardrobes that were designed to enhance sound enough for him to hear and to compose.

It was reported that when the 9th Symphony premiered, that there was a colleague in the orchestra pit keeping the tempo so that Beethoven could visually follow and present it to the orchestra and chorus. At the completion of the performance he was unaware of the thunderous applause until someone turned him around to face the audience. A study of his notes reveals that his hearing loss complaints are strikingly similar to what our patients describe as the symptoms of their hearing loss, including tinnitus, and inability to understand speech in both quiet and in a background of noise.

There have been many theories about the cause of Beethoven's hearing loss. His ears were studied after his death and it was reported that there were only wisps of the hearing nerve visible arising from his inner ear. Some have speculated that Beethoven suffered from a disease process that primarily affects the bones of the middle ear, or some type of autoimmune disease that had destroyed his hearing. Miraculously, a clump of his hair, cut at the time of his death, was found by a collector of Beethoven manuscripts. An analysis of his hair determined that Beethoven had been exposed to unbelievably high toxic levels of lead, leading to a disease known as plumbism. He was presumably poisoned by high levels of lead in the wine that he drank and from his earthenware that he ate from. The high lead levels could account for his deafness and horrific abdominal complaints.

The investigations into the cause of his hearing loss emphasize that even today there is value in a medical assessment of hearing loss whether it is ringing in the ears (tinnitus) or hearing loss. We often uncover treatable causes of hearing loss, or provide amplification solutions to improve the ability to communicate in our hearing world.

So, take the time to go and listen to the works of this giant of classical music as we celebrate his 250th birthday and do not forget to have your own hearing checked and be medically examined for possible treatable causes of your hearing loss. We promise NO ICE WATER BATHS! ♦

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fishing HOLE NATURE

The Elegant & Fashionable Great White Egret

From the late 1800's to early 1900's Great White Egrets were so fashionable that they were hunted almost to extinction! Back then women's high fashion used all those long gorgeous white feathers for hats, capes, accessories and other clothing. But conservationists rallied and laws were passed to protect these lovely birds. Now they are common in all wetland habitats including streams, lakes, sea shores, ponds, marshes and even occasionally your roadside ditch! Any wetland area with fish, lizards, insects or frogs is a great place to look for these beauties.

Great White Egrets are hard to miss but easy to misidentify because their cousins, snowy egrets and cattle egrets, also have large populations in the area. Look for the great white's distinctive long black legs, big black claw feet, a yellow-orange beak, and of course all that beautiful white plumage! They stand over 3' tall with a 5-1/2' wingspan. During breeding season they have lime green coloring around their eyes, and spectacular mating plumage cascading down their backs.

These tall birds slowly wade in shallow waters to hunt, patiently waiting for their meals

to swim or hop by. Fish and frogs see the long dark legs as a safe, protected place to swim because the Egret's legs look like reeds and twigs. You can also see the big birds standing on a



Egrets are stone cold killers. Small fish are swallowed quickly and big fish are brought to shore and stabbed to death with sharp beaks. All fish are swallowed head first.

The glorious breeding plumes were once highly sought for women's fashion.

Egrets and Great Blue Herons often nest together in rookeries. There is safety in numbers for all their eggs and chicks.



bulkhead or a shore bank, staring down into the water, watching intently for their next meal. A great white egret will carry a big fish to shore, stab it through repeatedly with its sharp beak, and eat it head first after the wiggling stops. Never forget that these birds are true carnivores.

In April and May you will spot our nesting great whites up creeks, high atop secluded pines away from human activity. They make good-sized stick nests that look as if they would rattle apart during a storm! Not surprisingly, the parents are constantly bringing in twigs, sticks and other nesting material to reinforce their rickety nests. And the egrets are not alone in their chick nurseries. There are often Great Blue Herons nesting alongside in the same rookery! There is safety in numbers for all their eggs and chicks because predators include black vultures, eagles, raccoons and



Great whites are defined by their long black legs, black claw feet and orange beaks.



These nests are near water in tall secluded pine trees. And they need constant repair with additional sticks and twigs.

snakes. After about 4 weeks of incubating eggs, and 3 more weeks of feeding the hatchlings, the chicks are ready to leave the nest and start out on their own adventures.

Learn more about the incredible nature in your area by joining a local 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! ♦



A black vulture predator sits below the birds' nests, waiting quietly for a clumsy chick to fall, or an easy egg to snatch.

Online with Dock Line

Stuck at Home and Thinking of Starting an Online Business?

What to Know Before You Start an Internet-Based Business

As the whole world comes to a standstill in the wake of the COVID-19 pandemic, I predict that we will see an influx of online businesses started in the next few months. People are spending more time at home with time off of work and have been instructed to not leave as much as possible. It's the perfect mix of ingredients for pursuing personal creative expression. The "right time" that most people wait for to follow their passions has fallen in their laps.

So, with this new time on your hands, you can finally start that thing that you've been putting off for years. If you've ever wanted to start your own business, you can do it right now from the comfort of your own home with just a laptop and an internet connection.

Before you dive head first into the world of online business, there are a few things you need to know. Thousands of people venture into the online space every year to start a virtual business, but the sad truth is most of those businesses fail quickly, if they really ever get started at all. You really can succeed online, but you need to take the proper steps to get there. Most of all, you need to understand why most online businesses fail and how you can follow the steps of those who are crushing it.

Let's dive in! Here are the keys to success you must follow before you start your online business.

1. Demand

Do people actually want what you have to offer? Some people jump into starting an online business and may have everything in place



to make it work, but nobody buys. Sadly, this happens quite often. Before you decide to start an online business, you need to first determine if the idea is solid - if you are meeting a real need for someone.

A great resource for testing your business idea before you go all in is Pat Flynn's book, *Will It Fly*. Pat is one of the most successful online entrepreneurs in the world and his book walks you through the necessary steps to make sure your idea will actually be successful. You could also just ask. Put out a poll on your personal social media pages and get some

real feedback. Ask friends and family for honest opinions. Search online to see if there are other businesses already doing it well. Most of all remember, if someone else is already succeeding at your idea, it doesn't mean you shouldn't pursue it. It just means it already works!

2. User Experience

So, you have a solid idea. Now you need to make sure that people can get it easily. This means you need to have a solid platform online. A good online "platform" is centered around a user-friendly website that is attractively de-

signed, easy to navigate and helpful to the visitor. When someone comes to your website to buy your product or service, they need to know what to do and where to go. As simple as this sounds, most business websites don't work well at all. They confuse people with unclear messaging and they are difficult to navigate.

Make your website easy to use, and free of clutter. Don't talk about yourself unless it will directly help the customer. Instead, talk about your customer and how you help them. Give them as few steps as possible to buy your product.

3. Consistency

The most successful online businesses provide value consistently, day after day, week after week, and month after month. Most people start an online business with lots of momentum in the beginning, but fizzle out quickly and their website becomes a ghost town. However, you decide to provide value, whether it's through blogging, email, video, or social media interaction, you need to create a schedule and stick to it for a while. How long is a while? About 2 years.

4. Authenticity

The internet is chock full of personalities, influencers, and experts. Many of them are genuine and their main goal is truly to help others. However, there are far too many people online who put up a front. They show you what they want you to see. They create personas, fabricate an identity of massive success, and smooth talk

their way into your wallet. If you are going to start an online business and start inviting people to get to know you, just be real. Be yourself. Be genuine. As you grow in popularity any false persona you create will become harder and harder to hide behind. Be real from the beginning.

5. Generosity

Starting an online business requires a lot of work up front, but if done correctly, it can run on autopilot to a degree. However, instead of letting it run in the background as just a tool to make money, be willing to invest your time into it. What I mean by this is to show up online where your customers are, like your social media pages and on your email list, and be available to them. The best way you can be generous, especially in the beginning, is with your time. Talk to your audience. Show them you care. Give away your advice and knowledge.

One of the best methods for building an audience online is to offer something for free in exchange for someone's information, like an email address. Give away something genuinely valuable and people will listen to you, buy from you, and tell their friends about you.

6. Marketing

One of the most common ways online businesses fail is a lack of marketing. Believe it or not, just building a great website and offering your amazing product or service doesn't mean people will actually visit your site or buy your offering. They need to know you exist and

that you have something they need to make their lives better. That means you need to show where they hang out and get their attention... without spamming them. How do you do that? By providing real value. This is why we always recommend a business to have a blog. It's a time-tested method of providing real value to your audience and letting them know you're the expert. The great thing about a blog is that, if written and published correctly, it does a ton of marketing for you with SEO. Search engine optimization helps Google find your content and recommend you to searchers. People searching for what you offer will visit your site if Google recommends you. That's why the best marketing is always through the channel of providing great value to people. You can do the same thing with video on YouTube. YouTube is actually the second largest search engine in the world, behind Google.

Of course, you can also run ads on social media sites or use pay-per-click advertising, but my recommendation is to utilize the organic, value-based methods most often.

Are you thinking of starting an online business? Do you already have an idea, but need to build an online presence around it? Let us know. At Dock Line, we have tons of resources for starting an online business, whether you want to build it all yourself or have a web design agency help you. If you'd like more information or to get access to our "Starting an Online Business" resources, send me an email at brian@thedockline.com. I hope to hear from you soon! ♦

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MISD Fishing Team A Return to Winning Ways

BY: MARK HOOKER

Finishing Second in Conference for the First Time in the Fishing Team's History last year, did not sit well with many on the Team. From 2014-2018, the MHS Angler's Club had known nothing but First Place in their Conference.

Their First Conference Title coming in the Houston High School Fishing Conference in 2014-15, beating 14 Houston Area High Schools. Then, winning 3 Consecutive Texas High School Bass Association Conference Titles from 2015-2018 was next, capturing these Championships over as many as 46 Local High Schools. There were also 2 Regional Titles, as well as being crowned the THSBA State Team Champions in 2017 along the way.

Enter the 2018-19 season, which was the catalyst for making the 2019-20 squad hungry to return to Montgomery's familiar spot. Last year's team was the first to be combined, with students from both Montgomery

High, as well as Lake Creek High Schools, hence the name change to MISD Fishing Team. The numbers of Team Members had swelled to 94 students, and anticipation was high to continue the Winning Ways established in the prior years.

However, the newly united Team had an old nemesis in Huffman Hargrave. The Falcons had been nipping at the heels of the MHS Anglers Club's for several years. In the 2018-19 Conference season, Hargrave was finally able to catch Montgomery, earning them the Conference Championship, and putting Montgomery in the unfamiliar spot of 2nd.

The 2018-19 squad responded well to this setback, by outdistancing Hargrave at the Regional Championship that year, and qualifying a record number of teams to the State Championship, in which they placed a very respectable 4th. The 2018-19 Team also had a strong base in which to build upon for the 2019-20 season, with the return of the Teams' Anglers





of the Year from last year Dallin Turner & Carson Rennell, plus the addition of some strong Incoming Freshmen in Fallon Clepper & Wyatt Ford.

Speaking of record setting, that is exactly what transpired at Lake Livingston for the MISD Fishing Team. By winning the Lake Livingston Event, there was no doubt that Montgomery was back. The win clinched a 5th Conference Title in 6 years of Competition for Montgomery, more than any other Team in THSBA History. It was also the way the team responded to the challenge that Lake Livingston can bring, that impressed this writer so much. There were 7 individual Teams from MISD that were in the Top 10 for the tournament. It was an unbelievable display of dominance, on a Lake that had given the teams of prior years' a little trouble. The Tournament Director Ryan Emmert said later that "I don't think that's ever been done before. Having that many Individual Teams from one school or Team, in the Top 10 of any tournament in the THSBA."

Leading the way in this historic win for MISD were Zach & Jake Hird in 3rd, Beau Massey & Wyatt Lanier 4th, Tyler Funderburg & Hayden Bither 5th, Logan Beverung & Jack Shafer 6th, Jack Haag & Conner Callihan 7th, Fallon Clepper & Wyatt Ford 8th, and Taylor Peel & Tanner Poole coming in 9th. To take 7 spots out of 132 total Individual Teams, from 23 Area High Schools, is simply unheard of.

Along these same lines, the MISD Fishing Team also set another precedence; in that the "Squad" had 5 Individual Teams qualify for the coveted Anglers of the Year Tournament. This is a tournament where only the Top 10 Individual Teams from all 9 conferences, will have the opportunity to compete at the end of the season after the State Championship. Those qualifying from MISD were as follows: Fallon Clepper & Wyatt Ford, Taylor Peel & Tanner Poole, Ethan Price & Brendan Oleyar, Carson Rennell & Dallin Turner, plus Clayton Holcomb & Kade Beall.

The MISD Fishing Team has now earned the right to send 26 Individual Teams to the Regional Championship, which will be held at Lake Conroe on April the 11th. The Team invites everyone in the community to come out and support this awesome group of young men and women. They have represented the town of Montgomery, as well as the School District, in a very positive manner. The weigh in will be held at the MISD Stadium, with weigh in activities usually running from 3 to 5 p.m. It will be here that Teams from all over the region will be competing for the right to go to the State Championship, which will be held at Lake Belton on May the 8th-10th. ♦





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Tangy Honey Glazed Ham

1 (10 pound) fully cooked, bone-in ham
1-¼ cups packed dark brown sugar
½ cup pineapple juice
¼ cup honey
¼ large orange, juiced and zested
2 tablespoons Dijon mustard
¼ teaspoon ground cloves

Preheat oven to 325 degrees F (165 degrees C). Place ham in a roasting pan.

In a small saucepan, combine brown sugar, pineapple juice, honey, orange juice, orange zest, Dijon mustard, and ground cloves. Bring to a boil, reduce heat, and simmer for 5 to 10 minutes. Set aside.

Bake ham in preheated oven uncovered for 2 hours. Remove ham from oven, and brush with glaze. Bake for an additional 30 to 45 minutes, brushing ham with glaze every 10 minutes.

Carrot Cake

4 eggs
2 cups white sugar
3 (4 ounce) jars carrot baby food
1-teaspoon vanilla extract
1-½ cups vegetable oil
2 cups all-purpose flour
2 teaspoons baking soda
1 teaspoon ground cinnamon
1 teaspoon salt
1 (8 ounce) can crushed pineapple, drained
1 cup chopped walnuts
1 cup raisins
1 can cream cheese frosting

Preheat oven to 350 degrees. Grease and flour a 9x13 inch pan.

In a medium bowl, stir together the eggs, sugar, carrots, vanilla and oil. Combine the flour, baking soda, cinnamon and salt, stir into the carrot mixture. Fold in the pineapple, nuts and raisins. Pour into the prepared pan.

Bake for 45 to 50 minutes in the preheated oven, until cake springs back when lightly touched. When cool, frost with cream cheese frosting. ♦

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13630 E. FM 1097 Road in Willis
ML# 5419352. \$425,000



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10453 River Ridge Lane, Teaswood in Conroe

ML# 14383090. \$365,000



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163,000+ acres of hiking trails, horseback riding, and feeding the fish. This IS the hidden GEM of Lake Conroe.

0 Harbor Point, Wildwood Shores in Huntsville

ML# 30655729. \$145,000



Welcome home! This 3 bedroom/2 bathroom home is perfectly situated on a very rare lot! Sitting with only one neighbor on the Right side, one of the well-kept and manicured community relaxation areas to the Left and private walking trail to the back! As soon as you drive up to the house you will notice the bright and blooming landscaping and large shade trees. The front

courtyard greets w/a sitting area and allows for front privacy. The interior offers high ceilings in the living room w/great natural lighting, tile floors, fireplace and French doors lead to the back patio. The updated kitchen is equipped with granite counters, tile backsplash w/glass tile banding, flush mounted cooktop, breakfast area + formal dining w/a wet bar. The Master bedroom is very spacious w/high ceilings, double sinks, granite counters, stylish shower/tub + great closet space. Two secondary bedrooms w/a full bathroom in between. Fenced backyard. Neighborhood boasts walking trails, tennis courts, pool & playgrounds!

11203 Canyon Trail Drive, Cutten Green in Houston

ML# 69929638. \$217,900



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 the 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 in this house! Roof is 5 years young! Community offers a great location to Highway/shopping/schools and a park! Washer and dryer stay and also 2 build-ings in the backyard stay!

9541 Cedar Ridge Court, Pin Oak in Willis

ML# 41418320. \$115,000



Water view 1/1 second floor unit in sought after Lakeview Terrace in April Sound! Located in Building E with views of the pool, grounds and lake from your spacious covered back patio plus your assigned parking spot is practically at your front door! The interior boasts fresh paint, hand-scraped wood floors in living, floor-to-ceiling slate tile fireplace, kitchen w/granite counters, SS

appliances + stack-able washer and dryer! Master bedroom offers tons of space, a walk-in closet + additional closet. Full bathroom w/great updates plus a built in Bluetooth light/speaker! All of this is located in April Sound w/a 24 hr. manned gate entrance, clubhouse w/restaurant/bar, Golf Course, pro shop, pools, parks, fitness/workout center, tennis and so much more!

201 Lakeview Terrace Unit #E, Lakeview Terrace in Conroe

ML# 37053631. \$104,700

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