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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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Our mission at Sandstone Family Medicine is to provide patients the most innovative and highest quality care. We strive to form lasting relationships with the entire family by including patients in the decision-making process and acknowledging them as active participants in their health.

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Our philosophy is to provide the best possible care recommendations, and then allow the patient to choose the type of care they wish to receive. We hope to create lasting relationships with patients who are committed to regaining their health, and who allow us to participate in their full recovery. The committed patients who listen and take action on our recommendations get the best results.

> Conroe Magnolia Montgomery **Spring Harmony**



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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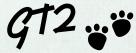
www.DiscountConcreteLeveling.com





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 means a longer dog walk and one super happy dog.

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. We hope you enjoy it and thanks for reading Dock Line Magazine.



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To view Dock Line Magazine online, scan this QR code and use it as a shortcut to link to our website using your smart phone's camera.



DOCK LINE The Woodlands

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Grogan's Mill Farmer's Market

When: Saturdays* April 4, 11, 18 & 25, 2020

Time: 8:00 a.m. - Noon

Where: 2230 Buckthorne Place, The Woodlands, TX 77380 (Buckthorne Place & Grogan's Mill Road at Grogan's Mill Village

Center)

Presented by Grogan's Mill Village Association. For more information call 713-992-5893.*(Except for some holidays)

Free "Law Line" ServiceWhen: April 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 volun-

teer attorneys do not provide specific counseling yet offer general information and inform people about their rights and options and what legal resources may be available for callers to follow through with their concern. Callers' identities, as well as the 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

Annual St. Mary's Quilt Show

When: April 23, 24 & 25, 2020

Time: 9:00 a.m. - 4:00 p.m. each day

Where: St. Mary Catholic Church, 8227 CR 205,

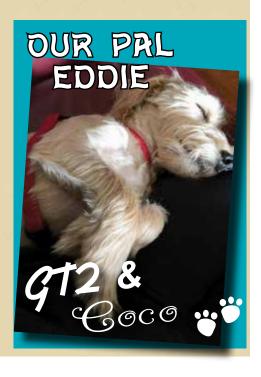
(St. Mary's Dr.), Plantersville, TX 77363

Cost: Donation (Proceeds of the Quilt Show will be donated to the St. Vincent de Paul Society of

St. Mary/St. Joseph.)

Quilts will be displayed in St. Mary's beautiful historic painted Church. In addition to the magnificent display of quilts in the church, you can stroll the grounds of our gardens, view quilts under our pavilion, visit vendors in the church

hall, have your photo taken on Father Ed's porch, listen to live entertainment and best of all have lunch at the Dresden Plate Cafe on Thursday and Friday. On Saturday lunch will be served from our new Four Corners Cafe. Spend the day with us - it will be a treasured memory! For more information visit the website at www.stmarysquiltshow.com or email stmarysquiltshow@gmail.com.

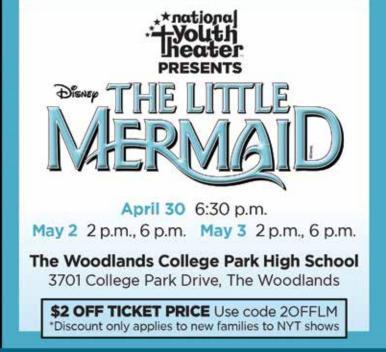




April 17 9:45 a.m., 11:45 a.m., 7 p.m. **April 18** 2 p.m., 6 p.m. **April 19** 2 p.m., 6 p.m.

Lone Star College

Tomball Performing Arts Center 30555 Tomball Parkway, Tomball

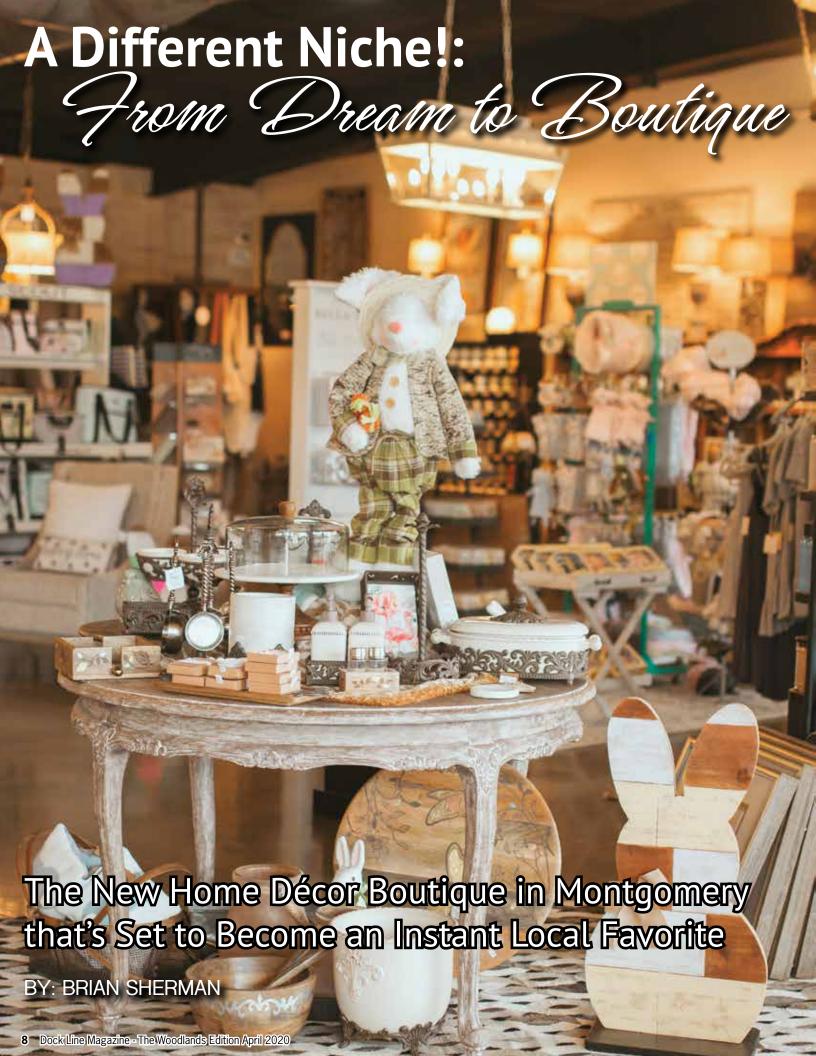


For tickets and info visit nationalyouththeater.org

TICKETS * Online: \$15

Matilda and Disney's The Little Mermaid are presented through special arrangement with Music Theatre International (MTI).

All authorized performance materials are also supplied by MTI, www.MTIShows.com



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.









OF TEXAS **Presents Hilarious Comedy** M*A*S*H

April 10-26

By: Carolyn Corsano Wong Photos: Michael Pittman Images



STAGE RIGHT of Texas, resident theatre company at the historic Crighton Theatre presents the hilarious comedy M*A*S*H April 10-26. The play is adapted by Tim Kelly from the book by Richard Hooker and will be directed by Meredith Ann Gaines. Presentation is made possible by arrangement with Dramatic Publishing.

M*A*S*H stands for Mobile Army Surgical Hospital, and joining it are two unpredictable madcaps, Hawkeye and Duke. They can't be dealt with casually, however, because they are also two of the best chest surgeons in South Korea. They decide to wage a campaign to get a young Korean named Ho Jon to the United States and entered in a good school. Along the way, Hawkeye has an encounter with a woman psychiatrist who believes he's been trying to lobster-trap mermaids in a rice paddy! There's





General Hammond having a discussion with Colonel Blake

a jolly visit with the daffy Bonwit sisters, the worst tap-dancing act the U.S.O. ever sent overseas. A sergeant is selling dumb GIs fishing rights in the Bay of Phum. Radar O'Reilly, a soldier with incredible hearing, anticipates things before they happen. The proprietor of a painless dental clinic is cured of dark moods by the recreation of an old monster movie—and a monster! It's all here at the 4077th including a little romance mixed in with dramatic moments and a genuine love of life. Oh, yes—the Korean boy does get his education in the United States. If you loved the book and subsequent TV series, you'll love the play.

Director Meredith Ann Gaines has assembled a wonderful cast and crew to bring this entertaining play to the Crighton stage.

M*A*S*H Company:

General Hammond - Todd Brady Private Boone - Matthew Wehring Lt. Colonel Henry Blake - Steve Murphree Captain Bridget McCarthy - Rhea Young Lt. Janice Fury - Rachel Sakal Sergeant Devine - Shaun Bennett Lt. Louise Kimble - Jill Villalobos Major Frank Burns - Ed Dolphin Father Mulcahy - Frank Purcel Captain Walt Waldowski - John Kaiser Captain John (Trapper) McIntyre -**Baron Dan Jackson** Captain John (Ugly) Black - Daniel Fonville Corporal Radar Reilly - Ara Hollyday Captain Benjamin (Hawkeye) Pierce -John Barton Captain August (Duke) Forrest -John Thompson Ho-Jon - Nicholas McKee **Private Lopez - Sean Sears**

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Performances at the historic Crighton Theatre in Conroe, TX



APRIL 10-26, 2020

Fridays & Saturdays 8pm, Sundays 2 pm Saturday matinee 4/25 at 2 pm Tickets \$17-26 Group discounts available

TICKETS: 936-441-SHOW (7469) ONLINE: WWW.STAGE-RIGHT.ORG



Funded in part by The City of Conroe CVB visitconroe.com

By arrangement with The Dramatic Publishing Company

Lt. Nancy Phillips - Tracie deRoulac Major Margaret Houlihan - Leona Hoegsberg Congresswoman Goldfarb - Jennifer Prior Dean Mercy Lodge - Jennifer Prior Miss Randazzle - Katie Kowalik Mitzi - Monique Lott Fritzi- Monaé Lott Agnes- Katie Kowalik Captain Oliver (Spearchucker) Jones -Chris Daniel Lt. Connie Liebowitz - Rachel Sakal Major Ruth Haskell - Donna Warner Korean Woman #1 - Donna Warner

Korean Woman #2 - Angelie Aggarwal



Director - Meredith Ann Gaines Stage Manager - Angelie Aggarwal **Lighting Designer - Ashley Anthony** Sound Designer - Travis Gaines Set Designer - Meredith Ann Gaines Scenic Artist - Kara Kowalik Costume Designer - Kara Kowalik Producers - Steve & Carolyn Wong

SPOTLIGHT NON-PROFIT

As with every STAGE RIGHT show, a need in the community is highlighted and then a 'spotlight' is thrown on an organization helping with that need. The Spotlight Non-Profit for M*A*S*H is the Montgomery County Veterans Memorial Commission. Montgomery County Veterans Memorial





Commission is a nonprofit organization dedicated to honoring our heros, remembering our history, educating the public and bringing awareness to the needs of our veterans in our community, state and country. Stop by their information table during the run of the show and see how you can support the beautiful new Veterans Memorial Park and their efforts to support area veterans.

Performances of M*A*S*H will be April 10-26; Fridays & Saturdays at 8 pm, Sundays at 2 pm and an added Saturday matinee on April 25 at 2 pm. All performances are at the historic Crighton Theatre located at 234 N Main St., in downtown Conroe, Texas. Tickets can be purchased online at www.stage-right.org or by calling the Crighton box office 936-441-7469.



P.S. – As I write this article here in the middle of March, the theatre is currently shut down due to an order by the county to cancel events over 250 person for 30 days. The 30 days will hopefully be enough to nip this bug in the bud (as Barney Fife would say). If we are required to cancel performances of M*A*S*H we hope that you would let us keep any moneys made from prior ticket sales as we have already spent money on advertising, scripts, performance rights, costumes, props, etc. Of course in the event of a cancellation we can apply the cost of your ticket to another show or issue a refund if that is what you prefer, I'm only asking that perhaps you might consider it a donation to help us offset the costs this virus has caused STAGE RIGHT and the Crighton Theatre. We'll get past this as we have weathered many a storm before. Crises like this give me hope because although sometimes we see the absolute worst in some people, the majority just want to help their neighbor and do so with such a giving heart it is sometimes overwhelming. Thank you all for your continued support. - Carolyn Wong ◆





















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 si-

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.



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.

SJRA Board of Directors Recommends Renewing Flood Mitigation Strategy

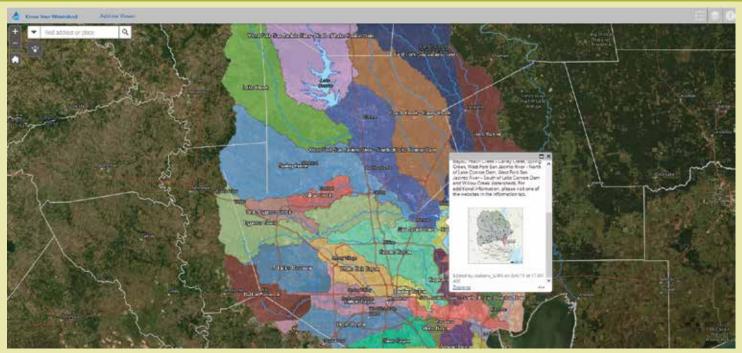
San Jacinto River Authority (SJRA) Board of Directors last month approved a recommendation to the City of Houston (COH) to continue a temporary flood mitigation program at Lake Conroe. The board's vote proposed extending the initiative through December 2022 and serves as a recommendation to the City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



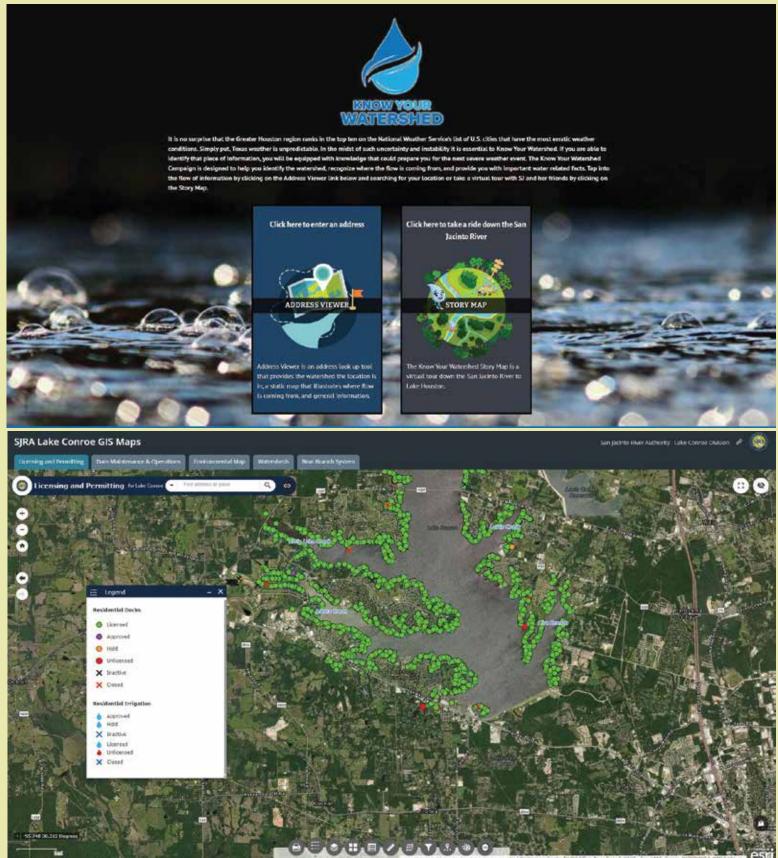




Created in 1937 by a special act of the Texas Legislature, the San Jacinto River Authority's (SJRA) mission is to develop, conserve, and protect the water resources of the San Jacinto River basin. From managing Lake Conroe to providing water and wastewater services in The Woodlands to operating a water 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. ◆





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GARDENING IN APRIL

Along with our families, neighbors, friends, and our customers, we at Lawn Ranger Company are deeply concerned about the current state of our country and the world. To say we are all "stressed" about our health status and our jobs and the nation's economy is an understatement.

As in previous crisis situations, we must press on, be kind, be sensible, and PRAY for a speedy recovery. Personally, I find comfort and peace through prayer to God.

Moving on... In case you missed it last month, let me say THANK YOU to our many customers and friends who voted us BEST OF THE WOODLANDS for the 11th consecutive year! We are honored. We are grateful.

For those who enjoy working in the lawn and flower gardens, the winter vacation (from your lawn and landscape) is over. Our winter has passed! It's now time to get up and get busy! It's time to do some planning: Are you planning a landscape renovation? Replacing plants? Rebuilding some beds? Planting new annuals in the flower gardens? Resodding? Fertilizing? We can help. Call now to get on our schedule.

ANNUAL FLOWERING PLANTS: Although it may be tempting to go for the "bargain," those flats of cool-weather annuals that are now marked down may not be such a good purchase. Their season is nearing the end. These annuals, such as certain varieties of petunias, probably

won't bloom through the heat this summer. Now would be a good time to start watching for warm-season, heat tolerant plant material.

LAWNS: We fertilize to make the turf grass grow; then we mow it. It's a vicious cycle. Mowing becomes more frequent this month, though perhaps not as often as will be necessary in another few weeks. See that your mower blade is sharp, and raise the blade so that no more than 1/3 of the turf grass is removed. For St. Augustine lawns, we set our blades at a minimum of 3" for summer.

FERTILIZING: Plants are living organisms, and therefore require food and water in order to thrive and grow. Feed now, if you have not already done so. We recommend using a broadcast spreader. Applying by hand or with a dropspreader may not provide an even and uniform application. Shrubs can be fed with a balanced, slow-release granular fertilizer.

MULCH: Give the flower and shrub beds a fresh layer of mulch. Shredded Pine Mulch does very well, and should be approximately 3" deep. This will hold moisture around the roots when the temperature get high, and it will help control weeds.

PERENNIALS: Deep watering is especially important this time of year if sufficient rain does not fall. For best results, water deeply and thoroughly, but only as needed. Deep watering will encourage perennials to develop a deep root system that will make them stronger and more drought resistant. Pest problems will become more numerous as the weather warms up. Watch for caterpillars and beetles which chew holes in the leaves. Powdery mildew can be treated with a fungus-control aide.

ROSES: Do not wait for blackspot and powdery mildew to occur before you begin spraying. Begin spraying right away, and continue every seven to ten days through the summer. If you fertilized last month, no additional fertilizer is needed now. If you did not fertilize last month, do so now with a long lasting, slow-release granular 3-1-2 or 4-1-2 ratio fertilizer.

SHRUBS: You can still plant shrubs from containers. However, if you choose to plant "B & B" shrubs (balled and burlapped), do so in early April. Hot weather is just around the corner and there is little time remaining for them to make root growth before the heat arrives. Newly planted shrub beds may need to be watered once or twice a week if five to seven days pass without a good rain.

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

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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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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 word 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. An good online "platform" is centered around a user-friendly website that is attractively designed, 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 web-

site 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.

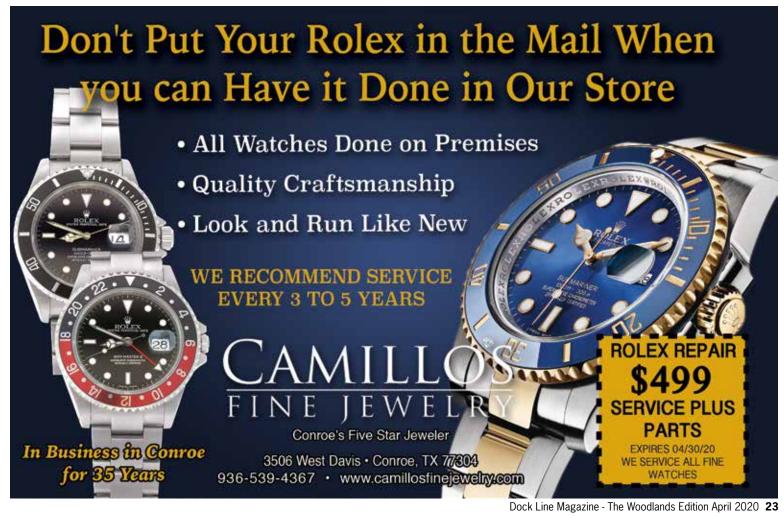
6. Marketing

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!









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 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.

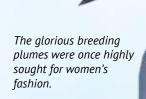
These tall birds slowly wade in shallow

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 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,





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





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 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



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



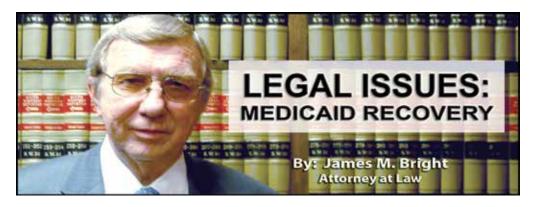
These nests are near water in tall secluded pine trees. And they need constant repair with additional sticks and twigs.

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! ◆





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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 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



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• 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?

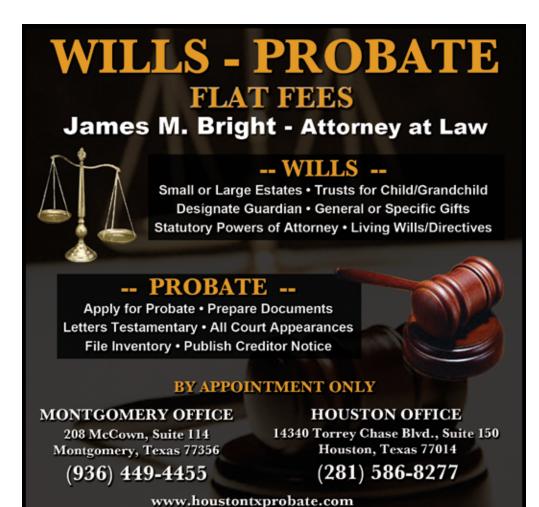
The period of time for an IRS "look back" is normally sixty (60) months. If the Medicaid recipient's plan is to avoid MERP claim requirements, it should be done well in advance of need.

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 seewww.houstontxprobate.com. ◆



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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-



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 scoped 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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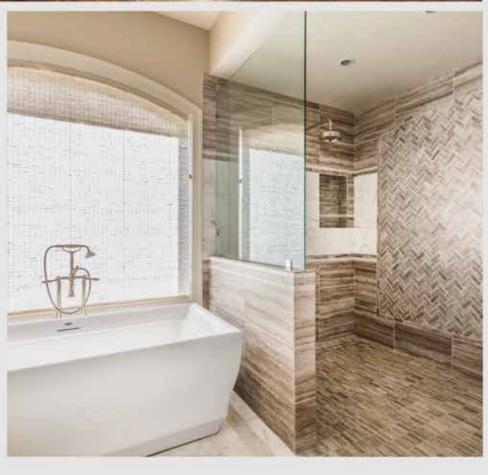
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