

# DOCK LINE

The Woodlands

## MAGAZINE



September 2020

*Stone Creek*  
WELLNESS &  
MEDICAL AESTHETICS

### Finding Your Beauty Again

In a stress-filled world, learn how Stone Creek Wellness & Medical Aesthetics helps you restore confidence in yourself. *See page 8*



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**Texas Parks and Wildlife  
Completes Annual Vegetation  
Survey on Lake Conroe**  
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The Woodlands

## MAGAZINE



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SEPTEMBER 2020

Well, as we enter into September it is safe to say nothing much has changed from the summer months. We are continuing on the road of uncharted territory as we move through another month of 2020, which means we are continuing to learn what new normal behaviors are expected of us with changing variables on a daily basis and it gets to be a bit confusing. Nobody seems to know what normal even looks like anymore. Here at Dock Line we will continue to be here to support our community, since now more than ever our community needs all of our support. As we continue to navigate the new waters of this ever changing year, just know here in Texas we will still have a few more beach days and cookouts but there will also be social distancing, smaller gatherings and a crazy school year kick off. Our new normal is anything but normal. It is true our vocabulary has changed but throughout it all, the message remains the same. We are a community of resilience, compassion and generosity. It has become apparent what a great community in which we live in. We encourage everyone to take a look around, celebrate the little things and support your local businesses. They need your support now as we all struggle to get through this unprecedented time. If we all stick together we will be stronger than ever. Until next month, be kind and stay safe...

GT2 

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### ON THE COVER



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## *Finding Your Beauty Again*

**In a stress-filled world, learn how Stone Creek Wellness & Medical Aesthetics helps you restore confidence in yourself.**

BY: BRIAN SHERMAN





Stress has a way of wearing down our bodies and adding "character" in places we wish it wouldn't. As we get older, more wrinkles and fine lines start showing up and the beauty we once saw in the mirror seems harder to find. Then come along events and circumstances that are out of our control that seem to accelerate the process, further hiding our original beauty behind the constant strain of worry and uncertainty. Saying we live in uncertain times is a bit of an understatement.

In the attempts to manage your ever-changing life, it can be easy to neglect the most important piece of the entire puzzle: you.

Self-care is more important than ever, and one of the best ways to restore your confidence is to find your beauty again. Somewhere in the story of your life, you stopped taking care of

yourself the way you should. Spouses, kids, friends, jobs, and all the other responsibilities of life seem to take precedence, while your own personal care takes a back seat...sometimes for years and even decades. None of those things should be neglected, but you should never have to lose yourself in the process.

It happens slowly - losing sight of your personal beauty. The wrinkles start showing up, your skin starts to look worn out, the extra weight sneaks on your body, and before you know it, you've forgotten what the real you looks and feels like. It's a sad reality, and one that far too many struggle with, perhaps yourself included.

So, if you're reading this, take it as an invitation to find your forgotten beauty again. Stone Creek Wellness & Medical Aesthetics is here for that very reason.

For over 10 years, Stone Creek Wellness & Medical Aesthetics has been providing life-giving, beauty-restoring services to women (and men) in Montgomery County.

### Find Your Beauty Again

With a little help and a talented, professional approach, finding your beauty again is closer than you think. You really can reverse the effect of years of stress and aging, and restore your body to its original beauty. You can look and feel younger and age gracefully.

When it comes to aesthetic and cosmetic services, it's more important than ever to understand the beautiful truth: no two people are alike. If you want to restore your natural beauty, you need a personalized approach and a skilled team who understands exactly what you want and need to look and feel your best.

"Stone Creek offers services that are based on individual desires, needs and expectations," says Manager Linda Teague. "Donna Lloyd is a registered nurse who has been in the business and executing the services for the last 14 years. Staying up with the latest training, treatments and practices of the aesthetics and nonsurgical options is an ongoing commitment of everyone in the office."

The team at Stone Creek works together closely to give every patient the best possible results. That starts with a free personal assessment. "Stone Creek Wellness offers complimentary consultations and we believe this is critical in working with the patients new and existing to our office," says Linda. "Services, needs and age of our patients change, as should the goals we have in predicting the realistic outcome for each individual. No two people need the same treatment, the same amount of treatment, or the same process of treatments as another.

We will not do anything you don't need. This is what we live by."

### Here is what one happy customer had to say:

*"This place is amazing! They offer so many different top of the line services ! From Botox to non-invasive weight loss solutions, the list of what they can do is very impressive. It has been recently renovated and looks gorgeous in there! The staff is incredibly caring and VERY well trained, all under the supervision of 2 doctors. Highly recommended!"* - Melissa H.

### A Professional Approach to Looking Your Best

To help you look and feel your best, Stone Creek Wellness Center and Medical Aesthetics provides a wide range of services such as massage therapy, weight loss, body contouring, HydraFacials, dermal fillers, chemical peels, Botox, laser services, permanent make-up and much more. The facility got its start in 2009 as an extension of Dr. Jennifer Chiles's Stone Creek Family Practice and has since expanded its range of services with a dedicated staff of medical and aesthetic professionals.

Stone Creek Wellness is part of a legitimate medical practice. Although that seems like a rather obvious statement, it's actually an important detail to pay attention to. The medical background and knowledge behind every med spa varies widely in Texas. When it comes to safety and medical expertise, Stone Creek Wellness operates at the highest standards. Unlike other programs in which aesthetic injectables are administered by well-intentioned amateur practitioners, at Stone Creek such procedures are handled by trained medical professionals.

### Changing without Changing - How Stone Creek Wellness & Medical Aesthetics is Keeping its Doors Open

The current environment of the world has made it necessary to change how most businesses operate. Stone Creek Wellness is not immune to the uncertainty. "This year we sadly have to cancel our yearly "Sip and See" event," says Linda. "The coronavirus pandemic our world has been hit by has halted all possibilities of our most famous event due to the amount of people we can safely see in the office. We are continuing to follow all guidelines to prevent any possible spread in our office to our patients or ourselves and appreciate the amazing cooperation and understanding so that we can continue to keep our doors open for you."

The unfortunate changes, however, have not dampened the spirit of good service. "As many of you already know," Linda says, "we offer and will continue to offer every single savings we can find for you!"

If you need to find your beauty again, come to Stone Creek Wellness & Medical Aesthetics. You can find them at 19782 TX-105 #122, Montgomery, TX 77356. They are open Monday-Friday from 8:30AM-5:00PM. Call them at (936) 582-4555 or learn more about available treatment options at <https://stonecreekwellness.com/>. ♦





# Beautiful Lawns Year Round

The Woodlands, TX By: *Walt Crowder, Pres.*  
Lawn Ranger Company, Inc.



## GARDENING IN SEPTEMBER

Things seem different this September as compared to previous years. One feels a bit of uncertainty in the air. School is different. Business is different. Some jobs are different. Not knowing what the new "normal" will finally be, I pray for the ability to accept it and adjust to it.

One "normal" that hasn't changed this year is the HOT August temperature! Sprinkler systems are strained; air conditioners are strained; everything and everybody – strained!

But change will come – soon. With the arrival of September, "fall" can't too far behind. Perhaps we can look forward to some cooler evenings.

Temperatures will drop a few degrees (hopefully) as we advance deeper into September, and it will be time to begin thinking about a fall feeding of our turf grass. The St. Augustine turf, which hasn't been too active for the past month or so, will hit a growth spurt

as the intense heat gives way to somewhat cooler temperatures. Continue to mow weekly throughout the duration of the growing season.

### TURF AND LAWN CARE

This is the time to repair dead areas caused by chinch bugs damage during the summer months. Remove any dead grass, and rake it clean. The turf can be replaced by either laying new sod, or plugging the area. We recommend installing sod as it provides "instant lawn" and can help prevent weeds from taking over the bare areas. You will be happy next spring when you aren't looking at dead spots in an otherwise lush, green lawn.

Watch for caterpillars such as armyworms or sod webworms. They chew grass blades and can devastate a lawn in a short while. These can be controlled with products labeled for sod webworms.

### BROWN PATCH FUNGUS

Once we begin to experience cooler nights, be on the watch for a fungal disease commonly known as Brown Patch. It can be a problem in St. Augustine lawns, especially in low areas that hold moisture. If you had Brown Patch last year, chances are you will have it again this year in the same areas. Begin to treat now with a preventative dose of fungicide. Lawn Ranger Company's GREEN LAWN SYSTEM can be of assistance.

### WATERING

We aren't completely out of the hot season just yet. Continue to monitor rainfall and water thoroughly when necessary. However, as we say so often, be particularly careful not to overwater as too much moisture is a catalyst for Brown Patch.

It is a good idea to wait several days, or perhaps a week, before watering the lawn after a good rain, (although flower beds may require it sooner). The goal is to keep the ground moist to a depth of about 6 inches.

### ANNUAL FLOWERING PLANTS

It is probably too late to plant warm-season flowers, and a little too early to plant cool-season. I wouldn't add anything to the flower garden at this time. If you have a bare area, mulch it and hold off for a couple weeks, when cool-season annuals can be planted.

### PERENNIALS

It is still too hot to transplant or divide most perennials. However, DAYLILIES and IRIS (including LOUISIANA IRIS) may be divided now. Go ahead and plant SALVIAS now if you can find them. Most SALVIAS put on a wonderful display of flowers in the fall and early winter – well into December.

Most of the summer-bloomers are finished or are finishing their floral display for the year. Cut back the flower stalks and old faded flowers to keep the plants looking attractive.

### ROSES

It has been a long growing season, and roses have certainly needed their share of your gardening time. Don't slow down yet! Continue to keep your roses watered as needed and keep pest problems from getting out of control. Over the next two months, some of the finest flowers of the year will be produced in great abundance from healthy rosebushes.

### SHRUBS

The same pests that have been around all summer may continue this month. Watch for whiteflies (especially on GARDENIAS), lacebugs (especially on AZALEAS), scale (especially on CAMELLIAS, HOLLIES, and EUONYMUS), and aphids (especially on OLEANDERS).

### SEND US YOUR QUESTIONS AND COMMENTS:

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# Understanding the Roth IRA **5** Year **RULE**

Tax rates, whether you realize or not, are some of the lowest in decades. If you believe what I believe, that taxes are headed up in the future, the Roth IRA is one of the best tax planning vehicles currently available.

Whether you're young and just getting started with retirement savings or closing in on your retirement years, the Roth can be beneficial to you and to heirs if used properly and in the right proportions in a personalized financial plan.

According to the Investment Company Institute and Plan Sponsor Council of America in 2019, only 19% of U.S. households owned a Roth IRA and only 36% of those owners contributed in 2018. It's a little better on the employer plan front with 69% of employers offering a Roth 401(k) option in 2018 but only 23% of eligible employees contributing to them in that same year.

This unfortunately underscores the tax problem that so many will be facing in retirement as they have over-stuffed pre-tax accounts and find themselves with little to no tax flexibility. Pay now or pay later, but make no mistake, you will pay. The question will be, how much?

However, when utilizing a Roth IRA there are rules. Follow the rules and you'll be on your way to better tax efficiency in retirement and avoid the pitfalls many fall into when using these vehicles.

One of the least understood "rules of the Roth" is the "five-year rule". It typically refers to when you can take tax-free distributions of earnings from your Roth IRA, Roth 401(k), or other work-based Roth account. The rule states that you must wait five years after making your first contribution, and the distribution must take place after age 59½, when you become disabled, or when your beneficiaries inherit the assets after your death. Roth IRAs (but not workplace plans) also permit up to a \$10,000 tax-free withdrawal of earnings after five years for a first-time home purchase.

While this seems straightforward, several nuances may affect your distribution's

tax status. Here are four questions that examine some of them.

## **1. When does the clock start ticking?**

"Five-year rule" is a bit misleading; in some cases, the waiting period may be shorter. The countdown begins on January 1 of the tax year for which you make your first contribution.

For example, if you open a Roth IRA on December 31, 2020, the clock starts on January 1, 2020, and ends on January 1, 2025 — four years and one day after making your first contribution. Even if you wait until April 15, 2021, to make your contribution for tax year 2020, the clock starts on January 1, 2020.

## **2. Does the five-year rule apply to every account?**

For Roth IRAs, the five-year clock starts ticking when you make your first contribution to any Roth IRA.

With employer plans, each account you own is subject to a separate five-year rule. However, if you roll assets from a former employer's 401(k) plan into your current Roth 401(k), the clock depends on when you made the first contribution to your former account. For instance, if you first contributed to your former Roth 401(k) in 2014, and in 2020 you rolled those assets into your new plan, the new account meets the five-year requirement.

## **3. What if you roll over from a Roth 401(k) to a Roth IRA?**

Proceed with caution here. If you have never previously contributed to a Roth IRA, the clock resets when you roll money into the Roth IRA, regardless of how long the money has been in your Roth 401(k). Therefore, if you think you might enact a Roth 401(k) rollover sometime in the future, consider opening a Roth IRA as soon as possible. The five-year clock starts ticking as soon as you make your first contribution, even if it's just the minimum amount and you don't contribute again until you roll over the assets.<sup>1</sup>



## **4. What if you convert from a traditional IRA to a Roth IRA?**

In this case, a different five-year rule applies. When you convert funds in a traditional IRA to a Roth IRA, you'll have to pay income taxes on deductible contributions and tax-deferred earnings in the year of the conversion. If you withdraw any of the converted assets within five years, a 10% early-distribution penalty may apply, unless you have reached age 59½ or qualify for another exception. This rule also applies to conversions from employer plans.<sup>2</sup>

<sup>1</sup> You may also leave the money in your former employer's plan, roll the money into another employer's Roth account, or receive a lump-sum distribution. Income taxes and a 10% penalty tax may apply to the taxable portion of the distribution if it is not qualified.

<sup>2</sup> Withdrawals that meet the definition of a "coronavirus-related distribution" during 2020 are exempt from the 10% penalty.



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# Texas Parks and Wildlife Completes Annual Vegetation Survey on Lake Conroe

*By: Alice Best, Fisheries Biologist  
Texas Parks and Wildlife Department, Inland Fisheries College Station - Houston District*

*Twelve patches of hydrilla found in the Caney Creek arm of Lake Conroe and were treated with a selective herbicide to control hydrilla spread with low impact to native beneficial species. Texas Parks and Wildlife Technician Mike Gore dives to feel for hydrilla tubers near the largest patch of hydrilla to determine if it has spread.*

Every summer, Texas Parks and Wildlife, College Station-Houston Fisheries district team conducts an annual vegetation survey on Lake Conroe. The Conroe surveys began when hydrilla dominated the lake and were used to track its coverage and control. We still use annual surveys to track invasive species, but nowadays we also get to follow restoration efforts of beneficial native species.

Many scientific surveys will sub-sample a population instead of counting each individual. For example, we may catch 200 largemouth bass and use their ages, lengths and weights to estimate what the entire population of bass looks like without disrupting the fishery by trying to catch every single fish. Not so with our vegetation survey! Each summer we travel the entire perimeter of Lake Conroe's shoreline—every cove, canal, and island—cataloguing the size and species of each plant we find touching the water. This data is then mapped in a Geographic Information System (GIS) which allows us to calculate the total area each species covers. The process also creates maps that we can share with the San Jacinto River Authority to control invasive species and with our restoration partners like Seven Coves Bass Club to promote native beneficial species with and find the best

fish habitat.

Vegetation surveys can be grueling. We spend long days in direct sunlight, traveling at a snail's pace around the lake with no end to the boat engine's drone as we monotonously note each species. However, it gives provides us with data vital to manage the fisheries and habitat on Lake Conroe and is one of the best chances we have to see every detail of the lake. We often see eagles diving for fish, herons gliding over the surface, and Largemouth Bass hunting the shallows.

The 2020 survey wrapped up in July, just in time to send the results

*Continued on page 14 ➞*



*The Lake Conroe Native Plant Nursery was built by Seven Coves Bass Club and Texas Parks and Wildlife and is maintained by the San Jacinto River Authority. Each year the San Jacinto River Authority plants over 600 native plants into Lake Conroe for habitat restoration, often with the help of volunteers, anglers, and Texas Parks and Wildlife.*



*Texas Parks and Wildlife Technician Mike Gore displays young vallisneria from a free growing colony in the northern end of Lake Conroe.*



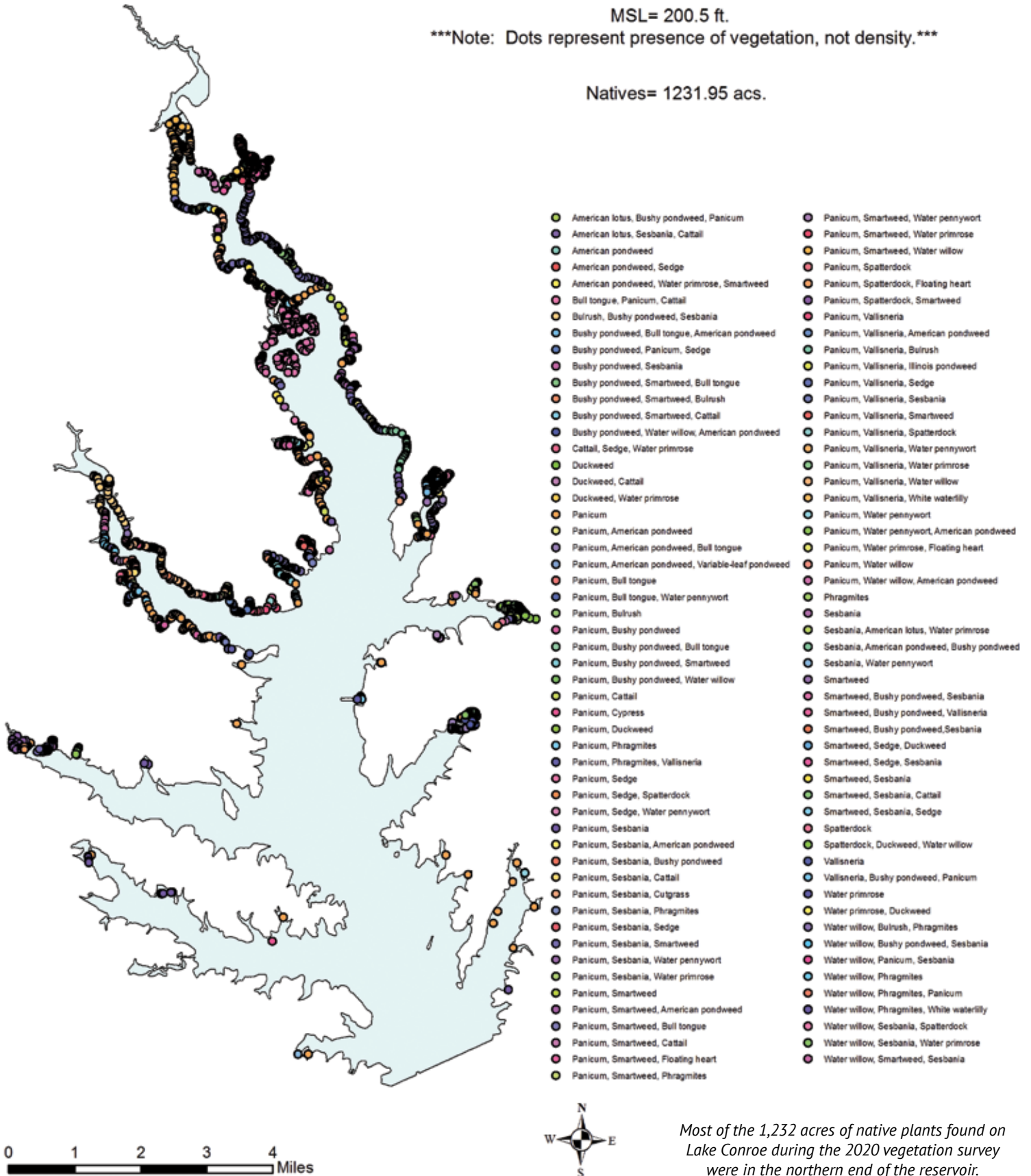
# Lake Conroe Natives 2020

Survey dates 07/06-07/07, 07/10, 07/14, 07/16-07/17, 07/22-07/23

MSL = 200.5 ft.

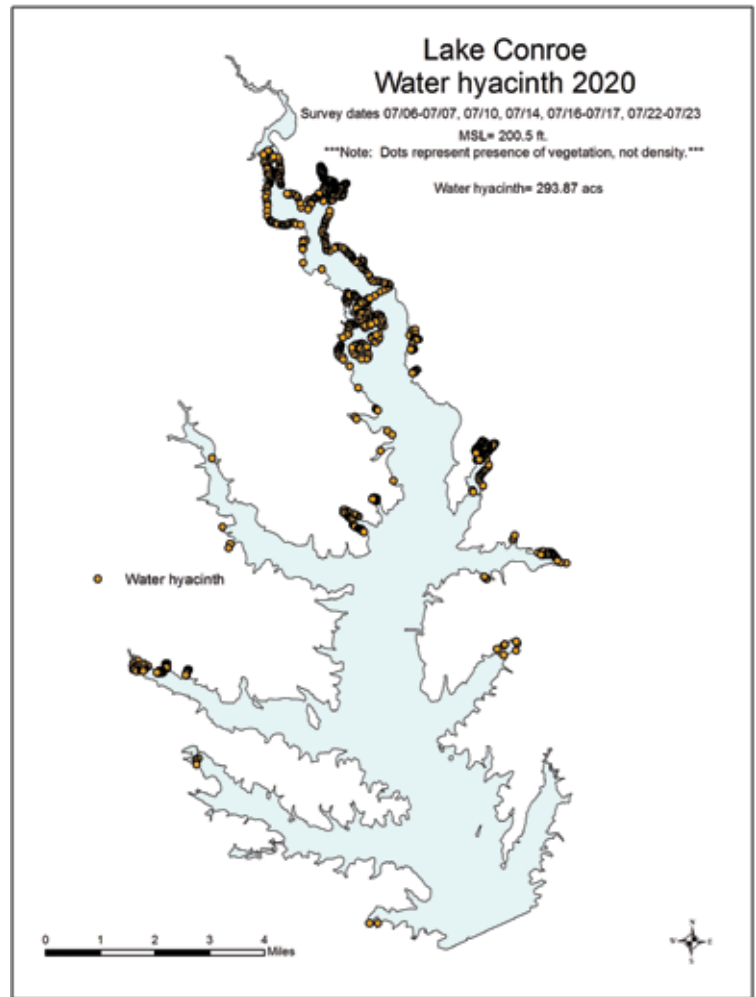
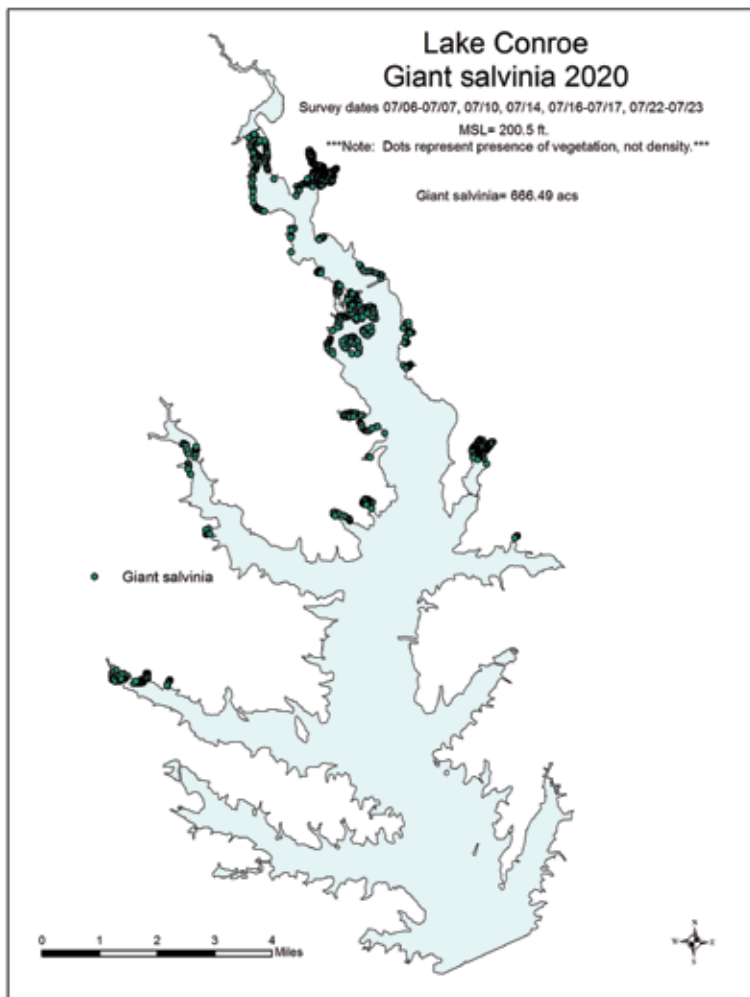
\*\*\*Note: Dots represent presence of vegetation, not density.\*\*\*

Natives = 1231.95 acs.



Most of the 1,232 acres of native plants found on Lake Conroe during the 2020 vegetation survey were in the northern end of the reservoir.





*The 2020 annual Lake Conroe vegetation survey completed by TPWD found 666 acres of giant salvinia and 294 acres of water hyacinth. Both plants expanded coverage in 2020, likely due to a lack of high spring flows that have helped flush them out in past years. The San Jacinto River Authority has been busy treating giant salvinia and water hyacinth throughout the summer.*

off for this article. There has been a marvelous expansion of native submersed and floating-leaved species like American pondweed, bushy pond, vallisneria, and white water lily. These species provide valuable fish and wildlife habitat, reduce erosion, and improve water quality without forming thick mats that interfere with access to the lake. These native species were introduced to Lake Conroe from a nursery built by the Seven Coves Bass Club and maintained by the San Jacinto River Authority as part



*Plants like vallisneria (also called eel grass) form excellent fish and wildlife habitat and do not block access to the water. Vallisneria has formed waving underwater meadows in several sheltered coves north of the FM 1097 bridge.*

of the Lake Conroe Aquatic Restoration project spearheaded by Texas Parks and Wildlife. This effort has been successful so far: this year we saw 1,232 acres of native aquatic plants, mostly in the northern end of the lake above FM 1097. Natives have been expanding for the last several years, but this year's boom was a surprise to everyone and treat to see our hard work with native restoration bear fruit. The habit these plants create will be boon to fish and wildlife throughout the lake.

Unfortunately, not all plants are beneficial to Lake Conroe. The annual survey also allows us to track the abundance of invasive species like water hyacinth and giant salvinia. Both species form dense mats on the surface of the water that most boats cannot pass through. They prevent oxygen from diffusing into the water, lowering oxygen levels available to invertebrates and fish,

block sunlight, and acidify the water. They grow quickly (giant salvinia can double in size in under 10 days) and they don't even provide good habitat for most fish species!

We did see an expansion of water hyacinth and giant salvinia this year, likely due to a lack of large rain events this spring. Lake Conroe has experienced large rain events each spring for the last several years. The rains pushed the hyacinth and salvinia out of the hard-to-reach coves and back waters, and downstream over the dam. Without Mother Nature's help this year, both species were able to expand more quickly. The San Jacinto River Authority has been busy treating these invasives, running multiple simultaneous vegetation control teams throughout the summer and treating hundreds of acres of water hyacinth and giant salvinia.

We also found minute traces of hydrilla in the Caney Creek arm of Lake Conroe. This is the first hydrilla we've



*Native aquatic plant species, like the white water lily and vallisneria shown here, are introduced into Lake Conroe in protected founder colonies to give them a head start over herbivores like grass carp and turtles. Over time, the plants spread beyond the protective wire and create new colonies from seeds and propagules.*





*Giant salvinia is a nuisance on Lake Conroe and requires constant control by the San Jacinto River Authority, who have been running multiple vegetation control groups throughout the summer.*

seen since grass carp were stocked in 2006-2008. For several years we have expected hydrilla to reemerge in 2020-2021 as the grass carp naturally die off. Hydrilla can provide good fish habitat in some lakes, but on Lake Conroe it has a history of forming dense mats across thousands of acres, preventing access to the water for boaters, anglers, and homeowners. We caught the reemergence early, finding just 1,300 square feet (0.03 acres) of hydrilla in 12 small patches. Each patch was immediately treated with an herbicide that selectively targets hydrilla and has low impact on native species.

Texas Parks and Wildlife and the San Ja-

cinto River Authority intend to strictly control hydrilla on Lake Conroe to prevent access issues while protecting and promoting native aquatic plants to improve fish habitat and fishing. We know that hydrilla brings out many people's passion and love for Lake Conroe and will be seeking public input from anglers, boaters, homeowners, and local businesspeople in the coming months. We will also continue to provide updates through this publication, social media, and regular meetings. If you would like more information, to ask us questions about vegetation management, or to be notified of upcoming public meetings, please contact Alice Best at [Alice.Best@tpwd.texas.gov](mailto:Alice.Best@tpwd.texas.gov) of 979-272-1430 ext 224. ♦

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# Online with Dock Line

## How to Start a Podcast in 2020

Starting a podcast in 2020 is a lot easier than it was a couple of years ago. Equipment is easier to use and cheaper to come by. However, that's not to say that there aren't a couple of learning curves when it comes to starting a podcast. Although the field may be less crowded than the blogging sphere, there are over 800,000 podcast shows and will soon be in the millions. If you are going to start a podcast in 2020 you'll need to up your game to be noticed even with a captive audience. Starting a podcast can be daunting, but it doesn't have to be. You can launch a podcast for your business or as a hobby. You should know that the average podcast takes time to build an audience. It's time to mix your creative side with the marketing side.

### Picking Your Topic and Niche

Before you start buying equipment and scheduling podcast episodes, you are going to want to know what to talk about. Defining the topic and niche of your podcast is critical to growing and building your audience. Answer questions for yourself like:

1. What are your interests?
2. Is this just a hobby or do you want to eventually start a business with this podcast?
3. Which interest of yours would you like to further explore? Do you want to become an expert in that interest or a casual observer?
4. Do you want your podcasting to be dependent on a product or service? For example, movie reviews or political news? Going down this route may mean that your content needs to be extremely relevant or target specific niches. Meaning you'll have to keep up with timely movies and news or be very specific in who you cover. For example, you only review horror films from the 1960s or your podcast is over the rise and end of the Vietnam War covering multiple angles. The downsides of covering relevant reviews or movies is that you are always dependent on content from other sources and that content can be worthwhile or not.
5. Do you want your topic to have clearly definable facts to base itself off of? For example, a Supreme Court ruling. This is different from talking about a topic like

Buddhism vs. Christianity. This is also different from talking about personal taste, i.e. ranking the albums of a classic rock band. These decisions all affect workload as you'll need to gather more information and establish yourself as trustworthy to your audience. Try brainstorming ideas that you are interested in using brainstorming techniques.

Spend some time on this process, as clearly knowing what you are going to talk about can help guide the format, duration, and production process of your show. Defining topics and niche can also help you discern whether you need a co-host or not when you start a podcast in 2020.

### Recording and Preparing Your Podcast For Launch

So you've narrowed down your topic, figured out your niche audience, and have a format for your podcast. Great! Now it's time to get to recording. If you never have tried to record a podcast or worked with microphones, you DO NOT need to spend hundreds of dollars on a microphone. Quite frankly, you need to keep your investment low as a first-timer. There







is a very real possibility you don't have the right set-up for an expensive microphone and you may always quit podcasting. If that happens, you're stuck with a \$300 dollar paperweight that isn't benefiting you any. Some common items you may need for a podcast setup include:

- Computer
- Recording Software
- Microphone
- Pop Filter
- Boom Arm
- Isolation Box
- Headphones
- Audio Interface
- Mixer

Some of these items are optional or not necessary depending on your set-up. When starting out, try to keep your set significantly smaller and easy to operate. The last thing you want is to have a very technical process of recording as that can kill your enthusiasm for an episode. Do your research before buying any product and make sure it is absolutely necessary that you buy the item. Be creative, with the right treatment to a room you can even record a podcast with a voice recorder.

#### **Where to Host Your Podcast**

So, you've recorded the first couple of episodes of your podcast. You've edited them in your software. Now you're ready to upload to iTunes, except, you can't actually upload your podcast straight to iTunes or Spotify directly from your computer. iTunes and other podcasting apps need an RSS feed submitted to them. An RSS feed can come from two places, either a website or an audio host. To get started, you just need an audio host and can later transition to building a website.

#### **What is an Audio Host, though?**

An audio host is an online platform that houses all of your audio and syndicates it through an RSS feed. It makes it easy to upload and submit your podcast to iTunes, Spotify, etc. They usually will run you around \$20

dollars, although there are some free options. Select an audio host that has in-depth analytics about your podcast. It should monitor things like downloads, playing time, what country your podcast is getting the most downloads, and more.

#### **Submit Your Podcast to iTunes and Spotify**

Once you have recorded your podcast, edited them, picked an audio host, and uploaded an episode, now is the time to submit to iTunes and Spotify. This is a fairly simple process, and you'll want to submit to these podcast directories because these are the biggest platforms available. Uploading to these platforms gives you instant access to millions of listeners around the world. Try making a list of specific people on your friend's list to share the podcast with. Also, when you post your first episode on social media try to write engaging headlines about the episode or who is involved. Really sell yourself and your work, and position yourself as a content provider. What would make a potential listener's ears perk up? Start a podcast off right with having a couple of marketing tactics to get noticed. This will help get you on the new and noteworthy page which will grab you a sizable subscriber base to start with.

So, do you have a passion that you love learning about? Are you an expert about something that you could help others get better at? Do you have a hobby that you spend a lot of time on? If you have something valuable to share with the world and are willing to devote a few years to share it, then yes, you can and should start a podcast. If you want to start a podcast in 2020 and need a more in-depth resource we have you covered! At Dock Line Magazine, we have compiled a comprehensive guide (over 12k words) on starting a podcast. We go in-depth about planning and buying equipment as well as picking an audio host. Contact us today to find out more! ♦





# SJRA Receives Two Industry Excellence Awards



*Congratulations SJRA! Special thank you to all of our employees for effort, devotion, and commitment to providing first class, uninterrupted services to our communities. Our employees are our greatest asset.*

This year, the San Jacinto River Authority (SJRA) had the honor of receiving multiple awards at Texas Water 2020-the largest regional water conference in the U.S. The awards were the Watermark Award and the Wastewater Treatment Plant of the year award.

## **Know Your Watershed**

SJRA received the Watermark Award for the Know Your Watershed educational campaign. The campaign was created to help residents of the San Jacinto River Basin identify their watershed, understand the San Jacinto River basin as a whole, and learn how water naturally drains throughout the region, while also providing

important water-related facts. Armed with the information on this website, residents will be able to understand how their property is being impacted by a given rainfall event by monitoring regional rainfall and stream gages from the SJRA and Harris County Flood Control District websites.

The Watermark Award for communications excellence recognizes Texas Section - American Water Works Association (AWWA) and Water Environment Association of Texas (WEAT) members who have produced top quality communications. Effective internal and external communication is essential to a member's ability to provide excellent service. Today's water resource professionals must communicate with a variety of audiences to achieve success. Through these awards, Texas Section AWWA and WEAT hope to heighten awareness among all water resource professionals about the importance of effective communication.

Texas Water 2020 held a virtual Watermark Award Reception on Friday, July 17th. The event was broadcast live on Facebook.

## **Wastewater Treatment Plants (WWTP) #2 and #3**

Additionally, SJRA's Woodlands Division WWTP #2 and #3 received the WWTP of the Year award from WEAT in each of their designated categories. This award is presented to a WWTP in Texas that has consistently showed

outstanding performance of daily activities beyond the normal call of duty.

WEAT held a virtual award ceremony on July 10th to congratulate the winners of this year's award. SJRA is very proud of the hard work and dedication of our staff at the Woodlands Division which is working 24/7, 365 days to serve the community and ensure superior wastewater treatment.

For more information on WEAT and their awards, visit their website at <https://www.weat.org/>, like them on Facebook at The Water Environment Association of Texas and follow them on Twitter @WaterEnvAssnTX.

For information on AWWA, visit their website at <https://www.awwa.org/>, like them on Facebook at American Water Works Association and follow them on Twitter @awwa.

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](http://www.sjra.net), like SJRA on Facebook @SanJacintoRiverAuthority, follow us on Twitter @SJRA\_1937, or find us on Instagram @SanJacintoRiverAuthoritySJRA, or connect with us on LinkedIn @San Jacinto River Authority. ♦







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## REQUIREMENTS

To qualify, homes must meet the following requirements:

- The home must be the Veteran or Military Member's primary residence in Texas.
- The home must be a single family attached or detached home, townhome or condominium.
- Duplexes or other multi-family units must have been constructed at least five years prior to the closing date of the loan.
- New homes must have either ENERGY STAR certification or HERS Index score of 75 or less.

The home must remain the Veteran or Military Member's primary residence for at least three years, and the Veteran or Military Member borrower must occupy the home within 60 days after loan closing.

The VLB does not offer to refinance. If you have an existing loan on your home, the VLB cannot provide refinancing to lower your interest rate, nor can the VLB Veterans Housing Assistance Program be used for a down payment on a home.

The VLB Veterans Housing Assistance Program provides Veterans and Military Members with loans, where VLB is in first lien position of the primary residence. It's possible for a Veteran or Military Member to have one active loan in each program – land, home, and home improvement – at the same time.

Once a Veteran, or his or her successor, has successfully paid off a VLB home loan s/he may obtain another VLB home loan. The same applies to the VLB Land Loan Program. All VLB programs are self-funded, using no public taxpayer funding. VLB programs are financed with bonds, which are serviced by loan payments from Veteran and Military Member participants.

\*All VLB interest rates and available discounts are subject to change at any time. The VLB base rate is subject to adjustment on the first business day of each week. All VLB loans are subject to credit approval.

## VETERAN ELIGIBILITY

To be eligible for VLB programs, Veterans, Military Members and their spouses must be:

- At least 18 years of age.
- A bona fide and legal resident of Texas on the date of application and meet one of the following service criteria:
- An active duty Military Member.
- A member of the Texas National Guard.
- A reserve component Military Member having completed 20 qualifying years for retirement.
- A Veteran having served at least 90 active duty days unless discharged sooner due to a service-connected disability and not discharged dishonorably.
- A surviving spouse of a Veteran listed as missing in action or whose death was service-connected.

## MILITARY SERVICE DOCUMENTS

- Military Service Records
- Visit the National Archives to request your military service records online, by mail, or by fax. Records include DD214/separation documents, personnel records and medical records.
- Military Record Request - Standard Form 180 (SF-180)

Request your military record using the National Archives Standard Form 180 (SF-180).

To learn more visit [www.vlb.texas.gov](http://www.vlb.texas.gov). For more information on VA or State benefits, please contact Montgomery County Veterans Service at 936-539-7842 or via email at [vetsvc@mctx.org](mailto:vetsvc@mctx.org).

Also visit us on Facebook at Montgomery County Veterans Service. ♦

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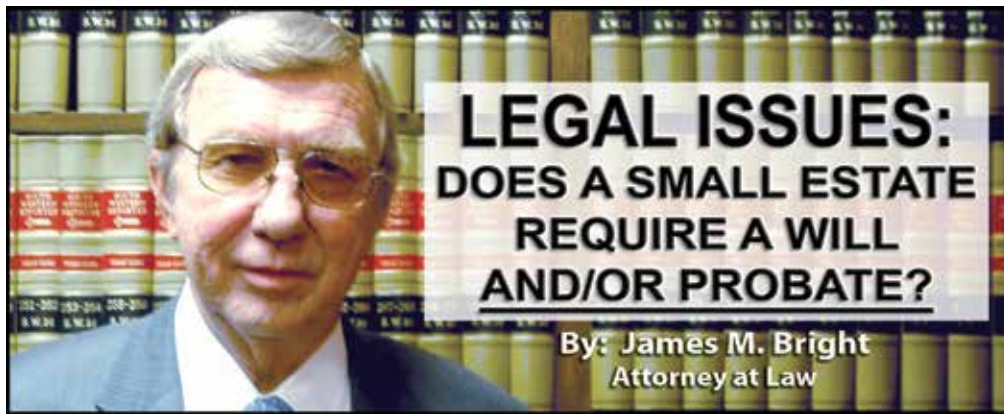
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*The following is provided for informational purposes only and is not, nor should it be construed as legal advice.*

A common question that presents itself in my law practice is, "Do I need a will and should it be probated if all that I own is a house, car, some furniture and a small bank account or savings account?"

Unfortunately, the answer to this question is not always a simple "Yes" or "No" and, sadly, sometimes inquiry regarding the need for a will is not made until after a person has died. The only safe answer to, "Do I need a Will?" is "Yes".

The need for probate really depends not so much on the value of the decedent's property as it does upon the type of property.

A greatly over-simplified rule of thumb

is, "If the property being passed after death is property that must pass by title or deed, then the estate will probably need both a will and a probate proceeding."

Examples of assets which are commonly held by small estates include:

**Bank or Savings Accounts** – If they are only in the name of the decedent and do not have a designation on the account that they are "joint with right of survivorship" or "payable on death," then they must pass through probate.

**Residence** – Settling title to real property will in most cases require a probate proceeding even if the property is a community interest which is passing to a surviving spouse. This becomes even more important if the decedent had children from a prior marriage. This cir-

cumstance can result in the surviving spouse owning only one-half of the residence, and the children from a prior relationship owning the other one-half. In the most simple of cases, where the residence is being offered for sale and all of the heirs-at-law agree (a situation that does not often exist with blended families), and a title company is willing to write a title policy to protect the new owner solely upon the authority of an affidavit filed by the heirs, probate may not be required. (This is not usually a viable alternative and should not be relied upon.)

**Automobiles** – Typically, automobile titles may be transferred without probate through an "Affidavit of Heirship for a Motor Vehicle." A form of the affidavit may be found free of charge by downloading from the Texas Department of Transportation site online at [www.tx-dmv.gov](http://www.tx-dmv.gov)

**Insurance Policies and IRA Accounts** – These accounts typically pass outside of probate, and "letters testamentary" are not normally required to transfer ownership. A large and often encountered exception is when the decedent has failed to designate a beneficiary or the beneficiary predeceases. In those cases, probate will be required to transfer title. If there is a will, accounts will be transferred pursuant to the will; if no will, the accounts will be distributed pursuant to intestate succession.

**Personal Belongings** – Most personal items do not require a probate proceeding to determine how they should be distributed after death, and if those items are the only items in controversy, it is recommended in most cases that you not submit it to probate and simply find a way to distribute the estate to the decedent's heirs. In some cases, however, no matter how small the estate, it may take a probate proceeding and a court declaration of heirs to keep one heir from riding roughshod over the others.

If the decedent's estate is less than \$75,000.00 exclusive of homestead and no will exists, then it is possible to obtain a court order declaring the identities of the heirs and establishing the percentages of property which should pass to those persons. (Although this is still a probate proceeding, it is greatly simplified and is only used when no will exists.)

In addition to the preceding, at least two other things should be considered before a person decides that they may not need a will:

1. If they have minor children, they should have a will to designate a guardian. (A designation can also be made without a formal will.)
2. If they have a blended family, it is almost certain that they will need a will if they are to protect either their current or previous family.

Should you have questions regarding the necessity of a will or the necessity of probate, do not hesitate to call an attorney of your



choice to make your needs known. Most attorneys will not try to perform those tasks if all of the indications are present that they are not needed.

If you do need a will, which is probable in most cases, please be advised that it is far less expensive to do a will that expresses your intent than it is to die intestate and leave your heirs with the burden of sorting out the relationships.

*James Bright has been admitted to practice before the Federal Courts for the Southern District of Texas and Eastern District of Texas as well as all of the Justice Courts, Probate Courts, County Courts at Law, District Courts, Courts of Appeal and Supreme Court for the State of Texas. He maintains an office in Houston and by appointment another at 208 McCown Street in the heart of historic Montgomery. Contact may be made by telephone (936) 449-4455 or (281) 586-8277. For more information about wills or probate in Texas, please see- [www.houstontxprobate.com](http://www.houstontxprobate.com). ♦*

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

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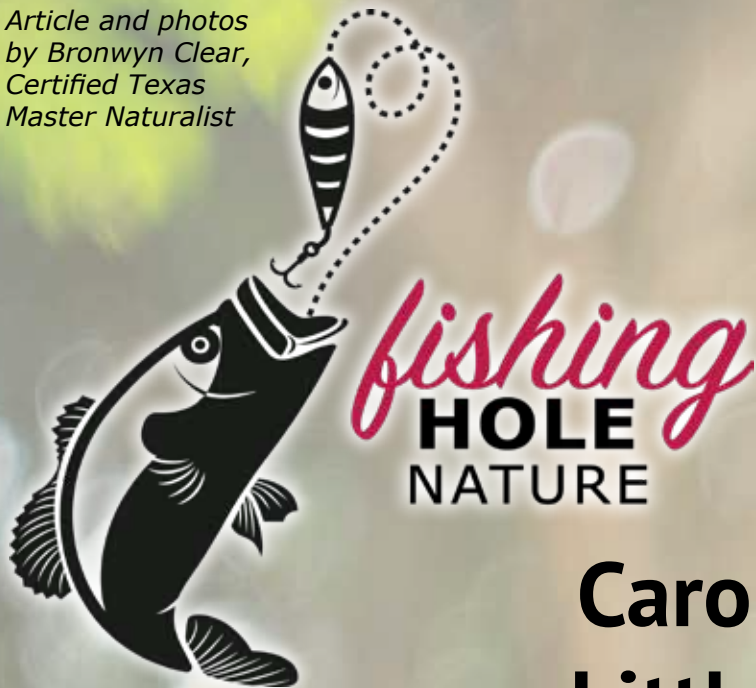
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*This adorable fluffy chick is only around 2 weeks old, and out exploring a great new world with its siblings.*

## Carolina Wrens – Little Brown Jobs

In the birding world small brown birds are sometimes lumped together and called Little Brown Jobs, or LBJs for short. Our local wrens fall right into this category. You may see House Wrens and maybe even a Bewick's Wren, but a very common LBJ in East Texas is the beguiling little Carolina Wren. You will hear them before you see them, and their call gives them away. A

huge noise comes out of these little round birds, and when they blast, they often repeat their call in 3's or 4's. From the males you will hear loud calls of "CheeseburgerCheeseburgerCheeseburger" or "WeNeedYou WeNeedYou WeNeedYou", or even "FigaroFigaroFigaro"! Listen for any loud repeating call of three, and it is probably a Carolina Wren. However, when they are en-

couraging their chicks to leave the nest for the first time, the parents make a lovely quiet trilling call.

These bitty birds are easy to hear but often very hard to spot! They blend in extremely well with leaf litter and tree trunks. Shy, restless, but very curious, these fellows are always on the move. Carolina Wrens will explore your garage or patio, pillage through your yard leaves and brush piles, and then flit to low branches or to climb up and down tree trunks. They hop around endlessly and never seem to quit moving! Extended flight is not one of their strong points. Mostly they just fly a few feet up to the next tree or down to the nearest ground litter.

Nesting generally no more than 6 feet off the ground, these wrens will nest almost anywhere. On your patio or in your garage you may be surprised to find their little 5 inch nests in a flowerpot or a cardboard box! Outside they nest in dense yaupon stands or tall thick shrubbery. Clutch sizes range from 3-7 eggs, and these little birds can have up to 3 broods per season! Once eggs are laid it takes only about 4 weeks total for chicks to hatch and fledge, and these newly fledged chicks are tiny, only 2-1/2" tall! Looking more like a plop of old leaves, the babies have fuzzy head feathers, short wings and the tiniest of tails! Encouraged by their parents, they hop and climb, staying low to the ground on their first day out of the nest than most other fledging birds. They simply cannot fly well until their feathers grow more, but they can climb trees, forage for insects, and explore their new territory.

The East Texas Piney Woods is a fine home for our Carolina Wrens. During springtime, leave your garage door open and you may discover a batch of nesting LBJs. But during winter, if you care to keep these cute birds close, put out a suet feeder for them. Carolina Wrens will enjoy the feeders, and this way you can enjoy them!



*Since it cannot yet fly, one of the first instinctive actions this fledgling has is to get off the ground and climb up into the safety of a nearby pine tree.*





*Adult Carolina Wrens are only 5" tall. Shy but loud, they blend into the forest with cinnamon wings, white eyebrow stripes and little round bodies. They use their curved beaks to turn over ground litter and find insects.*



*What better camouflage than for a chick to look like a small pile of leaves! Note how tiny his tail and wings are during his first hours out of the nest. He can flit, climb and hop just fine, but not yet fly.*

Learn more about the incredible nature in our area by joining a chapter of the Texas Master Naturalist organization. To find a chapter close to you, or to read about the state program, go online to [www.txmn.org](http://www.txmn.org). Volunteer and get involved! ♦



*A Carolina Wren nest is made of mud, leaves and twigs, and is only about 5" wide by 5" deep. These birds build them almost anywhere, and they often have side entrances. This nest sits under a car jack in a garage!*



# TIME FOR FALL BABIES; SQUIRRELS, ROUND TWO

By: Lisa Wolling, Executive Director

As we head into "fall" here in Southeast Texas, most wildlife species are done raising their young for the year. However, most of our native squirrels have litters twice a year; the first cycle is very early in the year, January through March, and the second cycle is August through October. So once again for our little squirrel friends, it is nesting time.

In our part of Texas, there are three different species of squirrels found; the eastern fox squirrel; the eastern gray squirrel; and the flying squirrel. The fox and gray squirrels are diurnal (out during the day) and the flying squirrel is nocturnal (out at night). All three species spend the majority of their lives in the trees.

The eastern fox squirrel is the largest species of squirrel in our area. Most of them have black-tipped gray fur on their bodies with orange fur on their bellies, legs, and feet. Their tail fur is fringed in orange fur as well. Around Southeast Texas, there are some groups of fox squirrels that have all black fur. Fox squirrels are most active in early morning and again in late afternoon. They prefer to nest in tree cavities, but they will also build leaf and twig nests high in the tree tops. Female squirrels often construct multiple nests. In the event one nest is damaged or becomes infested with fleas or

are about ten weeks old. By three months of age they are able to survive on their own. Fox squirrels can live to be up to 15 years of age.

About 90% of all squirrels found in eastern Texas are eastern gray squirrels. While similar in many ways to the fox squirrel, the gray squirrel is slightly smaller, has slightly larger ears, and its fur is mainly gray with white fur on the belly. They are more social than fox squirrels so they are more likely to feed in groups. The gray squirrel is faster and more skittish than the fox squirrel, and for that reason they are sometimes also called cat squirrels. Like the fox squirrel, they prefer tree cavities to nest in, but if none can be found they will build a nest (called a drey) consisting of leaves and twigs. They are more apt to breed throughout the year, but mainly from July-September and again from December-February. Pups eyes open at five weeks of age and they begin to explore outside of the nest by six weeks old. They remain in family groups for about another month after that until they are fully independent.

The third species of squirrel found in our area is seldom seen although quite common. The little flying squirrel is only about the size of an adult hamster. They don't actually fly, but rather glide from tree to tree, sometimes

mates, flying squirrels often colonize in groups of up to fifty to spend the winter together. Although often confused with sugar gliders, they are completely different species; sugar gliders are indigenous to Australia and Indonesia.

Female squirrels often have multiple nest sights, which enables them to move their young should one nest be destroyed or contaminated by insect pests. If you happen to come upon a baby squirrel that has fallen from its nest, or if the entire nest is found on the ground, it may still be possible to reunite the baby or babies with their mother. Check our website ([www.ftwl.org](http://www.ftwl.org)) for helpful flowcharts, listed by species, about how and when found animals may need some assistance.

Squirrels are an important part of a balanced ecosystem, and they help to keep our environment a little more verdant and healthy. They are well known for burying seeds and nuts, which they do to save them for feasting on later. Many of these seeds or nuts are carried away to areas far from where they were found and buried in locations away from their host plant. This helps to spread the new growth of plants and trees. Squirrels bury so many that some studies indicate as much as 75% of these seeds and nuts remain uneaten, so they are left to sprout into new plants, shrubs, and trees. A single squirrel can bury several thousand nuts over the course of a few months. Squirrels also eat different species of mushrooms, which keeps forested areas healthier by helping to disperse fungi which are beneficial to many trees. Squirrels' constant digging and burying helps to aerate the soil and introduce organic matter into it. They eat many insects (especially during breeding season) including beetles and grubs which might otherwise infest trees and lawns. Squirrels are also an important part in the food chain, often being taken as prey by hawks, eagles, and owls. We love our nutty little friends, and we hope once more people understand their behavior and how they benefit the environment they will come to appreciate their antics as well.

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](https://www.facebook.com/SavingTexasWildlife). Details can be found at [www.ftwl.org](http://www.ftwl.org), and then click on "How to Help". We also have a great deal of helpful information on our website about other species of animals and how to assess if they need help or not. If you need assistance with an animal in need, please email us at [ftwl.help@gmail.com](mailto:ftwl.help@gmail.com). For the time being, due to ongoing Covid concerns, our educational center remains closed. ♦



Left: baby fox squirrel, about four weeks old. Note the buff/orange fur coloration on the belly and tail.

Center: baby gray squirrels, about three weeks old. They have white fur on belly and fringe of tail.

Right: baby flying squirrels, about four weeks old. They are much smaller, have smaller ears, a flat tail, and skin flaps between front and rear legs.

mites, the mother squirrel will move her pups to one of her alternate nesting sites. Fox squirrels usually breed twice a year in our part of Texas, once in January/February and again in May/June, although occasionally litters are born in late summer or early fall. Most litters consist of three to four pups, which are born hairless, blind, and helpless. They mature slowly with eyes opening at five weeks of age. They leave their nest at about eight weeks of age but won't venture out of their nest tree until they

as much as 150 feet in a single flight. Flying squirrels have skin that forms wing-like flaps which stretch between its "ankle" and "wrist". Its fluffy, flattened tail acts as both a rudder in flight and a brake to slow down forward movement as they come to the end of their glide. Flying squirrels eat many nuts, berries, buds, grasshoppers, moths, bugs, and grubs. They, like all squirrels, prefer to nest in tree cavities. They mainly breed from March to May, although pups may be born year round also. In colder cli-

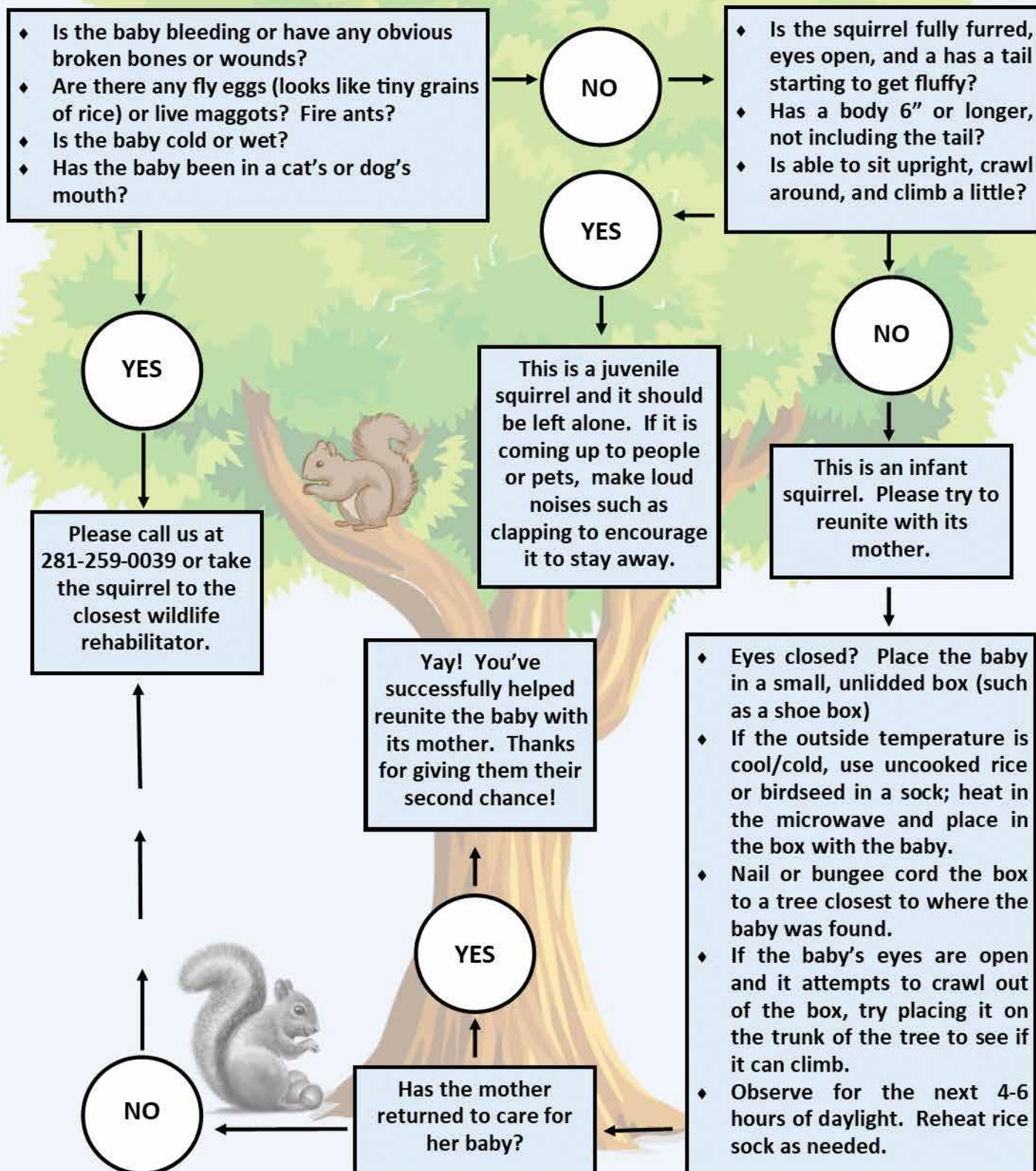




# I Found a Baby Squirrel

In our part of Texas, baby squirrels are born in January-March and again in August-October. Their eyes open at four to five weeks of age. They may begin exploring on their own by six weeks of age. Their best chance of survival is to be left with their natural mom. If you find a baby squirrel, refer to this chart for guidance.

[www.ftwl.org](http://www.ftwl.org)—[www.facebook.com/SavingTexasWildlife](https://www.facebook.com/SavingTexasWildlife)





# Fishing ADVENTURES

with Derek Pietsch



## 7-18-20 Fishing at Galveston with Trey

Today Trey and I went wade fishing at Galveston. We waded the flats and fished with swimbaits. We caught a lot of redfish.

## 8-11-20 TUESDAY NIGHT TOURNAMENT

Today Jeremy asked if I wanted to compete in the Tuesday Night Tournament on Lake Conroe. It was a hot 99 degrees when the tournament started at 5:45 at the Edge Restaurant on Lake Conroe. We were #25 and are weighing in at 9:15 p.m. That is the second flight. John Jay, Grant's fishing partner from A&M is also fishing and so was Vince from Stow-A-Way Marina. Tonight, there are 34 boats competing.

Our first stop we were fishing shallow. Jeremy tried to set the hook. The fish, which was a crazy monster dug in, broke the line and snapped the rod in half. I just wonder how big that fish was. I lost one when Jeremy tried to net the fish and it jumped in the water. It was about 2 pounds. We caught one keeper on that spot.

We moved to the second spot, where we fished a brush pile in 8 feet of water. I caught a 3 1/2 pounder using a big black worm on a Texas



rig. The next spot was horrible. The waves were coming over the boat. The wind was so bad it bowed the line and I couldn't feel the bottom.

The next spot we fished shallow and caught only small ones. Then we hit a green light and culled one of our small keepers.

At 8:15 pm we had 3 fish in the boat and they were all small. My mom said she was coming to the weight in and I texted, "Don't come we have 3 small ones and I am not holding them up". She texted back, "You better they might win money, you never know". Then she texted "KEEP FISHING".

We went to another green light. A few minutes later I hooked up a 5.63 on my Texas rig. Jeremy was fishing with a jerk bait.

I will let John Jay tell his story of what happened when he was fishing the same tourna-

ment on Tuesday night.

After take-off we ran to our first spot where I had found a few fish and did good in the past. Immediately I thought I made a good decision because I hooked into a good fish right away. Fought it for a while and it wrapped me up in some brush. I got the boat on top of the brush, kept pressure on the line and could still feel it on there. All of a sudden it came out and started coming up. My adrenaline was going because I thought we were about to see a big one come up by the boat. We'll, that wasn't wrong, it was a fish, but a 4 pound catfish!

I got back up and kept casting, seeing more fish on my graph and I was hoping they weren't all catfish. Then the wind suddenly picked up and the manageable breeze turned into a 15 mph winds and taking occasional waves over the bough. After catching a few more small bass, we determined we had to move.

Ran to another spot and found a school of fish on it. We started catching a bunch of 15 inch non keeper bass, but it was every other cast. Normally any other time of year I'd move on and write that school off as small ones. But being that it is August and fishing is typically pretty tough, I decided to stay around active





fish (which may have been what cost me a win). We ended up catching 2 small keepers off of it but I had a gut decision to go check a spot I hadn't caught any fish off of recently, but I knew conditions were right.

I stayed with that thought for 10-15 minutes before I finally decided to go with it and run to this last spot at 8:25 (we were due in at 9pm). I put the trolling motor down and immediately see fish all on the spot. My partner caught a 3 ½ right away to fill our limit and I started catching several more 15 inch non keepers. It came down to 8:48 and I knew we needed 7-10 minutes to make it back to check in for the ride and idle in the no wake zone. On my second to last cast, I had a good fish hammer my bait but miss it. I knew I only had time for 1 more cast so I made it. Half way in I get a really big bite. I set back into the fish and it immediately takes off and starts ripping drag and came up to the surface to jump, but just makes a splash and darts on top of the water, taking off pulling more drag. I thought that it was kinda odd the way it did that and that maybe I just foul hooked a gar or a hybrid by the way it took off and was pulling so much drag. I chased the fish with the trolling motor and as it got closer to the boat, I saw it come up again and try to jump. This time, I was able to see the fish and saw it was a big bass. We netted the fish on the bow, my partner ran to pick his rods up and get ready to go as I pulled the trolling motor up, strapped the rods, grabbed the fish and culled the smallest one as we were idling out. We made it back to check in with a minute to spare. But I was wishing before I even caught that 6.51 pounder that I had made the decision to go there 10 minutes earlier or was in the second flight to have that 9:15 check in. I was confident I could have made another cull to get rid of that small 2 pound keeper for one that would have won it for me. None the less, it was a fish catch I won't forget catching one that big on the very last cast. Kind of like the stories you hear the pros talking about. Which should always make you remember that it can ALWAYS come down to the very last cast.

Wow, my mom was right and she was there when I came in with my fish. Jeremy and I came in 3rd place with 12.22 pounds and \$400 cash.

John Jay and his partner, Dawson came in 4th with a bag weighing in at 11.91 pounds and John actually caught his big bass on his last cast. That is why every second counts. He also got a check.

### 8-13-20 Trey and I Fishing in the Bay

Today I went down to Trey's beach house and we went fishing in the boat out in the bay.



We caught 6 red-fish and 1 Bull Red. We let the Bull Red go. I also caught a flounder. We filleted our fish so we can cook them for dinner when we start school next week. **THROW IT OUT, POP IT IN, FISH ON! ♦**







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