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ON THE COVER



Harriett Emerson's home reflects her talents and travels.

Photo by Kevin Painter.

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Editor's Note

It's Fall, Y'all!

Oh, happy days! The weather has turned just a little cooler. We are back into the "groove," with our schedules. And fall festivals are happening. Friday night (and Saturday) lights are burning brightly across Navarro County as our Navarro College Bulldogs and seven high school football teams take to their fields accompanied by bands, cheerleaders and supportive fans.

October is the month to celebrate the explorers of old. Leif Erikson Day is October 9, while October 14 is Columbus Day. Those ancient mariners knew that this was

the best time to cross the ocean blue when calm waters and gentle breezes would give them safe sailing. I pray that you have safe travels as you explore all the many events our county has to offer as we harvest the fruit and fun of our labors.

Virginia

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OUTREACH on PURPOSES

— By Jon Peeler

Most towns have a fall festival of one form or another. The words bring to mind images of children playing ring toss or perhaps bobbing for apples. There's usually plenty of candy and more than likely a cake walk or face painting booth. This may be the fall festival experience of days gone by, but it's definitely not the experience one gets when visiting Calvary Worship Center's Fall Festival.

When Michael and Melissa Bedard speak of the center's fall festival, their excitement is clearly evident. "We knew from the beginning handing out candy wasn't going to be enough," Melissa said with a smile on her face. "Our goal has always been to be a ministry to the whole family."

One of the first and most notable priorities of the festival has become the vast array of door prizes. "Pastor Gary Johnson works on making handmade furniture year-round," Michael shared, as he showed off a handmade, solid wood toy chest that will one day brighten some lucky little boy's bedroom. "We try to give away what families need," he added, "things that will directly impact their day-to-day lives."

The congregation of Calvary Worship Center has excelled in meeting that goal. Members of the center typically give out mattresses and box springs sets as well as several washer and dryer sets. One year, they even gave away a used car to one lucky attendee. "This is what we mean by ministering to the whole family," Melissa said with emotion in her voice. Michael and

Melissa note there is nothing better than to see a family receive something that meets a need in their home. Melissa recounted how one lady won a heater. "She was very touched, because she didn't have any heat source in her home."

Michael and Melissa have seen people break down and cry after receiving their prize. "It's a blessing to our whole church," Melissa added. They are also thankful for the generosity of community businesses that have helped by donating door prizes. "Plus, our church family rises to the occasion with their donations," she said. "It's in their hearts to help people."

It's easy to understand how this festival has grown to the size it has. What is harder to comprehend is the planning that goes into it. On a typical year, an estimated 2,500-3,000 people will attend the event in a matter of three short hours. That many people might be intimidating to some churches and organizations, but the popularity of the festival only serves to unite the congregation at Calvary Worship, solidifying their goal. "Most years, our fall festival costs the congregation between \$10,000 and \$12,000," Michael estimated. "It's a challenge, but one our people love taking on. We are thankful our community reaches out to assist us by donating so many of our door prizes."

"Every year, we have a bake



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"We pray we might touch our community in a lasting way, and we pray over each of the door prizes — that they will go to the people who need them most."

auction one day after church," Melissa explained. "Last year, our bake sale raised \$6,000. And that was in one day. It was just a great time of fellowship for our church family, all working together for a common goal."

The day of the festival is a whirlwind of activity for the Bedards and other members of Calvary Worship Center. "We used to have the festival indoors, but it's just gotten too big," Michael said with a joyful smile.

For an entire day, the parking lot and surrounding grounds become a virtual wonderland, speckled with the usual bounce houses that most have come to expect at such events. Zip lines cross the sky carrying gleeful kids and climbing walls tower above, inviting all challengers. Mechanical bulls and sumo wrestling



have also been popular attractions. "We try to keep it fresh and keep people wondering what we're going to have," Michael said. "We are bringing in several different items this year."

"It's important to have something that will appeal to everyone where everyone wins something. Last year, we gave away 600 pounds of candy," Melissa admitted.

Such an undertaking is not taken lightly. Excitement grows as the festival day approaches. The first group of volunteers, the staging crew, has to rise early to be at the church's parking lot by 7:00 a.m. They are joined throughout the day by more volunteers. "About five minutes before opening our entrances, we all stop for a time of prayer," Melissa said. "We pray we might touch our community in a lasting way, and we pray over each of the door prizes — that they will go to the people who need them most."

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"And it works every time," Michael said. "One year, I delivered two sets of mattresses and box springs to a family who had nothing but blankets spread out on the floor for the kids to sleep on. The family only had one bed, so the mom was sleeping on the floor next to her kids, too ashamed to sleep in her bed while her kids slept on the floor."

"One year, we were giving away a washer and a dryer," Melissa shared, "and the young man who won it said his washer had just gone out, but his dryer worked great. So he left the dryer, which he didn't need. Later that evening, we found a woman who had a washer and no dryer. It was answered prayer for everyone."

After the time of prayer, the festivities begin and the whole congregation takes part. With an event of this magnitude, there is a job to be had by everyone — each according to his or her unique skills and talents. But it's hard to call it a job or consider it work if you love what you've been called to do.

"What we have found is that more of the churches in town are offering things like this, and I love seeing that. To watch the churches of our town reaching out and ministering to the people of our community is just awesome."

As Calvary Worship Center holds its fall festival this year, smiles will be seen everywhere. Laughter will fill the air. Most importantly, lives will be touched and, hopefully, changed. And as the congregation begins the monumental task of cleaning up from such an event, the members will do so with the joy and anticipation of the next fall festival that will surely come. **NOW**

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World Traveler

— By Hope Teel

Harriett Emerson, a native of Navarro County, has led a truly extraordinary life so far, having returned to Powell after 40 years of traveling the world while maintaining her home in Manhattan. Upon her return to Texas, Harriett had her home built on the same Texas soil her predecessors had settled in the late 1800s. Serving as kind reminders of her notable past, remnants of her remarkable journey around the world — first as America's Musical Ambassador, and later as a travel agent — graciously adorn her home. "Aside from a very small handful of places, I have been virtually all over the world — from the Artic to the Antarctic — all over the globe from east to west and north to south," Harriett shared.

Harriett became interested in music at an early age. Her parents enrolled her in piano lessons at the age of 5, and she excelled very quickly. The summer following her 7th birthday, she also began violin lessons. "I became absolutely fascinated with the violin,"



AT HOME WITH
Harriett Emerson





Harriett stated, "but I continued to play both instruments until I reached the university."

After graduating high school, Harriett was accepted into the school of music at The University of Texas at Austin as a solo instrumentalist for both piano and violin. The dean of the music school informed her that no one person had ever been able to satisfy the repertoire demands of both concert violin and piano. So Harriett chose to focus on the violin — a decision that eventually led her on an incredible journey around the world. Although her focus shifted to the violin as a young woman, Harriett still sits down to play the piano every now and then. Serving as a focal point in her grand living room, a beautiful Sohmer



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Texas Exes. Currently, a presentation gift from the group, is on display in her dining room serving as a testament to her dedication to the organization.

In 1956, the Texas Club of NYC was giving its annual gala, and Harriett met General Christenberry once again.

Reminded of her experience performing before military audiences, the general approached Harriett about playing concerts for special services, this time in Europe, as part of an experimental program between the Department of State and the Department of Defense. "The entire world was opening up, and American culture was in question," Harriett said. "Our government was attempting to put forth a pleasing cultural picture to the world, and I happened to come along at the right time."

piano, almost a century old, graces the space and acts as a tribute to a dear friend she had in Manhattan from whom she obtained the instrument.

During her time at UT, Harriett was chosen to head up a program introduced by General Christenberry of the Special Services division of the Army. In this position, she and other fine arts students were sent to the military camps surrounding the university to provide entertainment for the soldiers. Throughout the years, she stayed involved in the UT alumni group



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The first tour began in March 1957, and was very successful. These tours continued until 1963, leading her all over the globe from Africa to Turkey, with her final tour concluding in the Orient. "The military was extending into parts of the world that were truly not familiar with what an American was, so you had to be very careful in presenting yourself," Harriett remembered. "It was a very noble experiment."

Reminders of her time touring the world as America's Musical Ambassador are numerous throughout her home. Situated near the piano, creatively assembled room dividers reflect on Harriett's life. They showcase well-preserved posters from her appearances and photographs of Harriett and various personalities from her past.

In 1964 Harriett closed the case on her violin and has not played since. "Music is a very jealous mistress," she shared. "You either pay very close attention to it, or it will leave you."

Later that year, Harriett was prevailed upon to consider the travel industry. In 1965, she opened Emerson Travel in Manhattan, and delved into travel for the next 25 years. "There were precious few places on Earth that I was not invited to by government organizations, through the American Society of Travel Agents, to try and help them develop tourism for their own nations," Harriett said.

During her time in the industry, Harriett served as the first woman president of the New York chapter of A.S.T.A. and on the board of directors for National A.S.T.A. in addition to other officer positions. Prized relics from this time in her life also adorn her home. One of her most valued pieces is on display in her master bedroom and was a gift from the Israeli government — a piece of glass dating back to 348 A.D. that was taken from the Wall of Jericho.

In the 1980s, Harriett's mother fell ill. "Therefore, in 1989, I made the decision



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to sell the agency and extricate myself from 40 years of living in Manhattan to return to the family properties in Powell. I began to take over the day-to-day management of the farm/ranch duties,” Harriett stated. “I returned to Texas based on necessity, bracketed by loyalty and love.”

Harriett’s modified Georgian brick home was designed by Otho Shaw of Shaw and Draper Designs out of New York. The very best artisans available in the Navarro County area then constructed the design. “Otho was an excellent craftsman,” Harriett shared. “He designed a house that, for him, epitomized Harriett Emerson.”



Many factors played into Otho’s opinion of his design, especially considering the fact that Harriett emptied her New York apartment into her new home upon relocating. More importantly, Harriett *literally* had the house built around certain pieces of important furniture, including a credenza in her dining room dating back to 1845 and a triple dresser in the master bedroom, which she insisted had to have a window on either side.

A thorough collection of her memoirs can be found on the eastern wall of the living room, which boasts vast built-in cabinets and bookshelves housing Harriett’s extensive library. This wall is home to the chronicled volumes of photo albums that follow Harriett from her youth, through her world tours as a concert violinist, to her years in the travel industry and back home to Texas. “In a way, I’ve led three different lives,” Harriett explained. “There is the life of the musician, the life of the travel agent and then the finale — the management of my family’s real estate where I remain to this day.” **NOW**



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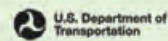
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Festival Chairperson Pamela Carroll is thankful for all the volunteers who make the Cotton Harvest Festival successful.

In High Cotton

— By Virginia Riddle

Only a few residents of Kerens have firsthand memories of the days in the 1930s when the town lived its motto: "Kerens, the Champion Cotton Center." By the year 1933, Kerens, established in 1881 as a railroad town, was receiving, processing and marketing over 23,000 bales of cotton yearly through its area farmers and three cotton gins. Many changes have taken place since those years, but one truism remains — this community's residents know the formula for coming together to make Kerens a great



place in which kids can grow and learn. This year's Kerens Cotton Harvest Festival committees are planning the biggest and best celebration yet. "It takes a city to make the festival successful," Pamela Carroll, festival chairperson said.

Hosting festivals, which celebrate the harvest after a long spring and summer of labor in the fields, has long been a tradition in rural America. The Kerens Cotton Harvest Festival, begun in 2004, benefits the Kerens Library. The library was started by area residents in 1988 in an old building that leaked and leaned.



Today's beautiful, modern library stands as a testament to the willingness of volunteers like Karen Bancroft, this year's vendor chairperson. Karen moved to Kerens in 1985, but has family farming and ranching roots in the community. "I remember Kerens as a kid with its trees and brick streets," she said. Karen has worked in banking and at the family's feed store. "My kids are people persons, since they were practically raised in that feed store. I was fortunate to be that involved every day with my kids," she recalled. Karen's family also farms cotton. Around the time of the festival, "We're still in harvest some years," she said.

This year's festival, more than ever before, is going to celebrate the olden days of cotton production. The festival, scheduled for October 19, is going

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to include a tour of the cotton gin in Kerens, a mule ride in a buckboard wagon and a historical photo revue. A trailer full of cotton will provide kids a chance to touch the raw product and take a bag of it with them.

Work on a farm is hard, but prior to mechanization, it was brutal. Long, hot days were spent in the cotton fields hoeing and picking the prickly bolls. Snakes, insects and heavy sacks were realities faced by even the smallest of children born to cotton farmers. On Saturdays, families took their weekly harvests to the gins in Kerens. After negotiating the sale, the dads might give their kids about a nickel each to spend on fun and candy in town. A nickel would buy a whole sack of candy pleasures, a soda pop, magazine or movie. The few hours of fun promised by a weekly visit



to town were looked forward to by each person through the long hours of toil in the fields.

This year's Harvest Festival events will actually begin on the Thursday before the big Saturday. That's when the carnival arrives in town. Friday will feature the Balloon Glow, provided by hot air balloons in the skies. Tethered balloons will also be available for "rides." Saturday's events will begin with a pancake breakfast, the Cotton Row Run 1 to 5K and a flyover by the

Coyote Squadron. Activities will abound all over town for visitors of all ages to enjoy throughout the day. Three stages will offer constant entertainment, and the festival will end with a dance in the downtown square. "It will be a time for families to sit on cotton bales and enjoy everything from old country swing two-steppin' to line dancing and hip-hop," Pamela said.

The red bricks of Main Street will be lined with vendors, and a food court and chili cook-off will fill the air with wonderfully appetizing aromas. "Kerens is still a small town where everyone can have fun. We have a laid-back, country feeling," Karen said.

On a corner of Main Street, visitors can find the Kerens Library next door to an attractive community park, in which they can relax at picnic tables under the



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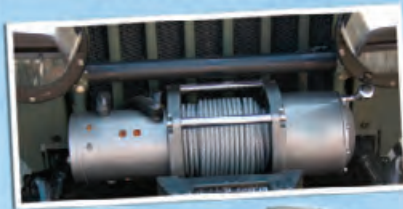
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canopy of shade provided by stately trees. Both venues are regular gathering places for residents. The library not only houses a popular collection, but is also a research facility complete with Wi-Fi. The summer reading program is popular with area kids, and the library's meeting room is used by many groups. "We all do this for the same reason — to benefit the kids and our community," Pamela said.

As soon as one festival ends, planning for the next year's festival begins for the committees. As vendors pack up at the end of the event, many of them sign up for their space for the following year. Committee meetings are held monthly until the last few weeks when meetings become more frequent. "It's minute by minute at that point," Pamela revealed. Nearly every area resident is involved since there are more than 25 individuals supervising events. "When you break the tasks down, it's not so hard on any one person. Even when we have different views, we come to a decision so that the kids benefit," Pamela said.

Pamela came to Kerens looking for land on which she could have horses. By 2004 she had moved to her land and immediately became involved in the community. She owns her own business, Interior Gardens, and her expertise has been used in the newly landscaped park and in each festival. The camaraderie of the people, seeing everyone having a good time, a plan well-implemented and having overcome obstacles are Pamela's special memories. "Pamela is one person to whom it is hard to say no," Karen commented.

"You don't get to sit down. You just get up, volunteer and do the job. We are all motivated by the community involvement," Karen said. "Through the library, we can reach kids and provide programs that expose them to the world. We are planting seeds other than cotton.

"Kerens really comes alive as the festival approaches," Karen said. Everyone gets excited when entertainment comes to town. "It's special. Families and friends come back to Kerens. It's a time to see everyone," she added.

And in true farming tradition, all eyes will be toward the sky as the festival approaches. "Every year," Karen noted, "we've had sunny skies." **NOW**

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An Early Lesson

— By Rick Herron

Appearances are deceiving, especially when first meeting Meagan Gould. Her even, melodious voice, soft spoken manner and angelic face easily give the first impression of someone whose life journey has been one of ease. There are no visible signs she has faced and, by all indications, conquered one of life's most traumatic and life-changing events.

As director of the Westminster Child Enrichment Program at Westminster Presbyterian Church, her steady hand and uplifting demeanor go a long way in keeping the program and over 30 kids currently enrolled, ranging in age from 6 weeks to 5 years old, in smooth operating order. "I became the director here in August 2011," she said. "I was a teacher's aide for the Corsicana Independent School District before the opportunity was presented to me to substitute at Westminster for the preschool teacher, who was on maternity leave," she explained. "It was a wonderful opportunity, because I could also bring my son, Jaxon, who had just turned 1."

In January 2010, Meagan was offered a position to teach prekindergarten on a full-time basis at Westminster, which, at that time, was three days a week. She immediately accepted the offer. "That summer, the director of the C.E.P. resigned, and they started looking for someone to take her place," she remembered. "I was given the chance to assume the position. For a while, I did preschool teaching in the morning and director work in the afternoons!" By August 2011, Meagan was performing her work as director on a full-time basis, and Jaxon remained in the program, now in the 3K classroom.

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In 1984, Westminster Presbyterian Church started a Mother's Day Out program for stay-at-home moms, who would drop off their children at the church on Mondays, Wednesdays and Fridays. In 1990, the program added a preschool branch, and the Mother's Day Out program officially became the Westminster C.E.P.

According to the program website and Facebook page, the program's mission is to seek to help parents (both working and nonworking) who are committed to the child care priorities of a Christian environment, discipline and education. It also states that they seek to partner with parents who share in these priorities for the foundational years of their children's education.

In January 2013, Meagan said the program went from Mondays, Wednesdays and Fridays to being full time, with the doors open Monday through Friday, 52 weeks of the year,

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"I became the director here in August 2011."

and open to all religions. The program provides structured classroom settings with a low student to teacher ratio, which allows them to give individual attention to each child.

As director, Meagan manages the program, along with an assistant director and six teachers, from 7:15 a.m. to 5:30 p.m. "We have designed the program to be education-based, with each day beginning with a morning circle time. Circle time is led by the children reciting the Pledge of Allegiance followed by group activities that focus on learning basic fundamentals, such as letter recognition, shapes, colors, numbers and calendar skills. "Our teachers do a wonderful job at creating fun, engaging ways to implement our themed curriculum," she shared.

Development of necessary social skills is of importance at the Westminster C.E.P. Once a month a certified counselor, Linda Denbow, teaches a prekindergarten manners class, which Meagan calls their character class. "It really helps teach the kids, starting at an early age, the importance of building good character," she said, adding they also offer children a chance to learn while exploring the community through field trips to places such as the Corsicana Library, the fire station and a local dentist office.

Originally from Ennis, Meagan moved to Corsicana after marrying her husband,

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Jason Gould, in 2008, the same year she received her teaching degree from Texas A&M University-Commerce. In May 2012, Meagan's well-ordered life took a sudden and unexpected turn. "I found a lump in my breast during a self-exam, and I was urged by my mom to call the doctor immediately," she explained. "The doctor sent me to Baylor, where I had a sonogram and biopsy performed."

On June 11, a date she will probably never forget, the doctor's office called her at work to confirm her worst fear. She had cancer. "I remember asking myself, 'How can a healthy, 28-year-old woman, with no family history of cancer, get this disease?'" she said. After the shock of hearing the diagnosis began to wear off, Meagan embarked on a regiment to fight the cancer in her methodical, determined way.

In July 2012, Meagan underwent a bilateral mastectomy. Only three weeks after the surgery, she was back to work

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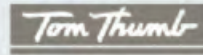
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at the program. “My assistant director, Angie Young, along with other dedicated staff, really stepped up during my absence,” she said.

In August, Meagan began chemotherapy at Baylor Dallas and continued receiving it through November 2012. She experienced the well-known effects of the treatment, including hair loss, but wore a wig for a while to keep her appearance as normal as possible. It worked. The kids didn’t notice anything was different as she went through the harrowing ordeal.



“The staff here at Westminster and all the parents were incredibly supportive through all of it,” Meagan stated. “I didn’t realize how wonderful people could be when someone is facing such a life-altering struggle.” In fact, the seven-member board of the C.E.P. was, in Meagan’s words, “amazing and so very understanding.”

In January 2013, she began the last phase of treatment, receiving radiation therapy, which she finished in March. Meagan drove to Dallas every morning for six weeks to receive treatment, and on most days was able to be at work by 10:00 a.m. She just recently underwent one of the last reconstructive surgeries.

Outwardly, Meagan looks like her old self, and all of the dark brown hair that frames her lovely face is growing back. Inside, though, she knows she’s been changed in more ways than one. “I can see more clearly now what’s important,” she said. “That, I think, is a gift — one I probably would not have received until I was much older. I know I have a brand new outlook on my life, after going through my experience with cancer.” **NOW**



Left to right:
Wesley Tryon,
Angie Leverette,
David Wilson,
Ashley Viator,
Brad Wilson

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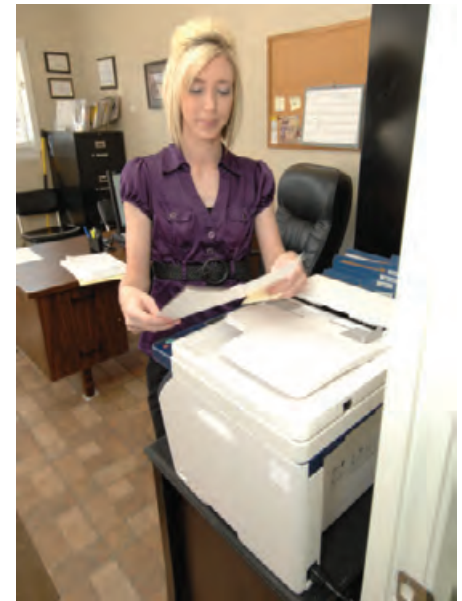


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Taking the stress out of owning property is a priority for Melissa Dunn Smith.

— By Virginia Riddle

Owning rental property can be financially advantageous, but it can also be a challenge. Melissa Smith at FBM Property Management takes on the challenges, allowing investors a chance to reap the financial rewards. “I treat properties as though I own them. I wouldn’t do to someone’s property what I wouldn’t do with my own,” Melissa said.

FBM Property Management, a family business that is now owned and operated by the second generation, was originally started by George and Melrose French in 1978 as a residential construction company. The property management side of the business was established in 1985. In 2003, Mike French took over the property management company as principal owner/broker.

Melissa joined the firm in 2010 in order to expand services into Navarro County. The services include: advertising, showing, leasing and maintenance of properties, as well as receiving rental payments from tenants and addressing tenant concerns. Melissa said, “Owners can be involved as little or as much as they wish.” Melissa has held a Texas Real Estate Salesperson’s license since 2005 through Century 21 Judge Fite Company, where she also helps people buy and sell real estate.

FBM Property Management offers construction services as well as property management. Within Navarro County, the firm currently handles three apartment complexes and single family, duplex and storage unit rentals. “Altogether, we manage almost

Business **NOW**

200 units throughout Navarro County, including all kinds of commercial properties," Melissa said.

The firm uses the latest technology including AppFolio, a property management computer program that allows agents and employees to document rental payments and initiate vendor work orders. Prospective tenants can also make rental applications using the computer program. "We perform credit, background and rental history checks," Melissa added.

In addition to Melissa, the firm employs two other property managers, Chris Meeker in Ennis and Edmond Graham located in Waxahachie and DeSoto. Melissa Drews handles accounts, and Camy Broussard receives maintenance requests and is the vendor coordinator. Kristi Jock is Melissa's marketing and leasing assistant. "She makes things so much easier," Melissa related. Another employee is indispensable — Jimmy Johnson, a recent addition to the firm. "Jimmy helps everybody. He does whatever needs to be done," Melissa said.

The firm works closely with tenants, providing personalized, honest service as quickly as possible. Melissa explained that sometimes she must deliver news that is not exactly what the tenant wishes to hear, but she does so in an honest manner so the tenant stays informed. Units are made ready and well-maintained for tenants. "We don't move tenants into anything we wouldn't want to live in or rent ourselves," Melissa stated.

All managers for FBM are licensed Texas Real Estate Salespersons, which requires continuing education to maintain such licensing. FBM Property Management is a member of the Texas Apartment Association, the Ellis County Association of Realtors, Texas Self Storage Association Inc. and BNI, a business network. The firm donates time and funds to Healing Hearts in Ellis County.

After graduating with the Class of 2002 from Corsicana High School, Melissa went on to earn a BBA degree in organizational behavior and human resource management from the University of North Texas. This Realtor loves to spend her spare time with her husband, Rusty, and their 8-month-old daughter, Abigail. Melissa summarized her career, to date, "I'm proud of being a part of a growing, expanding company." **NOW**

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Dr. Jody Tacker speaks to the Corsicana Rotary Club and honors David Edwards with the Paul Harris Award.



Collins Middle School volleyball coaches meet with parents and future players.



Larry and Grace Walton teamed with Jason and Karen Goains in competition at a recent Dang Daze of Summer event.



Navarro County 4-H Achievement Award winners proudly pose during their banquet.



Corsicana HS band members keep their cool through the summer heat and first performance of the year nerves.



Jan Elmore, Connie Beal and Vicki Arnett discuss the new Cardiac Rehabilitation Program with Senior Circle members.



Local and visiting dignitaries break ground for the Corsicana Water and Adventure Park.



Navarro College soccer team members practice to make perfect.



Theresa Mayper starts spinning while instructor, Cheryl Blanton, readies a bike at the YMCA.



Mothers and daughters enjoy Story Time at the Corsicana Public Library with reader, Winzer Van Delton.

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Investments may take many forms. Some people buy and sell stocks and bonds while others purchase real estate. Another common investment tool is a mutual fund.

Mutual Funds

By investing in a mutual fund, you're essentially pooling your money with other investors to access a broader range of stocks or bonds than most people could own by themselves. According to the Investment Company Institute, there were 8,684 mutual fund companies in the United States controlling close to \$11.6 trillion in assets as of the end of 2011¹. The investment company uses the assets in the fund to buy and sell securities, such as stocks or bonds, in pursuit of a specific objective as outlined by the company charter. The fund objectives and other important information are found in the prospectus.

Mutual Fund Objectives

One objective a mutual fund may attempt to achieve is long-term growth of capital. This may be done by purchasing the stock of large companies that have consistently made a profit, or buying the inexpensive stock of smaller companies in hopes that the value increases. Some funds may be invested primarily in foreign companies, while others invest in specific market sectors such as technology or health care.

Some funds are developed to generate income for the investors. Dividends from bonds or preferred stocks held by these funds are accumulated and distributed to investors on a regular basis. If the fund's assets are invested in municipal bonds, the dividends may be exempt from federal taxes, which would provide the investor with income taxed solely at the state or local level.

How a Fund Is Managed

Many funds are actively managed, meaning an experienced investment advisor will take an active role in determining the portfolio, or holdings, of the fund. The securities held in a fund may change based on how well a security performs and meets the objective of the fund.

Other funds are called index funds and attempt to mirror the performance of a given index, such as the S&P 500 or the Russell 2000 Indexes. The fund portfolio will generally contain stocks of as many companies in the index as is possible in amounts reflecting the weighting assigned by the index.

To obtain detailed information on a fund, read the prospectus. It explains everything from the fund's investment objective to the fee structure. Reading it is an important step to understanding the mutual funds that you may be considering. **NOW**

¹2012 ICI Fact Book. Data for funds that invest primarily in other mutual funds were excluded from the series.

Investing involves risks, including potential for loss. Diversification and asset allocation do not assure a profit or protect against loss. Foreign investments involve greater risks than U.S. investments, including political and economic risks and the risk of currency fluctuations. Bonds are subject to interest rate risk and may decline in value due to an increase in interest rates. The stocks of small companies are more volatile than the stocks of larger, more established companies. It is not possible to invest directly in an index.

The S&P 500 Index tracks the common stock performance of 500 large U.S. companies. The Russell 2000 Index tracks the common stock performance of the 2,000 smallest U.S. companies in the Russell 3000 Index. The Russell 2500 Index tracks the 2,500 smallest companies in the Russell 3000 Index.

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Your Family History

If you have a brother or father who was diagnosed with heart disease before age 55 or a sister or mother diagnosed with heart disease prior to the age of 65, you're considered to have an increased risk of heart disease, according to the American Heart Association. Having a relative die of heart complications before age 60 doubles your own risk of premature heart disease, according to a study in the *Journal of American College of Cardiology*. And if it's a parent or sibling, your risk increases 72 percent.

Know Your Numbers

For people with a family history of cardiovascular disease, it's important to see your doctor before symptoms arise. The numbers to be aware of are your cholesterol level, blood pressure and waist size. If you have a family history of heart disease, cholesterol testing and blood pressure checks should begin as early as your 20s.

Knowing your heart-health numbers is the first step to preventing heart disease. Having them checked regularly is equally important. If you have

elevated numbers or other signs of heart disease, follow your doctor's prevention and treatment recommendations to help lower your risk.

Breaking the Family Pattern

Your heart disease risk is mostly in your hands — regardless of family history — and several lifestyle changes should be maintained for a healthy heart:

- Don't smoke, and limit alcohol to a moderate amount (no more than two drinks per day for men and one drink for women).
- Eat lean proteins, whole grains, fruits and vegetables, and limit trans and saturated fats, salt and sugar.
- Incorporate aerobic exercise and strength training into your daily routine.
- Know and track your cholesterol and blood pressure numbers.
- Lose excess weight.
- Control health conditions that increase heart disease risk, such as high blood pressure, high cholesterol and diabetes. **NOW**

Remember that this information is not intended to replace the advice of your doctor, but rather to increase awareness and help equip patients with information to facilitate conversations with their physician.

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Y Kids Fit Club: 9:00-9:30 a.m. **Mondays** and **Wednesdays**, Corsicana YMCA. For more information, call (903) 872-2412.

Boys & Girls Club of Navarro County's After-School Program: 3:30-7:00 p.m. For more information, contact Mary Wilson or Tasha White at (903) 872-9231.

October 2, 9, 16, 23, 30

Preschool Story Time: 10:00 a.m., Corsicana Public Library. For more information, call (903) 654-4810.

October 4, 5

Third Annual Habitat for Humanity Eat & Skeet: Upland Bird Country: 6:30 p.m., **Friday's** dinner is served along with live music. 7:00 a.m., **Saturday** shooting. For more information, contact Liz Kingman at (903) 874-5136.

October 5

Community Expo & Taste of Navarro County: 9:00 a.m.-2:00 p.m., Cook Center. For more information, call (903) 874-4731 or visit www.Corsicana.org.

Corsicana ISD Education Foundation C & B Seen Royal Blue, Black & White Gala: 6:00 p.m., I.O.O.F. Event Center. or reservations or more information, contact Kristin Zastoupil at (903) 602-8133.

October 5, 12, 19, 26

Cook Center Planetarium presents: 1:30 p.m., *Lunar Odyssey*; 2:30 p.m., *Night Lights*. Admission is \$2 per person, per program. For more information, call (903) 874-1211 or 1-800-988-5317.

October 8

Vietnam Veterans of America Chapter 1009 meeting: 7:00 p.m., Sirloin Stockade. For more information, email Roy Messick at roy.messick@gmail.com.

October 11

Navarro County Retired Teachers meeting: 9:45 a.m., Northwest Apartments Community Center. For more information, email pk2@airmail.net.

Senior Circle Pot Luck Luncheon: 11:30 a.m.-1:00 p.m., Navarro Regional Hospital. For more information, contact Connie Beal at (903) 654-6800.

October 19

Cotton Harvest Festival and Cotton Row 1K and 5K Fun Run/Walk: 7:00 a.m., downtown Kerens. For more information, call (903) 654-8138 or visit CottonRowRunKerensTex@gmail.com.

Autumn Days in Ennis Fall Festival: 10:00 a.m.-4:00 p.m., downtown Ennis, NW Main St.

October 26

Boots, Blue Jeans & Bids: 6:00 p.m., Corsicana Country Club. Sponsored by the Corsicana Newcomer's Club. The \$25 per person ticket included dinner and music by Byron Haynie. For more information or to make reservations, contact Marge Oslick at (903) 872-3508.

October 29

Ed Asner as FDR: 7:30 p.m., The Palace Theatre. For more information or reservations, visit www.corsicanapalace.com.

Submissions are welcome and published as space allows. Send your current event details to virginia.riddle@nowmagazines.com.

CITIZENS OF KERENS ISD:

A Long Range Facility Plan was developed by the KISD Board of Trustees after reviewing the District's facilities with campus representatives and conducting a facilities assessment. Based on those findings, the Board made plans to proceed with calling a bond election that will allow the voters an opportunity to decide on the Long Range Facility Plan. During a special called meeting, KISD's Board of Trustees, in a unanimous seven to zero vote, approved calling for a bond election to be held on November 5th, 2013.

This brochure is intended to provide factual information and answer questions on the bond program so that voters can make an informed decision on Election Day. If the bonds in the amount of \$16,700,000 are authorized by the voters to fund the Long Range Facility Improvement Plan, the estimated tax rate increase is 42¢. The average homeowner would pay approximately \$42.00 more in taxes per month. There will be no tax increases above the frozen level on the homestead of taxpayers 65 years of age and older that have applied for and received the age 65 freeze.

Early voting will be held October 21st through November 1st at the Kerens ISD Administration Office.

Election Day voting will be held on November 5th at the Roane Baptist Church, Powell Volunteer Fire Station, Mildred ISD Middle School & the Kerens ISD Administration Building, according to each voter's county precinct voting location.

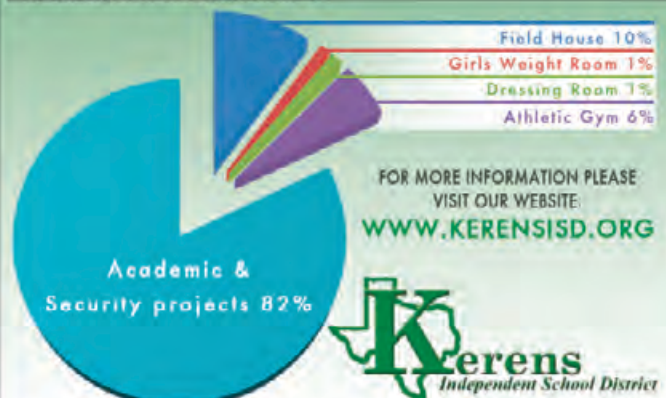
We hope that you will take the time to study the proposal and vote. As you analyze the Long Range Facility Plan, if there are any questions that you have, please call the Kerens ISD Administration at 903-396-2924.

HOW WILL THE BALLOT READ? ☑ FOR or ☑ AGAINST

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- DEMOLISH OLD ELEMENTARY P.E. GYM





In The Kitchen With Joyce Ellison

— By Virginia Riddle

Working mother, grandmother and college student are all hats that Joyce Ellison wears daily. She loves to cook for her two children and seven grandchildren, all of whom live in the Dallas Metroplex. “I love to see that beautiful finish and see people enjoying what I cook,” Joyce said.

Christmas is a time for making memories. “We go to my mom’s house. My sisters and I all have our special thing to prepare. I get to make the cornbread dressing,” Joyce remarked. She learned to cook by watching her grandmother and was given hands-on instruction from her mom. Joyce looks forward to passing on her favorite family recipes to the next generation. **NOW**

Chicken With Cornmeal Dumplings

- 1/2 cup all-purpose flour**
- 1/2 tsp. ground sage**
- 1/4 tsp. salt**
- 1/4 tsp. pepper**
- 12 oz. chicken breast meat, boneless and skinned**
- 2 Tbsp. cooking oil**
- 2 cups frozen mixed vegetables**
- 1 14-oz. can reduced sodium chicken broth**
- 1/2 cup milk**
- 1 11.5-oz. pkg. refrigerated cornbread twists**
- 1/2 cup shredded Mexican cheese blend**

- 1.** Preheat oven to 450 F. In a re-sealable bag, combine flour, sage, salt and pepper.
- 2.** Cut chicken into bite-sized pieces. Add to

bag; shake to coat.

- 3.** In skillet, over medium heat, brown chicken in oil for 2 minutes.
- 4.** In colander, run cold water over vegetables. Add vegetables, broth and milk to chicken; bring to a boil while stirring.
- 5.** Divide mixture into four small baking dishes. Separate cornbread strips; place four strips over mixture in each dish.
- 6.** Sprinkle with cheese. Bake 9-10 minutes.

Pork and Green Chilies Casserole

- 1 1/2 lbs. boneless pork**
- 1 Tbsp. cooking oil**
- 1 15-oz. can black beans, rinsed and drained**
- 1 14.5-oz. can diced tomatoes**
- 1 10 3/4-oz. can condensed cream of chicken soup**

- 4 1/2-oz. cans chopped green chili peppers**
- 1 cup quick-cooking brown rice**
- 1/4 cup water**
- 2-3 Tbsp. salsa**
- 1/2 cup cheddar cheese, shredded**

- 1.** Trim fat from pork; cut into 1/2-inch cubes. In a large skillet, brown pork in oil.
- 2.** Stir in black beans, tomatoes, soup, peppers, rice, water and salsa; bring to a boil.
- 3.** Pour mixture into 2-qt. square baking dish.
- 4.** Bake, uncovered, at 350 F for 30 minutes.
- 5.** Sprinkle with cheese; let stand for 10 minutes before serving.

Mexican Chocolate Pound Cake

- 1 8-oz. pkg. semisweet chocolate baking squares, chop into pieces**
- 1 cup butter, softened**
- 1 1/2 cups granulated sugar**
- 4 large eggs**
- 1/2 cup chocolate syrup**
- 2 tsp. vanilla extract**
- 2 1/2 cups all-purpose flour**
- 1 tsp. ground cinnamon**
- 1/4 tsp. baking soda**
- 1/8 tsp. salt**
- 1 cup buttermilk**
- Powdered sugar**
- Toasted sliced almonds (optional)**

- 1.** Preheat oven to 325 F. Microwave chocolate pieces on high for 1 minute or until melted, stirring at 15-second intervals.
- 2.** Beat butter on medium mixer speed 2 minutes, or until creamy, while gradually adding sugar. Beat an additional 5-7 minutes, until fluffy.
- 3.** Add eggs, one at a time; beat until yellow disappears.
- 4.** Stir in melted chocolate, chocolate syrup and vanilla, until smooth.
- 5.** In a separate bowl, combine flour, cinnamon, baking soda and salt.
- 6.** Add flour mixture to butter mixture alternating with buttermilk, beginning and ending with flour mixture. After each addition, beat at low speed until blended.
- 7.** Pour batter into greased and floured 14-cup tube pan.
- 8.** Bake 1 hour and 10 minutes; cool in pan on wire rack for 15 minutes.
- 9.** Remove from pan; let cool completely on rack. Sprinkle with powdered sugar and almonds, if desired.

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