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Inside their geodesic dome, Stephen and Pam Ehrich give thanks for family and friends.

Photo by SRC Photography.

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Editor's Note

Hello, Friends!

As we celebrate Veterans Day on November 11, we remember World War I and II and more recent wars. When it comes to memories, mine are like faded wallpaper lining my days. Try as I might to write a memoir, my eyes and ears are tuned into the present above all else.

While reading an amazing collection of letters home from an American soldier victorious on the Italian

battlefield during World War II, my thoughts returned to childhood evenings spent playing, rewinding and playing again cassette tapes carrying Daddy's voice from his base near Vietnam to my living room in Colorado. By reading another's thoughts from their past, I am reminded of my father's love and passionate patriotism, my mother's patience and my innocent snowball fights with a sister who hardly knew her fighter pilot hero until he returned from battle. I am embellishing my wallpaper.

Thank you, veterans!

Melissa

Melissa Rawlins BurlesonNOW Editor melissa.rawlins@nowmagazines.com (817) 629-3888



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— By Lisa Bell

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As Texas Christian University football season enters the last scheduled month, Coach Dan Sharp continues working hard to keep his players on track for success. Although he loves living in Burleson, he spends the majority of his time on campus or with other footballrelated activities. His wife, Cindy, and daughters, Alex and Andie, are much more involved with the community.

Dan played college football at TCU under the coaching of Jim Wacker. The tight end on TCU's 1984 team earned All-Southwest Conference honors. In 2005, he was inducted into the TCU Lettermen's Hall of Fame. A popular Horned Frog player, the Miami Dolphins picked him up in the draft, but cut him. The Atlanta Falcons picked him up, and he played for two years before ending up in San Diego. By 1988, Dan faced a tough decision — keep hoping to succeed in the NFL, or get a job.

According to Dan, a small percentage of TCU players will make it in the NFL. Many graduates may attend camps but don't stick to the roster. Those who make a team's roster seldom play beyond two years before getting cut. "That's when you gotta dig in and go get a job," he said.

Dan maintained contact with Coach Wacker after graduating from TCU, so at a crossroads

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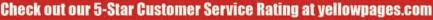


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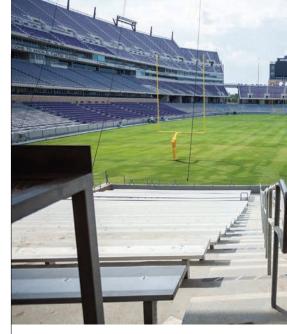
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of life, he called his former coach. Fortunately, Coach Wacker had a graduate assistant position open. After about a year, the defensive ends coach left, and Dan joined the TCU coaching staff. "I was very fortunate to get on that early," he said. Potential coaches seldom secure a staff position at a top school before they turn 30.



Dan stayed at TCU with Coach Wacker and later worked under Pat Sullivan for about nine years. During that time, he earned a master's degree in liberal arts. He moved and coached at the University of Tulsa for another three years. When he came back to TCU in 2001 under Coach Gary Patterson, Dan and Cindy chose Burleson as their home.

High school sweethearts, the couple lived in the TCU area before moving to Oklahoma. With two children, they wanted a bigger house and a smaller town, but near the edge of Fort Worth. Both of them grew up in Boerne, Texas. They looked at Aledo and Burleson before choosing the latter. They liked the house, area and small-town feeling. Besides, Burleson reminded Dan of their hometown.

Recently, the couple celebrated their 31st anniversary. "I hope we make it until I can retire, and we can enjoy each other again," he said with a chuckle. He gives Cindy full credit for raising their daughters and putting up with him. She is also an educator, teaching PE for the Crowley ISD.

"We enjoy being out in Burleson. It's a nice community and, for the most part, good people," he said. "If there weren't good people, we wouldn't have stayed here." In spite of the rapid growth, the coach loves the area and supports the restoration of Old Town, where they often go to eat.

While Dan spends most of his time focused on football, Cindy and the girls remain active in the community. As parents, they encouraged sports but never forced them on their daughters.

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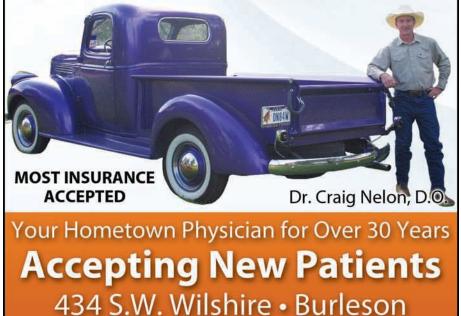
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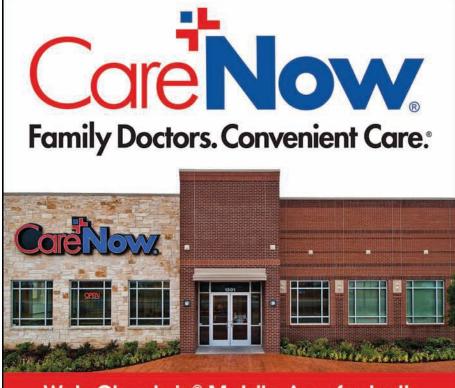
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Nevertheless, attending football games from infancy led them to love sports. All three of his girls share his love of football and attend games.

Alex and Andie both played soccer as children. Dan remembered one of the first games for the oldest, Alex. "She wasn't very aggressive when she first started playing. I started yelling, "What are you doing?" Cindy reeled me in. "That's your coach's voice," she said. "That's your daughter out there, not one of your players.' I responded, "Tell her to get aggressive, and I won't yell.' She just about made me walk home," he finished, laughing.

Andie loved running, so she participated in track, making it to regionals during her high school years. She suffered from a stress fracture and didn't continue with track in college. "Both my daughters are very artsy, but they like working with people, too. My wife did a lot with them," Dan said. "I think she did a great job. They're just good kids. Both love kids and helping people. They're doing well in college."

Although Dan takes little credit for bringing up his daughters, he adamantly refused to allow dating until they turned 16. A strong disciplinarian, he expected his daughters to work hard. "I tell them, 'If you want it, go get it. There's nothing holding you back. You're both smart. Go work your butt off, and you'll have success at whatever you do," he said.

Both of his daughters attend TCU and often come by his office to visit or join him for lunch. A very proud father, he talks about their achievements in volunteering around Burleson and future careers in art therapy and nursing. He repeatedly claimed Cindy did it all while he worked hard at coaching and providing for his family. "She's a good person. I'm a busy man," he said.

Coaching football at the TCU level includes so much more than what fans see on the field. Watching films, recruiting, camps, preseason — and then doing it all over again — occupy his time all year. More importantly, he works at building relationships with his players and helping them succeed — on and off the field.

Finding the balance with family hasn't been easy. Cindy is very independent, a requirement for a football coach's



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wife. And he is serious about football as a tool to help students after college. "I love coaching," Dan said. "I'm loud and excitable. I get after them, then love 'em up. I think they know I care about them." The coach insists success in winning comes from caring about the players. "If you don't care about them, they won't play for you when it gets tough," he added.

He treats his players as if they are his sons, giving them the same advice he does his daughters. He expects players to show up on time, or early, stay out of trouble and finish their degree program. "They're getting an opportunity — a great opportunity — not only to play football, but to get an education. When they mess up, I get 'em up early to run," he said.

Winning is important, but for Dan, it's about the kids. He strives to teach them to be successful when they leave college. "After TCU football, they'll be able to handle any situation," he said. "There's gonna be some time in your life when you face adversity. It's how you handle it that determines success." As a husband, father and coach for one of the top two teams in Texas, Dan knows success. **NOW**

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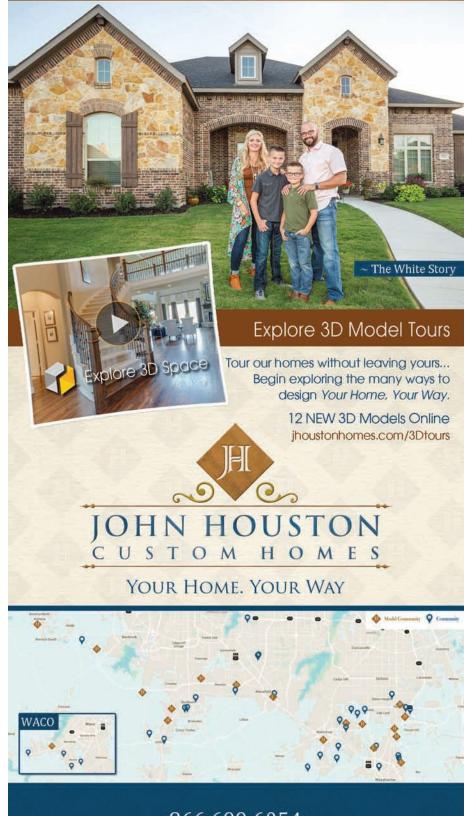
D'Anna Newton won all-district county coach for two consecutive years, in both the 2011 and 2012 school years. An incredible achievement for a young coach, the awards left her humble. 'It's a great honor to have. Sometimes, I don't feel worthy. There are so many great coaches out there," she said. Grateful to both her staff and girls, D'Anna gives them credit for receiving the peer-voted accolade. 'I've been very fortunate to have good teams. It's all about the girls — what they can do and how far they can go. It's just been a joy to coach them and see them be successful," she said. "Without the girls and my staff, I wouldn't be in this position." She believes successful teams come from a huge collaborative effort. Whether her staff helps with scouting reports or runs a practice, she sees them as a vital part of her own success.

D'Anna grew up in Crowley, always playing sports. She also knew at a young age she wanted to teach. Coaches along the way inspired her, including a father who coached her, as well. Seeing the coaching and teaching side of sports created a longing to do the same thing. She played both volleyball and basketball,



"I hope I instill qualities in these girls that take them through life."

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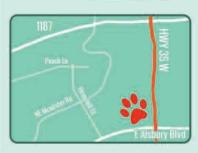


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on varsity teams during high school, and played basketball at Tarleton State University for four years. Her college coaches solidified her desire to pursue a coaching career.

Six years ago, D'Anna came to Burleson as a basketball coach. Volleyball fell in her lap. Although her background consisted more of basketball, she knew and liked volleyball. She readily took the position as head coach of the Burleson High School volleyball program. In 2014, she became the girls' athletic coordinator. She found the new position interesting, since it involved all of the various sports and gave her a different perspective. "It's been fun, and I enjoy seeing the athletes be successful," she said.

As the coordinator, D'Anna owns responsibility for sports, starting with seventh grade and continuing until the girls graduate. They get involved in elementary, where it all starts. That is where young girls get excited about participating, not just in volleyball but in all sports.

The coaches are trying to shift mindsets about athletics. Rather than specializing in only one sport, they want the students to realize they can be good at multiple sports. "As coaches, it's really hard trying to balance all of the sports. But we have a great staff that works together," D'Anna said. "We're able to share athletes and share their successes."

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Girls' Athletic Coordinator D'Anna Newton gives Madison Lewis a few tips.



Coaches encourage the girls to participate in select sports, if they want to do so. In volleyball, especially, select teams keep the girls playing year-round and help keep the girls in shape and with a ball in their hands. D'Anna requires her volleyball players to participate in track but works around scheduling conflicts.

The transition isn't always easy and requires new perspectives from coaches and students. Burleson has many choices that include popular sports and more. Golf, swimming, tennis, cheerleading, drill team and other sports can complement volleyball, basketball and track and help strengthen students, making them better athletes.

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While juggling potentially overlapping practices and seasons, the coaches, students and parents need strong communication. "We make it work," D'Anna said. "As a competitive person, it's enjoyable to teach them and then see it on the floor."

But, sports isn't all about playing games. "Relationship is the main focus," D'Anna stated. She wants to be the person they can talk to and work through whatever is going on in their lives on or off the court. Respect comes from relationships. When the students respect their coach, they do what it takes in practice, during games and for life. D'Anna tells her staff they have many roles - coach, teacher, parent figure, role model and friend. "They really do take what you say to heart. It's an important part of being a coach," she stressed. Coaching requires negative feedback, at times, but she encourages her staff to make sure they always follow the negative with positive comments.

In addition to developing relationships, D'Anna wants to make sure the girls learn life lessons. Athletes must learn to lose as graciously as if they had won. She uses losses to influence goals and determine where they need improvement. She tells the girls to not forget what losing feels like but to still walk out with their heads high, knowing they can build on the loss. They go over what they could have done better. Learning to handle losing a game builds character for handling disappointments later in life.

In 2014, four of the volleyball team members graduated — a bittersweet moment for D'Anna as these girls started playing for her in middle school. She watched them grow from little teenagers



to grown women. "They've been my security blanket, those girls that I've known since they were seventh-graders," she said. All four of them will play either basketball or volleyball in college. D'Anna plans to keep track of their progress and success in the coming years, maybe even catching a few games.

With the departure of seniors, the younger girls have to step up and take on a leadership role. D'Anna isn't concerned. Before the new school year began, she already saw new leaders moving into place. "I honestly believe I have some of the best girls. They're so respectful. They put their whole heart into it and fight for everything they have," she said.

D'Anna married her high school sweetheart, Jordan, who played college basketball for Weatherford College. They have a 3-year-old daughter who already enjoys playing golf with her daddy. A second daughter is expected in December. Both of their families live in Burleson.

Coaching volleyball requires a lot of time, with long days and out-of-town games. In addition to coaching, D'Anna teaches professional communication classes as part of her job demands. She depends on a strong support system and appreciates all Jordan does at home. Her team parents also help with their daughter, when necessary.

D'Anna sees her job as a rewarding profession. Some days overwhelm her, making her question why she does it, but seeing successful students in sports and life pays a rich reward for this coach who treats them as if they were her children. "I love coaching, and I love teaching. I hope every girl who goes through my program is not only a good volleyball player but also a great citizen wherever their plans take them," she said. "I hope I instill qualities in these girls that take them through life."

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The first dome structure was created in 1919 in Jena, Germany, by Walther Bauersfeld, to house his planetarium laser projection system. It consisted of interlocking triangles that created a network of circles. In 1954, R. Buckminster Fuller advanced Bauersfeld's design by developing the mathematics of the structure. He patented the name geodesic dome. He discovered triangles distribute weight evenly across a structure, making it more durable than other shapes. What he created was a lighter, stronger, more cost-effective structure able to cover more space without internal supports.

Thirty-two years ago, Stephen and Pam decided to move to Burleson from Fort Worth. When a home contract fell through, Pam found a 2-acre lot. That November, Stephen began assembling the geodesic dome kit he ordered from a manufacturer in Whitehouse, Texas. Stephen was the band director at Texas Wesleyan University but came home to construct the home every day after teaching. "They shipped all the triangles and the skylights," Stephen said. "I had about 20 young men help with the construction. We would build a wall then stand on scaffolding to place each triangle. We braced it with two-by-fours



until all 49 triangles were connected. It only took about two days." Stephen mentioned he only had one shot at placing electrical outlets, coax cables and air vents since he could not add them later.

When approaching the front of the house, it looks like a quaint cottage. Most of the work inside the home was done by Stephen and Pam. They created five extensions beyond the dome itself. These include the foyer, two bedrooms, a kitchen and dining area. "We painted and laid 1,300 feet of tile," Pam said. "There



were so many angles that we had a hard time figuring out where to start our first tile, but we wanted to do it ourselves."

The office and master bedroom upstairs are completely open to the two living areas below, much like a loft-style design. A wooden railing runs the length of the upper level. At one end, Stephen sits at his desk under a skylight in the office and edits photos he has taken. Since he retired from TWU about seven years ago, he has taken up photography.

Many of Stephen's nature photos are nicely framed and displayed around





the home. A magnificent close-up of a cardinal gives a pop of color to the earth tones in the living area. Above the dining room table hangs a chandelier from Stephen's grandparents. Three snowykissed landscapes, taken from the couple's Wisconsin cabin, hang on the wall. They visit in the summer and fall to give Pam an opportunity to visit her mother who is in her 90s. Other photos displayed in the home capture the Midwest's changing seasons, including trees draped in their orange and yellow mantles.

Across the landing is the master bedroom and bath. The master bedroom has a seating area next to a king-size bed. A skylight over the bed rests in the angled ceiling. A wood dresser and clock rest



against a dark brown accent wall, along with a wedding photo of Pam's parents. The clock is one of many in the home that has to be wound every week.

"One reason this type of home appealed to us was the high ceilings," Pam said. A grandfather clock over 8 feet tall from Stephen's dad is placed by the window. The dark wood clock is crowned with three pointed finials. "We believe it came from the McLean estate, in Washington, D.C. Evalyn McLean also owned the Hope Diamond," Pam said. "The clock spent many years in Stephen's father's house, without legs or the finials so it would fit." There are many time pieces in the home that have to be wound by hand. "We had some good friends





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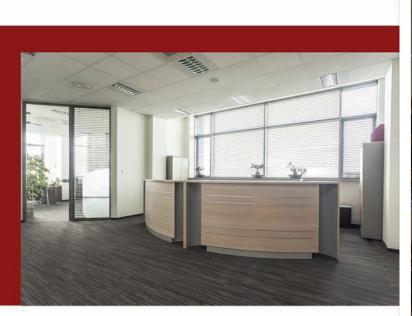
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who owned a clock shop, and that's why we have several clocks in our home," Pam added. Opposite the clock is a secretary made of walnut. It was also a family heirloom in Stephen's family, made by a local craftsman in Minnesota. It has been passed down through five generations and is where bills are kept, and figurines are displayed behind the glass doors.

Another seating area faces an entertainment center, with Amish baskets neatly arranged on top from a trip to Iowa. Pam's favorite place is sitting under the Tiffany-style lamp to read or knit. A blue enamel-covered wood stove keeps the open area warm when the weather gets frigid. The stove is adorned with an orange and red berry wreath for the fall and surrounded by pumpkins. Two teak wood tables, the wood originally slated to become coffins, are used as a coffee table. "My father was a carpenter who made many wood pieces in our home," Pam said. A low, wooden table sits at the end of the bed in Pam's knitting room. It was made by her dad from samples of 49 different woods from around the world, such as India, Australia, Africa and Honduras. In the other bedroom, connected by a Jack and Jill bathroom, is a walnut music stand. Pam has a master's



degree in flute performance from Texas Christian University, and the music stand is a precious reminder of her dad.

The dining room table is dressed up for visitors. "The table and several other pieces were refinished and brought here from Iowa," Pam said. "They were pieces in my family for many generations." A large green basket in the center of the table is filled with pumpkins and gourds in fall colors. A dear friend painted other vegetables and fruits on the tile backsplash in the kitchen. Six years ago, the kitchen was updated and black granite was added.



Ronald Reagan said of R. Buckminster Fuller, "Mr. Fuller reminds us all that America is a land of pioneers, haven for innovative thinking and free expression of ideas." In a way, Stephen and Pam are pioneers that express innovation, as well. Their home is aesthetically unique in every way.





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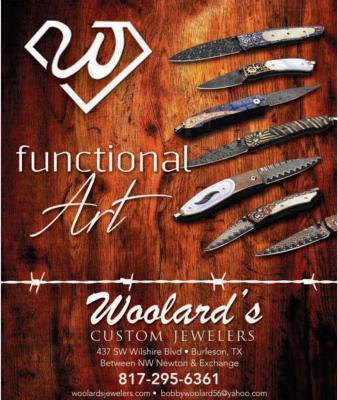




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Andy Asberry just had to smile at a Facebook post the other day: Share this if you were driving before you were 12. When he was growing up on his family's farm in Godley, everybody drove. 'If you could see over the steering wheel, you were a driver, plowing, going to the feed mill, whatever," Andy recalled. "You just did it." A self-professed country bumpkin, who was also pretty shy, Andy was 20 when he joined the U.S. Army and served in Vietnam. It took him awhile to figure out the military system. Years later, he's still adding to his knowledge in order to help other veterans.



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– By Melissa Rawlins



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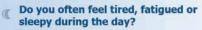
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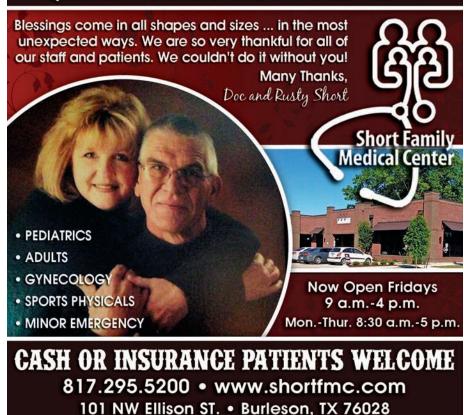
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Serving his third term as the elected commander of the Tri-Cities Post Veterans of Foreign Wars, covering Crowley, Burleson and Joshua, Andy entered service nearly 50 years ago. He rose to be an E-5 in the Army. As a crew chief on a helicopter gun ship, he was responsible for maintenance of a helicopter, or gunner, while it was flying. He left military service in 1970. "I might have stayed in if I hadn't been married, but I knew my wife didn't like that lifestyle," Andy said. Diane Asberry is very proud of her husband and won't let him forget that he earned the most medals for valor ever awarded to anyone in the 25th Aviation Battalion.

From Andy to the post's senior vice commander, David Bowers, and throughout the organization's membership, the goal is to help veterans and families of vets. They offer advocacy for vets making VA claims. They provide a peer-to-peer mentoring group with a certified facilitator, meeting the second and fourth Wednesday of each month. People who have suffered some kind of traumatic event, whether rape, loss of a loved one or agony, can come sit in and tell their story. "One lady we helped had been an addict and in prison," Andy said. "She was out and getting straight and getting a job."

Andy and the other VFW members try to keep up with people, after they leave the group. "This is an extended family. When you talk about combat with someone who's been there too, they know exactly what you're talking about,"



Andy said. "There are guys I was in Vietnam with who are definitely my brothers, stronger even than my blood brother. I emphasize to those coming back from war, 'You've seen things that nobody else will understand. When you feel anxious about it, talk to somebody, whether that's me or your preacher."

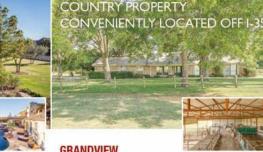
The Tri-Cities VFW Auxiliary is for everyone related to a veteran. "The mission of VFW, which was formed in 1899, is to perpetuate the memory of our fallen comrades, their widows and their orphans," Andy said. "They are especially mindful of females and younger veterans."

The group goes into the community, too, promoting patriotism. In his truck's glove box, Andy carries application forms for school children who might compete in the VFW contest called Patriots Pen and Voice of the Democracy. "If I see a well-spoken kid who I think has a chance," he said, "I tell them about the opportunity to write an essay that starts at the local post and work their way up to national, where they can win up to \$30,000."

Tri-Cities VFW has adopted Taylor Elementary School students, along with their families, and gives them whatever they need to succeed in their academic year. "We've gone to different schools during career days. Our active duty members wear their uniforms," he said, "so the kids can feel how heavy a flak vest is and get a little education on flag etiquette." The VFW took flowers

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to Taylor Elementary for Teacher Appreciation Week. They also sponsor a Little League team and a field in Crowley.

This fall, the Tri-Cities VFW worked with the Elks Lodge in Cleburne to host a fish fry fundraiser, so the Cleburne Police Association can buy bicycles for children at Christmas. "Our fish fries are the way we make money to do all the things we do," Andy said. "We have veterans who call us and say they're down on their luck, need a tank of gas or help with utilities. We're on the side of giving to people who are in need — \$20 makes a big difference when you're out of gas."

Refurbishing wheelchairs is another task Andy and the VFW members engage in. "There are a lot of people who only need one temporarily. Maybe they've had an amputation, they're still in rehab but don't yet have a prosthesis," Andy said. "We have, so far, restricted them to veterans and their widows because they're hard to come by."

Andy also fixes the air conditioner at the post. "I don't work with Freon, but if it's a fan or a contactor out, I can fix that," said Andy, who learned through his early years, on the farm, and his adult years, owning and operating a successful tire shop - that everything you can do for yourself saves you money to do something else with. He built the counters and cabinets at the VFW, and a member's daughter and her husband painted the inside of the building. "Some kids helped me enclose the porch out here, where we cook our fish. The community's really good about helping us with equipment, like a bucket truck or a trencher to help put a line into our storage shed out here."

Busier now than when he was working, Andy was recently inducted into the











United Suffolk Sheep Association Hall of Fame for the work he began in 2003, mentoring young people under 22 years of age who wanted to show Suffolk sheep. "Those kids plan, manage and fundraise everything for a livestock show somewhere in America," said Andy, who found it very satisfying to help the kids go from a \$3,000 deficit to an \$18,000 surplus, after one year of coaching. "I am so proud of that bunch of kids because the ones I guided then are the ones running it now," he added.

He's currently enjoying his volunteer project for the Johnson County Historical Commission, scanning donated photos and documenting the businesses surrounding the square in Cleburne when the courthouse was dedicated in 1913. He's a member of Friends of the Johnson County Historical Commission, which raises funds to donate to the Commission. He is also part of a committee planning an Aviation Heritage Day at the Cleburne Airport.

Maintaining his home base on the Godley property purchased in 1892 by his great-grandfather, James Daniel Asberry, Andy is active locally in the lives of his nieces, nephews and neighbors. He doesn't forget anyone, especially his brothers and sisters who are veterans of foreign wars. As long as Andy's being honest, doing right and helping others, he's living life the way he chooses. **NOW**





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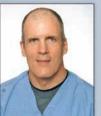
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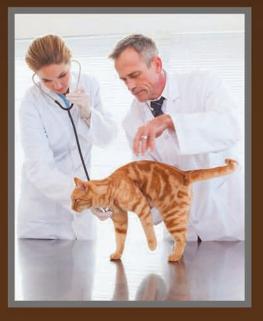
Dealing With Problem Potes

— By Melissa Rawlins

Whether dog or cat, a pet depends on its human for more than just food, water and love. They also require structure, which will prevent many problems faced by parents of four-legged children.

Even though different animals react differently to circumstances and training, common amongst both felines and canines are separation anxiety and food aggression. Both problems inspire some very nasty behaviors that are enough to make you feel like withdrawing your love and, sometimes, your food! Instead, remember that vast resources are available to help resolve your pet problems and restore peace at home.

Veterinarians are a wealth of knowledge about your pet's health. Since your animal's behavior is often the vet's best clue to what's going on inside your pet's body, you'll find conversation



with your vet an informal source of pet training information. For instance, you will want to have your cat tested for a urinary tract infection if you notice them spraying urine. While there, your vet will discuss with you the fact that when cats spray urine, they are either marking territory or indicating stress.









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Your job is to manage your cat's behavior, since you can't train this instinctive reaction out of them. First, look for environmental triggers like your own schedule or other cats. Some cats are agitated by the slightest changes in routine. Many felines feud, and urine spraying is part of their arsenal. All you can do as a steward is keep the fighters separated. Most importantly, feed them in distinctly different locations where they cannot see each other.

Similar mitigation is necessary when dogs exhibit food aggression, which the American Society for the Prevention of Cruelty to Animals simply calls food guarding. Their research says that unless you fear your canine will bite you, you can employ desensitization and counterconditioning techniques to change the way your dog feels about people approaching him when he has food. The ASPCA website warns never to punish or intimidate the dog that guards food. This could be dangerous and, possibly, derail the relationship you're building with your dog.

A variety of reasonable precautions ensure safety for people and other dogs. Simple procedures to prevent drama include:

• Leave dogs alone while they're eating.

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• Feed dogs in a separate room, in a crate or behind a barrier.

• Provide dogs with adequate amounts of food so the canines feel less motivated to guard.

• Do not attempt to take away stolen or scavenged food from dogs.

• Cause the food-aggressive dog to realize that food is provided by you by placing the food bowl at your feet or requiring the dog to eat directly from your hand.

One key to dwelling in a peaceful kingdom is empathy. According to Emily Gilliland, a young mother who has also trained her own cats and dogs for over six years, it makes all the difference when you understand how your animal is feeling about the task or behavior at hand. Commonly, cats jump up on counters and tables reserved for human use. Emily patiently uses a spray bottle of water or an air can to chase them off surfaces, and then sets it on the counter where the cat was. This teaches the cat they will not be comfortable where they once felt welcome.

Repetition is another key. "As a 2-year-old child, a dog has the ability to grasp simple commands only after many repetitions," Emily said. "They also can problem-solve simple tasks. Our communication is skewed, though.

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Emily experienced the joy of a strong trust and loving bond with all her animals after investing patience and energy. "Training my pets is beneficial to both my pets and me," she said. "They are expected to behave in a particular way, and they have learned to expect the same from me."



Whether taking in a new dog or changing your schedule, Emily suggests watching for symptoms of separation anxiety that include, but are not limited to: excessive chewing, destruction of doors when keeping the dog inside, pacing, whining, barking and window surfing. There is a simple solution. Have the dog lie or sit in a room, and then leave, closing the door and waiting five seconds before returning. Repeat this procedure, stretching the wait time progressively to 10 seconds, then 45, then a minute-and-a-half and so on. "As you do this, the dog will start to realize you will come back," Emily said. "Adding in a treat or a little play time on your returns will certainly make this a positive experience in the dog's mind."

Promoting positive experiences is part of being what the American Kennel Club calls a responsible owner. Responsible owners have well-mannered dogs and cats. If you discern that you



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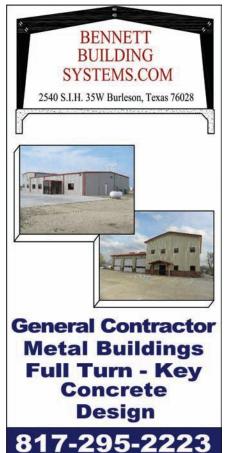




need a little help, you can find local clubs and classes for training your dog to be a good citizen. Visit www.akc.org/dog-owners/training/ or ask around at boarders and groomers in your community. Although it's rare to find professional cat trainers, there are excellent books on the topic available in bookstores, and tips abound online.

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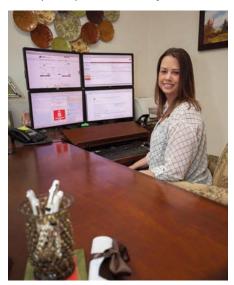


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Flexible Lending

The trustworthy team at Cendera Bank customizes solutions for financing your dreams. — By Melissa Rawlins

Real estate is a seller's market these days. Cendera Bank cuts through the tension to expose solutions. "We see a lot of new construction going on, and we can help with that," Samie Campbell said. As vice president of the mortgage division, Samie and her team can complete construction loans and land-only purchases for people who refuse to enter the bidding wars that have become common with existing home contracts.

Conveniently located in the B&G Plaza, Samie's office allows for special appointments when a client's work schedule prohibits meetings during business hours. After 16 years' experience as a tax accountant and 10 years as a loan officer, Samie has learned the value of maintaining firm deadlines for every person associated with conducting what she calls "the perfect loan process." In order for her customers to experience a speedy, stress-free refinance or home purchase, Samie's staff educates their clients, sets realistic expectations, collects documents early and makes good on their promises, while processing and underwriting all loans in-house.

This method has been designed by Samie, who graduated from Burleson High School in 1993 and started out in real estate investing. After several bumpy mortgage transactions, she found herself desiring a better mortgage experience and, eventually, became a loan officer. Since the winter of 2008, she has managed the Burleson branch, where personal mortgage consultants do what is right for their customers. Samie and her assistant, Kandy Gow, work with one on-site loan officer, Rhonda Henry, and another loan officer, Jim

Business **NOW**

Lindquist, who works remotely. All are served by Stephanie Flynn, a designated processor.

Professionalism reigns in this Cendera Bank office, where privacy is valued. Samie and her staff earn the trust of each client through as much face-to-face interaction as the client is comfortable with. For those unable to meet in person, they communicate by phone and email, as well. Providing convenience for the client, Samie's team performs data analysis to see what financing options will work, while the clients are gathering their documents. Then Samie meets with her customers to present customized mortgage plans.

Samie is most excited about being able to do some things people might not expect. Of course, all the traditional financing - conventional, FHA, VA — is available. "We also have the ability to do programs that go outside of the box from traditional financing," she explained. "Cendera Bank was originally chartered as the First National Bank of Bells on December 24, 1904, and changed its name in 2013 to Cendera Bank, shortly after opening our Fort Worth branch. Whereas FHA or traditional guidelines may not allow me to do something, I can utilize our own bank programs and still obtain financing for somebody."

Cendera Bank is great at helping people gain financing for foreclosures. "We do interim loans, or temporary financing, so property improvements can get done," Samie said. "We, then, refinance it into permanent, traditional financing once all the improvements have been made. We do this not only for purchases but also for a home someone already owns that they just want to update." Bridge loans are another product Samie excels in. These help customers who are free and clear on one home to move into a new home before the original one has sold. "It takes bank access to be able to do that," she said.

It is Samie's joy to offer flexibility with lending. Make an appointment with Cendera Bank today, and find a stress-free mortgage solution that works for you.



CENDERA



Samie Campbell Vice President NMLS# 277792 Burleson, TX 76028 817-447-4443 = Fax 817-447-3735 samie.campbell@cenderabank.com

FDIC E

Around Town NOW



Kirsten Trout helps her son, William, try out a hammock in front of H-E-B.



Kevin, Connor, Cooper and Lori Williams hike at Reflections Lake, Alaska.



Tiffany Carlen Hurd sings beautifully while Aden Bubeck backs her up on the stand up bass.



My Credit Union's Gwen Milne and Linda Quick fall into harvest season at the Crowley Area Chamber of Commerce luncheon.



Julie Roberts, owner of The Cottage Market, welcomes BACC President Sherri Sechrist to her Food & Wine Tasting event.



Owner of Lost Oak Winery, Gene Meyers, takes time out of his busy schedule to pose with winemaker Jim Evans and worker Stephanie.



Jenielle Bowman, Neal Jones and Cindy Rodriguez represent Parents Defeating Autism, which hosts an adult dayhab program in FBC Crowley.



Caryl Woolard tells Michelle Hammons the story behind the vintage patriotic boots on display in the spacious, renovated Woolard's Jewelry.





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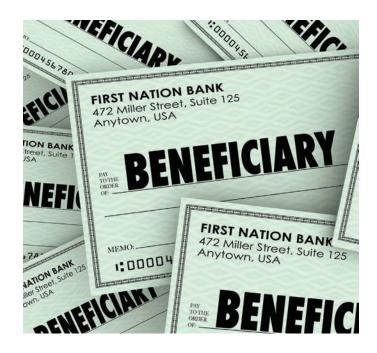
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Avoid Problems by Updating Beneficiary Designations

Like many people, you might not particularly enjoy thinking about your estate plans, but such planning is necessary to make sure your assets go where you want them to go. And it's just as important to regularly review your plans with your tax, legal and financial professionals in case any changes are needed. For instance, some of your wishes expressed in your will may be overridden by *beneficiary designations* you filled out years ago. If these designations become outdated, your assets could be passed to those you didn't intend.

You might be surprised at how many of your financial assets and legal documents have beneficiary designations tied to them. If you have an IRA, a 401(k) or other employer-sponsored retirement plan, a life insurance policy, an annuity, a transfer-ondeath (TOD) arrangement, or any of a variety of other assets or accounts, you almost certainly named a beneficiary. And this beneficiary designation offers a simple, direct and efficient way to get assets in the hands of your loved ones who survive you.

However, as time goes by, you may experience many changes in your life — and when your life changes, your beneficiary designations may need to follow. But if you are like many



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people, you might forget to update these designations after a marriage, divorce or other change in your family situation. And because the beneficiary designation is a legally binding document, the asset will go to the person you once named as a beneficiary, regardless of your current relationship status.

It really doesn't take much effort to look over your accounts and legal arrangements to ensure that your beneficiary designations are current — and if they aren't, it's pretty easy to change them. In fact, for some financial accounts, you may be able to update the beneficiary designations online. In any case, plan on reviewing your beneficiary designations regularly, but especially when you experience a change in your life.

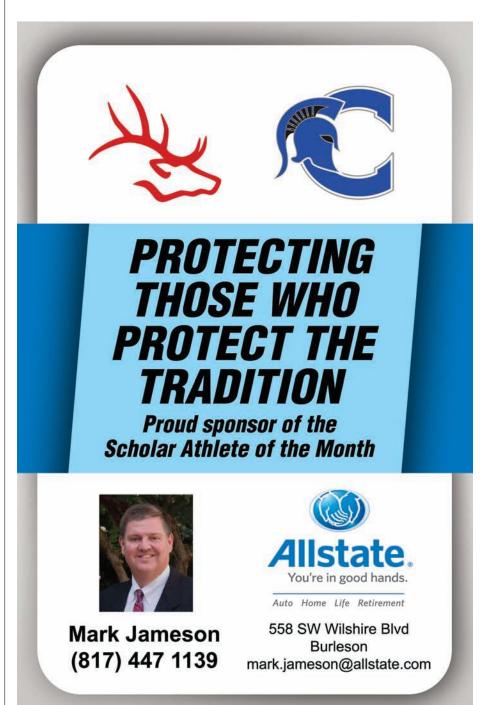
Here's one more thing to keep in mind: Make sure your current beneficiaries are informed that they will eventually be receiving your 401(k), IRA, life insurance proceeds or other assets that require a beneficiary designation. This advanced knowledge may help your loved ones as they plan and maintain their own financial and investment strategies.

Although it's clearly important for you to update your beneficiary designations and to communicate your actions, you will still need to attend to other areas of your estate planning, such as providing care for minor children or dependents, deciding who you want to receive specific items that do not carry a beneficiary designation, naming someone to manage your affairs should you become incapacitated, and specifying the control you wish your beneficiaries to have over their inheritance. These are just a few examples of estateplanning considerations.

Because everyone's situation is different, you will need to consult with your legal advisor to determine the level of estate planning you require. As we've seen, updating your beneficiary is one piece of the puzzle — but to leave the legacy you desire, you've got to complete the picture.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones does not provide tax or legal advice. Lynn H. Bates is an Edward Jones representative based in Burleson.





Health NOW

A Belly Full

- By Betty Tryon, BSN

Your belly bulge may carry a huge price you hadn't counted on. There are two types of fat in the abdomen — subcutaneous and visceral. Subcutaneous fat lies directly underneath your skin. Visceral fat in the abdominal area lies underneath the muscles and wraps around your organs. They both carry a risk for your health, when in excessive amounts, toward the possible development of high blood pressure, heart disease, diabetes, cancer and other sundry illnesses. However, abdominal visceral fat can be far more dangerous.

An impressive study published in the *Journal of the American College of Cardiology* concluded that central obesity (beer belly) carried as great a risk to your health as smoking a pack of cigarettes a day or having an extremely high cholesterol level. The results qualified as being globally applicable, since the study was conducted in five separate studies around the world. There were 16,000 participants with coronary artery disease. Those with central obesity were more likely to die from the disease than those with a different pattern of fat distribution. Men had a higher risk of dying than women. Another startling conclusion is that this discovery pertains even to those who have normal weight and a small amount of belly fat.

Why does belly fat carry such a great risk? According to Dr. Francisco Lopez-Jimenez, the study's lead investigator and director of the Mayo Clinic's Cardiometabolic Program, "Visceral (belly) fat has been found to be more metabolically active. It produces more changes in cholesterol, blood pressure and blood sugar. However, people who have fat mostly in other locations in the body, specifically the legs and buttocks, don't show this increased risk."

There is a way to determine your risk by looking at your waist to hip ratio or WHR. Using the WHR you can determine whether or not you are more at risk for developing serious diseases. It's

all about the distribution of fat. You can calculate your WHR by first getting your waist size by measuring with a tape measure at the smallest point. Get your hip measurement by putting the tape measure around the widest part of the hips. Divide the waist circumference by the hip circumference. Here are some of the indicators for your measurements:

Male: WHR close to 0.9 — Ideal. Very low health risk.

Female: WHR close to 0.7 - Ideal. Very low health risk.

Male: WHR 0.95 or less — Low health risk.

Female: WHR $0.90 \mbox{ or below}$ — Low health risk.

Male: WHR 0.6 to 1.0 — Moderate health risk.

Female: WHR 0.81 to 0.85 — Moderate health risk.

Male: WHR 1-plus — High health risk.

Female: WHR 0.85-plus — High health risk.

The WHR is an indicator, not a certainty. However, it makes good health sense to take the WHR test. Armed with this knowledge, you can start working on being your best healthy self.

Sources:

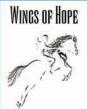
http://health.usnews.com/health-news/family-health/womens-health/articles/2011/05/02/belly-fat-43-heart-disease-can-be-deadly-study.

http://www.medicalnewstoday.com/articles/223919.php.

This article is for information only and does not constitute medical advice. Consult with your physician if you have questions regarding this topic.







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Calenda

November 1

Wings and Wine Art Fair: 2:00-5:00 p.m., Lost Oak Winery, 2116 FM 731. \$15 advance ticket price includes entertainment by Luna Royale and a complimentary glass of sangria while supporting the therapy horses at Hosted by Wings of Hope Equitherapy (www.WingsofHopeHorses.org).

November 5

City of Character luncheon: 11:00 a.m.-1:00 p.m., Pathway Church, 325 N.W. Renfro St. Come celebrate essay contest winners selected by Burleson's Character Council, and give the standing ovation for the special needs student who has demonstrated outstanding character. \$5. (817) 295-6121.

November 6

Lunch & Learn: 11:30 a.m.-1:00 p.m., Burleson Public Library, 248 S.W. Johnson Ave. Free workshop: Building an Entrepreneur-Friendly Community, Cultivating Innovation. Bring a lunch. (817) 295-6121.

November 6, 27

Family Night: 7:00-8:00 p.m., Joshua Community YMCA, 1009 Joshua Station Blvd. Call (817) 645-9622. www.joshuacommunityymca.org.

November 7

Household Hazardous Waste Collection, Electronic Recycling and Paper Shredding event: 9:00-11:00 a.m., 133 N. Main St. Proof of Burleson residency is required. (817) 426-9842.

Wine & Beer Crawl: Noon-10:00 p.m., Old Town Burleson, 141 W. Renfro St. \$15 admission includes entry to concert. \$25 tasting tickets include 10 tastings and commemorative glass. www.burlesonwinecrawl.com.

Military Veteran Tribute/Veterans Day celebration: 2:00 p.m., Veterans Memorial Plaza, 298 E. Renfro St., at the corner of Renfro Street and I-35. Contact City of Burleson at (817) 426-9842.

November 10

JACC Quarterly Luncheon: 11:30 a.m.-1:00 p.m., United Cooperative Services Community Room, 3309 N. Main St., Cleburne. Kent Tucker, C.E.O. of Texas Health Huguley Hospital, discusses the hospital expansion. JACC members, \$15; non-members, \$20. (817) 556-2480.

November 14

FBC Quilt Show: 9:00 a.m.-2:00 p.m., First Baptist Church Community Life Center, 400 S.

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Eagle Dr., Crowley. Free admission. Full size quilt will be given away. Entry forms are on www.fbccrowley.org under "events."

Power of Heels Holiday Bazaar: 10:00 a.m.-4:00 p.m., The Academy at Nola Dunn. Bring a friend and enjoy this unique shopping event. 60-plus vendors. \$5 admission. (817) 295-6121.

November 19

Breast Cancer Care Support Group: 6:00-7:00 p.m., Pathway Church, 250 N.W. Tarrant Ave., Suite L. Call Nedra Lamar, (817) 915-5529.

November 28

Masonic Lodge Pancake Breakfast: 7:00-10:00 a.m., 209 N. Magnolia St., Crowley. For more information, contact Jim Hirth, (817) 297-1942.

Submissions are welcome and published as space allows. Send your event details to melissa.rawlins@nowmagazines.com.







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Cooking **NOW**



In the Kitchen With Phillip and Victoria Johnson

— By Melissa Rawlins

Her mother and two grandmothers gave Victoria Johnson every opportunity to become comfortable being creative in the kitchen. She leaves desserts in the hands of her husband, Phillip, who grew up baking with his mother. With their 6-month-old daughter, Audrey, strapped to their sides, the couple typically prepares Mexican or Italian dinners. Phillip saves time by using the grill.

Holidays with Victoria's family always involved a smorgasbord of dishes, primarily Mexican. Her enchiladas and rice pair well with Phillip's Sweet Potato Puffs. "My grandmother always made the best sweet potatoes," Victoria said. "As a kid, I would go straight for the marshmallow and pecan topping." They've incorporated the puffs into their holiday menu, since they have a little potato, but are centered around Victoria's favorite part.

Spanish Rice

- 1 Tbsp. vegetable oil
- I cup white rice
- I cup water
- I cup chicken broth
- 1 small onion, halved
- 1/2 green bell pepper, sliced
- 1 8-oz. can tomato sauce
- 1/2 Tbsp. garlic powder
- 1/2 tsp. salt
- 1/2 tsp. pepper

I. Heat oil in pan over medium-high heat. Add rice; stir until browned.

2. Stir in water, chicken broth, onion, bell pepper, tomato sauce, garlic powder, salt and pepper; bring to a boil.

3. Cover and reduce heat to simmer. Cook rice until most of the liquid is absorbed, about 10-12 minutes.

Chicken Enchiladas

Filling:

- 3 cups chicken broth
- 4 pieces boneless, skinless
- chicken breast
- 2 Tbsp. tomato paste
- 2 tsp. chili powder
- I tsp. ground cumin
- 1/2 tsp. salt

Sauce:

- 2 cups tomato sauce
- 2 tsp. hot cayenne pepper sauce
- l tsp. chili powder
- 24 corn tortillas
- 2 1/2 cups shredded Mexican cheese blend (optional)

I. Preheat oven to 350 F.

2. To make filling: Bring broth to a boil in a

sauté pan. Set chicken into broth. Return to a boil; cover and reduce heat to simmer. Poach chicken in broth, about 10 minutes. **3.** Remove chicken breasts to a bowl and

shred. Add 1/2 cup cooking liquid, tomato paste, spices and salt and work through chicken.

4. To make sauce: Combine tomato sauce, pepper sauce and chili powder and heat through, keeping warm until needed.
5. Dampen two paper towels. Wrap them around the corn tortillas and warm them in the microwave.

6. Pile about 1/4 cup chicken mixture into warm tortillas, sprinkle with cheese and roll. Line a 9×13 -inch baking dish with enchiladas, seam side down.

7 Pour hot tomato sauce over the enchiladas and top with remaining cheese. Place enchiladas in hot oven for about 20 minutes to melt cheese and set enchiladas.

Hello Dolly Bars

- 1 stick butter
- 1 to 1 1/2 cups graham cracker crumbs
- I cup loose, sweetened coconut
- I small bag semi-sweet chocolate chips
- 1 14-oz. can sweetened, condensed milk
- I. Preheat oven to 350 F.

 Heat butter in a sauté pan to melt. Spread in the bottom of a 13x9-inch baking dish.
 Add graham cracker crumbs to cover the bottom of the dish. Layer coconut and then chocolate chips. Top with condensed milk.
 Bake in hot oven for 20-30 minutes, until lightly browned and edges are bubbly.

Sweet Potato Puffs

- I cup sweet potatoes I Tbsp. brown sugar I/4 tsp. salt I/8 tsp. ground cinnamon
- 6 large marshmallows
- 1/2 cup pecans or graham cracker crumbs

I. Preheat oven to 350 F.

2. Combine sweet potato, brown sugar, salt and cinnamon. Shape a small amount around each marshmallow.

3. Roll in pecans or graham cracker crumbs.4. Place on a lightly greased baking sheet.Bake for 6 minutes or until lightly puffed. Do not overbake or marshmallows will melt.





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