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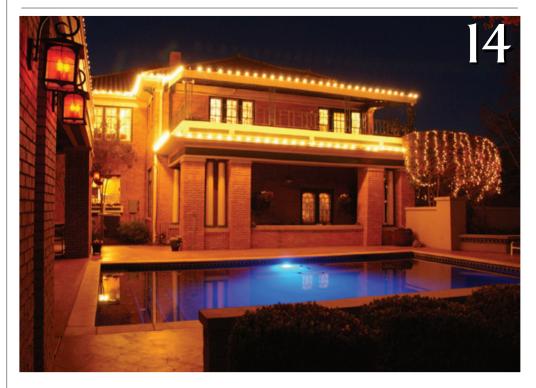
#### ON THE COVER



Glitz and glitter make the holidays glow.

Photography by Amy Ramirez.

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#### Editor's Note

Happy Holidays to Corsicana!

This is such a magical time of the year! My hope for each of you is that you have a chance to celebrate the holidays with friends and family through time-honored family traditions while making new memories. Activities abound throughout our communities in Navarro County. I love attending a Christmas concert at Navarro College or one of our many public or private schools. It's always inspirational to hear the clear tones of young voices performing timeless music.

This is also a time to think of others. Find time to volunteer with one of the many social service organizations in our county that make the holidays wonderful for so many folks.

#### Virginia

Virginia Riddle CorsicanaNOW Editor virginia.riddle@nowmagazines.com (903) 875-0187



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# Christmas Angel Bessings

— By Virginia Riddle

Church bells, school bells, bicycle bells — all evoke memories. Even seasonal bells, such as the ice cream truck in the summer or Christmas bells during the holidays, are special. Many people can also add to those sensory Christmas memories the annual ringing of Salvation Army bells by bell ringers who stand

faithfully next to the
traditional red kettle while
greeting passersby. Begun
in 1891 in San Francisco,
California, the Red Kettle
Christmas Campaign is only one Salvation











and support groups are available to anyone in the community. "These are desperate times for a lot of desperate folks. We help them pay bills but also provide counseling in budgeting and accounting. This is not an easy job, but it's been a blessing. It's the hardest thing I've ever done in life but also the most rewarding," Toby revealed.

As the holidays approach each year, the planning that began the previous January, is implemented by Toby, Linda, the staff and the true "army" of volunteers who are busy throughout the Thanksgiving and Christmas season. "This is such a busy time of the year for us," Linda said.

It takes a Herculean effort from everyone to bring all the programs to fruition in a timely manner. Last year, over 300 applications were taken for Thanksgiving boxed dinners. Volunteers from one family make sure every dinner is packed and ready for pickup.

The Red Kettle Christmas campaign is kicked off in the Wal-Mart parking lot. The Collins Middle School and Corsicana High School bands have played seasonal favorites in past years. "I was so impressed with the kids. Every student lined up and put money in the kettle," Toby remembered. The performance of the Salvation Army Brass Band from Dallas has been a yearly treat since the Romacks have been in Corsicana.

The bell ringers are a mixture of volunteers and seasonal employees of the Salvation Army. For some bell ringers, ringing is a source of income that is very welcomed. "It also gives them pride," Linda said. However, the majority of bell ringers are volunteers from many different area service organizations. Counting the money is another

enormous job. "Every penny counts and is counted," Linda said.

Christmas efforts focus on children. Linda is in charge of the Angel Tree program and is so excited by the many calls she receives from area businesses wanting an angel tree to be set up at their location. A child's angel can be adopted from the tree or toys or money can be donated at the site. "We went to the Kerens City Hall and barely got everything into a pickup truck," Toby remembered.



Many children are "adopted" from the trees. But not all children are chosen. Part of the red kettle donations helps to fund the purchasing of toys and bikes for distribution. "Volunteers just love to do the shopping," Linda said. Volunteers also put together bicycles and help sort toys into bags. Corsicana Police Chief Randy Bratton, Stephanie Elkins of Community Bank, and members of the Corsicana Fire Department and Corsicana Police Departments, as well as community area volunteers help on distribution day. "Folks come in and are just amazed at the number of toys," Linda related. "We have to keep things going to get everything done in one day."

A volunteer appreciation banquet is being planned for this coming spring. A video presentation of some of the volunteers who have helped in years past will remind them of the joy felt from the giving of their time and talents to so many others in less fortunate circumstances. "It's nice to get appreciated," Toby said. "God supplies people who just keep us going."

Toby and Linda are both natives of Abilene, Texas. It was love at first sight for Toby. "I saw Linda and said, 'I'm going to marry that girl."



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"He was the boy next door," Linda explained of how they met. Linda claims that she and Toby are complete opposites, but they married and reared three children in the Salvation Army church, where they were part of the ministry programs while living in Abilene. Toby drove big rigs for 30 years, and Linda worked in the Salvation Army Thrift Store. A job transfer for Toby brought the couple to the Dallas area, where they started attending services and



teaching Sunday school in Waxahachie. "We were aware of Corsicana since our daughter-in-law, Missy, who is currently a corps officer in Big Spring, Texas, had been the Salvation Army administrator in Corsicana at one time," Toby said. The commissioner of the Southern Territory of the Salvation Army recognized God's call on Toby's life to serve full time. "It was God's timing. I left a career and retirement behind to serve, but I knew that the Lord was telling me to go to Corsicana," Toby recalled. With children and now four grandchildren in Dallas, Big Spring and their youngest daughter in Seattle, Washington, Toby and Linda enjoy their hobby of motorcycling with the Christian Motorcycle Association. "Our ministry does not stop here," Toby said. "We offer Christ-centered counseling wherever we go."

"We love living here. People relate stories to us, and they have a spirit of volunteerism and say thank you," Linda said.

Toby added, "We are country people and a Salvation Army family. We like the friendly people in Navarro County and enjoy living where a handshake means something."





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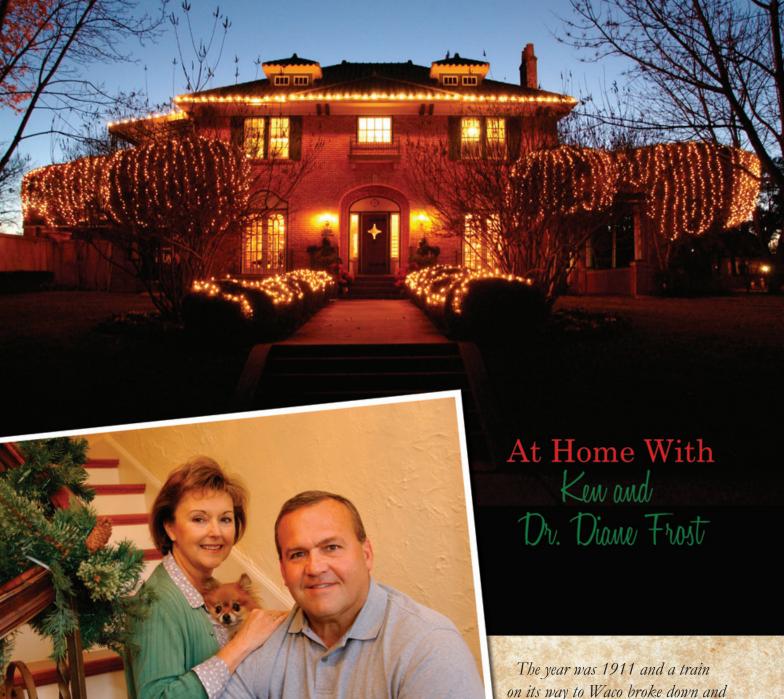
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AGLIMPSE INTO PAST

— By Virginia Riddle

The year was 1911 and a train on its way to Waco broke down and deposited Max Levine in Corsicana.

Already prepared to close on his purchase of a Waco theater, Max

walked the streets of Corsicana for a while that day, liked what he saw and bought the Majestic Theatre. The next year, he built the Ideal Theater, complete with an orchestrion, player piano, 10-piece orchestra and, eventually, an added rooftop garden. Max's theaters were described as "elegant" and were reminiscent of his Eastern European heritage. Prosperity allowed Max and his wife, Tina, to build a home that was very elegant and functional for that



time. Today, Ken and Dr. Diane Frost, are the owners of the home the Levines built. The Frosts have added their own flair to the home and enjoy the updated, relaxed elegance. A previous owner told the Frosts, "If you look closely, the old girl will talk to you."

When Diane was selected to become the superintendent of Corsicana ISD, the couple began their search for a home. The Levine home had good "bone structure," history and location. But just like many aging beauties, it needed a facelift — including a nip, a tuck and, in a few places, an expansion. Ken and Diane completely gutted the upstairs bathrooms and utility room, repainted the home (except for the formal dining room's brilliant red), added granite kitchen countertops, refinished the floors and remodeled the garage into a guest house — just for starters! The lot next door was available, so the couple purchased it as well. They took occupancy in June 2010. "We lived in a lot of dust for a while," Ken recalled.

Their home now plays host to gatherings of family and guests, especially during the holidays. Wearing its crown of sparkling Christmas lights that outline the roofline and balconies, this beauty-queen-of-a-home glows with warmth.

The Christmas tree is framed within the







carved wooden window frame. Festive potted shrubbery creates miniature Christmas trees, and poinsettias and pansies color the winter landscape. A portico with drive and an added pool with an entertainment area are exterior focal points.

The home's flowing floor plan makes it perfect for get-togethers. The stockings are hung with care from the original mantel with its carved wooden mirror in the formal living area. An original chandelier, garlands, a St. Nick statue and yule logs add holiday cheer. Dinners

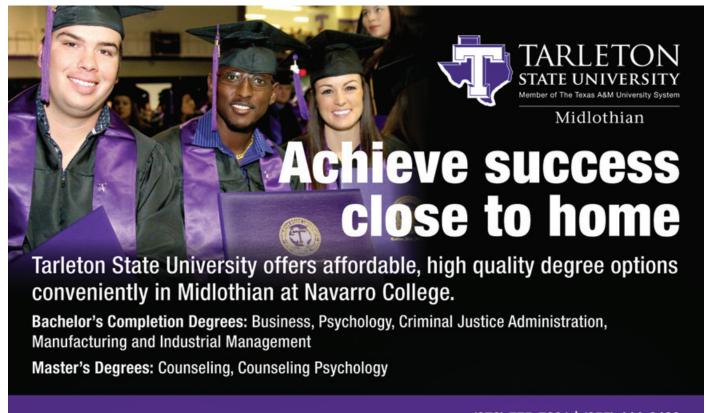


are served in the adjacent formal dining room. "It's formal without being too formal," Diane observed.

Just beyond the kitchen are the informal dining and sitting areas. A step through an exterior doorway and a look upward brings guests' eyes to the original Jewish mezuzah protective case placed there by the Levines during their occupancy. A mezuzah is a parchment scroll inscribed with the biblical passages found in Deuteronomy 6:4-9 and 11:13-21. The scroll is inserted into a small case or tube and affixed to the

doorpost of a Jewish home. Outside the home, Christmas lights reflect into the pool's own bluish hue. An outdoor entertainment and kitchen area; covered patio; and a fenced yard for the couple's dog, Lori Darlin', were designed to blend in with the home's historical architecture.

Ken, who is a retired CPA, renovates homes and also mentors students through the YMCA. Additionally, he serves as a board member for the Y and the Corsicana Convention and Visitors Bureau and sits on a committee for the First United Methodist Church. For a



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hobby, Ken enjoys beekeeping, and bee hives provide a hum of activity in the backyard. Rachel, one of the couple's two daughters, designed a label for Ken's honey as a birthday present, and Three Hives at 25th and Park was born. A member of the Navarro County Beekeeper's Association, Ken said, "I sit out there and just watch the bees. They are interesting."

The pool table, located in the guest house, is a sign of the fun-loving and competitive nature of this family. The games begin when the Frosts' older daughter, Bess, comes home from Boston, Massachusetts, for the holidays with her husband, Erik, and daughter, Charlotte. A bocce ball playing field provides endless hours of fun. Additionally, this family loves to play golf and Ping-Pong. "We'll do anything to compete," Ken revealed.

A basement, which Ken completely gutted, now serves as a wine cellar, thanks to his expert carpentry skills. His handiwork also created a room divider from old doors hinged together.

The elevator, which the Levines had installed, services the two-story home and is, again, operational. It was very modern for its day, complete with a telephone. Other original features include a dining room button that enabled Tina to call for servants and a fountain Ken located that was used as the original air conditioning for the home.

A trip up the staircase, decorated for the holidays with garland and guarded by a nutcracker, brings guests to a sitting room where Tina once received callers. Ken and Diane use the area as a media room. The master bedroom and bath, two guest bedrooms, a guest bath and



a study comprise the second story. One of the guest rooms holds memorabilia from Ken's dad's playing days with the Dallas Cowboys. Ken fashioned the study from the home's original nursery. In this room, scenes from nursery rhymes, a commission to a Dallas artist by the Levines, survive to this day. A small closet that once held children's clothing is now a pass-through coffee bar.

Ken and Diane enjoy drinking coffee on the expansive balcony, which serves as the roof for the covered patio. Diane's father made the comfortable chairs for the balcony, and Ken installed a drip irrigation system for the hanging baskets of flowers that surround it.

Ken and Diane were introduced by his brother, Eric, when Ken was in college at The University of Tennessee and Diane was in high school in Athens, Alabama. Diane attended Athens College and earned her master's in public school administration from The University of Tennessee. Ken's position at what was then Peat Marwick & Mitchell brought them to Texas, after which Diane completed her Ph.D.

They enjoy traveling, especially to beaches and mountains. "Growing up on a dairy farm, I didn't get a lot of that," Ken said.

But they also enjoy their life in Corsicana. "Diane's always had such an impact on kids," Ken said proudly.

"I love getting to know the kids," Diane added. "We've gotten involved in the community and have made so many friends who invite us to lovely events at their homes. I love the people. They are charming and interesting. This is the most interesting house we have ever lived in. It's just like going home." NOW



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# Edhales Company of the Company of th

Christy Antle and Mary Sikes find enjoyment in the competition and camaraderie of bowling.

In the early 1990s, before they ever met, Mary Sikes of Corsicana and Christy Antle of Waxahachie separately picked up bowling as a recreational hobby. Throughout the years, the game has become a shared passion for these women, as they delight in the competition, the camaraderie and, of course, the intricacies of the game itself. In addition, the bond between Mary and Christy has infinitely grown through mutual enthusiasm for the sport and the time they've spent together over the years.

Mary began bowling with her husband in 1990, shortly after her son graduated from high school and went to college. "When he moved off to school, I just had the blues," Mary remembered. "So we started going bowling to have something to do to fill the time." Subsequently, the couple met a group of people who encouraged them to join their bowling league at Ennis Allstar Bowl, and after just a little coaxing, they decided to sign up. "We were hooked from then on, and the rest is history," Mary shared.

Christy started bowling in 1991. "I had really never bowled before," she said. Similar to Mary, some of Christy's first bowling experiences were in Ennis with her husband, Darren. "He had been bowling for a while and encouraged me to join him," Christy remembered. "So we joined a league in Ennis and have been bowling ever since!"

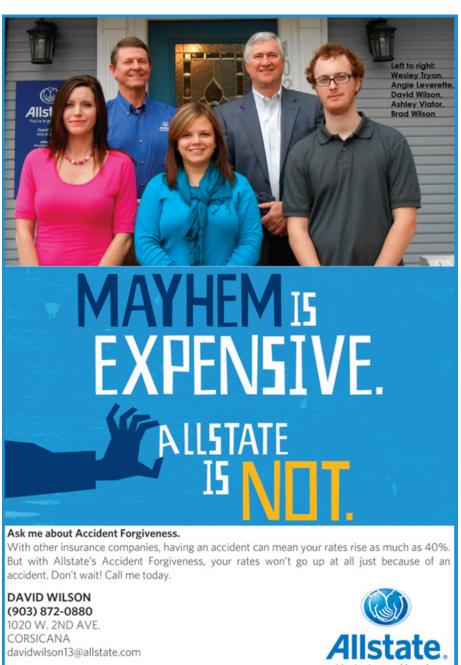
Since their beginnings in the sport, both Mary and Christy have widely expanded their knowledge base of the game and drastically improved on their skills. As they quickly came to find out, there are many more intricacies in the sport of bowling than one might think. "It's very similar to golf in a lot of ways," Christy noted. "You have the technique of the swing, the technique of the entry into the ball, your ball speed, the trajectory and the tilt of the ball. Everything plays into it."

Darren, who is a bowling instructor, played a large role in helping Mary and Christy fully understand the game and the different techniques involved, therefore propelling the successes these ladies have had thus far. "He has really helped me a lot, because he explains everything so thoroughly, like when to change balls," Mary said. "Before I started working with Darren, I really didn't know how to read the lanes well either, but he's helped a lot in that respect, too."

Over the years, Mary and Christy bowled in a few of the same leagues, but never on the same team. Then, in 2006, a spot opened up on the travel league team Mary was on, and they needed a replacement. "I was really nervous when I initially joined their travel league team, because they had some pretty good bowlers with some high averages," Christy shared.

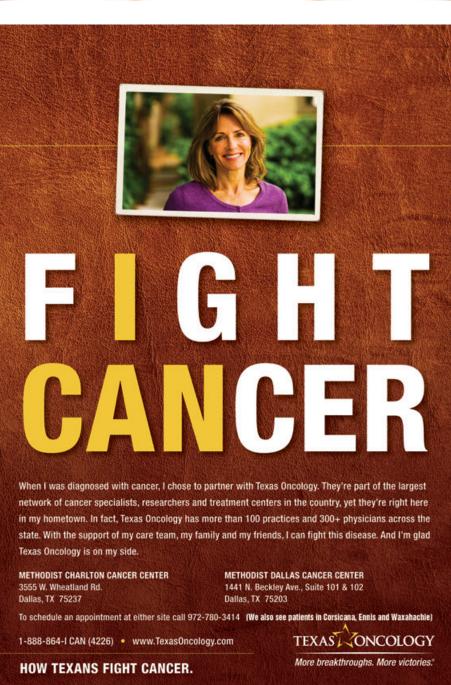
Seven years later, the team is comprised of the same five members: Mary, Christy, Barbara Shaw, Janet Baker and Cyndy McKenrick, with Belinda Curry on standby as a substitute in case another member cannot make it to an event. Together, these ladies bowl in their travel league, in local leagues and in different tournaments throughout the year, at times finding some of their best competition at Bulldog Lanes in Corsicana. Mary currently serves as the team's secretary for their local league and as the team captain for the travel team.





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Through the course of their time bowling together, the team members have formed a unique bond, having traveled all over the state of Texas, in addition to crossing many state lines for tournaments and playoffs. "One of my absolute favorite parts of all of this is just the closeness of our team and even of our entire league," Christy shared. "Every single part of it is just so enjoyable."

"We all get along so well," Mary added. "Not all teams are that way, but our team



is very close — even to the point that people are always thinking I'm Christy's mother! In the end, though, we're just having a great time."

Having bowled together for so long, the team has earned its bragging rights at the local level, and even more so within their district in the traveling league, considering the many awards



they have accumulated over the years. "We usually win our district every year," Mary stated, "and Christy gets Bowler of the Year and High Average pretty much every year now!" Within the travel league, there are many opportunities for teams and individuals to be recognized for their accomplishments within their districts at the end of the season, at which point they move into playoffs. "They offer different kinds of awards for highest average, pins over your average,



the 300 ring for a perfect game and lots of different types of things like that," Christy pointed out.

In order to have the opportunity to qualify for playoffs or to be eligible to win awards at the end of the season, a traveling team has to be sanctioned within the Traveling Classic Bowling Association (TCBA). "If it's a sanctioned



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## The Living Christmas Tree

December 14, 15, & 16 @ 7:00 pm





Join us for Sunday morning services at 8:30 am & 11:00 am







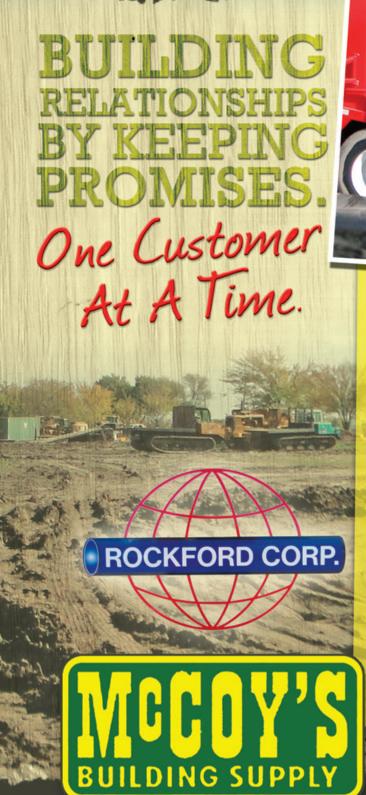
league, like ours is, you have to buy the fee," Christy explained. "This just means you pay to become sanctioned in order to be able to bowl."

The TCBA stretches across the United States and is organized by area, then by regions, and lastly, into districts. Mary and Christy's team is sanctioned within the Northeast Texas region, which is comprised of 16 teams, with four districts of four teams each.

In addition to travel league, Mary, Christy and their team bowl in state and national tournaments in which anyone can enter. Annually, they compete in the Tulsa Open, and last year Christy bowled notably well. "I was really concerned, because the year before I didn't do very well, and I didn't think I ever wanted to go back to Tulsa," Christy laughed. "But I placed first in singles! We also placed in doubles, and then in all events. I won a jacket!" Placing first in singles was a huge accomplishment for Christy as she was competing against many other women, including pro-bowlers.

"Pro-bowler Linda Barnes was bowling right next to us," Mary remembered. "She is a really great bowler. I mean, she's a pro, but Christy beat her! That was really fun!"

Considering the seven years these ladies have bowled together, in addition to the many years of experience prior to joining the same team, Mary and Christy agree they've gained invaluable experience and formed incredible friendships all while having a good time. "It can be challenging, because there are so many aspects to the game," Christy shared, "but we love every part of it — the competition, the camaraderie and just having fun!"





"We hire many locals and buy supplies locally. We want to support the local community, and we need the community to support us. When we are on a job, this is our home away from home. We came to Corsicana this past September to run over 100 miles of pipeline and will be here until February. We will then move on to the next job site. The first thing I do when we arrive at a new job site is go around and check out the local businesses. I set up accounts to use local vendors. That is how I met Tara and Leon. I have been very pleased with the service at McCoy's. I am also impressed with the amount of supplies they always have on hand."

Mon-Fri 7am-6pm · Sat 7am-5pm · Closed Sunday 3000 South Hwy 287 · Corsicana · (903) 872-4431

A quick look at the gift items and discounts available locally.



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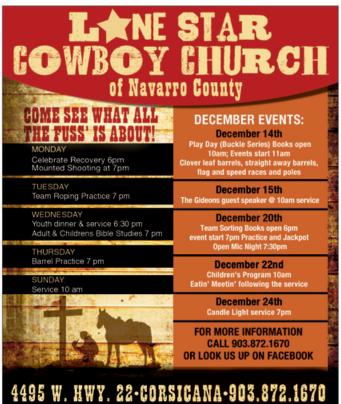






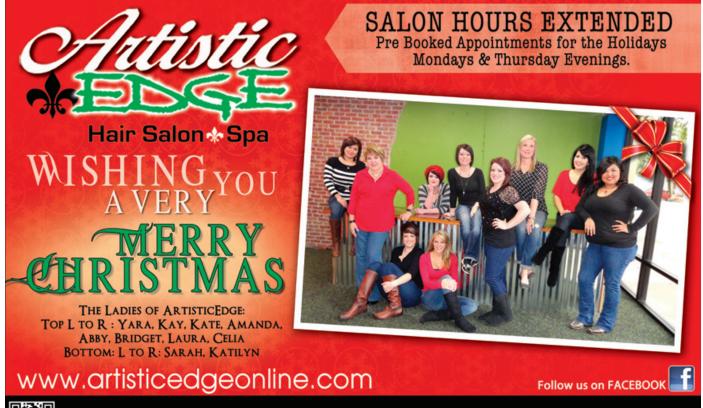
A quick look at the gift items and discounts available locally.













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#### TWEET TREE

This holiday craft idea is a bit messy, but children will love watching neighborhood birds devour the three ornaments they have created. And who knows? They may even see a squirrel or two.



Finished example of popcorn garland.

#### **DIFFICULTY LEVEL: EASY**

- 2 small pkgs. microwave popcorn
- Heavy thread
- Scissors
- Needle
- 3-5 medium oranges, refrigerated
- Paring knife
- Twisted jute twine
- Peanut butter
- Kitchen knife
- Bird seed
- 3-5 pine cones



Step 1



Step 2



Step 3



Step 4

#### HOW TO DO IT. ▼

#### 1. Make popcorn garland

by popping the corn per package instructions. Allow to cool. Using double thread cut at a length of your choosing, string popcorn.

#### 2. Make orange swirls

by cutting a swirl pattern in oranges with a paring knife starting from the navel. Make sure to cut deep enough to reach the pulp. For safety, parents of younger crafters will need to do the cutting. If the swirls break, don't worry. You will just have more swirls for your tree.

- **3. Carefully pull** or cut pulp from peel. Remove navel to make hole.
- 4. Thread twine through hole to complete hanger. If the peel breaks, a hole will need to be made with the paring knife in the pieces without a navel. Make sure loop in twine is large enough for the swirl to hang freely from the tree limb.



Step 5
5. Smear peanut butter on white side of peeled swirl. Sprinkle heavily with bird seed.



**6. Make Peanut butter pine cone** by tying twine to the top of the pine cone to make hanger.

**7. Generously dot** the tips of the pine cone with peanut butter. Sprinkle heavily with bird seed.



**8. Decorate** an outdoor tree with your bird-friendly ornaments and then watch the birds enjoy eating what you've created.











#### 1246 N. Business 45 • Corsicana

#### MANGER ORNAMENT

Children learn the reason for the season using a few items that can easily be found around the house. The completed ornament will be a Christmas keepsake for years to come, or several can be crafted at one time to give as gifts.

#### DIFFICULTY LEVEL: EASY TO MEDIUM

- 38 toothpicks
- 1 piece tag board (2 5/8x2 1/8 inches in size)
- Craft glue
- Scissors
- 2 dry butter beans
- 3 dry black-eyed peas
- Cool melt hot glue
- 1 yellow button shaped like a star
- 3-inch length twisted jute twine

#### HOW TO DO IT. ▼

1. Attach 32 toothpicks to the tag board using craft glue. The tag board may need to be trimmed on one side depending on size of toothpicks. Let dry.



Step 2

- **2. Create manger** by attaching the remaining toothpicks in a triangle, two picks to each side, using craft glue. Let dry.
- **3.** Create Joseph, Mary and baby Jesus by attaching beans using cool melt hot glue as shown in photo for steps 3-4. Hot glue button in place. Let dry.
- **4.** Glue looped twine to back to complete ornament. Hang on the family tree or use as a package decoration.



#### FRAMED WREATH

This can be an alternative to the traditional holiday wreath. When complete, it will make a unique piece you may choose to keep for yourself or share with someone special. There are so many ways to embellish your frame. Your imagination is your only limitation.

#### **DIFFICULTY LEVEL: MEDIUM**

- Wood picture frame, size optional
- Spray paint, color of your choice, (optional)
- 3-5 yds. wired holiday ribbon
- Scissors
- Floral wire
- Wire cutters
- Cool melt hot glue
- Ornamental embellishments, (size and number used, optional)
- Twisted jute twine

#### HOW TO DO IT. ▼

1. Create foundation for wreath by painting frame. It's best to spray two light coats to keep paint from running. You can also use a decorative frame that doesn't need to be painted. Both examples are pictured.

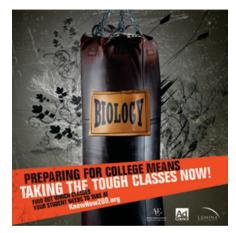


Step 1

















Step 2

Step 4

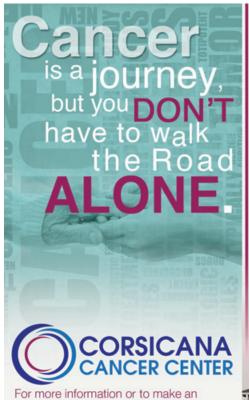
- 2. Make bow by folding ribbon endover-end into layers. The length of the layers will depend on the size of bow desired. More layers will make a fuller bow. Longer lengths will make a larger bow. Leave a longer length on the first and last fold to make the tails of the bow.
- 3. Create the center of the bow with floral wire. Twist the wire tightly around the center of the layers several times to secure. To form center knot, take the longest tail and wrap it around the center. Tie to the shorter tail in back of bow. Make sure wire is still accessible. Fluff ribbon. Cut tails evenly to complete.
- **4. Attach bow to frame** using the wire, making sure to cut any excess wire with wire cutters. Reinforce with hot glue if desired.
- **5. Add finishing touches** to wreath using ornaments, photos, Christmas cards and/or holiday embellishments.





Step 5
6. Make hanger from twine and attach to the back of frame with hot glue.
Hang completed wreath on your front door or display on a wall or mantel in your home.





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The new center will have one of the world's most advanced linear accelerators with Image Guided Radiation Therapy. This state of the art equipment can show real time images of tumors allowing pinpoint accuracy at higher doses and deliver faster, more tolerable treatments.

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It's been said that we travel first to lose ourselves and then to find ourselves. Traveling is often the impetus of change, forcing us to step outside of our comfort zones, experience a few firsts and learn about other cultures and ourselves in the process. And there is no better classroom in which to learn than Taos, New Mexico. Taos has been at the top of many international "best" lists for a variety of reasons. In

fact, Fodor's Travel Guide recently listed Taos Pueblo as one of its top bucket-list destinations to see before you die.

Taos Pueblo (taospueblo.com) is the only living Native American community in the world that is both a UNESCO World Heritage Site and a National Historic Landmark. Visit the Rancho Milagro Collection on Bent Street to view paintings by one of Taos Pueblo's war chiefs, Jonathan Warm Day Coming, who paints joyful depictions of Pueblo life. A visit to the pueblo





feels as if you've been transported back in time. Multistoried adobe homes - made up of earth, straw and water — stand as proudly now as they did 1,000 years ago and have been continuously inhabited since then. While there, try some fry bread topped with green chile or watch a traditional dance during a feast or celebration. Handmade pottery is available for purchase, crafted from the micaceous clay of the Sangre





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Living longer may increase the likelihood of needing some kind of long-term care along the way most people would prefer to receive long-term care in their own home if possible.\* To give you the most choice in where you receive care, it's best to plan ahead. Start now by going to www.genworth.com/mycostofcare. There you will find data from our industry-leading study to help you create a financial strategy that takes into account the cost of care in your area today and in the

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de Cristo Mountains. Tours are available. Cameras aren't allowed during religious ceremonies, but as the natives believe, "You won't need pictures to remember Taos Pueblo. It will remain in your heart and soul forever."

Another Taos treasure, San Francisco de Asis Mission Church, heads many top 10 lists of places to see before you die. San Francisco de Asis is the most painted church in the U.S., made famous by Georgia O'Keeffe and photographer Ansel Adams. This 18th century National Historic Landmark is re-mudded annually by the community. Don't miss *The Shadow of the Cross*, an 1896 painting by Henri Ault, which is said to take on a luminescent glow in the dark.



Just as artists and creative-types continue to be drawn to Taos for its abundant light and cultural landscape, nature lovers are attracted to Taos for its outdoor landscape, 300 days of sunshine and proclivity toward outdoor activities. For those who have never llama trekked before, it's vet another new experience unique to Taos. Members of TripAdvisor have ranked Wild Earth Llama Adventures' (llamaadventures. com) llama trek first among activities they enjoy in Taos, and the outdoor adventure is a multigenerational hit for those who love hiking in a beautiful setting. It's not uncommon for kids to bond with the pack llamas, who are more like furry, four-legged backpacks. Half-day, full-day and overnight trips are available and include information about area ecology, edible/medicinal plants and survival skills. It's comforting to know Wild Earth's llamas have been rescued from abuse or neglect and rehabilitated.

For many travelers whose bucket lists include branching outside of their comfort zone, rappelling or rock climbing along the recently designated Rio Grande del Norte National Monument is sure to boost a sense of confidence. Mountain Skills Rock Climbing Adventures (climbingschoolusa. com) offers year-round, half- and full-day adventures for beginners. Rock n' Raft trips, which combine white water rafting and rappelling, are also available, but only from April through October. Rio Grande del Norte National Monument, encompassing the Rio Grande Gorge and Ute Mountain, is chock-full of outdoor offerings such as hiking, fly fishing and biking. The Gorge Bridge hovers about







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650 feet above the Rio Grande and is not only the second highest bridge in the U.S. Highway System, it is also on the National Register of Historic Places.

Taos Ski Valley (skitaos.org), just 18 miles north of Taos, is also popular among nature lovers, not only for its world-class winter skiing, but also because of its off-season hiking and biking trails and views. Wheeler Peak, New Mexico's highest mountain, is visible from Taos and Taos Ski Valley and climbs to 13,161 feet.

Taos' status as one of America's original art colonies stems from its reputation for inspiring creativity. An entire movement known as the Taos Society of Artists was formed in 1915, bringing well-known artists to the town who embraced its tri-cultural and aesthetic landscape. Whether stepping inside the 18th century Spanish Colonial Martinez Hacienda house, seeing oil heiress Millicent Rogers' arts and jewelry collection or exploring artifacts once used by Kit Carson, there are many museums in Taos that encapsulate Taos' history. For only \$25, you can visit five Taos museums, including: Harwood Museum of Art, Blumenschein Home and Museum, Millicent Rogers Museum, Taos Art Museum and La Hacienda de los Martinez. Visit taosmuseums.org for details.

Taoseños are known to be ecofriendly, so it's no wonder that Taos is the headquarters of the Greater World Earthship Community (earthship.com) — a community of energy-efficient, self-sustainable homes composed of used tires and recycled materials. Earthship tours are available and can even be rented out on a nightly basis.

Unlike many tourist-driven art destinations, Taos has managed to maintain its integrity as a small, friendly town while still being recognized worldwide as a culturally rich art colony, complete with more than 80 galleries, creative workshops, ongoing events, world-class performances and attractions. So if you find yourself in Taos, expect to return home with more than you left with, but you can keep the change.

For more information on Taos, visit http://taos.org. By Erica Asmus-Otero. Photos courtesy of the Town of Taos.







## Business NOW







## Ponce Insurance Agency / Bilingual Services

2501 W. 7th Avenue Corsicana, TX 75110 (903) 874-3219

#### Hours:

Monday-Friday: 9:00 a.m.-6:00 p.m. Saturday: 10:00 a.m.-2:00 p.m.



Laura Camacho, customer service representative, and Marilu Ponce, owner of Ponce Insurance Agency/Bilingual Services, believe good communication makes their customer service excellent.

# Going the Extra Mile

Ponce Insurance Agency offers English/Spanish bilingual services to customers.

— By Virginia Riddle

Every customer is important to Marilu Ponce, owner of Ponce Insurance Agency/Bilingual Services. With a customer base that is approximately 97 percent Spanish first-language speakers, Marilu and her staff of two full-time customer service representatives, Lorena Ramirez and Laura Camacho, blend translation and immigration services with meeting the insurance needs of their customers. In business since 2007 in the same location, the staff daily divides its time between translation services, immigration paperwork and insurance. "Communication is a big plus in our service to customers," Marilu said.

Four major insurance carriers provide Marilu's customers

with a choice of homeowners, renters and automobile insurance plans. Ponce Insurance Agency/Bilingual Services holds memberships in the Better Business Bureau and the National Federation of Independent Business.

As to the translation half of the business, Marilu explained, "We translate everything and anything." Most often, that list includes: insurance, school records and documents, immigration papers, family law-related documents and the many different varieties of taxation documents from all levels of government. Marilu has been an Internal Revenue Service registered tax return preparer since 1996 and is a Texas notary public. Keeping apprised of taxation and immigration changes is a challenge

## Business NOW

for all business owners since these two federal programs constantly evolve. Marilu takes her continuing education very seriously. "Our biggest area to work with is in helping people to meet immigration requirements," she said.

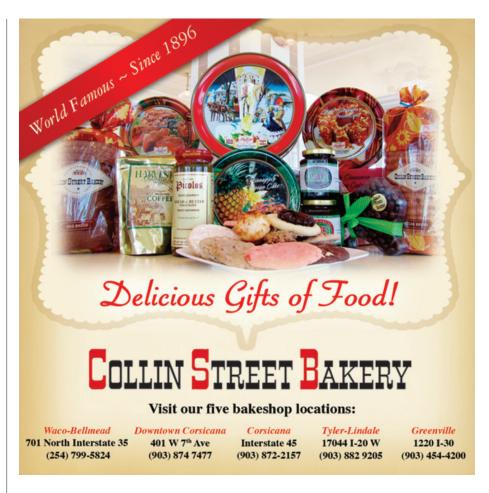
Marilu understands firsthand about immigrating to the United States since she came to the U.S. when she was 14 years old. She graduated from Corsicana High School and obtained a certificate in business administration from ATI Career Training Center in Dallas. Believing in the importance of education, Marilu is currently a student completing a bachelor's degree in legal studies from Western International University, which she hopes to complete by February 2014. Her future goals include getting admitted at SMU Dedman School of Law and then becoming a licensed attorney specializing in immigration law. "I am going to school to add to my foundation of knowledge and experience," Marilu said.

That experience includes working in general business and for a Corsicana insurance company for an additional eight years prior to opening her own agency. "That gave me a lot of insurance business experience," Marilu said. She has 15 years of experience in the area of immigration.

"I was the first and, for a while, the only Hispanic in Corsicana to open her own agency. Now there are two more Hispanic agencies that are in the insurance business," Marilu, a justifiably proud trailblazer, said. "It was hard having to compete and start up my own business, and I could not have done it without my strong belief in God and the support of my family. My first commission check was so welcomed — \$7 dollars," she added.

Being her own boss has enabled Marilu to be with her two daughters whenever they have needed her. Kelly and Laurie are both students at CHS and are Marilu's greatest pride. Marilu's husband, Robert Ramirez, is a TASO high school referee. When not working or studying, Marilu enjoys working in her yard and spending time with her husband and daughters.

"My customers are my recognition," Marilu said. "My goal is to please them. I might not always succeed, but God knows, I always try my best to do so." NOW







## Around Town NOW



Haven Rounsavall is ready for Mildred Homecoming.



Seniors Alex Stough and Bill Stephens are at the blacklight pep-rally for Rice Senior Night.



Three generations of several families are on hand to celebrate births at Navarro Regional Hospital's 30th Anniversary party.



The friendly staff at Collin Street Bakery takes a brief moment to snap a photo.



The Piecemakers Quilt Guild holds classes during its annual show.



Jenniffer Sosa, Mariah Lee, Hanah Bautista and Andrew Hernandez, Collins Middle School students, celebrate Red Ribbon Week.



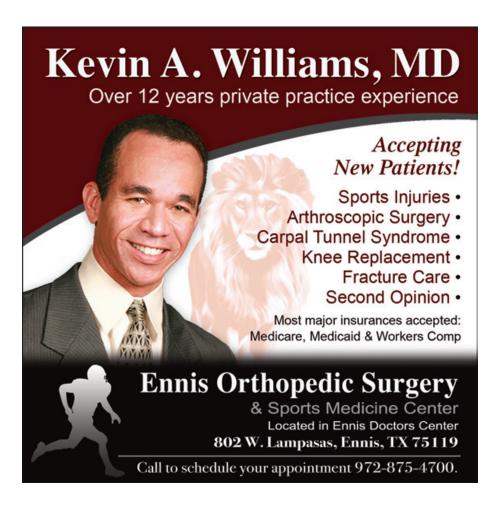
Ms. McLuckie, director of CHS Theatre, inducts students into the International Thespian Society Troupe No. 3359.



A large crowd attends the ribbon cutting for Super One Foods.



Megan McLean is honored by her mom, Angie, during her last performance with the CHS flag corps and band.







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## Finance NOW

# Retiring Without a Mortgage

Home ownership has always been one of the hallmarks of the American dream. Traditionally, owning a home has been a symbol of financial stability and a reliable retirement nest egg. For many, owning a home is the biggest investment in a family's financial portfolio. But when you retire, will you still be making mortgage payments?

According to the Pew Research Center, 60 percent of baby boomers from ages 50 to 61 may have to postpone retirement because of personal finance issues. One way to retire with less debt is to consider paying off your mortgage ahead of schedule. Depending on your personal financial situation, this option might help you enjoy your golden years with less monetary worries.

#### The Pros and Cons of Paying Off Your Mortgage Early

If you have the financial wherewithal to pay off your mortgage sooner, there are some economic benefits for doing so, including:

- Freeing up cash. By paying off your home loan ahead of schedule, you'll have more disposable income to use as you see fit.
- Saving on interest. Retiring your mortgage early can save you money in interest payments.
- Reducing debt load. Lowering your overall debt early will give you less to worry about when you retire.
- Allowing you to save more. By reducing your debt, you can redirect the extra cash toward your retirement fund.

Of course, paying off your mortgage early might not be right for everyone. Depending on your current financial situation, other monetary priorities might trump this option, such as:

• Creating an emergency fund. Some financial advisors suggest that homeowners keep a savings fund in reserve that is equal to at least six mortgage payments for emergency purposes.

- Paying off high-interest debt
- first. If the interest on any credit card loans or other loans is higher than your mortgage's interest payments, you might consider paying down those outstanding debt items first.
- Contributing more toward your retirement. Making generous payments to your employer retirement plan or individual retirement account might be a better financial investment than paying down your mortgage early.

#### Your Home and Retirement

There are several practical things you can do today to help make your retirement more comfortable, including:

- Make extra mortgage payments. Paying off your mortgage early can help save you thousands of dollars in interest. Making biweekly instead of monthly payments can reduce the term of a 30-year loan to about 25 years. You can also pay enough extra each month to total one extra payment by the end of the year.
- Consider a shorter-term, lowerinterest loan. If you originally carried a 30-year loan, consider refinancing to a 15-year mortgage instead. The current interest rates might even be lower than when you first bought your home.
- Move into a smaller home. Consider downsizing to a smaller home if you realize you don't need as much space and your payments would decrease. You might even be able to purchase a smaller residence outright with the cash from the sale of your larger home.
- Relocate to a less expensive city. If you're planning to retire soon, consider moving to a city or town that has a lower cost of living. With the money you made on selling your original home, you might be able to buy a smaller home or condo outright.

Lynda Housley is a State Farm agent based in Corsicana.







# A Coughing Nuisance

— By Betty Tryon, BSN

Coughing, the hallmark of many respiratory diseases, can be a necessary aggravation. This is particularly true when it is a productive cough — meaning when you cough, it helps your body expel sputum or phlegm. This is beneficial, because your respiratory system needs to be cleared of any substance that hinders its performance. One of the diseases that falls into this category is bronchitis. Bronchitis is a disease that affects the mucus membranes lining the airways or bronchial tubes to the lungs. In the disease state, the tubes become inflamed or irritated and swollen. As the lining swells, the airways will narrow, making breathing more difficult. The mucus-producing cells are there to protect the bronchial tubes. But when irritated, the amount of mucus produced will increase.

Bronchitis has two forms — acute and chronic. Acute bronchitis may last for a few weeks. Chronic bronchitis may last for months or years with repeated incidences. Both forms may produce these symptoms:

Cough

Thick mucus which could be clear, white, yellow or green

Fatigue

Chest pain

Mild fever

Shortness of breath

Acute bronchitis is most often activated by viruses that affect the respiratory system. The primary culprit that causes chronic bronchitis is cigarette smoke. Second-hand smoke, industrial pollutants, air pollution, dust and toxic gases are a few of the other triggers that can cause chronic bronchitis.

Since cigarette smoke is a huge contributor to this disease, you increase your chances of becoming ill with bronchitis if you smoke. Others in your environment are also exposed to the same risk. The chemicals in the cigarette smoke will harm the cilia, hair-like structures that help move excess mucus and other irritants out of the bronchial tubes. If the exposure is frequent, over a period of time the cilia can become permanently damaged. Other risk factors include your general health, such as whether your immune system is weakened from fighting another illness. Your place of employment could put you at risk if you are exposed to irritants, pollutants or toxic substances. The elderly and infants have an increased risk, because they are more vulnerable.

Treatment will depend upon whether the bronchitis is acute or chronic. Acute bronchitis without complications can usually be treated at home. Rest, increasing your liquid intake, cough medications, expectorants and avoiding lung irritants can usually get you through an infection. Check with your physician for the best course of treatment. Chronic bronchitis will definitely require the attention of your physician. You can help yourself avoid bronchitis by washing your hands frequently — and if you smoke, please stop. That will greatly increase your chances of a good outcome.

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





HOURS: Monday-Friday 9am-8pm • Saturday & Sunday 9am-5pm



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# Calendar

#### December 4 — 8

The Corsicana Children's Company presents *Nutcracker*. Wednesday-Friday, 7:00 p.m.; Saturday-Sunday, 2:30 p.m., Warehouse Living Arts Center. Tickets are \$8 for adults, \$7 for teenagers and \$10 for kids 12 and younger. On Saturday, theatre patrons can attend the Nutcracker Tea. Deadline to buy Nutcracker Tea tickets is Dec. 2 by 5:00 p.m. For more information or to reserve tickets, call (903) 872-5421.

#### December 6

Navarro County Retired Teachers Association: 9:45 a.m., Northwest Apartments. Christmas music will be presented. For more information, e-mail pk2@airmail.net.

Pearce Museum's Annual Holiday Outing: 10:00 a.m.-7:00 p.m., Pearce Museum. All aboard the Navarro College bus for a trip to beautiful, historic McKinney, Texas. Make reservations by **Dec. 2**. For more information, contact Melinda Chew at (903) 875-7420 or Holly Wait at (903) 875-7438.

#### December 7

21st Annual Jingle Bell Jog 5K run and 1-mile fun run/walk: 8:00 a.m. registration,

9:00 a.m. race, Corsicana YMCA. For more information, call (903) 872-2412.

Angels of Corsicana Troop Support Packing Party: 10:00 a.m., American Legion, Post 22, 632 N. Beaton. Everyone is welcome to help pack Christmas stockings. For more information, contact Jean O'Connor at (903) 851-2560.

Blooming Grove Christmas Parade and Celebration: 11:00 a.m., downtown Blooming Grove. For more information, contact Gwen Tyree at 254-678-3634.

The Brazos Valley Bowl Game: 11:00 a.m., Merrill Green Stadium, Bryan. The Navarro College Bulldog football team will meet Hinds Community College from Mississippi. For more information, call 1-800-NAVARRO.

Parade of Lights Christmas Parade: 6:00 p.m., downtown Corsicana. For more information, call (903) 654-4851.

#### December 10

Vietnam Veterans of America, Chapter 1009 meeting: 7:00 p.m., Sirloin Stockade. For more information, contact Ron Wright at (903) 229-0497.

#### December 13

Corsicana Newcomers' Club: 11:00 a.m., Kinsloe House. For more information or confirmed reservations, contact Marge Oslick at (903) 872-3508.

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.

#### December 14, 15

Northside Baptist Church's Christmas pageant, Room: **Saturday**, 7:00 p.m.; **Sunday**, 11:00 a.m., 2800 N. Beaton St. For more information, contact Phil Moore, minister of music, at (903) 467-7070.

#### December 14, 15, 16

Living Christmas Tree Musical Presentation: Doors open at 6:00 p.m., presentation begins at 7:00 p.m., First Baptist Church of Corsicana. No ticket is required. For more information, call (903) 872-7473.

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









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# Cooking NOW



### In The Kitchen With Martha Washburn

— By Virginia Riddle

Martha Washburn finds fun in trying new recipes, especially recipes contributed by fellow members to the recently published *Favorites From Our Table*, the Kinsloe House 75th anniversary cookbook. Martha has graciously shared her personal holiday favorites.

Martha loves to cook desserts, but each of her children, along with her six grandchildren, has his or her own favorites when the family gathers during the holidays. Martha and her husband, Charlie, are busy community volunteers, so it's great that Martha can reveal, "Charlie is easy to cook for." A home economics major in college, Martha admitted, "My mother didn't cook, so I had an intense desire to cook. I have learned a lot."

# Chicken and Dressing Casserole

1/2 cup onion, chopped 1/2 stick celery, chopped

1 stick butter

- I pkg. Corn Kits cornbread mix, cooked according to directions
- 2 slices bread, toasted and cut into cubes
- 1 10 3/4-oz. can chicken broth
- 2 10 3/4-oz. cans cream of chicken soup
- 4 cooked chicken breasts, deboned and cut into pieces

l egg

1/2 tsp. sage

Salt and pepper, to taste

- 1. Sauté onion and celery in butter.
- 2. Crumble cornbread and bread in a bowl.
- **3.** In a separate bowl, mix broth, soup, chicken, egg and seasonings.

- **4.** Add soup mixture to bread mixture; blend well. (More broth may be added if mixture is not moist enough.)
- **5.** Pour into baking dish that has been treated with nonstick cooking spray; bake at 375 F for 30-45 minutes.

#### **Baked Pineapple**

2 15.25-oz. cans chunk pineapple 1/2 cup sugar

2 Tbsp. flour

I cup cheddar cheese, grated

1 sleeve Ritz Crackers

1 stick butter

- **1.** Drain pineapple; reserve juice.
- **2.** Mix sugar and flour; add to 1/4 cup pineapple juice and stir into pineapple chunks: mix well.
- 3. Add cheese; mix well.
- **4.** Place mixture in a buttered 13x9-inch casserole dish.

- **5.** Crumble crackers; sprinkle over mixture.
- **6.** Melt butter; drizzle over crackers.
- **7.** Bake at 350 F for 25-30 minutes; serve warm.

# Marty's Christmas Ribbon Salad

- 1 3-oz. pkg. each cherry, lemon, orange and strawberry Jell-O
- 2 3-oz. pkgs. lime Jell-O
- 6 cups boiling water, divided use
- 2 cups sour cream, divided into 1/3 cups
- **1.** Make 12 separate layers with 20 minutes to set between each layer.
- **2.** In 2 cup measuring cup, mix together I cup boiling water and Jell-O starting with cherry.
- **3.** Put 1/3 cup sour cream into small bowl.
- **4.** Add Jell-O mixture, slowly, until 3/4 cup is left in measuring cup.
- **5.** Pour into 13x9-inch glass dish; refrigerate for 20 minutes.
- **6.** Add 3 Tbsp. cold water to remaining 3/4 cup of cherry Jell-O; pour on top of sour cream layer.
- **7.** Repeat process for each Jell-O flavor using them in the following order: cherry, lime, lemon, orange, lime and strawberry.
- **8.** After pouring each sour cream layer, make the next pkg, and leave at room temperature while previous layer is setting in refrigerator.

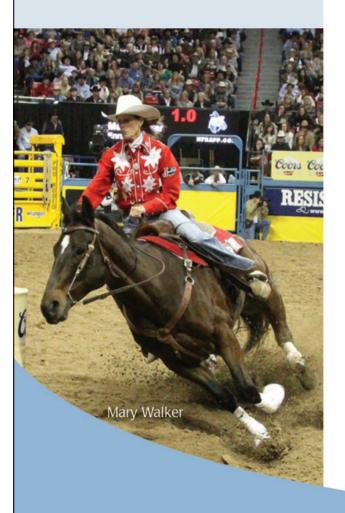
#### Marty's Cheese Ball

- 3 8-oz. pkgs. regular cream cheese
- I bunch green onions, thinly sliced
- 3 2.25-oz. pkgs. or jars of dried beef, chopped (divided use)
- 1 tsp. Accent
- 2 Tbsp. Worcestershire sauce Fresh parsley, chopped
- **1.** Combine first 5 ingredients using 1/2 of the beef; blend well.
- 2. Roll into large ball; set aside.
- **3.** Combine remaining beef and parsley.
- **4.** Roll cheese ball in parsley mixture.
- **5.** Refrigerate until ready to serve with crackers, carrots and celery sticks.

To view recipes from current and previous issues, visit www.nowmagazines.com.

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