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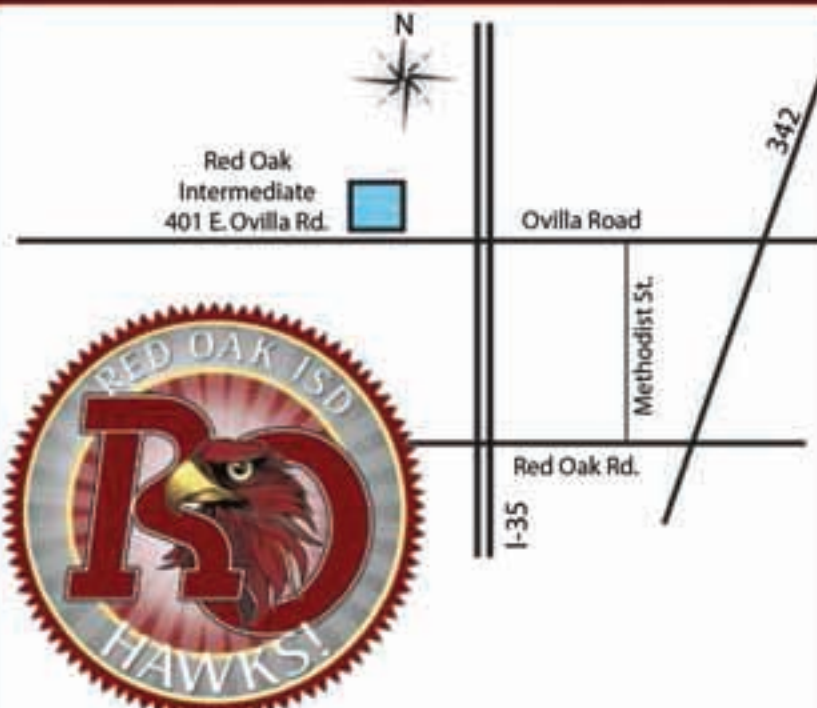
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*On the Cover:
Terri Elkins spends a relaxing day
out on the lake.*

*Photo by Karen Holmes.
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Editor's Note

Dear Readers,

I cannot help but to be excited about this month's promise of better weather sprinkled with exciting times, events and even surprises. In this issue, our hope is to promote the importance of using our gifts to encourage each other's dreams, which in turn will enhance our community.

Whether we have or want a dream job, hobby, relationship or even family, let's reflect and celebrate with a few locals who have achieved their dreams. However, this month's stories are not just about successful people; they are about those who have used their gifts and talents to help others to achieve their successes as well.

"If your actions inspire others to dream more, learn more, do more and become more, you are a leader" — John Quincy Adams.

Let's each be a ray of hope for others this spring.

Diana Merrill Claussen

Red OakNOW Editor



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Personal Perspective

— By Diana Merrill Claussen

Michelle, Michael Jr and D'Andra Carter share a love for family and sports.

For many, achieving prominence is based either on what you do or your place in society. Fame can sometimes have a negative impact on a person's attitude. However, for Michael and Sandra Carter and their family, confidence comes from their faith and respectful regard for life and others, not from their astonishing personal achievements.

The Carters have three adult children: Michelle, 23; D'Andra, 21; and Michael Junior, 18. Although the siblings were brought up in the spotlight, their parents vowed to teach their brood the importance of faith and perspective, while not letting fame affect who they are. The Carter children grew up to be not only down-to-earth, but extremely kind, humble and fun-loving — traits they learned from their parents.

Michael Sr. and Sandra were high school sweethearts who married while he was attending SMU. During the beginning of their union, Michael achieved many esteemed sports accolades. He won an Olympic silver medal in track and field and participated in three

Super Bowls. Michael has always had an encouraging support system and soul mate in Sandra. The children have also been infused with love and support by both parents. "Mom encourages us to make sure we do what we're supposed to," middle child, D'Andra said. "If we are struggling or having a hard time, she'll encourage us to not give up and to keep trying."

D'Andra is the most competitive of the three siblings, while Michelle is the most outgoing, and Michael Jr., "Well, he's my baby," Sandra said. "He is also very friendly, compassionate and caring." All three have learned the importance of "being real," taking their achievements in stride, overcoming personal trials and working hard.

"We started out not being a sports family," Michael Sr. said. "Then the kids all went into soccer and basketball." Since then, Michelle, D'Andra and Michael Jr.'s love of sports has blossomed. Each of them made their own decision to eventually get into track and field events, such as discus and shot put. "I

wasn't going to make them get into track and field," Michael Sr. said. "In fact, we never talked about what I did growing up."

While at Red Oak High School (ROHS), Michael Jr. also liked playing football. "I played defensive nose tackle and learned a lot from Coach Boyd over the years," he said. During his senior year, Michael was offered a full track and field scholarship to the University of Louisiana in Lafayette, but decided to attend South Plains College instead. "I grew up on the track and have been in track all my life," Michael Jr. said. At South Plains, he will major in economics. With his humor and good nature, Michael Jr. makes the most of life and family. "He is always giggling," Michelle said. He is also always teasing with his sisters. "It's nice having two sisters," Michael Jr. said. "They help pick out my clothes, and I can call them anytime I have a problem."

D'Andra and Michelle both played basketball for ROHS, and then D'Andra became involved in track and field. "I

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ran and threw discus in 10th grade and then started shot-putting," D'Andra said. "Discus got me a scholarship to Texas Tech." D'Andra is currently a senior at the school, majoring in creative writing with a minor in journalism. She has already started making big plans for her future. "When I finish college, I want to continue throwing," she said. In 2008, D'Andra tried out for the U.S. Olympic team and although she didn't make it, she knew, "It wasn't going to be easy. It's a lot of work and competition," she said.

D'Andra has learned the value of not getting discouraged the first time you try anything in life. She has not only learned the value of hard work, she has also learned the importance of family from her parents and siblings. When visiting the Carters, it is easy to see there is no shortage of love, laughter



Michael Carter Sr. hugs his daughter, D'Andra.

and hugs between them. "I have always thought that whatever they [the children] did, they would shock the world," Sandra said. "I also always tell them there is greatness in them."

"Our parents always told us you have to work for everything," Michelle said. "They always told us to work hard all the time." The Carter siblings have lived by many of the lessons passed on by their parents. "We live in a 'microwave generation,'" Michael Sr. said. "Everyone wants things right then and right now." Working hard shows discipline. "You have to have discipline to be successful; you have to work and you have to have a plan," he added.

"The Carter kids will always know

how they did at something, because they know how much they have prepared for it," Sandra said. A Carter family motto is: Hard work beats talent every time; talent doesn't work hard! Sandra is a full-time working mom, while Michael Sr. has a nonprofit organization dedicated to helping children achieve their athletic dreams.

Michael Sr. and Sandra's love for young people has been passed down to Michelle. With a degree in youth and

"All three have learned the importance of *"being real," taking their achievements in stride, overcoming personal trials and working hard.*"

community studies from UT Austin, Michelle plans on helping less fortunate children. "I've always enjoyed kids," she smiled. With her graceful and elegant demeanor, Michelle has achieved a sort of superstardom ... but you will never hear that from her.

Last year, Michelle participated in the 2008 Olympics in Beijing for track and field. "I was there for a month and got to know a lot of people on the U.S. track team," Michelle said. She participated in the shot put competition and placed 15th. "Being in Beijing at the Olympics was great, I had a lot of fun competing with the top athletes in the world," Michelle smiled. Before competing in the Olympics, Michelle had never lost a state championship in discus or shot put. Michelle is considered a professional athlete. "I plan to start training in March and attend many meets overseas," she said. She and her siblings have also received numerous NCAA awards and the two girls have even been featured in *Sports Illustrated*.

None of their notoriety or achievements has changed any of the Carters' demeanor. One cannot help but admire the modesty and dedication found within the spirit of this highly dynamic family. **NOW**



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Their Glass is Half-full

— By Sandra McIntosh

Some people live life thinking their glass is half-empty, while others like Donny and Laurie Mosley see life through a glass that is half-full. “We concentrate on the positive,” Laurie said. “Donny and I both learned just how important it was to realize the glass is half-full when I found out I had breast cancer.” As she shared her personal experience, Donny looked at her with eyes that fully understood the meaning of her words. “We’ve always had a positive attitude toward life,” she added. “I may have just come home from a chemo treatment, but we’d still ride out and work with the cattle. Keeping busy was very important during this time.”

Since the two met back in November 1995, it appears they have not slowed down a bit. Just home from the Marine Corps, Donny made his home with his sister and brother-in-law, who also reside in Red Oak. Almost immediately, he started in the plumbing field, and he has a plumbing business of his own that is still flourishing today. “I met him through a friend of mine,” Laurie remembered. “Our first date was in January 1996.” “We had a one-on-one conversation,” Donny interjected with a laugh, “and she hasn’t shut up since.”

Donny and Laurie were engaged in October 1996, in what some may not think is a very romantic setting, but for them, it was perfect. “We were on the Texas Star Ferris Wheel at the State Fair of Texas,” Laurie said, once again smiling at the memories of that day. “He had the ring in his pocket, and I startled him when he was trying to get the ring out of his pocket,” Laurie explained. “The ring dropped to the bottom of the cage. I remember him saying, ‘Move your hoof, Nellie.’” (Nellie is his nickname for her.) Donny quickly took up for



himself as he said, “No, I believe I said, ‘Move your foot please.’” Whichever memory is correct no longer matters, because the outcome was the same — they were married on September 5, 1997.

Initially, the couple lived in a rental property while looking for the home best suited for their needs. Laurie spent lots of time looking at the historic homes in Waxahachie, where she works as a radio personality for KBEC. While she was looking, the three-bedroom, three-bath abode they now call home became available. “It was an estate property,” Laurie stated. “My best friend’s grandmother had owned several properties at the time of her passing, and we were able to buy from them.” The home, located in a very quiet, family-oriented neighborhood in Red Oak, was built in 1989. The couple moved into their new home during the Thanksgiving holiday in 1999.

As the third owners of the house, Donny and Laurie wasted



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no time in putting their fingerprints on the home. "We painted everything white so we'd have a clean slate to start with," Laurie said. "Colonial Restoration was hired to add new hardwood floors, crown molding and baseboards. They also did the bulk of the repainting." Laurie tore out and re-hung all the wallpaper, which is a testament to her natural ability to match plaids with flowers and make the rooms look rich, warm and inviting, whether in the master bedroom, the



kitchen or the guest room.

When the two decide on something, they move forward with it. "We added the built-in shelves in the living room to utilize storage space on the living room side while hiding the kitchen cabinets," Donny said. "It made us have to do work in the kitchen, like adding the granite countertops with tumbled marble backsplash, but it made it much more functional."

The colors found throughout the home cause both of them to break out in laughter. It was those colors that did not come with a specific name that make for hysterical conversation. "The



living room color is Wendy's Chocolate Frosty," Laurie said, laughing aloud. The room is trimmed in white with soft touches of green, beige and burgundy. The cowhide rug under the coffee table was bought during a trip to the Fort Worth Stock Show, while the first and only buck Donny ever shot hangs in the center of two large windows. Several antique finds are placed strategically around the room and framed artwork is kept to a minimum. "I never have liked putting lots of holes in the walls," Laurie confessed.

The guest bath off the living room is a prime example of Laurie's use of

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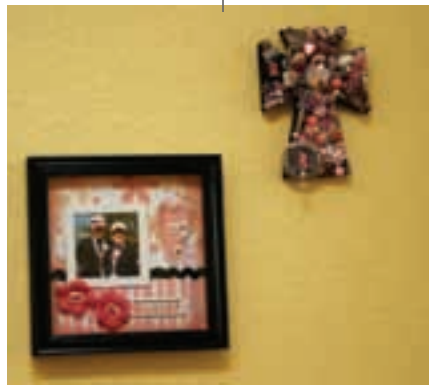
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two totally different, yet complementary, types of wallpaper. The fanciness of the deep greens and roses are dressed down with Laurie's choice of a gingham print with stripes. The guest room is wrapped cozily in a shade they call buttercup yellow. This room is also trimmed in white, which makes the yellow "pop." A prayer quilt, gifted to Laurie from Denice Lipscomb while she was battling cancer, takes its rightful place at the foot of the bed, while others are placed here and there within the room.

The hallway going to the master bedroom is a walk down memory lane. There are photographs of both Donny and Laurie when they were just small children, but the photographs that



grab your heart and hold on are the professional ones taken during Laurie's chemotherapy treatments. "We didn't want to forget," Laurie said. "We had a lot of fun taking those pictures."

The "freedom quilt" hanging in the third bedroom, which serves as the Mosleys' workout center, was handmade by Laurie. It represents many things. "I made it in honor of my dad when he was fighting his own war with cancer," Laurie expressed. "It's grown to include Donny's military service and my battle with breast cancer."

The focal point of the master bedroom is the fireplace mantle, secured to the wall between the two windows. With some innovative thinking, the mantle now serves as a bookcase where family



photos and memorabilia are displayed. Collectibles include Depression glass, which is displayed in the china hutch in the kitchen, a pocket knife collection shared by both Donny and Laurie, and books by Larry McMurtry and John Grisham belonging to Donny, a man who enjoys sitting down with a good book. Then there is the marble collection. "The bulk of this collection came from my dad," Laurie said. "Another very special marble collection is stored in a Prince Albert tin, which belonged to Donny's grandfather."

Donny and Laurie are much like their collections — blended together to make for something bigger and better. Their glass is half-full of love and lots of laughter. **NOW**

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ARTS NOW

Hem and Her

— By Diana Merrill Claussen

The skills our mothers and grandmothers once possessed have slowly become practically nonexistent today. Things such as home-cooking every meal, having a meticulously clean house at any given time and even picking up a needle and thread are merely things from the past which have slowly faded over time.

Since most families need a two-income household to afford one or more children, who really has time to sew wardrobes, much less a few buttons? Yet there are still a few who have carried this time-honored tradition into present times. “My mother was a seamstress and made most of my clothes,” said local resident, Kim Ackel.

Through the years, Kim always admired her mother’s work and by the time she reached junior high, “I decided to take a homemaking class, and that’s when I really started to sew,” she recalled. Kim continued her craft and enjoyed it so much that “in high school I made and modeled an outfit for my 4-H class,” she said. Although the outfit was for a class assignment, Kim truly relished the opportunity to design and create her denim skirt and matching blazer.

After school, Kim took a sabbatical



from sewing and became a homemaker, business owner and mom. “When my son was born, I started sewing again and made us matching outfits,” Kim said. “By the time he was 6 years old, though, Cody didn’t want us to match anymore. So I just kept sewing for me.” Later, “I worked at an embroidery shop in Winnie, Texas, and started sewing as a part-time job. I would sometimes go in at 7:00 a.m. and leave at 10:00 p.m.”

Seven years ago, Kim decided to broaden her sewing horizons. “I decided to start making pillows,” she said. “I first made them for fun and gave them away as Christmas presents.” Then, five years later, “I turned my craft into a hobby/business.” Since then, you could say her sewing hobby has really paid off!

Kim makes most of her pillows using many different styles and materials. “There are several types of fabrics and designs I can do,” she said. One of her favorite materials to work with is faux

leather with a tooled or weathered finish. “I can’t use real leather, though, because hide is too thick to work with,” she explained, adding that she also uses a lot of cotton and upholstery fabrics in her designs.

It was not until Kim moved to our area, however, that she decided to buy an industrial sewing machine because she missed sewing so much. Now her original designs and wares are not only comfortable and professionally well-made, they are custom-made with many trims, accents and backings from which to choose.

Although Kim creates her own patterns, “My machine will do thousands of embroidered patterns, and I can also produce customized embroidery patterns, too,” she said. When Kim crafts a pillow, she follows a five-step process. “First, I’ll pick the best fabric for the piece and then put a design or an embroidered accent on it,” she stated. Then Kim sews fringe

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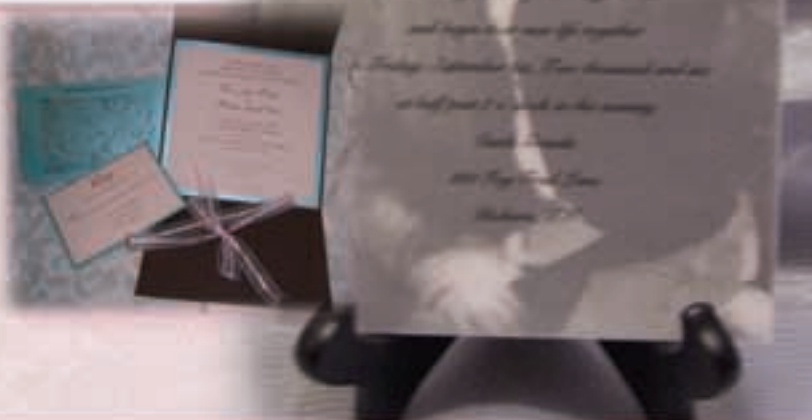
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ARTS NOW

around the outside of the pillow. "Next, I will pick a backing material which coordinates with the front of the piece," she continued, adding that once the backing is mostly attached, she will finally fill each pillow with plenty of stuffing.

Kim's most popular pillows feature western designs and accents. She also



makes a lot of coordinated pillow sets with embroidered names, logos, snappy sayings or ranch brands. She has also manufactured her handiwork en masse and for a few big name cowboy companies. "I made 55 pillows for the Gulf Coast Barrel Racing Association, and they awarded them to their riders," she said.

Kim has also sewn many rodeo-themed pillows for cowboys to put in their trailers. One notable cowboy was J.W. Harris, World Champion Bull Rider. Kim travels to boutiques, trade shows, Canton and rodeos to sell her creations, which include custom jackets, bags, towels and blankets with logos. "Frontier Rodeo Company ordered 65 shirts and hoodies with their embroidered logo," she noted.

Kim's pillows are her specialty. "It's really creative because you get to pick your fabrics, colors, trims and then coordinate them with an accented, matching backing," she explained. "I like seeing the finished products that I created, and I like the fact that I can tell people I created it; that's a good feeling." She also enjoys telling people her work is "all made in Texas, by a Texan," she beamed. **ARTS NOW**

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Sports
NOW



When holding a fish out of water, people do not usually think about how long their aquatic friend is holding its breath. Local professional angler, Terri Elkins, considers this ... plus many other interesting aspects of participating in a sport, which has aided her in more ways than one.

Terri originally got into fishing a few years ago, when challenged to compete in a fishing tournament. "I had never fished before, so my partner, Rod Baker, took me out and taught me," Terri said. "Her friends would then buy her bass [fishing] magazines, and I took her out to Joe Pool Lake," Rod said. When tournament day finally arrived, Terri won second place overall.

However, once she started getting into the sport, Terri had to put her hobby on hold. "I had to have four back surgeries and eight knee procedures," Terri said. Still the angler would find herself occasionally out on a lake fishing even when she was on crutches. "Sometimes, I would have to pick her up just to put her on the boat," Rod said. Terri has made progress toward recovery; however, she had permanent nerve damage in her hands and feet, and experiences tremendous pain throughout her body.

"Sitting and standing are hard for me," Terri admitted. "When I realized my hands didn't work right, I knew it would take a long time to recover even enough to go fishing." Terri's recovery will always be on-going, but it has been helped through physical therapy in the pool, on her treadmill and even on the lake. "I have rehabbed to be able to do as much as I can do," she said. So in an effort to get out of the house and stay active, she took the scary step to get back into fishing ...

while adapting to her physical limitations.

Rod made many necessary mechanical adjustments in order to assist Terri with traveling and competing. He rigged up a bed in the extra cab of their truck where Terri can lie while they are traveling. He also made many modifications to their boat and fishing gear. Terri is not only getting back to living, but enjoying it every step of the way. "Rod has made accommodations to things like my fishing rods," she said. Due to the nerve damage in her hands, Terri has trouble with gripping and her hands are constantly numb. Rod sets up all of her lines with bait and even added special grips on them so she can hold them. Her fishing rods and reels have floaties because, "I drop them a lot," Terri explained.

"I have also made special accommodations to the boat," Rod said. "I changed out the old trolling motor and converted it so that it is controlled by a wristband that Terri wears and not foot pedals." Soon after these adjustments, Terri got back to the water and enjoying the sport she loves.

"Anyone who knows me knows I want to be the best in everything I do," Terri said. She researches the location of a tournament before she signs up for a competition. "She will spend hours upon hours on researching," Rod said. She is serious about her sport: from researching the lake, air and water climates to studying migratory patterns, water clarity and lake maps. "We will fish [at the lake where the competition is held] the week before with a guide," Rod said. Then they have the guide show them the best spots to catch the most win-worthy fish.

They also concentrate on ensuring the safety of the fish once it is out of the water. "I've never lost a fish," Terri said.

Sports NOW

The key is to limit the fish's amount of stress and time out of water. "I have actually resuscitated a fish, and it worked," she smiled. Before tournaments, Terri and Rod bathe in a fragrance- and chemical-free soap. "We try to have as little chemical impact on the fish as possible, since their senses are all much more acute than ours," Terri remarked.

Almost from the beginning, Terri was competing on a professional level through Bassmasters and Bass Champs, where she and Rod compete as a team. Terri is one of the few females who participate in this predominantly male sport. "Her competitors all know us, and they all dog us," Rod said. Terri admitted she is a bad trash-talker. "The second I hit the ramp, it's on," she smiled.

"Terri is one of the best fishing partners



I've ever had," Rod said. "She is so dedicated." Terri has been interviewed on the Outdoor Channel for being an hourly first place winner at the Berkley Big Bass competition. This self-proclaimed "girly fisher" believes more families should be involved in the sport. "I would like to see more women get into it and teach their kids to fish," she said. The recently formed Women's Bassmasters Trail [WBT Trail], a professional league of which Terri is a member, provides more opportunity for women to compete against each other.

After Terri received her awards at the Berkley Big Bass competition, a little girl came up to her. "When I grow up, I'm going to be just like you," the girl said. It was one of Terri's proudest moments. **NOW**

Editors Note: Photos courtesy of Karen Holmes. Used with permission.



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— By Diana Merrill Claussen

When it comes to family businesses, many say they do not intend to carry on some of the earlier generations' family trade traditions. For Angel, Myrna, Jenna and Josh Roman, they not only conceived the idea of opening a family owned limousine business, they collectively look forward to growing it!

The reasons for opening a limousine service were practical and exciting. "When we came to Texas, we first operated rental and investment properties, but we were also thinking of opening another kind of business, too," Myrna said. "We have owned businesses since 1986," Josh interjected. "After much thought and family reflection, we decided we wanted to provide an auto transportation company," he added. "But then we realized that there is no other type of limousine business in this area."

Their family owned limousine operation, Heaven on Wheels, opened in January 2008. With their 23 years of business savvy, this Red Oak family enjoys providing transportation services to the community. Located at 1551 S. Beckley Avenue in Glenn Heights, they have a large variety of limousine models and services to accommodate their patrons' transportation needs, such as proms, weddings or a night out on the town. "We have many prom packages and are pretty reasonable when it comes to prices for proms," Josh stated.

From stretch H2 Hummers, which seat parties of 25, to

Lincoln Town Car sedans, Heaven on Wheels can contract to get just about any type of vehicle. "We also have a 22-passenger limo bus," Josh pointed out. "We will always try to work with a customer to meet any of their needs," Myrna added.

The Romans have even been able to provide unique cars such as a 1957 Chevy Bel Air stretch and other antique or unique vehicles. "Last year, when Rachel Ray was in town, they provided Ms. Ray and her guests with a chauffeured Chevy Tahoe hybrid. Rachel Ray is very eco-friendly," Myrna said.

All Heaven on Wheels vehicles come with a chauffeur and

feature accessories such as built-in mini-coolers, passenger controls for temperature, radio, television, DVD and a privacy partition. Many, like the Romans' stretch H2 Hummer, provide oh so much more!

"The H2 is lifted, with custom wheels and paint," Josh said. It also comes with a

"coolness" factor; with its interior fiber optic, strobe and laser light show and twinkle-star ceiling, this ultimate vehicle is truly the only way to travel when it comes to nights out on the town, parties and proms. "We want to be [equipped with] unique party vehicles," Josh said.

Part of their fleet also includes an H3, which seats 10 to



Business NOW

12 and offers such amenities as a marble bar complete with exterior strobes. "The strobes let people know your coming," Josh said. "There is only one other black H3 limo in Texas beside ours," he added.

Besides catering to their customers' needs, Heaven on Wheels strives to provide more than just tricked out transportation. They also feature a variety of ultra-luxury vehicles such



"We will always try to work with a customer to meet any of their needs."

as Lincolns and Chrysler 300s. The 10-passenger 300 also features a light show with fiber optics and a wood grain bar. Packages and many additional services or requests are available when booking any Heaven on Wheels vehicle. Being local gives the Romans the advantage of customizing for their clients and the opportunity to offer special rates.

"Many other companies that drive from North Dallas to our area charge extra travel fees to come down here," Josh informed. Heaven on Wheels does not charge a travel fee and will even be offering a special spring deal for local residents. "We will give a 10-percent discount to anyone who mentions they have seen us in *Red OakNOW Magazine*," Myrna said. "We are here to please the customer," Angel added.

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Education NOW

Hands-on. Learning

— By Mary Pritchard

"I knew I wanted to be a teacher when I was 6 years old," Kristi Hunter said. "My mother was my inspiration. She taught first grade for 30 years in DeSoto. When I was young, I was always going to school with her, and later, helping her grade papers. When I finished high school and went to Texas Tech, I had teaching in the back of my mind, but my dad tried to talk me out of it. He wanted me to know that there were other opportunities out there for me."

Kristi agreed that her father had a point, but after one semester as a business major, she changed to education. Though Kristi and her family live in Red Oak, she teaches fifth grade science and social studies at DeSoto's Frank D. Moates Elementary School. "This is my first year back," Kristi said, "after taking off three years to be with my children." She is a successful teacher, because what she likes most is "forming the relationships I form every year with my students and observing all the learning moments — getting to be a part of that."

"Teaching science, I like all the experiments, the hands-on," she explained. "The subject matter keeps their interest. Just watching them explore the world around them is a lot of fun."

Kristi continued, "I like to do a weather unit in the spring because that's when tornadoes are in the news. We have more rainfall in the spring so we can use our rain gauges to record rainfall amounts. We can record wind temperature and speed, especially in March."

Kristi's students also study different ecosystems, learning

about how different life forms depend on the sun, as well as the importance of recycling. "Our school has school-wide recycling; I have a paper bin in my room. We use a lot of paper!"

Kristi's class conducts many experiments, including a mass lesson with bubble gum and an electricity lesson. "We measure the mass of the gum on a balance scale at the beginning, middle and end of the chewing time. I like this one because they don't know the answer until the end; they have to figure it out themselves," Kristi smiled. "With the insulator or conductor of electricity experiment, we use a bag of objects: some wood, a marble and a piece of metal to see which one turns on the light (conductor) or doesn't turn on the light (insulator)." These hands-on activities keep the students excited and motivated.

Kristi also teaches social studies, beginning with the 13 colonies and including all the famous historical figures. The students do group activities so they can converse about their

research findings. "We do a lot with computers," Kristi explained. "Our school has individual laptops I check out for the students."

Before they start reading the textbook, students will look up the answers to questions about five different people they will be studying and write down an interesting fact about each person. Each student has the option of finding his or her own facts; then they come together as a group to combine their information. "Everyone has something to bring to the table," she said. "This way they are already interested in the historical figures before we read about them. They can also access social studies Web sites, such as Study Island, from home," Kristi added.

Kristi's students are able to take one field trip a year.

"That's already happened for this school year," Kristi said.

"The students went by chartered bus to Inner Space Caverns down near Austin. They took their lunches, went through the caves and had a great time."

The science fair is another exciting yearly event. "Every student in first through fifth grades must do a project,"



Education **NOW**

Kristi explained. Each grade level has a first, second and third place winner whose project goes to the district competition. "I was very excited that all three fifth grade winners came from my classes. I was so proud of them. The girl who had the first place project wrote to NASA about three months before the science fair and got seeds that had been germinated in space," Kristi remembered. "She compared the

"We measure the mass of the gum on a balance scale at the beginning, middle and end of the chewing time. ... These hands-on activities keep the students excited and motivated."

growth of those seeds with the ones she planted here on earth and proved that it didn't matter where they germinated, they all grew at the same rate." Kristi's second place winning student compared brands of toilet paper to see which was the strongest, and the boy who got third place wanted to see how playing video games affects the players' heart rates.

Kristi's 8-year-old twin daughters attend school in Red Oak. "They love my being a teacher," she laughed. "They want to go to school with me, especially on days when I have in-service or work day at school and they don't have classes at theirs." Thanks to Kristi's enthusiastic interest in her subject matter and her students, anyone would want to be in her class. **NOW**

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Around Town **NOW**



The Red Oak Lions Club and Foundation directors, top left, paused for a picture during their 3rd Annual Chili Supper which benefitted the ROISD Education Foundation. A ribbon cutting, top center, was held at The Joint. Karen Bizzell, Amy Moore and Casi Thorne, top right, tried to make the best of a recent downpour during dismissal time at Eastridge Elementary. The Red Oak Lions Club, second row left, had a visit from Elvis at one of their pancake breakfast fundraisers. President Tom Rogers gave Pam Lynch, bottom left, an award for her hard work as the ROISD Education Foundation director from 2005 through 2008. The Red Oak Council of PTA, bottom right, showed off their cookbooks.



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FILLING:

1 small onion, chopped
2 cups cooked chicken, chopped
10-oz. pkg. frozen peas and carrots, thawed
2 10 3/4-oz. cans condensed cream of chicken soup
1/4 tsp. ground black pepper

BISCUIT TOPPING:

1 recipe of Bisquick biscuit dough
Preheat oven to 400 F. Prepare filling by combining onion, chicken, peas and carrots, soup and pepper; mix well. Pour into greased 9-inch square baking dish. Bake 10 - 15 minutes or until bubbling around edges. Meanwhile, prepare topping. In medium bowl, mix Bisquick biscuit dough. Remove filling from oven; place on wire rack. Drop tablespoons of topping evenly over chicken mixture. Bake 20 minutes or until topping is golden brown.

BAR-B-Q BURGER MIX

1 lb. ground beef
1/2 cup onion, chopped
1/4 cup green pepper, chopped
1/4 cup celery, chopped
1 8-oz. can tomato sauce
1/4 cup catsup
1 Tbsp. vinegar
1 Tbsp. sugar
1 tsp. salt
1 1/2 tsp. Worcestershire sauce
1/8 tsp. pepper
Brown meat and vegetables; cook until vegetables are tender.

Add remaining ingredients; mix well. Cover and simmer 20 minutes. Spoon onto hamburger buns.

TUNA NOODLE BAKE

1 12-oz. can cream of vegetable soup
1/2 cup milk
1 10-oz. can tuna, drained and flaked
2 cups noodles, cooked
1 Tbsp. parsley, chopped
2 slices tomato, cut in half
Empty soup into bowl; gradually blend in milk. Mix in tuna, noodles and parsley. Spoon into 10 x 6 x 2-inch shallow baking dish; top with tomato slices. Bake at 350 F for 20 minutes. Serves 4.

STUFFED BELL PEPPERS

4 bell peppers
1 lb. ground beef
1/2 cup rice, uncooked (may also use bread crumbs)
1/4 cup onion, diced
1 small can tomato sauce
1 12-oz. can tomato soup
1 Tbsp. lemon juice
1 Tbsp. brown sugar
Preheat oven to 350 F. Cut tops off bell peppers, remove seeds and wash out inside. Put peppers in boiling water just until tender. Mix raw meat, rice, onion and tomato sauce together. Fill peppers with mixture; place in covered casserole. Bake 45 minutes. Meanwhile, mix together tomato soup, lemon juice and brown sugar. After 45 minutes, remove casserole cover from peppers; cover peppers with

soup mixture. Place peppers back in oven for 15 minutes.

CAKE MIX COOKIES

1 pkg. cake mix of your choice
2 eggs
1/2 cup Crisco
Combine ingredients; mix well. Drop by teaspoon on greased cookie sheet. Bake at 375 F for 10 minutes. VARIATIONS: Use yellow cake mix and add 1/2 cup peanut butter, or use cake mix of your choice and add nuts or chocolate, peanut butter or butterscotch chips.

TACO DIP

1 16-oz. can refried beans
1 8-oz. pkg. cream cheese, softened
1 1.25-oz. pkg. taco seasoning mix
2 garlic cloves, pressed
1 small tomato, chopped
1/4 cup onion, chopped
1/4 cup pitted ripe olives, chopped
2 Tbsp. fresh cilantro, minced
1/2 cup (2 oz.) cheese, shredded
sour cream (optional)
tortilla chips
Preheat oven to 375 F. Spread beans onto bottom of 9-inch pie plate. In medium bowl, combine cream cheese, seasoning mix and garlic; spread over beans. Top with tomato, onion, olives and cilantro; sprinkle with cheddar cheese. Bake 25 minutes or until heated through. Garnish with sour cream. Serve with warm chips. VARIATION: Add seasoned ground beef.





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A Personal Umbrella for a Rainy Day

— By Andrea Walton

There are so many “rainy days” that people can experience — a sick child, a broken-down car or a late mortgage payment. But what about a lawsuit?

These days lawsuits are being filed, not just against big corporations, but also against people like you and me. In the blink of an eye, you could be involved in a car or boating accident, or have someone become injured on your property that could result in litigation against you seeking thousands or even millions of dollars.

Even though your primary insurance policies, such as auto, homeowners, boatowners, etc., may provide substantial liability insurance coverage, it may not be enough. A personal

liability umbrella policy provides additional amounts of liability coverage at an affordable price.

What is an umbrella policy?

A personal liability umbrella policy provides additional layers of liability coverage over the liability coverage of your underlying policies. Personal umbrella coverage amounts typically begin at one million dollars and can be increased in increments of one million dollars.

Here’s an example of how an umbrella policy could work: Let’s say your car is insured for liability with limits of \$250,000 per person. You pull into an intersection, strike another vehicle and severely injure the other driver. This insured person sues you and the judgment against you totals \$800,000. Your auto policy will pay the first \$250,000 but an umbrella policy would respond for the next \$550,000.

Also an umbrella policy often insures against some types of losses for which there is no coverage in the underlying policy. Examples of such loss include libel, slander and defamation of character.

Why have an umbrella policy?

The value of a personal liability umbrella policy is to provide higher amounts of liability coverage for an affordable premium. It can help protect the financial assets of your household when you need it most and can bring confidence knowing that you have the coverage needed to help protect your family. To see if this is a policy that can benefit you, talk to your insurance agent. **NOW**

Andrea Walton is a State Farm agent based in Red Oak.

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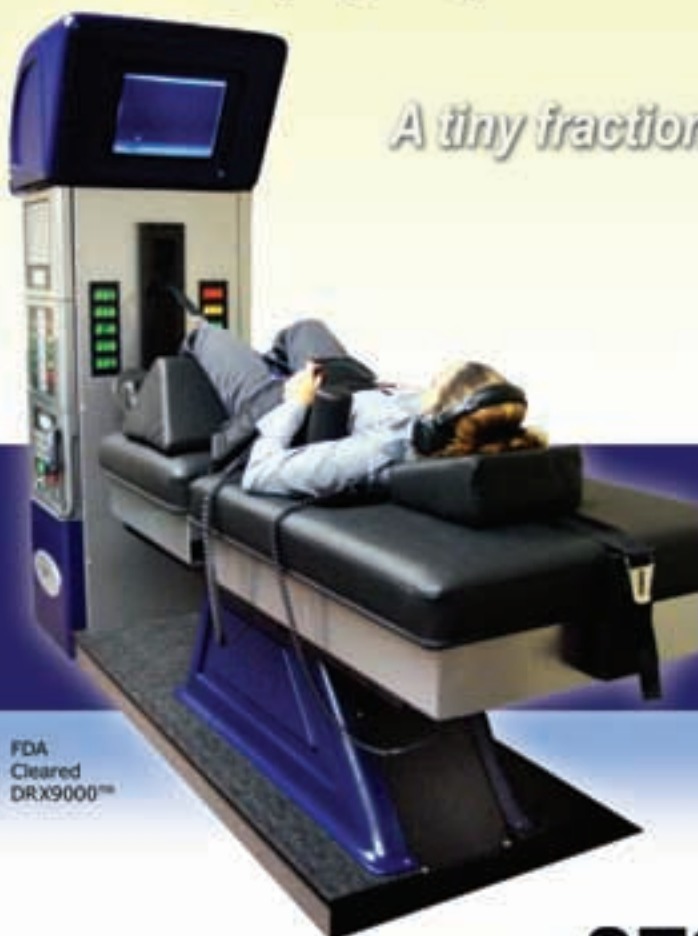
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March 2009

Community Calendar

Every Monday

Celebrate Recovery meeting: First Baptist Church, 103 West Red Oak Rd. (972) 617-3591. www.redoakcelebraterecovery.com.

Second and Fourth Mondays

Texas Ladies Networking meeting: 11:45 a.m.-1:00 p.m., Ryan's Grill, Waxahachie. (214) 587-1221.

First Tuesday

PrimeTimes Senior group meeting: 10:00 a.m.-2:00 p.m., Oaks Fellowship, 777 S. I-35 East. Fun, food and fellowship. (214) 376-8208.

Tuesdays and Thursdays

Alcoholics Anonymous meeting: 7:00 p.m., First United Methodist Church, 600 Red Oak Rd. Non-smoking. (972) 617-9100.

First and Third Tuesdays

Red Oak Lions Club meeting: 7:00 p.m., 207 West Red Oak Rd. (972) 617-3577.

Every Wednesday

Family Story Time: 10:30 a.m.-11:30 a.m., Red Oak Public Library, 200 Lakeview Pkwy. (469) 218-1230. www.redoakpubliclibrary.org.

Wednesdays and Thursdays

Senior Citizens Club meeting: 8:30 a.m.-1:30 p.m., 207 West Red Oak Rd. Games, exercise and activities. (972) 576-2777.

Every Thursday

Ladies Prayer meeting: Education Building Room E105, Oaks Fellowship Church. (214) 376-8208.

First and Third Thursday

Senior Citizen's Lunch. \$5 for non-resident seniors. Call early to register. (972) 576-3414.

Third Thursday

American Business Women's Association meeting. www.abwa-empoweringwomen.org.

Last Thursday

DeSoto Art League meeting. www.desotoartleague.com.

First Friday

Worship Jam: 6:30 p.m., Bubba Que BBQ's front porch.

First Saturday

Red Oak Fire Rescue CPR classes: 9:00 a.m. Call early to register. (469) 218-7713. www.redoaktx.org.

March 3

Ellis County Day Trip to Austin, Texas. Leaves from the Waxahachie Civic Center. (972) 937-2390. jkuykiendall@waxahachiechamber.com.

March 6

Midlothian Classic Wheels Cruise-in: 6:00 p.m., Whataburger in Midlothian. No show judging. www.midlothianclassicwheels.com.

March 7

Church-wide Yard Sale: 7:00 a.m., Methodist Church, 600 Red Oak Rd. (972) 617-9100.

Waxahachie Home and Family Expo: 9:00 a.m.-5:00 p.m., Waxahachie Civic Center, 2000 Civic Center Ln. A Taste of Waxahachie food sampling, cooking classes and more. Ellis

County SPCA will be offering adoptable pets to loving homes. (972) 937-2390.

An Outpouring of Love: 9:00 a.m.-3:00 p.m., Waxahachie Bible Church. Information on various ministries throughout the county. Cost: \$15 for breakfast, lunch, materials and prize drawings. Child care by reservation. To register, contact Shanya Matthews at (214) 693-5218 or www.reconciledtopray.com/conference.

March 15

Red Oak Bridal Expo: noon-5:00 p.m., Red Oak Municipal Center. Vendor displays, fashion show, bridal seminars and bridal bazaar. To book a booth, contact Lauren Whatley at (469) 218-1202 or lwhatley@redoaktx.org. www.redoakbridalshow.com.

March 21

Midlothian Classic Wheels Cruise-in: 4:00-8:00 p.m., Uptown Village in Cedar Hill. Radio Disney will be broadcasting at event. (214) 587-1643. (214) 808-4019. www.midlothianclassicwheels.com

March 25

Red Oak Chamber luncheon. Guest speaker: Nathan Bickerstaff of the Ellis County Sheriff's Department. Contact Shelley Oglesby at (972) 617-0906 or admin@redoakareachamber.org.

Master Gardeners Lawn and Garden Expo: 9:00 a.m.-5:00 p.m., Waxahachie Civic Center. (972) 814-0699.

For more community events, visit our online calendar at www.nowmagazines.com.



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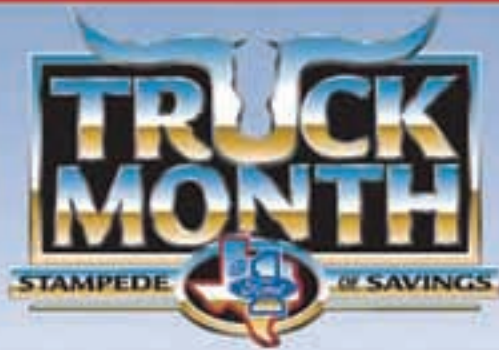
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