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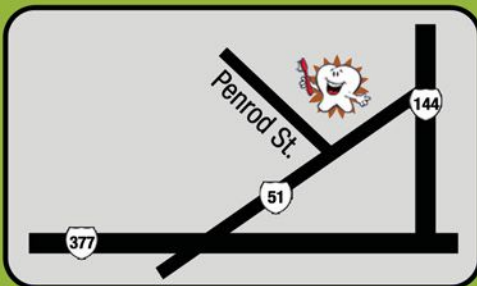
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ON THE COVER



Amber Picasso makes local girls
feel like princesses.

Photo by Michelle Winters.

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Publisher's Note

What an amazing decade!

Ten years ago a dream became a reality. On March 1, 2004, NOW Magazines' first publication, *CorsicanaNOW*, made its debut. With a concept not yet attempted outside the larger metro areas, we launched this community magazine with the mission of combining positive, uplifting articles and well-designed, full-color ads into a direct mail advertising product that really works. And really work, it did! With steady growth, our publication group has grown to include 10 community magazines: *CorsicanaNOW* – March 2004; *WaxahachieNOW* – November 2004; *EnnisNOW* – December 2004; *MidlothianNOW* – August 2005; *MansfieldNOW* – March 2006; *North Ellis Co.NOW* – April 2006; *SouthwestNOW* – November 2006; *BurlesonNOW* – August 2007; *WeatherfordNOW* – February 2011; *GranburyNOW* – October 2012.

Today we distribute our magazines to over 260,000 addresses every month free of charge, and have a readership of more than 600,000 across the 10 markets. Our readers are so kind to express their enjoyment in reading about their friends, neighbors and the good things happening in our communities. Thank you all! And to our more than 650 monthly advertisers — many who have been with us from the very beginning — thank you! We couldn't do this without you! I'd also like to thank our wonderful NOW Magazines staff, whose hard work and dedication make this all happen every month!

It's been a great 10 years, and we look forward to serving you for many more years to come!

Connie

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Princess of



For a Day

— By Lisa Bell

Little girls play dress up, twirling and acting like Cinderella. Big girls put away childish pretend games — but deep inside, many young women carry the same longing to once again put on a beautiful dress and twirl like her favorite childhood princess. Annual proms provide an opportunity for high school students to live out that fantasy for a night.

Amber Picasso grew up in a middle-class family. “We weren’t wealthy by any means,” she said. “But my grandmother always took me shopping for prom dresses, and I got to pick out whatever I wanted.” Grateful for her good fortune, Amber understood the cost of attending prom.

Amber also believed every girl should have an opportunity to enjoy the entire experience of shopping for the perfect dress, getting her hair and nails done and going to prom, if she desired. Tickets to the event alone cost \$50 in Granbury. For some people the price isn’t an issue. However, for many students, adding the additional expense of a dress and shoes made the event cost-prohibitive.

Amber always wanted to do something to help girls struggling with the cost of going to prom. During her college years at Tarleton, her grandmother taped a news segment about a sorority of The University of Texas that donated prom dresses to students. She showed it to Amber when she went home to Austin for a visit. Amber loved the idea but didn’t know where to start. After student teaching at Acton Elementary and graduating, she was hired to teach at the same school, so she moved to Granbury.

A few years ago, Amber’s cousin who lived in Tolar had a



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friend who didn't go to prom because he couldn't afford the tickets. Her uncle learned about the problem too late to help, so the young man missed the event. When Amber heard the story, it spurred her into action. With support from her boyfriend (who is now her husband) and her mom's encouragement, she began research. After searching through many different organizations, a Connecticut-based nonprofit called Princess and the Prom operated most closely with her vision. She longed to help girls feel special as they tried on dresses and chose one that would make them feel like a princess on their prom day. Amber launched Prom Dreams Project in 2011 following the same model, with the exception of official nonprofit status.

Her spare bedroom morphed into dress central, filled with amazing gowns donated mostly by other teachers. The church she attended at the time donated some money, which enabled her to purchase door prizes and a few things to give away to all of the girls who came to the first annual shopping event.

One girl who came that year captured Amber's heart. She tried on many dresses, but none seemed to fit right. Finally, she found a beautiful one that fit. "Her whole face lit up. It was so cool to watch her," Amber said. Seeing her expression made the entire endeavor worthwhile.

About 20 young women came the second year, and that number doubled the third year of operation. Through her job at Acton Elementary, Amber met Jonna Eccles who works for the Christian Service Center. Jonna offered space not only to hold the annual event, but also to store the dresses and accessories throughout the year. Amber appreciated having a place for everything without



additional expense, especially since she hadn't had a place until that time.

As prom time approaches, Amber and a few faithful volunteers work to prepare for shopping day. A day or two before, she takes time off from her job. They spend hours sorting dresses by size and setting up a storefront, much like a posh boutique. Every girl who contacts the organization receives a time slot, and when she arrives, volunteers cater to her as she shops for a dress. The experience of trying on as many dresses as she wants becomes a memorable event. They never force anyone to take a dress, but Amber said, "Every girl who has come in so far has left with a dress."

Depending on donations, which have come in for the year, the girls may also receive free hair or nail services, as well as door prizes. Each one gets a small bag with discount coupons or other small things she can use. There is no cost to the shoppers. During a fundraiser, many people asked Amber, "What's the catch?" She replied, "Nothing. There isn't one." Prom Dreams Project runs strictly on gifts, and Amber is currently working toward the nonprofit status. Donations of anything related to prom, from individuals or businesses, are welcome, especially dresses size 14 and up, which have already been dry cleaned.

Amber graciously accepts help from volunteers willing to give an hour or more of their time, either before or during the event. Each year, she and the volunteers get to watch young ladies come in — some reluctantly, some excitedly. Dads sometimes bring their daughters. Many stand out in Amber's memories.

One student lived with her grandmother. They had been shopping in Fort Worth and picked out the perfect

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salmon-colored dress. Unfortunately, the grandmother lost her job the week before the shopping event. Saddened because she could no longer afford to buy the dress, they perked up during a Prom Dreams appointment and found a couple of gowns. One happened to be salmon-colored. When the girl came out and twirled around, the dress looked like it was made for her. "Her grandma started crying, and so did all of us," Amber remembered. "It meant so much to her."

Another girl came in with her dad and brother. Her dad spotted a dress he really liked. Amber chose another, which looked perfect on the girl. She looked so beautiful. When the girl tried on the other one, her dad loved it. She chose that one, special to her because he picked it out. "That's the best part — getting to watch them," Amber said. "The ones who come out and model for the volunteers are great." She equates it to trying on wedding dresses. "It makes you feel so special. It's a blessing to see their faces light up."

The 2014 event, open to all prom-age girls living in the area, is scheduled for March 28 from 4:00 to 7:00 p.m. and March 29 from 9:00 a.m. to 3:00 p.m. Although most of the girls simply show up at the annual free shopping event, Amber offers appointments for those who have conflicts because of sports or other commitments.

Dozens of girls this year can be thankful for Amber's heart to make them feel like princesses. "I love Granbury," Amber said. "Prom Dreams Project is a way I can give back to the community while pursuing something I'm passionate about." **NOW**

Editor's note: For more information on donating or using the services, visit www.facebook.com/promdreamsproject.

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Done Their Way

AT HOME WITH JACK AND BETH MARTIN

— By Melissa Rawlins

Jack Martin's family purchased property north of town in 1953. When lightning struck their home on the north edge of the property in 1964, Jack helped his father build a new house. In the late '70s through the early '80s, Jack and his wife, Beth, joyfully poured sweat, blood and tears into building their own home on the family property. The 30-year-old photos of their son Brandon, at the age of 2 in his Batman cape, holding hammer and nails and eager to help, remind them of their experience building a new "old house."

Jack and Beth met in Louisiana in 1971, after he graduated from Texas A&M University, and she graduated from Louisiana State University. Work took them to Tennessee for a few years and then to Jack's hometown of Granbury.

Beth fell in love with Granbury's small-town atmosphere, willingly living in a doublewide for a couple of years while she helped Jack build the house. They finally moved in during 1981. The Martins' rustic abode was on the Candlelight Tour of Homes in 1982, when their living room boasted 1x4-inch strips of hand-routed yellow pine, as both crown molding and chair railing, atop unpainted cypress walls ship-lapped by Jack.

After several renovations, the Martins' living room still feels cozy. But now the look is low-country elegant with 6-inch





glossy white crown molding and classic wainscoting atop those same cypress walls, which Beth caulked and painted mustard and white. The stonework in the extra-large fireplace showcases two arrowheads Jack and his brother found while digging the footing for the home. While Brandon grew up observing his parents' creative diligence, Beth worked as librarian in Glen Rose and Jack served as an engineer at Comanche Peak.

Brandon is now married and coaching soccer in Denton. His wife is studying to be a dosimetrist, one who works with a radiation oncology team. When they visit, they sleep in the upstairs guest suite, once Brandon's playroom. Filled with puffy, fluffy pillows covered in thick, off-white cotton slipcovers sewn by Beth, this room retains beautifully restored pecan flooring Jack and Beth bought from an old Army barracks in Shreveport, Louisiana.

The same glowing pecan floors grace the entire house, which was built with six other types of wood: redwood in the mudroom; rough-cut cedar siding on the front porch; cypress from Bunkie, Louisiana, for wall boards; ash for kitchen

cabinets; and 1x12-inch pine boards for ceilings. "When I'd helped my parents rebuild," Jack said, "I hated the process of hanging the Sheetrock on the ceiling. So, our home has ceilings constructed entirely of wood."

Additionally, Jack was intent on building a home with quiet floors. He decided to put 4x10-inch red cedar beams close together, serving as floor joists, so walking on the upstairs floor produces no creaking sounds. As he built, working with Glen Rose Wholesale Lumber, no plywood was available. Instead, they provided 1x12-inch pine boards, which Jack used for the subfloors and decking.

Being from Baton Rouge, Beth wanted that Louisiana style, with a hip roof covered in tin. She found plans in *Southern Living* magazine. Jack re-engineered the plans to fit her desires, adding an additional interior stairway between Brandon's playroom and the kitchen. He also moved the kitchen sink closer to the dining table. He kept a precise project management spreadsheet on grid paper. Many stages took up to six times longer than Jack had expected, since he basically





built it alone with help from his brother, Beth and a few buddies from work who lifted heavy cedar beams in exchange for beer and a meal. Beth's patience was refined, and the couple survived the building process.

Over the years, they have made other changes. Originally, three sides boasted a porch, but in the last couple of years they have enclosed two of them. One is now the master bath, an extraordinary tiled room lit by



recessed bulbs and a stained glass window. The opposite porch, facing a fireplace surrounded by wood ferns that survived last December's ice storms, is now a birdwatcher's paradise. For this sunroom, Jack created three walls of Pella windows topped by transoms. Beth decorated the brick-paved floor with large plants, a massive antique table, adding prints of birds, textured fabrics and yellowy cream wall paint. During daylight hours — when she

is not serving a family meal here — Jack relaxes, reading the paper or experiencing thunderstorms. He also observes the birds that come to feed at the pond just south of the fireplace.

The pond is one Beth asked for about 15 years ago. When Jack said he would build one, he expected it would be about 10x10-feet. "No. She wanted a 60x100x3-foot-deep pond," Jack said, with a grin. "We hired a guy, and it was the biggest project he'd ever done." The

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pond has a liner and is fed by a little creek created for the effect of running water. The Martins did not realize the pond would attract as much wildlife as it has: dragonflies, turtles, frogs, blue herons, ducks, fish hawks and deer. The koi, perch and goldfish they tried to raise have all become snacks for the birds. But that just adds to the Martins' adventures.

"When my parents first bought land here, we raised watermelons and cantaloupes where our home is presently located," Jack recalled. "It has gone



back to the way it was in the '50s. The deer are all around us. I have a sense of peace knowing the wildlife has returned." Although he used to hunt, now Jack simply shoots the animals with his game cameras. He has named two of the bucks Seis and Diez, after the number of points they have.

"We raised six fawns in the past two years. In the springtime, you can see the does get fat. Suddenly she'll be skinny,



and after about five weeks, one or two fawns begin coming with them to the feeder. They don't have a lot of fear. They still run sometimes, but then other times they might raise their little tails and prance off," said Jack, who saw a bobcat three times this last year.

Beth safeguards her comfortably neat home. Her talent for remodeling, renovating and designing shines through even in their mudroom. Originally, it hearkened to the old days with half-inch gaps between the floorboards so Jack could kick the mud off his feet. Those gaps were filled in when they closed in the porch. But Beth kept the old-fashioned feeling when Jack added a bench made by a Fredericksburg artisan to look like an old church pew. Knowing what she wants — and blessed by a husband capable of providing just that — enables them both to enjoy a comfortable, cozy home that is welcoming to family and friends. **NOW**

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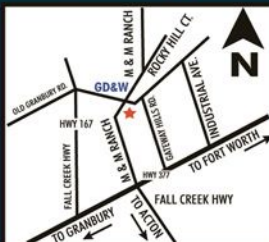
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Old School

— By Melissa Rawlins

A man with a mustache and glasses, wearing a black cowboy hat and a blue denim shirt, holds two light-colored cowboy boots with brown leather tops. The boots have a 'G' logo on the side. In the top right corner, there is a small inset photo of a hand holding a lasso. The background is a textured, brownish-gold surface.

Don't we all wish, at times, for the days when characters were gritty, deals rested on handshakes and the scent of sweaty leather accompanied every real man? When a carpenter named Buck Schrader reconsidered how he wanted to spend his working days, the cowboy in him settled the discussion. He retooled himself into a genuine old-school boot maker and now spends very happy days designing and building custom cowboy boots, while listening to country radio. Keeping his ears tuned to friends and family and their needs, Buck prays while he works and gives as he can.

When his niece organized Texas Cowboys Against Cancer in response to her parents' battle with the disease, Buck squeezed more than a few tears onto the boot tops he was sewing. But before long, he found a way for his craftsmanship to help ease another family's journey. Every year, he designs one unique set of boots for the auction during TCAC's fall team-roping fundraiser.

In its sixth year, the organization seeks to help children and adults handle financial costs associated with battling cancer. "My family and I started this when my mom, Johnnie Neely, had cancer," said Amy Gatlin, Buck's niece. They created an event that included a team roping, auction and dance fundraiser and threw it together in three months. "We made about \$12,000, which my parents used to pay bills. They got some breaks. But my dad is from the old school where you don't have debt. So, he is still paying them \$1,000 per month, as if she were here."

Amy was impressed with how much help she and her family received. "That felt really good, and in order to pay it forward, we decided to get our 501(c)(3)



“Cowboys are pretty much down-to-earth, and when somebody needs help, you help ’em.”

paperwork through the state and became legitimate in 2009,” Amy said. She receives an average of three emails a month from families requesting help. People who support the TCAC cause produce fundraisers throughout the year, in towns around Texas. Wherever volunteers are willing to host dances, team roping or barbecues, donations are gathered. Amy and her board of directors are careful to transfer all of the money donated to the recipient families. “They can do whatever they need to with that money, whether it’s paying off cars or buying groceries or taking their family to a nice dinner. We trust that when we hand them that \$20,000 it is being used for the right reasons.”

Last year, they gave away \$64,000 to four recipients after the annual fall fundraiser, which has grown to include mutton bustin’ during the day and a band at night. Throughout the event, items like Buck’s boots are on display and end up going to the highest bidder.

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Buck's western heritage does not include any boot-making ancestors. Buck has been in construction all his life, plus working on a couple of ranches and training cutting horses. He still takes a few weekends each year to go ride with his friend, Mark Mills, in Pattison, Texas. "When I decided I wanted to do this, I thought I was going to be a saddle maker," Buck recalled. "But my buddies said I should be a boot maker since there are so few of them around." With full support from his wife, Meloni, Buck began studying the craft with Carl Chappell.

Until taking classes in 2012, Buck had no experience on a sewing machine. Now, his 30x30-foot boot-making shop in Acton contains three sewing machines, one work bench, a line sander, a grinder

for sharpening tools, a sole stitcher, a tree for stretching boot tops, a repair tree, a lasting tree and a set of shelves holding almost 40 sets of lasts — plastic models of his customer's feet. He displays his dad's cowboy hat over the door to his shop, and is especially proud of the old cavalry spur that once belonged to Meloni's grandfather. A marketing expert, Meloni does Buck's bookkeeping and takes orders.

Meloni and Buck have two grown girls and are rearing their 7-year-old granddaughter, Hope. She comes to work with Buck sometimes, and likes to sweep up the shop. She drew a colored boot for him, and he hung it on the wall. "She tells me she'll be the designer, and I'll just build 'em!"

Buck tries to keep two pairs going all the time. While one is drying he is starting to cut out the tops on the second. Anytime he goes to Carl Chappell's to pick up materials, he wears his Texas Cowboys Against Cancer denim shirt. He also wears it when he takes Meloni dancing. Buck's other instructor, Mike Karnes, noticed his shirt. Since his son and daughter-in-law's lives were complicated by cancer, he sympathized with the organization's efforts.

"The last time I visited him in Aubrey, he mentioned there are people a lot worse off than we are. That's a cowboy-type attitude. You look around, and there are people worse off than you," Buck said, another tear falling. "I couldn't imagine having a baby with cancer. I don't really know sometimes how people handle that. Cowboys, in general, are pretty much down to earth, and when somebody needs help, you help 'em, 'cuz one day, you might need help."



The way Texas Cowboys Against Cancer does it is to host team roping competitions. The cowboys enjoy riding, and they may enter as often as they like for the fun of it. And most of the time when they win, they give it back. "You're just there helping a good cause," Buck said. "You burn up a Saturday, and it's just a good deal." While the cowboys are roping and riding, the support crews for the event almost always include family members of previous recipients of funds raised by Texas Cowboys Against Cancer.

"My wife's mother had died of cancer, with no insurance, so we know the gist of the deal," Buck said, with tears building in his eyes. "When we saw how Texas Cowboys Against Cancer were running things, I told Meloni we could donate boots." This translates to a donation of 45 or more man hours over the course of two to four weeks, but very little

Meloni and Buck Schrader with their granddaughter, Hope.



monetary value for materials. "Well, I'm gonna be making my donation pair at the same time I am doing another pair. So, one week I don't get paid. Well, that's no big deal if it's gonna help their cause!" Now that's old school. **NOW**

Editor's Note: For more information, please visit www.texascowboysagainstcancer.org.

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So How Does Your Garden Grow?

— By Randy Bigham

Unlike contrary Mary of the classic nursery rhyme, you probably don't have silver bells or cockleshells in your garden. But as spring escapes winter's gloom, you're no doubt as ready as she for the bounty the season brings to your little patch of Mother Earth.

Robin Smith, an Ellis County Master Gardener, is poised to start her routine

fired with the enthusiasm brought on by warm, blue skies and green leaves sprouting. "At this time of year, I find it hard to contain my excitement," Robin admitted, "and I tend to get ahead of myself a bit. If you're like me, a bit of restraint is in order."

Robin insists a checklist is a good method for prioritizing time and effort in the garden, even for experts. "It will allow you to have fun but still get great results," she explained. Items on Robin's list include pruning evergreens, summer flowering trees and shrubs early in March. "For trees and shrubs that bloom

in the spring," she cautioned, "wait until they have finished blooming, and prune fruit trees before bud break." She also advocates cutting back all groundcover early in the month, so it "looks nice and tidy when it sends out new shoots later."

Raising vegetables in small city gardens is increasingly common, and Robin has useful tips for those just starting out. "Don't be in a hurry to put out young pepper or tomato plants," she cautioned. "Wait until close to the end of the month to be sure all chance of frost is gone. And be prepared to cover them if temperatures dip low one night."





Joseph Masabni, assistant professor and extension horticulturist for the Texas A&M University System, also has words of advice for new urban gardeners. "Home gardening continues to grow in popularity," he wrote in the *Texas Home Vegetable Gardening Guide*. "One of every three families does some type of home





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gardening.” He ensures great results for vegetable and herb gardeners who observe basic, practical considerations. Joseph believes the following rules can make all the difference between a merely functioning veggie patch and one producing high-quality, delicious specimens year-round:

Choosing a Garden Site

The city offers limited space for growing herbs and vegetables, but a well-placed and tended garden can be a productive one. “The ideal garden area gets full or nearly full sunlight,” Joseph specified, “and has deep, well-drained, fertile soil. The garden should be near a water outlet but not close to competing shrubs or trees.”

Selecting Crops

Choosing vegetables suited to the size of the garden space is an important consideration. Vine crops like watermelon or squash require more room unless situated near a fence or trellis. For the small garden, beets, broccoli, onions, spinach, carrots and eggplant are ideal. For larger spaces, cantaloupe, cauliflower, pumpkin, okra and cucumber work well.

Garden Planning

The placement of long-term crops like Brussels sprouts or sweet potatoes, which mature in 80 days or more, shouldn't interfere with caring for and harvesting short-termers like leaf lettuce or turnips. “When you plant a new crop, it should be totally unrelated to the crop

it is replacing,” Joseph cautioned. “This is called crop rotation. Crop rotation helps prevent the buildup of diseases and insects. For example, follow early beans with beets, squash or bell peppers.”

Preparing the Soil

For top production, make sure the garden soil is aerated and drains well. Adding organic matter can improve soil that has a heavy clay or sand component. “Never work wet garden soil,” Joseph advised. “And seeds germinate better in well-prepared soil than in coarse, lumpy soil.”



Fertilizing

“Heavy clay soils can be fertilized much more heavily at planting than can sandy soils,” Joseph pointed out. “Heavy clay soils and those with lots of organic matter can safely absorb and store fertilizer at three to four times the rate of sandy soils. For most soils, two to three pounds of 21-0-0 (ammonium sulfate) per 100 linear feet of row, applied in the furrow and watered in, is adequate.”

Planting

For successful production, plant vegetables in early spring or early fall. “Using transplants rather than seeds, when possible, allows crops to mature



earlier and extends the productive period of many vegetable crops,” Joseph shared. Beets, lettuce and cabbage are among easily transplanted crops. Carrots and pepper plants require more care while sweet corn and peas are hard to transplant without the use of containers.

Watering and Mulching

“Apply enough water to wet the soil to a depth of at least 6 inches,” Joseph recommended. “For best production, most gardens require about 1 inch of rain or irrigation per week during the growing season.” Organic mulches like straw, leaves, peat moss or compost, applied to a depth of 1 to 2 inches, are commonly used.

Weed and Pest Control

A long-handled hoe is the tool of choice for removing unwanted growth in a vegetable patch. To eradicate pests, use only approved chemicals.

Harvesting

“A vegetable’s full flavor develops only at peak maturity,” Joseph pointed out, “resulting in the excellent taste of vine-ripened tomatoes, tender green beans and crisp, flavorful lettuce. For maximum flavor and nutritional content, harvest the crop the day it is to be canned, frozen or eaten.”

As home vegetable gardens continue to multiply, the influence of organic gardening methods has spread as well. That’s a good thing, according to Robin. “The awareness of the environment,” she concluded, “has opened up this earth-friendly approach, and it’s another great way to enjoy gardening.” **NOW**

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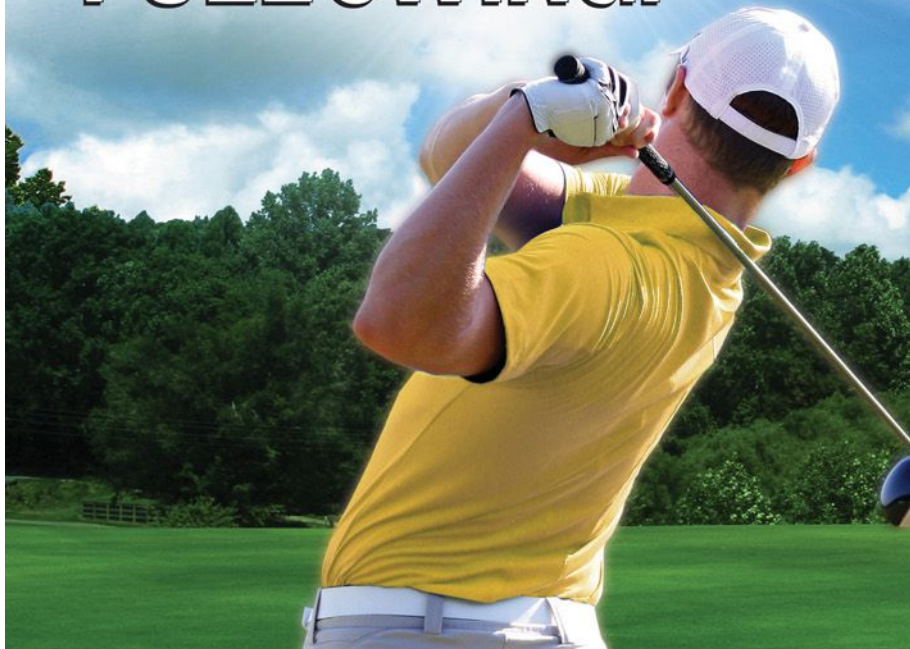
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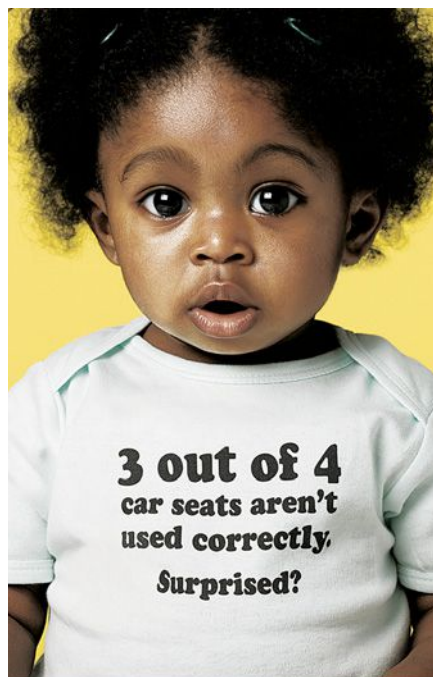


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Astounding before and after photos of a Granbury home entrusted to Joe Love shows that his team really loves to clean.

Trust the Experts

Love to Clean spiffs up your place, especially when you need to get it fixed!

— By Melissa Rawlins

Now that it's time for spring cleaning, Joe Love is here to help. With teams of two to four people, Joe has maintained homes and businesses throughout Hood County since 1992. Starting in the carpet installation business in 1970, Joe now does anything necessary to completely restore carpets, as well as wood floors, tile, grout, cabinetry, Sheetrock and painted surfaces. And yes, he really does like what he does.

His favorite job is repairing flood damage. "People are in a panic, their homes are in complete disruption, and I know what they don't know," Joe said. "I know that when we're done, they'll never know anything happened." Customers are satisfied because Love to Clean cuts no corners, fulfilling their obligations at the price quoted. Joe feels gratified with

the careful work Love to Clean performs on all types of commercial or residential structures, whether mobile homes, pier and beams or slab.

Love to Clean averages two restorations per month. They are usually needed when something breaks: either a water heater, washer hose or toilet supply line. Often, the damage occurs simply because the toilet flapper sticks open when someone flushes during the night. Six or seven hours later, the household awakens to find the toilet overflowed and soaked the floors.

Joe's company responds when you need them, and his staff understands the issues you face. "Water does not go around walls. It soaks in and goes underneath walls," Joe said. "We

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make sure everything is dry, not just the carpet.” They use truck-mounted equipment to extract water out of the carpet. “But if it’s soaked into insulation or Sheetrock, we might have to remove that. Or possibly, we’ll only remove the baseboard, drill holes underneath and use machines to force air inside the walls, so each cavity between the studs gets dried.”

With 26 years of experience, Joe has solutions to whatever might happen during this month’s traditionally nasty weather. “We have four full-time employees and three more temporary employees who have proven themselves trustworthy,” said Joe, noting he performs a background check on all his staff. “Everyone who has worked for me has lots of experience, and they are also willing to learn.” Every job is different. When providing regular housecleaning, Joe assigns the person best suited for the job.

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Joe’s considerate nature is reflected in his pricing, too. Love to Clean works out payment plans when necessary. “The cost of a whole-house restoration can be in the thousands of dollars, yet you need to get it fixed,” he said. “We do direct billing to insurance companies and do not require any money upfront. I charge prices provided in a measurement-based database supplied by 90 percent of the insurance companies. We’re all on the same page, and everyone gets paid the way they’re supposed to.”

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- Pay off debts with the highest interest rates first, such as credit card balances.
- Pay as much as you can on your smallest debts and pay at least the minimum on large ones — even modest accomplishments can motivate you to continue.
- Review your finances to see that you're not overextended: For example, your home typically should cost no more than 2 to 2.5 times your household income and your mortgage should be no more than 80 percent of the home's value.
- Don't use credit cards to get out of debt. You'll not only pay more in interest, but you could damage your financial health and credit score at the same time.

Learn more about debt management with these tips:

Spend Wisely

Financial wellness is based on living within your means. Spending money carefully and wisely will greatly enhance your financial health.

- Write down every expense for a month and find out exactly where your money is going. You may be able to identify "extra money" to apply to your goals.
- Make a realistic budget using convenient online tools such as Mint.com.
- Two-income families: Try to cover monthly expenses with just one income and use as much as possible from the other paycheck for savings.

• Before buying, ask yourself if the item is a *need* or a *want*. If it's the latter, wait a few weeks before you buy to make sure you have the cash in hand — or to decide if you still want it. An income and expenses worksheet from the FDIC can help you review your finances.

Increase Savings

Saving for retirement, children's education, emergencies or other expenses can help protect you — plus it delivers peace of mind.

- Get in the habit of paying yourself first. Give savings the same importance as paying bills, and save something from each paycheck.
- Participate in your company's automatic savings program, if one is available. And always contribute enough to take advantage of matching funds, if they're offered.
- Many experts suggest putting at least 10 percent of your income into savings, and some recommend saving as much as 25 percent. If saving is hard for you, start by saving at least 1 percent of your paycheck and commit to increasing your savings level as your salary grows.
- Save enough in your emergency fund to cover at least six months' worth of expenses — enough for nine to 12 months is even better. If you do tap into these savings, rebuild the fund as soon as possible.

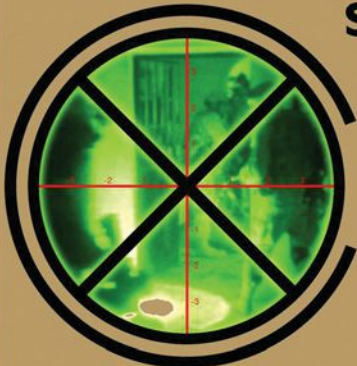

Need a few pointers? Visit AmericaSaves.org for a list of 54 ways to save money. Get more tips for building financial wellness with MyMoney Five from MyMoney.gov. And learn how to build an emergency fund with tips from State Farm®. **NOW**

Jace Foreman is a State Farm agent based in Granbury.



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Happy St. Patrick's Day!



Stacy Turner and Kitty speak to their visitor, Tom Turkey.



Senior Sabrina Tamayo, left, and her mother, Margaret Flores, visit with a college representative from McMurry University during the GHS college and career fair.



GISD administrators Judy Gentry, Sharon Williams and Sharay Boynton smile, proving power and beauty go hand-in-hand.



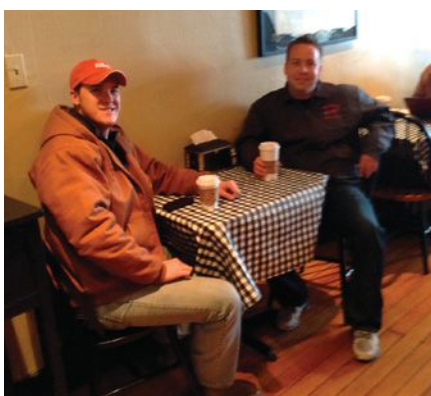
Misty Luttrell, left, and Sara Mitchell, right, get to know Amy Clarkson at a Granbury Chamber of Commerce luncheon.



Dance Dream owners Kristin Wendel and Terry Moore chat with Andrea Burt, who is proud of her dancing granddaughters, Elise, 6, and Annabelle, 3.



Hood County Library Director Courtney Kincaid receives \$2,000 for Summer Reading Program materials and prizes from Friends of the Library, represented by Nancy Seilheimer, right, and Pam Clark, left.



The crew from Big Reds Equipment enjoys coffee at Paradise Bistro.



As their work day draws to a close, Elizabeth and Mary Sutton take home fixings for chili pie.



Groomer Karen Carly greets trainer Victoria Coutts and her canine, Buddy.

March 4

Opera Guild of Granbury meeting: 10:30 a.m.-1:00 p.m., DeCordova Bend Country Club, 5301 Country Club Dr., Acton. After social time, enjoy singing trio, The Judge and Jury. Lunch, \$13, is not mandatory but RSVP is required if dining with group. Call (682) 936-9572 to RSVP.

March 6

Granbury Newcomers ladies luncheon: 9:30 a.m., DeCordova Country Club. Ed Lowe, President of Friends of the Brazos, shares the need to restore a sound ecological environment to the Brazos River. RSVP by **March 3** at www.granburynewcomers.org.

March 7

Rudy: 6:30 p.m., Lakestone Terrace Retirement Community, 916 E. Hwy 377. Free showing of this film for anyone 55 or over. Come and watch this flick with popcorn, drinks and candy. Call (817) 573-1214.

March 8

Girls Night Out: 5:00-8:00 p.m. historic downtown square. Drawing for \$100 downtown dollars, drinks and food for ladies who come to shop in the boutiques and galleries surrounding the courthouse. Call Brenda Hyde, Historic Granbury Merchants Association, (817) 573-5299.

March 8, 9

The Battle of the X's: Will Rogers Coliseum, Fort Worth. This 2-day horse show gives 10 trainers the opportunity to show how racehorses can be trained to have full and productive careers after they leave the field of racing. Horses will be auctioned, and funds will go to Remember Me Rescue. Visit www.horsebattleofthexs.com or www.teamkeen.com.

March 10

Metro Beekeepers meeting: 6:30-8:30 p.m., Cana Baptist Church, 2309 E. Renfro St., Burleson. Contact Stan Key, (817) 888-0470.

Lake Granbury Art Association meeting: 7:00 p.m., Shanley House. Judy Mason demonstrates acrylic painting. Free for citizens seeking to support art and artists. Jeanette Alexander at (817) 578-3090.

March 11

Salvation Army Women's Service League meeting: 10:00 a.m.-noon, DeCordova Bend Country Club, 5301 Country Club Dr., Acton. Learn how you can assist those in most need in Hood County. RSVP to Cheryl Troxel, (817) 326-8345, or visit www.saserviceleagueofhoodcounty.org.

March 15, 16

General Granbury's Birthday: 9:00 a.m.-5:00 p.m., historic Granbury square. Enjoy birthday cake and ice cream at the opening ceremony. Later, taste test from the Bean, Rib and Brisket Cook-off. Lots more to indulge in: entertainment, a Bean Eating contest and a Bean Spittin' contest, plus Arts and Craft and Food Vendors. Call Brenda Hyde, Historic Granbury Merchants Association, (817) 573-5299.

March 18

Healthy Woman Luncheon: Noon-1:00 p.m., Granbury Resort Conference Center. Dr. Turner and Dr. Lee speak on kidney health. \$2 or \$5 for non-members. Reservation required. RSVP to www.granburyhealthywoman.com or (817) 579-2979.

March 21

Granbury Chamber of Commerce luncheon: 11:30 a.m.-1:00 p.m., Pecan Plantation Country Club. This luncheon features Leaders in Government, represented by Congressman Mike Conaway. \$15. To RSVP, please call the Granbury Chamber of Commerce, (817) 573-1622.

March 29

Running Wild for Autism: 7:30 a.m., Shanley Park. Lake Pointe Resource Center hosts two events — first a 5K and then the City Scramble, both for one \$30 entry fee per person — to raise awareness for people living with autism. To register and learn more, contact (682) 936-4112.

5th Annual Texas Altcar Expo:

9:00 a.m.-4:00 p.m., Irving Convention Center, 500 W. Las Colinas Blvd., Irving. Opportunity to ride in and even drive all sorts of vehicles operating on alternatives fuels, from propane and electric to natural gas. For details, visit www.altcarexpotexas.com.

Last Saturday Gallery Night Art Walk:

6:00-9:00 p.m., 106 N. Houston St. Walk around the Square visiting The Galleries of Granbury — Artefactz, Langdon Center Art Gallery, Shanley House Art Gallery and Your Private Collection Art Gallery — and finish your evening at Uptown Art, 401 Cleveland Rd., just off Hwy. 377. Artists will be on hand, some giving demonstrations, while you enjoy hors d'oeuvres, wine and music. Contact (817) 579-7733.

March 29, 30

Spring Festival 2014: **Saturday**, 10:00 a.m.-5:00 p.m.; **Sunday**, 11:00 a.m.-4:00 p.m., Clark Gardens, 567 Maddux Rd., Weatherford.

Texas wineries and local artisan cheese makers will be offering great tastes, while you enjoy a model train show, children's activities, a motorcycle show and more in one of the best botanical gardens in the state. Contact (940) 682-4856.

April 3

Granbury Newcomers ladies luncheon: 9:30 a.m.-1:00 p.m., Pecan Plantation Country Club. Grab your gear and travel to sunny Florida to see the latest in resort and casual fashions. **March 31** is deadline to RSVP at www.granburynewcomers.org.

April 8

SPARK Worldwide 5th Annual Gala: 6:30 p.m., Cendera Center, 3600 Benbrook Hwy., Ft. Worth. Your financial contribution will help restore hope to orphans in our own community as well as overseas. Contact Pam Artmier, partmier@sparkworldwide.org or (817) 229-7610.

Ongoing

First Tuesdays

Hood County Clean Air Coalition meetings: 10:00 a.m., American Town Hall. Recognizing the dangers that high ozone levels pose to senior citizens, children and those suffering from asthma and other lung disorders, this proactive organization exists to promote clean air in Hood County. www.granburyedc.com/cleanair. Contact Michelle McKenzie at (817) 279-9991 or mamckenzie@centurylink.net.

Third Tuesdays

Greater Granbury Chapter of the Military Officers Association of America meetings: 6:00-9:00 p.m., Pecan Plantation Country Club. Contact Colonel Gary Proctor, USAF (Ret), (817) 894-0901, or garyproctor5455@msn.com.

Third Wednesdays

Master Gardeners meeting: 1:00-2:00 p.m., Hood County Annex 1 Meeting Room, 1410 W. Pearl St. For information, contact (817) 579-3280.

First Thursdays

Granbury Extension Education Club luncheon: 10:30 a.m.-1:30 p.m., Hood County Annex 1 Meeting Room, 1410 W. Pearl St. Monthly programs cover family and consumer science topics, and community service projects are planned. For information, contact Brianne Langdon, (817) 408-0746.

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



In The Kitchen With Barbara Sims

— *By Melissa Rawlins*

Barbara has fun experimenting with quick-sale, fresh vegetables for the healthy meals she and her husband, Dick, enjoy. He's a great cook, too, and takes good care of the home front when Barbara gets busy planning monthly receptions for Granbury Theatre Company. With Stephanie Rosenfeld and the Opera Guild of Granbury's First Night committee she prepares tastefully creative appetizers, sweets and punch that even the men love. Ironically, the first time she served a theater audience was as a child in her home. "When I was in fifth or sixth grade, a cousin and I had watched *Parent Trap*," Barbara said, recalling her parents were celebrating their anniversary. So the cousins dressed in costume and put on a show. For a finale, they served the couple Barbara's homemade spaghetti and meatballs. **NOW**

Appetizer Spread

From Barbara Sims.

- 2 8-oz. pkgs. cream cheese, room temperature**
- 4 sticks butter, room temperature**
- 6 oz. green olive tapenade or pesto**
- 1 4-oz. jar marinated artichoke hearts, chopped**
- 1 box crackers, crostini or small rye slices**
- 1/4 cup Parmesan cheese, grated (optional)**

- 1.** Fully blend cream cheese and butter. Mix in all other ingredients.
- 2.** Spread on crackers, crostini or rye slices; sprinkle with grated Parmesan cheese.

Magical Peanut Butter Cookies

From Pam Walker.

- 1 cup peanut butter, creamy or crunchy**
- 1 cup sugar**

- 1 egg, beaten**
- 1 tsp. vanilla**
- 1 12-oz. bag Hershey's Kisses (optional)**

- 1.** Preheat oven to 350 F. Combine first four ingredients; stir well. Roll dough into 18 small, walnut-sized balls.
- 2.** Place balls on greased or nonstick cookie sheet. Use a fork to press criss-cross design on each cookie, or press one Hershey Kiss in the middle of each. Bake 10 minutes.
- 3.** Remove from oven and sprinkle cookies with small amount of sugar. Cool slightly before removing from pan.

Blue Hawaiian Punch

From Jan Rudd.

- 2 pkgs. Berry Blue Kool-Aid**
- 1 cup sugar (if using unsweetened Kool-Aid)**
- 2 cans frozen Bacardi Piña Colada mix**
- 2 qts. cold water**
- 1 liter club soda**

- 1.** Combine first 3 ingredients in punch bowl. Stir until sugar dissolves. Mix in cold water.
- 2.** Immediately before serving, add 1 liter of club soda.

Virgin Champagne Punch

From Karen Tompkins.

- 1 liter ginger ale, chilled**
- 1 liter Sprite, chilled**
- 1 12-oz. can frozen apple juice, chilled to slushy**

- 1.** Combine sodas in punch bowl. Add apple juice.

Salmon Mousse

From Stephanie Rosenfeld.

- 1 envelope unflavored gelatin**
- 1/4 cup cold water**
- 1/2 cup boiling water**
- 1/2 cup mayonnaise**
- 1 Tbsp. fresh lemon juice**
- 1 Tbsp. grated onion**
- Dash Tabasco sauce**
- 1/4 tsp. sweet paprika**
- 1 tsp. salt**
- 4 Tbsp. chopped dill (divided use)**
- 2 cups flaked, canned or fresh salmon, skin and bones removed**
- 1 cup heavy cream**
- 2 large cucumbers, thinly sliced**
- 1 box of crackers or 1 loaf of pumpernickel bread**

- 1.** Soften gelatin in the cold water in large bowl; stir in the boiling water; whisk the mixture until gelatin dissolves. Cool to room temperature.
- 2.** Whisk in next 6 ingredients and 2 Tbsp. dill. Stir to blend completely and refrigerate until mixture begins to thicken, about 20 minutes.
- 3.** Fold in salmon.
- 4.** In a separate bowl, whip the cream until soft peaks form. Fold gently into the salmon mixture.
- 5.** Transfer mixture to a 2-quart bowl or decorative mold. Cover and refrigerate for at least 4 hours.
- 6.** Garnish with remaining dill and cucumber slices. Serve with crackers, toast or quartered slices of pumpernickel bread.

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

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