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April 2010

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**At Home With
David and
Suzy Losoya**

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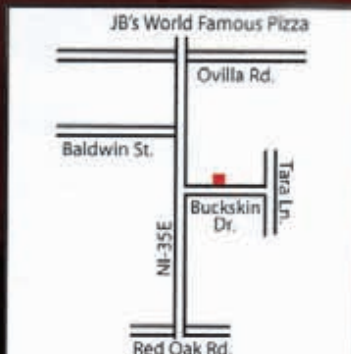
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MAGAZINE

Contents

April 2010
Volume 5, Issue 4



The Losoyas stand by one of their restored Chevs.

6 A Time to Serve

10 Pause and Appreciate

At Home With David and Suzy Losoya

14 Around TownNOW

16 ArtsNOW

From Sketches to Stitches

18 SportsNOW

Something to Talk About

20 BusinessNOW

Look Into the Vault

22 EducationNOW

Seeing Through Their Eyes

24 Who's CookingNOW

26 FinanceNOW

27 HappeningNOW



On The Cover

Frankie Golden gives back to her community in many ways. This is her rescue kitten, PJ.

Photo by Natalie Busch.

Editor's Note

Welcome to April!

What a month to accomplish all of the things we either could not do because of the winter weather, or simply did not want to do. In this issue, we will be featuring neighbors like the Losoyas, whose home was built to enjoy both the indoors and out. Then there is The Vault Salon Spa, which reminds us that spring and the upcoming Mother's Day holiday are both good times to get a makeover or simply purchase a special spa gift certificate for all of those hard working moms and grandmas! Lastly, be inspired by two local gals who have not only followed their dreams, but have succeeded at them.

May the new blooms of springtime encourage us all!

Diana Merrill Claussen

Red OakNOW Editor

P.S. E-mail your story ideas to dclaussen.nowmag@sbcglobal.net.



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A Time to Serve

— By Katrina D. McNair

Whether it is the coming-of-age 18, the milestone of 30 or the standard retirement of 62, as we age, our priorities shift and change. And though she has surpassed all of these birthdays, Frankie Golden has not lost sight of what she feels is her priority: helping those in need and volunteering her time and talents.

From Osage, Arkansas, Frankie, 72, is a self-described “Arkansas hillbilly,” who has lived in Texas since 1960. Frankie moved to Dallas with her late husband, who was a Dallas police officer and partner of J.D. Tippit, who was killed by Lee Harvey Oswald in 1963. Now living in Red Oak, Frankie believes her appreciation for everything around her came from her Arkansas upbringing, which instilled in her a desire to treat everyone the best she can and to help whenever she can. “We lived on a 415-acre farm up there. Gorgeous, gorgeous, gorgeous,” she gushed. “I enjoyed it. I am definitely a country girl. Rocks, flowers, people, kids — you name it, I love it. It’s all made by God,” she added.



As a young girl, Frankie saw first-hand how being a good neighbor and having a giving spirit benefited others. “My dad and mother always helped people. I was born right before the Depression, and mom told me that we had a neighbor that lived up the mountain from us,” she remembered. “She didn’t have any breast milk and they were very, very poor. Mom had a child, my little brother at the time, and the neighbor would bring her baby down, and my mother nursed that baby. So, all my life, I’ve seen my folks help people. I’ve tried to do the same thing all my life.”

One group of people that are near and dear to Frankie’s giving heart are the nation’s servicemen and servicewomen. Frankie has ties to the military, since her husband was in the Army and her grandson is currently stationed in Germany. To do her part in keeping soldiers’ spirits up, Frankie has been volunteering with an organization called Hearts for Heroes for a little over a year.

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Frankie first heard of Hearts for Heroes through her church, Cowboy Church of Ellis County. "They had it in a bulletin," she said. "They had on there, Hearts for Heroes and that just jerked me alive," she said. "And I said, 'Oh wow, this is what I want to get involved in.' And I did."

Evidence of what she does is all over her living room; stacks of material and finished blankets adorn several of the plush chairs. "I make the blankets, and we do the neck pillows," she said. "We send little cards and try to do care package boxes at least four times a year." Members of Hearts for Heroes also cheer soldiers on as they arrive and depart DFW Airport, often being the last stateside faces the soldiers see before landing in Iraq or Afghanistan, a fact that Frankie always holds dear. "It's so hard

"I make the blankets, and we do the neck pillows. We send little cards and try to do care package boxes at least four times a year."

sometimes, when they told us we were the last faces over here that these boys and girls would see before they came home," she said.

Though Frankie acknowledges that makes it difficult to see these soldiers, who she thinks of as her own children, on their way, that has not stopped her from providing a warm smile and enveloping hug as they venture out. "You can just visualize it. These kids have got my heart," she said. "It's the best feeling. It just starts at your toes and goes all the way up. It's just fulfilling to make someone else happy.

"The guys come in and pick out books, toys — anything and everything they want. And we take them and get them shipped out that night," she said. Soldiers are able to select items for their own personal care packages, but also choose items to send back to their loved ones and children, including the baby blankets Frankie and Hearts for Heroes comrades have sewn. The room with all the items has been dubbed the "Reading Room," and Frankie has even

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seen soldiers record themselves reading a story, so it can be played back to their children while they are overseas. "It's a tear-jerker," she said. "I know, I'm a softie," she laughed, after describing how emotional she can get seeing the soldiers in the Reading Room. "My heart is just touched I guess you can say, by people who could give their lives for us." In addition to her work with Hearts for Heroes, Frankie also knits blankets and other items for a variety of organizations in the area, including lap blankets for oncology patients.

When asked just how much time in a one-week span her volunteer work takes up, Frankie rolls her eyes good-naturedly. "It consumes me," she said, laughing. "I'll be back there watching TV, and I'll be cutting patterns and I just get started," she said. "It's more than 10 hours a day."

When she is not cutting or sewing or delivering blankets, Frankie also serves on the Red Oak Park Board and is extremely excited about some of the projects they have coming up, including a community garden. When she is not working with Hearts for Heroes or attending her twice-monthly park board meetings, Frankie is active with her church's quilting club, singles group and the Ovilla Garden Club. And that is not all she wants to do; Frankie revealed that there are still places she has not had a chance to volunteer. She would love to work with Habitat for Humanity and an organization that escorts soldier's funeral processions — though she would have to learn how to ride a motorcycle for that.

On the few days she does take for herself, Frankie enjoys puttering around in her garden, saying she "loves to dig in the dirt." But whatever she is doing throughout the days, thoughts of helping others and just being there are never far away. "They're missing a great blessing," she said, when asked what those who do not make time to volunteer are missing. "You can do things and help out in different ways. Maybe you don't have time to spend hours and hours, but you have something you can do. It doesn't take long to make a phone call to cheer up someone — just something. I really believe we were put here to, first thing, honor God and bless Him. And I think we're here to help other people. I really believe that we need to help one another." **YOW!**

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Pause and Appreciate

— By Diana Merrill Claussen

Behind the gates of Glen Eagles subdivision in Red Oak, many unexpected surprises may be found just around every winding bend. One of the many beautiful residences in this neighborhood belongs to David and Suzy Losoya. Drive onto the Losoyas' curved, custom concrete and brick drive and be prepared to be greeted by the family's official hostess, Sadie. Sadie is the family's basset hound, who happily accompanies her guests directly to the home's large and spacious front porch.

Accented by hand-carved, spiraled wood columns, the front porch — custom-created by David — is just the beginning of this home experience. “David is involved in construction and has been in the industry since he was 17 years old,” Suzy smiled. David’s personal touch is evident throughout this four-bedroom, two-story residence. When it came time to design their home, the Losoyas used a few of their favorite construction materials, including cedar wood and Austin stone to accent the exterior. David also used the stone around the fireplace and main stairway wall.

The couple used a variety of other lumbers that they like throughout the home. These include: aspen, white pine timbers and vigas. The hand-scraped wooden floors and door frames possess various designs, which were created by the Losoya



children. “While we were building, we just gave all of the kids the wood and told them to go at it,” Suzy said. The Losoya siblings enjoyed making scrapes and impressions on each slab of hardwood. It was delightful for them to be a big part of this very special family project.

Guests may appreciate the beauty of the Losoya residence, which features high ceilings made of cedar planks, while still feeling at home. The first inviting room is located in the front of the house where something special from Suzy’s childhood is on display. “It is my childhood piano,” she shared. “My parents bought it for me when I was a kid. This piano is what I learned to play music on, and it is probably over 100 years old.”

The office is just around the corner from this centerpiece instrument. The entire house features built-in bookcases, and visitors cannot help but notice the custom crown and base molding and cased windows, which accent the home.

Each room has its own personality, starting with daughter,

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Sarah's room. Known as "The Green Room," its green-painted walls and pink, white and black accents reveal Sarah's style and her penchant for all things flamingo. The bright pink birds are not only in the print of her curtains, but different types of flamingo statues and art fill the room. "I really like flamingos," Sarah said. "I think I started liking them when I was little and saw them when I went to the zoo. They're pretty cool!" Sarah's room connects to a Jack-and-Jill bathroom decorated in the same color scheme as her room.

Just a few steps from Sarah's room is the immense kitchen, which houses an island the family calls their "snack center," complete with built-in, see-through cupboards. The kitchen is definitely Suzy's favorite area for many personal reasons. "When we designed the house, we tweaked every room the way we wanted it; it was a fun process," Suzy said. Much of that tweaking was made during the concept, design and creation of the kitchen. The room has three baking ovens, two of which are convection. "I love to cook," Suzy exclaimed.



Many of Suzy's fondest memories are of time spent in the kitchen. Often, the couple's three children — Michael, Madeline and Sarah — will join Suzy to cook meals or holiday feasts. "It's always fun to have the kiddos in the kitchen. Sarah even makes cakes and gives them to people," Suzy proudly smiled. Suzy finds comfort in using her cooking talent to take care of others. "I think cooking is a dying art that people just don't pass on to other generations anymore."

Whether cooking for her family, friends or Michael, who comes home

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from college every chance he gets, Suzy makes sure every dish is created with love. Days before her son comes home from school, Suzy can be found cooking up a storm in her remarkable kitchen. Suzy also loves being able to cook and enjoy the company of friends and family while she is whipping up something special. The open-concept kitchen provides a complete view of the dining room and living room.

Both rooms feature floor-to-ceiling windows, with a view into the back woods of the Losoya property. One of the best rooms from which to enjoy the sights of nature is the cozy living room.

Nature and simplicity were two very important aspects the Losoyas kept in

mind while designing their rustically elegant residence. The extra touches throughout the home were made for living and comfort. There were also a few additional amenities Suzy felt she could not live without. The master suite and bath include many of those “must-haves.” This bedroom features Frieze carpet, a California king-size bed, double armoires and a sitting area, as well as a double-sided fireplace along the bathroom wall. Suzy says that having the fireplace open into both rooms, “is such an indulgence. The master bathroom is my sanctuary,” she beamed. With its stone-walled double shower to the jetted Jacuzzi tub, this sanctuary is fabulous enough to have any lady longing for a bath by the fire.



Even with so many aspects to appreciate about the Losoya home, Suzy emphasized their relaxed perspective on life. “We are casual people; we didn’t want any formal rooms that we would never use,” she said. “We love the outdoors,” she added. Whether relaxing on their deck, or simply stargazing, the Losoyas know how important it is to stop and appreciate life. **XXX**



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From Sketches to Stitches

— By Janice C. Johnson

During vacation last winter, Janet Allen's granddaughter, Megan, came into the lodge after a ski class. "I could have sold about a hundred scarves!" the girl told her. Twirling the fleece boa Janet had made for her, she went on, "Everybody asked me where I got this. I told them my Gran made it."

Eye-catching originality is nothing new for Janet. It all began when she was a girl of 8 or 9, playing with the foot pedal of her mother's treadle sewing machine. "My mom told me, 'I make all your clothes on that; it isn't a toy. If you want to use it, you have to learn to sew on it.'" Lessons began, and Janet has loved sewing and designing ever since.

Her skills came in handy when she was a college senior with a fiancé and a shoestring budget. Two weeks after graduating from Stephen F. Austin State University with a home economics degree, she married Dave Allen — in a wedding gown she had created herself, which cost around \$25 to make. "I sewed every pearl on by hand and cut each piece of lace to fit perfectly on the bodice, neckline, cuffs and train. That has to be the most important thing I've ever designed and sewn."

Few people attempt sewing for men,

but Janet did not hesitate. "I used to make all of Dave's and my clothes — even his suits," she said. "That way we could have exactly what we wanted." For her own wardrobe, she combined parts from different patterns and experimented with fabrics and trim. This ensured Janet always wore one-of-a-kind outfits. "You don't have to worry about seeing yourself walking down the street," she pointed out with a smile.

Janet taught both sewing and fashion design at Red Oak High School. She "quit" teaching several times, but could never seem to resist new opportunities as they came. "I just love teenagers," she said. "My goal was always to make a difference with the kids." She taught other courses, "but my heart was always in sewing." Teaching beginners to sew exposed Janet to both dazzling triumphs and spectacular disasters. Her first assigned project was always a flannel blanket that could fold into its own pocket, forming a pillow. One young lady who had never sewn before enjoyed success with the blanket. She decided her next project would be to make a formal for a school banquet. Janet, fearing the worst, cautioned her to look for inexpensive fabric, "just in case." The student ended up making a lovely brocade



dress that Janet described as "absolutely perfect." At the other end of the spectrum was the football player who put the sewing machine needle through his finger. "Um, Mrs. Allen ... I think I've got a problem," she remembers him saying. She had to free the needle from the machine and clip the thread loose before she could send him to the nurse's office.

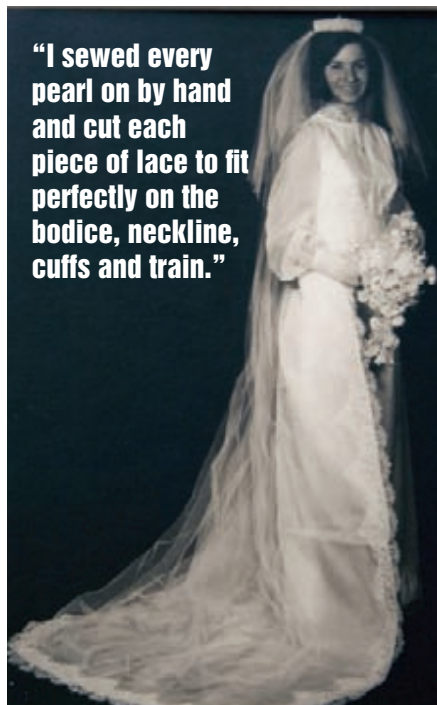
In 2008, Janet retired for good. She no longer makes many clothes for herself, but has turned her attention to sewing for her grandchildren. She draws on a long history of sewing for youngsters: when she was 10, she made a Valentine dress for her 5-year-old sister. "It was a sort of pinafore with a heart-shaped bib. It probably wasn't even finished properly. I told my sister, 'You have to wear it.' And she did!"

She made clothing for her and Dave's two children and still makes a few clothes for the grandchildren — but, she said, "When you're a grandparent, you have more time to focus on the fun stuff." Among her favorite projects were the bean bag chairs she made for granddaughters Kylie, age 12, and Megan, 9. The bean bags, personalized with the girls' names, feature plush animal prints paired with bright solids that match their rooms.

Rather than give all the grandchildren the same thing, she usually creates something new and different for each one. Wesley, who is 3, proudly carries his custom "nap mat" to Mother's Day Out each week, while his 1-year-old sister, Lainey, sleeps on crib bedding handmade by Gran. Recently, Janet created matching bedding for Lainey's doll cradle.

Janet has the confidence and experience to see an idea, build on it and make it work. Dave helped her figure out how to construct a toddler-size chair frame of PVC pipe. She designed a suede cloth seat and back, and now they make the chairs for baby gifts. But her most inventive project may be the "tepee" playhouse she recently made for Lainey. Its sides and doorway flap are of pink printed fabric. Six poles, connected near

"I sewed every pearl on by hand and cut each piece of lace to fit perfectly on the bodice, neckline, cuffs and train."



the top, spread out to form a 3-foot circle on the floor. The whole thing collapses umbrella-style, and can stand in a corner without taking up much space.

Janet fears sewing is almost a lost art, so she was delighted when Megan caught the design bug. "She carries a sketch pad and always has new fashion designs to show me," she said. "Now she would like a sewing machine for her birthday." Janet still inspires young people's creativity ... even in retirement. **NOW**



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Something to Talk About

— By Diana Merrill Claussen

Being a female involved in a male-dominated profession or hobby is not an easy task. Jennifer Stewart is an 18-year-old female who holds her own in her hobby of motor sports.

Jennifer graduated from Red Oak High School (ROHS) in 2009. “English was my favorite subject,” she said. She now works multiple part-time jobs and attends Navarro College as a full-time student. “After I receive my two-year degree, I plan on bridging over to A&M,” she said.

Jennifer has big plans, some of which were formed when she was very young. “When I was 9, my mother married my stepfather, Jimmy Parker. “Jimmy was involved in dirt track racing and still is,” she said. As Jennifer got older, she often found herself spending hours in auto parts stores or working on cars with Jimmy. As her interest in cars and racing grew, so did her aspiration of one day racing on the track.

Jimmy was always teaching Jennifer something about cars. From changing oil to turning rotors, “I would work on cars with Jimmy, and he would have me hold tools for him,” she said. “Later he’d tell me what tool sizes to get.” When she was big enough, Jimmy encouraged Jennifer to move car jacks, change tires and spark plugs.

With Jimmy’s encouragement, Jennifer’s aspiration to become more involved in motor sports grew. She enrolled in the auto mechanics class at ROHS. “I signed up for the class, but at first they wouldn’t let me take it,” she said. “I had to prove I could do well in the mechanics class, even though I have always been around cars.” In her junior year, Jennifer made a B in the class, and in her senior year, she made an A.

In 2008, “I started racing in all-girl, powder-puff races. I placed seventh and 14th at the Kennedale racetrack,” she said. “The race was really intense, and I loved it so much I wanted to do it again.” Now, Jennifer, Jimmy and her boyfriend, Cody, all race. Jennifer pits for the guys, and both pit for her. With Jimmy helping Jennifer budget her funds, she spends them wisely, allowing for more money to use on her recently purchased race car.

Jennifer is currently having her Chevy Malibu rebuilt as a modified “street” stock car. “After I bought the car, I realized one of the previous owners must have been really tall, because in my first couple of races, I had to put a few pillows on the seat!” she said explaining her method for making herself sit up



high enough to see properly. Now that Jennifer has her own car and is helping with the modifications, "My stepdad has been teaching me more about cars and has me do my own repairs," she smiled.

While her 350 Chevy has been in the shop, Jennifer has raced other people's cars just for fun. "My car won't be finished until later this fall," she explained. "I will totally race other people's cars whenever I get the chance. I don't race for points; I just race in the girls' races or when the regular races have a mechanics' class."

When Jennifer is on the track racing, "I stay in the back of the pack until everyone is done crashing into each other," she said. "Once they are done being crazy on the track I try to move up into position. With 15 to 17 cars racing



on the circular track together, it gets kind of scary," Jennifer admitted. "Being on the track is so intense, that when I'm racing, it's like I get tunnel vision. All I think about is the race car, being No. 1 and then just going for it!

"I race for fun, not professionally, because I don't want it to be a job. I want it to be a hobby," Jennifer said. Jimmy and Cody, as Jennifer's pit crew when she is at the track or racing, do not cut her any slack, nor does she want them to. "The guys are more aggressive to girls," she said. Jennifer has no worries because, "My stepdad's friends watch out for me," she smiled.

When Jennifer initially got into racing, "The guys would blow me off whenever I would talk about it," she stated. "So now instead of talking, I just show them I can do it. Then, there is nothing more they can say." **NOW**

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From left: The team at The Vault Salon and Spa is ready to help create a new you; the Smith family standing inside The Vault's vault.

Look Into the Vault

Experience a day of beauty at this charming salon and spa.

— By *Diana Merrill Claussen*

Walk into the old brick building at 101 Main Street in Red Oak and be prepared for a day full of aesthetics, pampering and history. Today, this old building is called The Vault Salon, but if you step back in time, it has been a grocery store, a bank and even a nightclub. Local lore says that at one time, “It was robbed by Bonnie and Clyde,” Lori Smith, owner of The Vault said. Although that myth could not be verified, “Producers used this building when they filmed *Bonnie and Clyde* featuring Warren Beatty and Faye Dunaway.”

There is more to the The Vault’s historical building than meets the eye. As you walk into the fully remodeled interior of this business, be prepared for one surprise after another. When Lori and her husband, Brian, decided to open their business, they

stopped the car to look inside the old building. “You couldn’t see the building’s potential at first,” Lori said. But when they walked inside, they could see just how much potential the redbrick structure really had.

For three months, the Smiths worked their regular jobs by day and, “worked here to build structures and renovate until about 1:00 a.m. every morning” Besides building multiple columns, which double as private beauty stations and a half wall, “We also did some framing, Sheetrock and even had the whole family here to paint,” Lori said.

Eventually, the structure was transformed from its disarrayed state into the contemporary and aesthetically decorated place it is today. The Smiths not only transformed the entire first floor, they

Business **NOW**

renovated the entire second floor, which is now the spa area. The spa includes a private waiting room and facial and therapeutic massage rooms. The result is a complete beauty experience and is the perfect place for a girls' day out!

"We love this structure because of its vintage appeal, but we especially love it because of its history," Lori smiled. The building still has all of its original doors, and as you walk past the front desk to the middle of the area, you will find the room which is the business' namesake. This contemporary salon and spa is called The Vault because, "the building still has its original vault from when it was a bank," Lori said. Lori not only appreciates the building's character, she puts her all into both sharing and preserving its rich history and into transforming it into a contemporary setting.

"I like my clients to feel they can come in, even if they just want some coffee and to chat."

The first floor houses the hair dressing areas, a boutique and what Lori and her staff of eight deem as the hall of crosses. "We promote local vendors and sell all handmade jewelry and accessories," she said. "Our hall of crosses is a very popular area. We display and sell many types of home accessory wall crosses, which always sell out fast."

The first floor is also the site of the makeup area and the mani-pedi room. "Our facialist, Amber Thompson, gives free makeup touches to our customers." This is just one of the many special touches Lori and her staff provide. When a client comes in for an appointment, they are greeted with complimentary beverages and a warm, welcoming greeting. "I like my clients to feel they can come in, even if they just want some coffee and to chat," Lori smiled. Lori does not consider her team as just her staff; they are an extension of her family. Whether going to the salon for a day of beauty, hair extensions or an up-do, you are sure to be greeted with a smile and treated with the care that has become a legacy at The Vault. **NOW**

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Seeing Through Their Eyes

— By Diana Merrill Claussen



Step into the office of Donna Knight, Red Oak Independent School District's (ROISD) Student and Family Services liaison, and you might experience a sudden craving for chocolate. Donna's office is filled with every type of M&M candy paraphernalia imaginable. She first started collecting items a little at a time, but now she has hundreds of pieces in her collection. Something about Donna's M&Ms help to put the people she assists



at ease. Through her occupation, Donna has the opportunity to provide help and hope to local families who are in need of many of the different types of assistance she and ROISD provide.

Donna began helping children after her own daughter experienced some health issues while she was in grade school. "My daughter, Katrina, had to undergo cornea transplants," Donna said. Donna had noticed Katrina was having

difficulties because within a short amount of time, "out of the blue, her reading started going down hill."

Katrina was diagnosed with a genetic disorder called ocular macular dystrophy which affects the patient's corneas. "Katrina had to go through seven surgeries, the first one performed when she was 12 years old." Katrina had her last surgery while she was a junior in college. During this time frame Katrina received corneal implants. "When your daughter looks at you for the first time and says, 'I can see your face,' or she gets to experience seeing things like rainbows again ..." Donna's thoughts trailed off. Obviously, the experience greatly touched and impacted her life.

"After experiencing what I did with Katrina, I started to just pour my life into understanding children," Donna said. The first step toward being able to help other children with disabilities or in difficult circumstances was for Donna to learn to see the children's lives through their own eyes. At first, it was hard to help each child in the specific way in which they needed assistance. "We don't know what kids see [how they look at things or their circumstances], literally and figuratively because we are not in their shoes. In my job, I have to truly listen to every concern and problem in our district and then decide how I can best help each student individually." In many situations, Donna can genuinely tell them, "I have been there; let me tell you how we can fix it." Donna has experienced many tribulations and gained much wisdom because of it. "That's why I love my job, because I know that anyone can turn their life around as long as they decide to make good choices."

Some of the children Donna oversees have learning disabilities or physical impairments. Other of "her kids" are either living in tough situations, are homeless or labeled and written off by others as "bad kids." "A lot of baggage is sometimes in these kids' lives," Donna said. The aftereffects of that baggage then impact every aspect of their lives — both in and out of school. This can lead to anger issues, the need for grief counseling or other situations, such as teen dating violence or high truancy. If

no one is there to help these students, the odds of them using drugs or alcohol greatly increases.

A child or teen may not have the skills, tools or ability to change their personal situations or know how to seek help. Often the only way they know how to handle situations is through escapism or acting out. Both are means by which a young person may attempt to regain some type of control of their lives.


Donna teaches seminars for parents and students to assist with many of these problems. "We also have community activities between both parents and students to get them to open the lines of communication. Communicating is the key to getting these families to start working together. Getting family

"... I know that anyone can turn their life around as long as they decide to make good choices."

members to talk, listen or express themselves with each other is usually the biggest link to solving some of the problems," Donna said.

Besides educating parents and students on a wide range of subjects, "I also present different in-service programs and exercises throughout the schools for the teachers." One class that is very dear to Donna addresses the topic of homelessness. "A lot of it is making people understand and realize that being homeless is not just about adults or kids living under bridges," she said.

Homelessness really starts when family members are forced to live away from each other due to lack of finances or for many other reasons. One notable reason is when the child gets "kicked out" of their home. That is when Donna is able to step in and provide just about anything which is lacking for the child. From school supplies to shoes, coats and even food, this special service program "tries very hard to look out for every child and to meet all of their needs." By meeting as many of those needs as possible, Donna is able to help the students stay in school, graduate and give them hope for the future. **NOW**



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In The Kitchen With Mary Lou Pike

— By Faith Browning

Mary Lou Pike truly enjoys sharing her time with others. Since her five grandchildren and her one great-grandchild live within 30 minutes from her, she gets to enjoy spending quality time with them. "I like trying out new recipes on my kids," she said. "They really like everything I cook. I don't think there is anything I have ever fixed that they didn't like."

When Mary Lou is not spending time with her family, she stays busy cleaning homes, landscaping, working with the elderly and catering events with her friends. Several times, she has put on a luncheon for the women of Rocket Christian Church. "I like baking and creating new dishes," she explained. "I enjoy decorating the tables elaborately and getting compliments on the food." **NOW**



VERMICELLI

1 16-oz. pkg. vermicelli, broken into thirds
1 Tbsp. Accent seasoning
2 Tbsp. seasoning salt
3 Tbsp. lemon juice
4 Tbsp. vegetable oil
1/2 cup green pepper, chopped
1/2 cup onion, chopped
1 cup celery, chopped
1 lg. jar pimentos, drained and chopped
28 ripe black olives, chopped
28 green olives, chopped
1 1/2 cups mayonnaise

1. Cook vermicelli per directions for 3 to 4 minutes; drain.
2. Combine Accent seasoning, seasoning salt, lemon juice and vegetable oil.
3. Toss vermicelli with oil mixture; marinate for two days in refrigerator.
4. Add remaining ingredients; mix well.

BACON ROLL-UPS

1/4 cup margarine
1/2 cup water
1 1/2 cups herb-seasoned stuffing mix
1 egg, slightly beaten
1/4 lb. regular pork sausage
1/2 to 2/3 lb. sliced bacon

1. In a saucepan, melt margarine; remove from heat. Stir in water and stuffing mix.
2. Add egg and sausage to stuffing mixture; blend thoroughly. Chill for 1 hour for easier handling.
3. Shape mixture into pecan size balls.
4. Cut bacon into thirds, crosswise. Wrap each piece of bacon around each ball.
5. Place balls, joined sides down, on a wire rack in a shallow pan.

6. Bake at 375 F for 35 minutes or until crisp and brown. Drain on paper towels. Serve hot. Freezes well. Yields 36.

MEXICAN ROAST

3 lb. beef or pork roast
3 cups dry pinto beans
2 cups green chilies, chopped
1 cup Ro-Tel tomatoes
1 cup mushrooms
1 med. onion, chopped
Salt and pepper, to taste
Water to cover roast

1. Preheat oven to 250 F.
2. Place all ingredients in large covered roasting pan; cover roast with water. Cook for 12 hours.

PIKE'S DIP

2 cups cheddar cheese, grated
1/2 cup onion, chopped
3 or 4 pickled jalapeños, chopped
1 Tbsp. jalapeño juice
Miracle Whip to make moist

1. Combine all ingredients. Add more jalapeños to taste.

SEASONED CRACKERS

2 lg. boxes Entertainment wheat crackers
1 cup vegetable oil
1 pkg. ranch dressing mix
2 Tbsp. crushed red pepper

1. Place crackers in a flat container.
2. Drizzle the oil over the crackers. Sprinkle with dressing mix and peppers.
3. Place in refrigerator until the oil is

absorbed.

CHOCOLATE CREAM PIE

1 1/2 cups sugar
1/2 cup cocoa
1/2 cup flour
3 eggs, beaten
1 1/2 cups evaporated milk
1 1/2 cups water
2 Tbsp. butter
1 1/2 tsp. vanilla
1 9-inch piecrust, baked
1 cup whipped cream

1. In a heavy saucepan, combine sugar, cocoa and flour; stir to remove lumps.
2. In a separate bowl, combine eggs, milk and water; gradually add to flour mixture stirring until well blended.
3. Cook over medium heat, stirring constantly until mixture thickens. Cook 1 minute more, stirring constantly; remove from heat.
4. Add butter and vanilla, stirring until butter melts.
5. Pour into piecrust; chill. Garnish with whipped cream.

PEPPERED CHEESE BALL

16 oz. cream cheese
1 pkg. ranch dressing mix
1/4 cup seasoned pepper

1. Mix cream cheese and ranch dressing; mix until well blended. Form into a ball.
2. Coat the ball in the pepper. Serve with crackers.

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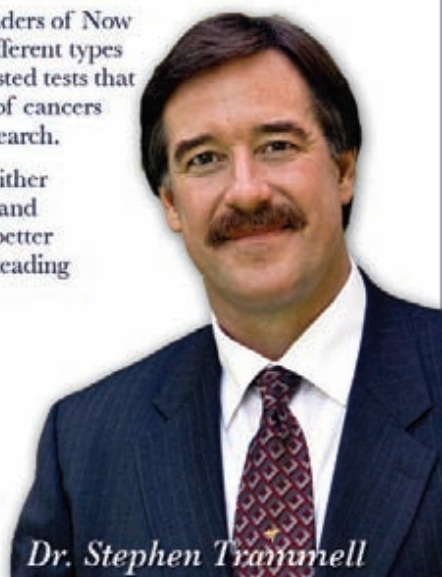
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Steps for Filing a Life Insurance Claim

— By Nickie Weyrauch

The death of a loved one is a difficult time for any family. Among the many responsibilities that arise while dealing with this situation, one may include filing a life insurance claim. Life insurance proceeds can be used for any desired purpose, but in some cases, loved ones choose to use the funds to pay for funeral or medical expenses of the deceased.

The first thing to do when filing a claim is for the beneficiary to contact either the life insurance agent or the life insurance company and let them know their loved one has passed. Then, they will need to start gathering the appropriate documentation that will be needed, such as a death certificate.

Here are some additional tips and information on life insurance:

Filing the Claim

Gathering proper information is the first step to the claim process. Besides a death certificate, the beneficiary should put together appropriate personal identification information of the insured including:

- Policy numbers.
- Social Security number.
- Date of birth and date of death.

After the beneficiary has contacted the insurance company and the company has reviewed their records, it will send out a letter that contains all the forms and instructions needed for the beneficiary to file a claim. Before the beneficiary returns the signed documents to the insurance company, he or she may need to complete a claim form, provide a certified death certificate and return the policy.

Once the insurance company receives the information, it will evaluate the documents. Most life insurance claims are promptly paid, but some claims may require additional investigation. During any formal review, the insurance company may seek further information from the beneficiary, as well as other sources of information.

Rare Situations

In situations of natural disasters or other events involving mass casualty victims, there is a possibility that beneficiaries will have difficulty recovering the proper information needed to file a claim. In these rare instances, local and state governments may prescribe alternate procedures and documents. Insurance companies may accept these documents, but the company may still require a certified death certificate. State laws provide certain avenues for families seeking declaration of death from a court of law.

Receipt of Policy Proceeds

Generally, the beneficiaries have options when it comes to receiving proceeds from a policy. Although most prefer a lump sum, the Insurance Information Institute (III) offers explanations for



some other options, including:

- **Specific income provision** – The life insurance company pays both the beneficiary and the interest of the policy on a predetermined schedule.
- **Life income option** – The beneficiary receives a guaranteed income for life. The amount of income depends on the death benefit, gender and age at the time of the insured's death.
- **Interest income option** – The company holds the proceeds and pays the beneficiary interest. The death benefit remains intact and goes to a secondary beneficiary upon death.

Prepare Now

When it comes to life insurance, being prepared ahead of time will avoid complications later. Take the time to review life insurance policies periodically and make sure the policies provide the kind of protection needed at each life stage. All life insurance owners should review their beneficiary designations as well. Make it a priority to review this information now, so that the process is easier for loved ones. **NOW**

Nickie Weyrauch is an Allstate agent based in Red Oak.

Happening **NOW**

Third Monday

Ellis County Aggie Moms meeting:
7:00 p.m., Waxahachie First United Methodist
Church, 505 W. Marvin.
www.elliscountyaggiemoms.org

First Tuesday

PrimeTimers Senior Group: 10:00 a.m.-2:00
p.m., The Oaks Fellowship, 777 S. I-35 East,
Red Oak. Open to all seniors. Fun, food and
fellowship. RSVP (214) 376-8208.

Buffalo Creek Grief Recovery Group
meeting: 9:00 a.m., 1329 Brown Street,
Waxahachie. (972) 937-5999.

AA meeting: 8:00 p.m., Lonestar Cowboy
Church, 1011 East Ovilla Rd. (972) 576-0900.

First and Third Tuesdays

Red Oak Lions Club meeting: 7:00 p.m.,
207 W. Red Oak Rd. For more information,
call (214) 864-8014.

Tuesdays and Thursdays

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

Sound Options Pregnancy Center parenting
classes: 658 Big Stone Gap, Duncanville.
For information or to register, call Freda at
(972) 230-8101.

Every Wednesday

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

Wednesdays and Thursdays

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

First and Third Thursday

All citizens 55 and over, pre-register for Red
Oak seniors' luncheon on Tuesdays before
event. There is no cost to senior residents, \$5
for all senior non-residents. Call Jennifer for
information and to register. (972) 576-3414.

Third Thursday

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

First Friday

Worship Jam: 6:30 p.m., Bubba Que BBQ,
Red Oak.

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 Visit our website at pieperlandscaping.net

Happening **NOW**

recovery ministry meeting: First Baptist of Red Oak, 320 E. Ovilla Rd. (972) 617-3591.

First Saturday

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

Second Saturday

Lonestar Cowboy Church Motorcycle group ride: 1011 E. Ovilla Rd. (972) 576-0900.

April 1-3

Lonestar Cowboy Church's Easter Extravaganza: 1:00-3:00 p.m. Free for the community. Easter egg hunts, bounce houses, live bands, hay and horse rides, wild steer rides, mutton bustin' and more!

April 10

Shields Elementary 12th Annual Bluebonnet Café: 7:30-11:30 a.m. This pancake breakfast is hosted by fourth-graders to raise funds for their end-of-the-year party.

Yoga 4 Love for the Cure for Breast Cancer free yoga class: 9:15-10:30 a.m., Dance Expressions, 205 S. Main Street, Ste. 1502, Red Oak. Donations requested to benefit Susan G. Komen for the Cure, Team Yoga 4 Love. Beginners welcome.

April 17

Red Oak Lions Club Pancake Breakfast: 207 W. Red Oak Rd. All you can eat for \$4.

April 21

Aggie Muster at Park Meadows Baptist Church in Waxahachie: Dinner: 6:30 p.m. Program: 7:00 p.m. Speakers: Rev. and Mrs. Kerlee, parents of bonfire collapse victim, Tim Kerlee. 2010-2011 scholarship awardees will be recognized. Proceeds benefit Ellis A&M Club scholarship fund. For more information, go to www.ellisaggies.com.

April 24

Gerry Ann North Annual Fun Run/Walk: 8:00 a.m., Red Oak High School. Contact Red Oak Education Foundation at (972) 617-4320.

Ellis County Homeschool Expo and Used Curriculum Sale: 9:00 a.m.-4:00 p.m., Getzender Park, Waxahachie. For more information, e-mail webnotions@yahoo.com or call (214) 701-6101. <http://groups.yahoo.com/group/elliscountypexp>.

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

It is time to think about how to avoid all those insect and animal problems.

Fleas, Raccoons & Other Creatures

— By Nancy Fenton

Now that it is warming up, it is time to think about how to avoid all those insect and animal problems that can plague homeowners. Those of us with dogs or cats immediately think *fleas*! As the temperature warms up, the fleas really get going. We discussed the use of nematodes last year, and they are still a good bet early in the year when we have damp soil and moderate temperatures. Nematodes do not do well in the heat, so start early and get your two applications on your lawn before it dries up and gets hot. Beneficial nematodes are available from several local nurseries and feed stores.

Raccoons and squirrels are another matter altogether. According to Texas A&M, there are four basic rules for controlling raccoon and squirrel damage. First, remove their food supply. Feed your outside cats and dogs in the morning and bring the food in at dusk. Second, remove the water supply.

Third, modify the habitat with screens on chimneys and around foundation and attic access points. Fourth, trap them and relocate them a very long distance from the original site!

Insects that chew on your garden are yet another issue. “Companion plants,” which have a strong scent (such as basil and thyme and/or silver foliage) repel some insects. “Trap plants” attract the offending insect until beneficial insects or birds gobble them up. Both repellent and trap plants can be used as long as they are close to their “companion” and can be seen or smelled easily. Other plants have special qualities, which enhance a “friend,” such as basil and tomato and garlic and roses. For specific lists of plants call the Master Gardeners at the Texas AgriLife office at (972) 825-5175. Good luck with getting rid of all those pesky critters! **NOW**

Nancy Fenton is a Master Gardener.



“Recognize me?”

“The biggest change is how I look at the world,” says Fercina Fudge, who had gastric bypass surgery at Baylor. “I walk into a room now, and I don’t have to look around to see if I’m the fattest person there,” she says. After struggling with weight most of her life, Fercina says, “I knew I had to make a change....it was affecting my blood pressure, my joints. There were so many things I couldn’t do.” Now, Fercina says, “not being recognized is a fabulous thing.”

For a physician referral or for more information about weight loss services at Baylor Waxahachie, call **1.800.4BAYLOR** or visit us online at BaylorHealth.com.

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