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M A G A Z I N E

May 2009

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Smart
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Revolutionary
Women

The Houses That
Dani Built

At Home With

Bob and
Barbara **Green**



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One of the many birds that have
found sanctuary with De Waggoner
and the Wings of Love Bird Haven.*

Photo by Natalie Busch.

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Editor's Note

Happy May, Red Oak!

Goodness comes in many shapes and sizes. Sometimes, it might even happen in the least expected way. During springtime the rain may keep us inside; however, there is nothing like a good rain to wash away yesterday and start today anew.

In this issue, we feature those who express goodness in many different ways. Whether it be through education, rehabilitation or representation, there are many within our neighborhoods who exude goodness and cultivate it. Enjoy, as we meet just a few of these talented and inspirational citizens as they share with us the importance of watching goodness grow!

May 10 is Mother's Day, so do not forget to let your mom know how much she means to you! Memorial Day is also coming up at the end of the month. Be sure to remember the sacrifice of those who have served to protect our nation!

Sunny Wishes,
Diana Merrill Claussen
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— By Danielle Parker

Eat organic breakfast, trim nails, clip wings, clean cages and chat with a few feathered friends. This is what a typical morning in the life of Red Oak resident De Waggoner looks like. Since 2003, her main ambition has been to foster and care for exotic birds. De admitted she never really considered herself a bird lover. “I owned a little

parakeet when I first got married, and my husband owned birds growing up, but I was never a fan of birds,” she said.

That all changed in 2003, when her son wanted to get a pet. “It all started out when my son was about 12 years old, and he decided he wanted to get a bird. I used it as a teaching opportunity, as he decided he wanted to get a cockatiel and had to raise the money

to purchase it,” she explained. “He named it Pharaoh, and after a few weeks he decided he wanted to raise money to get Pharaoh a friend named King. We were under the impression they were both males, but we soon found out that Pharaoh was a Phae [Faye] when she started having babies.”

While De’s son learned a few life lessons about raising birds, De became fascinated with these fine, feathered creatures. “By this time, I was loving the birds,” De said. “I had a few friends give me their birds, and eventually I started rehoming birds. But after a while, I realized I didn’t have the money or space to meet the needs of the birds.”

In February 2005, De founded Wings of Love Bird Haven, Inc., a



nonprofit organization committed to the well-being of birds. “We take in birds — mostly parrots — that no one can care for because they did not realize the requirements necessary to care for the bird.” When owners are unable to give their birds the attention they need, De steps in. “Almost every day I get an e-mail or phone call from someone that cannot take care of the bird they own,” she said. “Birds are given to us in hopes we will be able to rehabilitate them. Wings of Love tries to educate people, hopefully before they get a bird, so the bird doesn’t end up with us.”

Over the past few years, De has seen how bird owners end up abusing their pets simply because they do not know how to nurture them properly. “What happens is people see someone’s bird that sings and talks and is personable, and they want one just like that,” she said. “But they have a job and a family and don’t have time and energy to care for that bird. Eventually, the bird starts biting because its owner stops giving it the attention it needs. Then the owner may ignore it and then the parrot starts screaming. So the owner puts it in a corner and covers the cage, and that is when the bird starts plucking or harming itself.”

From African greys to macaws to cockatoos, De has worked with hundreds of exotic birds to guarantee their well-being. “We have to start from square one,” De said. “We work with the birds behaviorally and get them on a better diet.” Once the birds are nursed





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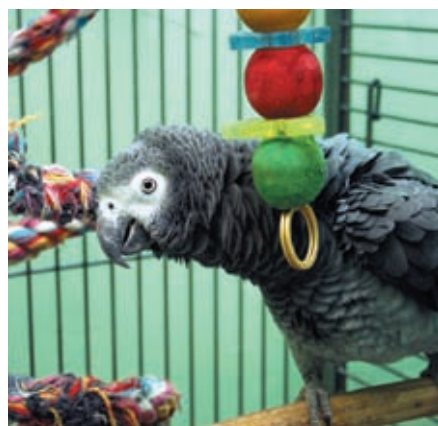
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back to health, it is De's hope each one will be adopted out, but only after the new bird owners go through a detailed process. "Those wanting to adopt have to agree to [provide] a proper diet, adequate time out of its cage and routine home checks," she said. "All these things have to be discussed before the adoption is finalized. They must allow us to go into the home and make routine checks for the next three years. We have never had to take an adopted bird away."

De said Wings of Love has adopted



out 300-350 birds to owners who have been willing to properly care for each bird. Currently, De houses eight birds in quarantine, 12 in the main building and several in foster care, not including the four she personally owns. Although De is a certified avian specialist by The Pet Industry Joint Advisory Council, she admitted the majority of her training is based on hands-on experience and her love for winged creatures. "My passion comes from the fact these are exotic animals. We have taken them out of their God-given place," she said. "They were given wings, and we took that away by caging them up, and that is just wrong. Until we stop breeders from breeding in captivity, Wings of Love is providing the training and education required to keep birds healthy."

Such a feat would be impossible on her own, so De has surrounded herself with other bird lovers, who help keep Wings of Love up and running. "We currently have a board of seven, and we are all Jacks and Janes of all trades," De said. "It is a great group that is

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passionate about birds. I asked each board member to volunteer eight to 10 hours a month, but most give more. This is not just a decision-making team; we do a lot more than just take care of the birds. It's got to be a passion for us. The pay we receive is the love from each creature."

With such a dedicated group backing the foundation, Wings of Love has grown significantly over the years. "We started out only in the Dallas/Fort Worth area. Now we cover almost the entire



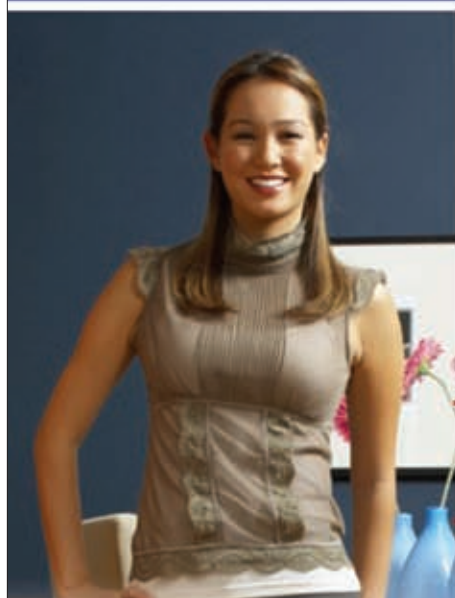
state of Texas, if we can get there to do home checks," De said. "All major cities have home checkers nearby to

make sure the home is free of dangerous chemicals or animals."

It may seem like a lot of tedious work, but De said it comes easy to her because she is enthusiastic about these magnificent animals. "Birds are incredibly smart creatures, and we do not give them enough credit," she said. "One of our African grays will respond and hold a conversation with you, while one of the Quakers sings 'Old McDonald,' animal sounds and all. I love the fact that each one of them has a unique personality."

De has hopes of seeing Wings of Love grow in the future, but for now, she continues to defend the ones that cannot defend themselves. "We cut their life short and limit their enjoyment," De said. "They have been abused because people don't understand how to treat them. Birds are kind of like toddlers that never grow up. You have to let them know you care and that you are not going to just feed them junk and shove them in a corner. They deserve more than just that." **NOW**

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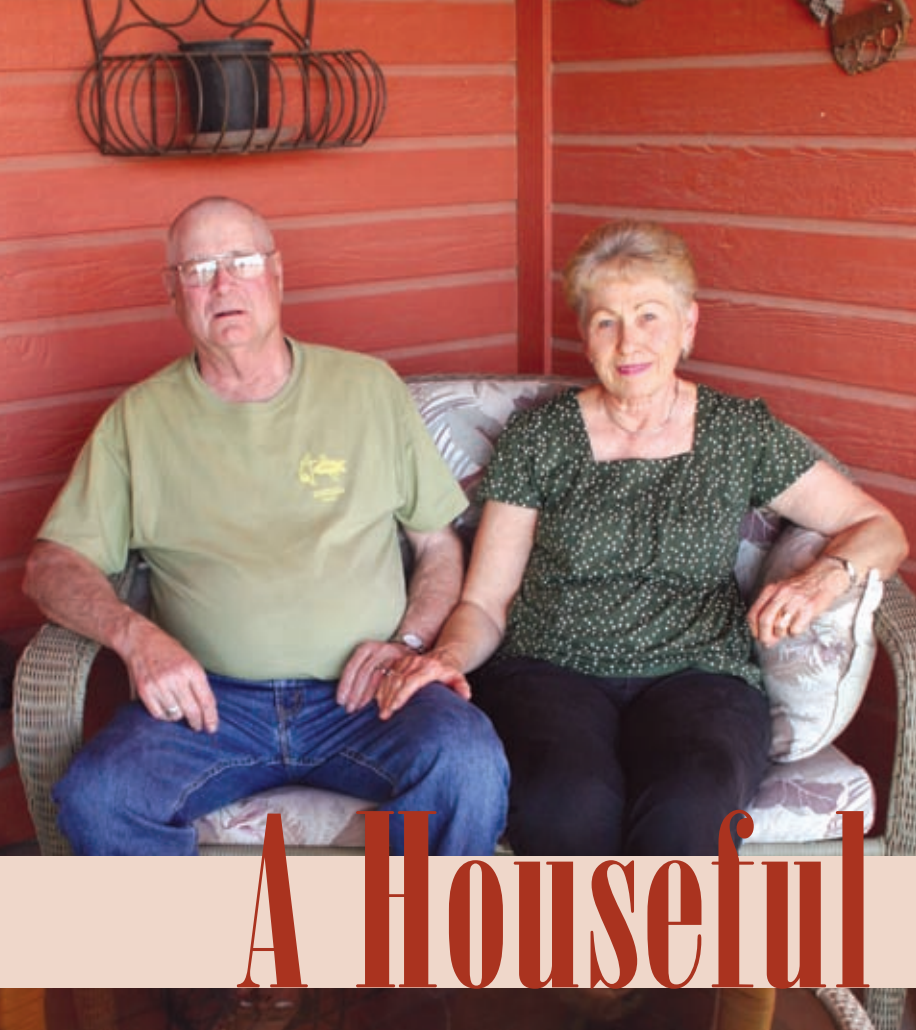
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A Houseful of Love

— By Diana Merrill Claussen

The entrance to Bob and Barbara Green's lovely ranch-style home is lined with astonishing and priceless treasures. The foyer is accented with vintage family photos from the turn of the century. "The large picture in the middle is of my grandpa," Barbara said.

The entry sets the tone for the entire experience of gathering at the Green home, for this couple is all about family, meaningful experiences and mementos. They also have many pieces of art and keepsakes to remind them of very significant moments. Those times are reflected throughout the home and immediately noticeable as you meander into the open and welcoming living area. The living room is not only light

and airy, but the vaulted ceilings, premium carpet and wood-burning, brick-accented fireplace, definitely make the weariest visitor feel like they are finally home.

As guests enter the living room, they are eagerly offered a seat and given a very warm welcome. They are also given a little history and personal insights on what this inviting home means to the Greens. "Bob used to teach a shop class and later built the first house we ever lived in," Barbara said. "He also built the interior of our current home just for the two of us," she smiled. "[But] the house is now too small, now that we have grandkids," Barbara laughed.

Spending time with the family is their first priority, and that is what makes this room so special. Many of Bob's crafts can be seen while relaxing and visiting in this literal and figurative "center" room. Bob constructs just about anything, from handmade picture frames to custom-built shadow boxes.

Located in the heart of this house are paintings and carvings made and collected by both family and friends. There is a grandfather wall clock, which was in Bob's childhood home. "I don't remember never having that clock," he said. "My dad was as nuts about clocks as I am."

Above the room's red brick fireplace is a gorgeous oil painting of a willow tree. "My sister painted that picture for me because she knows I love willow trees," Barbara said. "It's one of my most prized possessions," she added. Some of the family's other treasured pieces were created by a family

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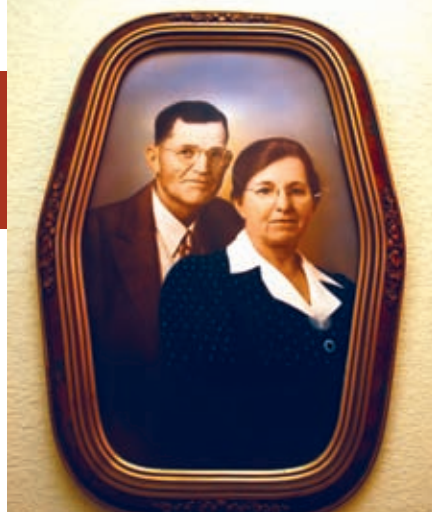
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friend who was afflicted by polio. "Carolyn Osborn painted the windmill and fence post pieces while holding the brush in her mouth," Barbara said. Ms. Osborn also has a collection hanging in the state capitol.

With such a meaningful collection, the Greens' humble home really shines with warmth and significant touches. This can be seen not only as you walk down the hall, but also in the grandkids' room. "We call this the 'girls' room," Barbara laughed. Trimmed with lace curtains, abundant ruffles and the

grandkids' original "hand-print and -painted" accent walls, truly shows the importance of family. Located above a ruffle-skirted bed is a quilt made by Barbara's stepmother. The quilt features pictures of the Greens' five grandchildren. "Our house is always full of grandchildren," Barbara laughed.

Down the hallway, past the refreshingly Seafoam green powder room, is Bob's office. The office is not only where Bob does ministry work, but it is literally a reflection of his 22 years of helping others. "The office is

where I do my creative ministerial work," Bob said. The room contains numerous plaques, awards, crosses and pictures, which signify just how long and how much work Bob has done in the ministerial field. Many of his pieces are displayed on top of the room's handmade shelves which he created.

Bob has been involved in woodworking since he was 6 years old. "I did mostly whittling and could make anything with a hammer, nail and boards," he said. Much of his work takes place in his shop located on the family's 1.25

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acres. Bob is a highly skilled craftsman who creates home decor and embellished accents. "I like to make handmade items, such as frames and cast-metal accents," he said. Bob includes many metals, such as pewter and resin, in his work. Many times, he and his son, Jim Bob, will work together in the shop. "We make many craft items with a strong Christian message," Jim Bob said. Both father and son can often be found together in the shop creating their framed art messages or wall crosses.

Other times, the grandkids join Bob, and he helps them work on their own creations. "The girls love to build birdhouses in the shop with him," Barbara smiled. "We always have a big pile of sawdust that the girls just love to play in."

After a fun day working in the shop, Bob or his family may choose to relax under one of the many live oaks, maples or pecan trees located on the property or enjoy a cool drink on the back porch complete with matching settees, wind chimes and a willow bark angel. "Mom and dad definitely designed the house the way they wanted it," Jim Bob said.

Their unique custom design applies not only to the construction of the home, but also to the special collections within it. From sentimental family pictures and hurricane lamp collections in the master bedroom to family glass and crystal located in the kitchen, every inch of the Green home is a true reflection of what a home should be, full of memories and love. Many of

these can be found in Barbara's kitchen.

"My granddaughter, Jamie, likes to cook with me and bake cookies," Barbara said. Visitors cannot help but notice the cornered picture window located in this family-memories-accented room. Inside the kitchen is a beveled glass hutch which contains many of Bob's "communion goblets from when he was preaching," Barbara said. "There are many which were handmade by friends and a wooden, hand-carved goblet we bought during a trip to Israel."

Such meaningful items reflect special times and moments throughout their life and marriage. "The most meaningful [thing] is being close to family so that the grandkids know their grandparents," Bob stated. **RedOakNOW**

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The Houses That Dani Built

— By Katrina D. McNair



To dismiss the miniature wonders, which seem to spring from every corner of Dani Muckleroy's beautiful Ovilla home as "just dollhouses" would be a gross understatement. Indeed, the charming and historically accurate replicas of some of the world's most famous buildings serve not only as a pastime for Dani, but marvelous teaching tools, which put history within reach — and at eye-level.

Dani moved to Ovilla 16 years ago with her late husband after they had both experienced some health problems. "We just decided to slow down and enjoy life," she said. "He loved trains and volunteered at a train museum, and I volunteered at a dollhouse museum." After her husband's death, Dani threw herself into her volunteer work, becoming very active with the Salvation Army and its craft programs at the Boys and Girls Club location in Waxahachie. One day, she would love to add additional reading comprehension to the program already in place.

Always infatuated with small things — she collected dolls and teddy bears as a little girl — Dani was beyond excited when she received a phone call from her daughter a few years ago. "She said, 'Mom, did you know there was a miniature museum in Dallas?'" Dani remembered. "I went to go see it, and a year later, I was on the board of the museum."

Dani was intrigued when she saw her first cabinet house, a type of miniature. It was about 3 feet by 5 feet and she was mesmerized by all the detail that had gone into it. Almost immediately, Dani began to see what wonderful teaching tools her miniatures could become. Her keen interest in history and having been blessed with opportunities to travel across the world, Dani found a seed being planted in her mind. She was determined to construct the pieces to make her wish a reality — stressing literacy and teaching children through her work.

"My first love is working with

children," she said. "I want to have a reading program and after completing a book, I want to help the students construct something that depicts a scene from the book. It would teach them comprehension, stretch their imagination, teach them history and would be something fun and hands-on they could do," she said. Dani also became a member of the International Guild of Miniature Artisans, an organization which stresses both education and historical perfection of miniatures.



A testament to Dani's love of historical accuracy is her Sally Lunn house. Famous for its "Sally Lunn Bun," the English house is the oldest historical building in the city of Bath. Built by a fellow miniature artisan, Dani set about decorating the 5-foot-8-inch structure's interior just as it would have looked in 1600s' England. The structure took about three years to construct and features Tudor chandeliers, hinged doors, stone walls and floors in

a kitchen cellar and fireplaces with glowing embers. "I love England," Dani said. "Their shops are different; their grocery stores are different. I love them for their love of history."

More than just a replica of a famous structure, Dani believes the ultimate benefit of the time it takes to furnish or construct her miniatures is the education that they can provide. "This is an excellent way to educate," she said. "You can see England. You can see early America — whatever it is you want to create. If someone can't make a trip somewhere, rather than just reading about things in a book, you can teach them with a real live 3-D version. I love to use my collection to educate. The Sally Lunn House is no exception to this." Indeed, Dani's research of how to decorate her structures involves details such as, if a flower she would like to place in a window pot even existed during a time period or if a certain type of food she would like to place in a kitchen scene was even concocted.

To spread her love of working with miniatures and to network with other miniature artisans, Dani started the Texas Miniature Showcase in 2007. The event features classes and workshops with some of the world's most renowned experts and artisans in miniature works, and the proceeds benefit Habitat for Humanity.

Dani wants those who are interested in miniature designing to not be afraid to embrace the art. "I'd be happy to work with anybody who is interested. There's nothing to fear," she laughed. "I really want to work with community organizations and others who could help mesh together the love of history and literacy into a program that could really educate children. It's great to have a way to take them across the world without even leaving the country. Miniatures can truly give a history lesson." **ADAM**

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Smart Moves

— By Diana Merrill Claussen

When you find something you are really passionate about, you not only want to pursue it, but want to share it with others. Such is the case with local soccer coach Laurie Norrell. “I first started playing soccer when I was 7 years old,” Laurie said. “My mom initially got me involved in the sport, because all I wanted to do when I was little was run around. So, my mom decided soccer would be the best thing I could do to expend my energy. Once I got into it, I just loved it,” she beamed.

Since then, “Soccer has been a central thing in my life. It has always been such a priority that I missed a lot of social events because of soccer, and even my entire summers were devoted to it,” Laurie said. Her passion drove Laurie to overcome any obstacles and focus on her goals and her future. During her high school years, Laurie dated a boy who was quite jealous of her devotion to the sport. “He had told me that I put soccer before him,” she said. “So, I told him he wasn’t going to be the one who would be paying for my college ... soccer would.”

Receiving both soccer and academic scholarships paid three quarters of Laurie’s college education. She earned a double major with an emphasis on history and received her teacher’s certification; she is now teaching world history at Red Oak High School. Laurie, who is working on her master’s, believes it is important to keep active both physically and mentally.

“As a teacher and coach, I always tell the girls to put their grades first,” she said. When she is out on the field, she teaches the importance of using your head, [both literally and figuratively]. “Most of the girls I coach are good enough to play in college, but after that, they can only play for fun, because there is not a professional female soccer league here in the U.S.” Thankfully, there are local leagues they can join to keep up their soccer skills and continue exercising, but there are not many options for a female soccer player who may want to continue playing after college.

“For those who do want to go professional, they have to be willing and able to pack up and go to another country,” Laurie said. “Out of my 23 years of playing, I’ve only known one female who has gone overseas to play.” Laurie considered playing professionally herself when it was available here in the states. “The U.S. women’s [team] has since folded,” she said.



When it comes to being a coach, Laurie gives her players wise and encouraging insight. “I tell them that when they are on the field they are athletes, and off of the field they are young women,” she said. “Just like when I’m on the field I am a coach, but when I’m off the field I am a mother and a wife.”

Laurie also commented on a few differences between coaching guys as opposed to coaching girls. “Guys may get into a fight in the locker room, but they’ll come out onto the field and play like there is nothing going on,” Laurie said. “When coaching the girls, we have to work hard with team bonding and the mental aspects of teamwork.” Sometimes

Coach Laurie has to tell the girls, “You might not like someone on the field, but since you have to play with them on the team, you gotta put the drama aside.” It’s important because you want to make the team like a family. Plus, they will play harder with each other if they like each other,” she said.

Inspirational words and encouragement are something Laurie believes in strongly. Being a good and dedicated role model is something else this amazing lady strives to accomplish.

Last year during the girls’ play-offs, Laurie attended all of her team’s play-off games while she was in the last trimester of her pregnancy. She was there for her team all the way up until her due date. During one of the games, “I was having some back pain and didn’t realize I was actually in ‘back labor,’” she said. After the game was over, Laurie boarded the team bus back to campus. “That bus ride was miserable,” she remembered. Once back at the school, “I drove myself to the hospital and had the baby the next day.” Three days after the baby was born, “I returned on the field for a game against Midlothian and we won,” she exclaimed.

Laurie said she is glad to be a part of ROISD’s team of coaches because they were very helpful both before and after her pregnancy. “The other coaches would call out game plays for me, ride the buses with the girls’ team and even pick them up for games and run practices,” she said. “If it hadn’t have been for them, I wouldn’t have been able to make the playoffs with the girls. We made it all the way to the fourth round of the regional semi-final last year.”

This year has been full of work and effort on everyone’s part, and Laurie said she is grateful to share her love of soccer with her players and the community. “[In June], we will be offering a four-day soccer camp for children ages 5 to 11 years old,” she said. **NOW**



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Sunday Round-up

— By Diana Merrill Claussen

When it comes to finding and then selecting a church, most people have certain preferences or characteristics they are looking for in a service or congregation. Some churches are highly sought because they appeal to those from all walks of life.

Lonestar Cowboy Church of Ellis County is just such a gathering. “We’re not like a church,” Pastor Jon Coe said. “We are very accepting of whoever you are, and we don’t have a ‘churchy’ attitude.” This pastor believes in the value of keeping “it” simple — no matter what “it” might be.

“Christ doesn’t judge; He just accepts you where you are in your walk of life,” Pastor Jon added. Lonestar not only believes this open-arms concept, but lives and encourages it. “We have congregants who either have come from different religious backgrounds or who haven’t even been to church for 20 years.” Lonestar is a Christ-centered church with a multidenominational attitude. “We are a church that wants to make the world different,” Pastor Jon said.

Lonestar Church also believes in the importance of enjoying church, having fun and fellowshiping both within and outside of the chapel. The many activities, seasonal events and rodeos are always open to the public and free of charge. “We usually host four big events a year,” Pastor Jon said. In July, the church will be hosting their July 4 Round-Up. “We usually have over 1,000 people attend our events. It’s always good family fun.” Most church events include food, farm related games and competitions, such as: calf roping, mutton busting and trail rides, as well as other equestrian activities.

“On the second Sunday and third Saturdays of the month we have our Little Wranglers program,” Pastor Jon said of the event geared toward children from 4-18 years of age. “We supply the horses and teach the kids about horse care and riding. We also have playdays [horse and rider obstacle competitions] on the second Friday of the month at 7:00 p.m.” Lonestar Church also offers team roping, penning practices and competitions.

Whether from a diverse background or simply looking for a church with open arms, Pastor Jon said, “Lonestar welcomes everyone. We have many at the church who come from all walks of life. We will always welcome you here and are here

to ride the trail with you.”

That warm welcome is felt as soon as you drive into the parking lot and step into the chapel. From smiling greeters, to bear hugs and handshakes, the Lonestar Cowboy warmth is a big part of the church’s mission. “Our people love people no matter what’s going on in their lives,” Pastor Jon said. The church offers many programs, groups and activities, such as motorcycle rides,



marriage seminars, budget counseling and addiction counseling.

Lonestar Church has blessed and helped many from every walk of life, ministering through real and practical preaching and some of the best toe-tapping music you have ever heard. “We have an awesome band,” Pastor Jon said. “Our lead guitarist, Steve Weisberg, played in John Denver’s band,” and the entire group plays magnificently. One just cannot help but to toe tap and hand clap along with the Lonestar band. Through their music, events, outreach and open arms, Lonestar Church shares goodness while touching and impacting the lives of others. “The church is here for you,” Pastor Jon reiterated.

Lonestar Cowboy Church is located at 1011 East Ovilla Rd. in Red Oak. Their service times are Sundays at 8:30 a.m. and 10:30 a.m. and Wednesdays at 7:00 p.m. You may also contact the church at (972) 576-0900 or visit their Web site: www.lonestarcc.org. **NOW**

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Revolutionary Women

— By Diana Merrill Claussen



Patriotism in its purest form is no longer as revered as it once was. However, there is a group of local ladies who not only have a passion for patriotism, they have a mission to share and revive this important aspect of national pride.

Bobby Cutler Hill, Beverly Thompson and Jo Ann Holt Caussey belong to a group called The Daughters of the American Revolution (DAR), Old Chisholm Trail Chapter of Dallas. "The original members of DAR were direct children of American patriots who served in the Revolutionary War against the English," Jo Ann, the group's vice regent said. The ladies are very proud to be members of an organization steeped both in genealogy and history.

Bobby is one of the charter members of the local DAR group which has been active for over 30 years. She is also the group's regent, a position she has held for three terms. To become a DAR, "You have to prove your ancestry back to the Revolutionary War," Bobby

said. This process takes time, due to the amount of research and genealogical tracing needed to acquire the necessary information. "The research is so much easier now that we have computers. Everyone who lived back then pretty much served in some way," Jo Ann informed. "American patriots didn't have to have served in battle," she continued. "They could have served in any way, like Betsy Ross did [sewing our flags]."

The mission of this prestigious and patriotic group is to "maintain the memory of those who helped make America independent from the British," Beverly said. The group does this through a variety of ways. They give public presentations about our country and flag history, hosting community-wide projects and contests and they also present awards to "good citizens."

"We recognize people within the community who properly display the

flag," Bobby said. "We also honor citizens for conservation through our community service awards," Jo Ann added. "We have to work to keep the spark of patriotism alive." The ladies all agree their personal mission is to get out and get to work to revive this important aspect of citizenship.

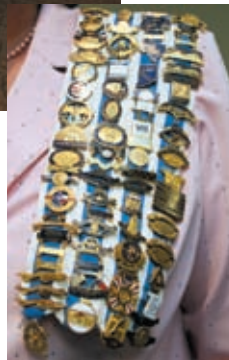
The ladies spread good will throughout our communities and to those who have served, and who currently serve, in the military. "We work with veterans and greet returning troops at DFW airport," Jo Ann said. The group also holds historical re-enactments and finds these events "very mesmerizing, because seeing a re-enactment gets you interested and reading about our presidents and history," Beverly said. "It also instills a

pride in our country while being a positive example, especially to young people." Instilling a sense of patriotism in future generations is something DAR takes very seriously. One means of accomplishing this task is giving awards to ROTC students who write winning American history essays. "The ROTC is a group of exemplary

young men and women who are our future leaders," Bobby said. "Their instructors also nominate them to receive special awards."

Being a DAR is like being "in an immersion in history," Jo Ann said. "It also provides a type of sisterhood, because we really help each other," she added. There is nothing more inspiring to these ladies than attending a DAR meeting. "I have never met more patriotic women in all of my life," Beverly said. At the beginning of every gathering, "We always recite the Pledge of Allegiance to the U.S. and Texas flags," Jo Ann said. "We DARs probably love our history more than most people," she laughed.

The ladies Chisholm Trail chapter



Education NOW

has a little over 90 members. However, since the inception of the organization, there have been almost one million DAR members from all walks of life, who have shared the importance of our country's history and sense of patriotism. They also honor each other and their ancestors who served by presenting DAR members with awards and DAR lapel pins.



"We also host ceremonies for events such as monument dedications, and we sponsor children's chapters," Beverly said. "There is definitely a lot of opportunity for young women to serve in DAR, especially at national events," Jo Ann added. There is also much happening right here within the Chisholm Trail chapter. The DAR state conventions feature "wonderful, high-profile speakers," Jo Ann said. The local chapter meets once a month and focuses on a different topic each session. Topics and presentations range from homeland security insights to dramatic re-enactments. "We also have a float in the Duncanville July 4 parade," Jo Ann added.

Being involved in DAR has bonded these ladies as friends forever. "We are definitely a constitutional bunch," Jo Ann said. "You got to know where you came from to know where you are going," Beverly added. **NOW**

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May 9	Community & Church Motorcycle Ride
May 23	Lil Wranglers (Free Horse Back Rides For kids) 10:00am

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For all Church Info. and Events, call the Church Office 972-576-0900 or look on the website: Lonestarcowboychurch.org



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Girl Scout Troops 530 and 1188, top left, created 475 Valentine treat bags and then delivered them to the VA Hospital during National Salute to Veterans week. The ROISD Special Olympic Team, top right, participated in their first track meet of the year where athletes brought home 20 medals. Friends came together, bottom left, for a feast of homemade sushi. Edward Jones' Renee Chase, second row left, held a Valentine's Day luncheon for the special ladies in her life. The ROHS tennis team recently competed in Kaufman where Parker McDill and Nik Murphy, bottom right, won the consolation award in boys doubles competition.



SURVIVING A FINANCIAL CRISIS: A CHECKLIST

During the past few months, the news has been almost incomprehensible. It's hard to make sense of the failure of major Wall Street firms and large banks. And all of this makes it hard for investors to remain calm.

Consider the following checklist for surviving a financial crisis:

- ☑ **Close your ears - but open your eyes.** Look for opportunities. Stock prices are down, but they won't always be.
- ☑ **Focus on things you can control.** You can control your emotions so don't panic.
- ☑ **Review and rebalance your portfolio.** Meet with your financial advisor.
- ☑ **Look for quality investments.** When you buy stocks, look for those companies with strong balance sheets.
- ☑ **Be patient.**



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Look Who's Cooking

— By Faith Browning

IN THE KITCHEN WITH BECKY PACKER

BECKY'S CHICKEN TORTILLA SOUP

3 – 4 chicken breasts, cut up
 3 – 4 14-oz. cans fat free chicken broth
 1 16-oz. can whole kernel corn
 1 14-oz. can Bush pinto beans
 1 12-oz. can Ro-Tel tomatoes
 1 8-oz. can tomato sauce
 1 tsp. black pepper
 1 tsp. salt
 2 tsp. cumin seed
 2 tsp. garlic, minced
 3 corn tortillas, cut into small pieces
 tortilla chips
 1 cup Mexican cheese blend, shredded
 sour cream (if desired)
 1 avocado, sliced (if desired)
 cilantro (if desired)
 Combine first 11 ingredients into Crock-Pot. Cook on medium for 4 to 6 hours. Serve topped with crumbled chips, cheese, sour cream, avocado and/or cilantro.

BECKY'S CHICKEN SALAD

1 large can white chicken meat
 2 – 3 Tbsp. Miracle Whip
 1 Tbsp. sweet relish
 handful red grapes, halved
 1/4 stalk celery, diced
 1/4 gala apple, chopped
 Combine all ingredients; cover and refrigerate.

(You may need to make adjustments to fit your taste.) Get out the croissants or crackers and enjoy!

CHOCOLATE ÉCLAIR CAKE

1 large vanilla Jell-O instant pudding
 2 1/2 cups milk
 1 can Eagle Brand milk
 8-oz. tub Cool Whip
 1 box graham crackers
ICING:
 1 box powdered sugar
 1 stick margarine or butter, melted
 1/3 cup cocoa
 1 tsp. vanilla
 3 – 4 Tbsp. milk
 White chocolate, grated (optional)
 Mix pudding mix according to directions on box, using 2 1/2 cups milk. Add Eagle Brand milk and Cool Whip; mix until well blended. Let stand until thickened. Line a baking dish with graham crackers; pour pudding mixture on top, then add another layer of graham crackers. Combine icing ingredients, mixing well; spread over cake. Top with grated white chocolate for an extra WOW!

BAKED POTATO SOUP

4 baked potatoes
 6 cups milk
 2/3 cup flour

Utilizing time is something Becky Packer has learned to do well. She balances her time helping her husband, David, with their company, D.P. Electric; attending their son, Jacob's, basketball games; spending time with their new grandbaby and their daughter, Averie; and adding a little catering in on the side. "I love to cook because I love to eat good food," she said. "My family and friends have been my encouragement because they love my cooking, or they're really good at pretending!"

Pecan and lemon pies are Becky's favorite things to bake. "I never cook less than four pecan pies at a time," she explained. "I have made as many as 72 pecan pies within a two-week period to give away to customers, family and friends at Christmas." **WOW**

To view more of your neighbors' recipes, visit our archives at www.nowmagazines.com.

2 14-oz. cans chicken broth
 salt, to taste
 1/2 tsp. black pepper
 1 cup cheddar cheese, shredded (divided use)
 1/2 cup green onions, chopped (divided use)
 6 slices bacon, cooked, crumbled (save grease for soup)

Bake potatoes in oven, not microwave. Peel, cut up and coarsely mash. In a large Dutch oven or soup pot, add milk; gradually heat on medium, slowly stirring in flour (do not boil). Add chicken broth, salt, pepper, half of cheese, onions and bacon; heat on medium (do not boil). Serve with sprinkle of cheese, onion and bacon on top.

PINEAPPLE ANGEL DELIGHT CAKE (SUGAR FREE)

1 small pkg. vanilla Jell-O instant pudding
 1 8-oz. can crushed pineapple in natural juices (do not drain)
 8-oz. tub Cool Whip
 1 sugar free Angel Food cake
 strawberries, blueberries, raspberries or any combination of colorful fruit
 Combine pudding mix, pineapple and juice in a medium bowl. Gently stir in Cool Whip. Cut cake horizontally into three equal layers. Place bottom layer on cake plate, cut side up. Spread a layer of pudding mixture on top; add a layer of sliced berries. Place middle layer on top; spread another layer of pudding mixture and berries. Add top layer of cake, covering entire cake with remaining pudding mixture. Place remaining berries on top.



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Do You Have a Plan for Your Employees?

— By Andrea Walton

If you are self-employed or the owner of a small business, you probably understand the difficulties in finding and keeping qualified employees. There are many factors that an employee will consider when deciding where to work. One that may be overlooked is the availability of a tax-qualified retirement plan.

According to a recent survey by the Employee Benefit Research Institute (EBRI), 25 percent of small business owners stated the most important reason for offering a retirement plan was recruiting and retaining employees. Another 19 percent said the positive effect on employee attitude and performance was the most important reason they offered a plan.

The Simplified Employee Pension (SEP) and Savings Incentive Match Plan for Employees (SIMPLE) plans are two tax-qualified plans available to employers. If a plan is considered tax-qualified, contributions are not subject to current federal income tax; all earnings grow tax-deferred until withdrawn; and taxes are payable by the participant when benefits are actually received, generally at retirement when the participant may be in a lower tax bracket and entitled to an additional standard deduction at age 65.

Unfortunately, a number of employers are unaware of the tax-qualified retirement plans available. The 2003 Small Employer Retirement Survey conducted by EBRI indicated that 47 percent of business owners had not heard of SEP plans while an additional 26 percent had heard of them but knew little about them. The numbers for SIMPLE plans were 32 percent and 20 percent, respectively.

An advantage of the SEP plan is the ease in establishing and maintaining the plan. Any business with one or more employees, including the owner/employee, may set up a SEP IRA. The

plan may be set up by completing IRS Form 5305-SEP and no employer tax filing is required.

As an employer, you decide each year:

1. Whether you will contribute to the plan, and
2. If a contribution will be made, the amount of the contribution to each employee's SEP IRA. Employees are immediately 100-percent vested in the SEP IRA proceeds.

A SIMPLE IRA is a salary reduction plan with little administrative paperwork. If you have 100 or fewer employees in your business, you are eligible to begin a SIMPLE IRA by completing IRS Form 5305-SIMPLE.

SIMPLE IRAs are funded by employee salary reduction contributions and employer contributions. You, as the employer, can either match the employees' contributions dollar for dollar up to three percent of their salaries, or contribute two percent of each eligible employee's salary. Eligible employees are immediately 100-percent vested.

Employees may take withdrawals from a SEP or SIMPLE IRA at any time. However, they will generally be subject to a 10 percent tax penalty if they are under age 59½ at the time of the withdrawal. The tax penalty increases to 25 percent for SIMPLE IRA withdrawals made during the first two years the employee participates in any SIMPLE IRA.

Finding qualified employees that will stay on the job can be difficult. Fortunately, there are retirement plans available to make your business more attractive to job seekers. Speak with a qualified investment professional to discuss which plan may be appropriate for you. **NOW**

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

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May 2009 Community Calendar

First Tuesday

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

Tuesdays and Thursdays

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

Every Wednesday

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

Wednesdays and Thursdays

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

Third Thursday

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

Every Thursday

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

First Friday

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

Second Saturday

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

May 2

Midlothian Classic Wheels Car and Bike Show: 11:00 a.m.-3:00 p.m. in Lancaster on service road of I-35E, one block north of Pleasant Run. 30 awards, 3 Best of Shows. \$10.00 entry fee. Free food and drinks.

May 6

Red Oak Chamber's "Business Over Coffee:" 7:00-9:00 a.m., Red Oak Municipal Center, 200 Lakeview Pkwy.

May 9

The North Ellis County Outreach spring planting flower sale fundraiser, 404 S. Hwy. 342. 20 flower pots per flat. (972) 617-7261.

Ellis County SPCA Spring Garage Sale: 7:00 a.m.-3:00 p.m., Red Oak Lions Club, 207 W. Red Oak Road. Gently used donations will be accepted at the shelter May 2-3 from 9:00 a.m.-3:00 p.m. We will accept clothing on hangers only (baby clothing can be folded). www.elliscountyspca.org.

May 16

Ovilla Garden Club garden tour and plant sale: 10:00 a.m.-3:00 p.m., Ovilla Heritage Park. Tickets available at the park. \$10.00 cost per person goes to raise funds for community projects. Call Bobbie Mason at (972) 742-0738 or Carolyn Ross at (972) 617-7148.

Red Oak Lions Club pancake breakfast: 7:00 a.m.-1:00 a.m., Lions Club building, 207 W. Red Oak Rd. \$4 per person. Proceeds benefit Red Oak Lions charities.

The Oaks church "Spring Clean-up Day," benefiting the widows, senior citizens, disabled and single parents of the community. If you have a project or would like to volunteer, call (214) 376-8208 or visit cporter@theoaksonline.org.

May 28

Red Oak Chamber's "Business After Hours": 5:00-7:00 p.m., Prosperity Bank.

May 30

Red Oak Lions Club annual charity tournament at The Brickyard Golf Course. Registration: 7:00 a.m. Team registration: \$240. Includes greens fee, cart rental and lunch. Teams and sponsors still needed. All proceeds go to Lions Club charities. Call Melanie Petersen at (214) 864-8014.

June 1

Summer Reading Club: 6:00 p.m.-7:30 p.m., Red Oak Library, 200 Lakeview Pkwy. (469) 218-1230.

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