



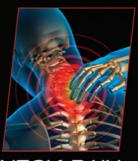
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On THE COVER



CHS tennis coaches and players show great follow through on the courts and in the classroom.

Photo by Memories by Melissa.

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Editor's Note

Spring Is in the Air, Corsicana!

The fields are abounding with color all around us. I love my plantings, but I can't begin to match Mother Nature with her annual displays of wildflowers that thrill photographers, artists, children and the child that still lies within all of us. As a seventh-generation Texan, I am very proud to celebrate Wildflower Week during the second week of May.

On May 5, 1862, Mexicans defeated the French

invading army at the Battle of Puebla, which is remembered through Cinco de Mayo celebrations. I was fortunate to have visited Puebla, one of the oldest cities in Mexico, which was settled between 800 and 200 B.C. It's a beautiful colonial city, home to universities and the oldest public library in the Americas. Let's celebrate the day with mole poblano, a native dish.

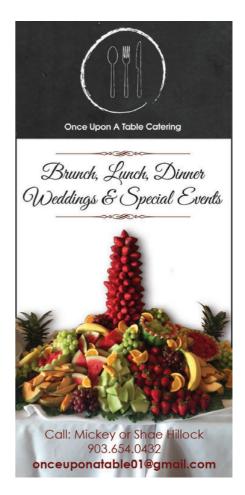
Have a great month!

Virginia

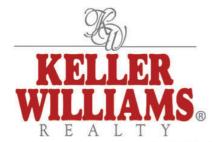
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705 N. Magnolia Ave. 3-story Victorian home with large carport and fenced backyard! Small-town living at its best! Motivated seller!



344 NW CR 2171, Barry Peaceful country living on 14.841 acres! Beautiful 2-story home with 5/3 in Barry. Lots of storage space! 10 miles from Corsicana.



17305 NW CR 3135, Purdon Nice 3/2 double-wide spacious home with deck, hot-tub, out buildings, fenced on 1.56 ac. Motivated Seller



304 Trailridge Dr.
Come and visit this 4/3 home with some updates. Features include above-ground pool, fenced yard on .688 acre.



508 Clubhouse Drive 4/3/2 located on 1 acre in Mildred ISD. Beautiful home on a corner lot. Gated subdivision with private boatslip, community pool, workout facilities and clubhouse.



209 Starcrest Lakeside living at Richland Chambers Lake. 5 bedrooms, 4 bathrooms, gated community, retaining wall and boathouse.



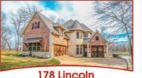
612 FM 667-Frost Enjoy quiet, relaxing surroundings in Frost, Texas. 3 bedrooms, 3 bathrooms, open living & kitchen, 2 master bedrooms.



Nestled among trees, this 2-bedroom, 2-bathroom home is on 1.86 acres. Large family room with fireplace. Could easily be converted to 3 bedrooms.



2001 West Park Avenue Come home to comfort! 4 bedrooms, 3 bathrooms, 2 dining areas, large living, covered patio, shaded backyard.



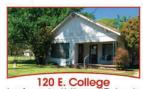
178 Lincoln Stunning 5-bed, 3-bath home in The Wilderness at RC Lake. 320 ft. of water frontage, boathouse, open living with gourmet kitchen. See it today!



13115 Rudys Way Adorable 3-bed, 2-bath home on 1 acre in Rustling Oaks at RC Lake. Upstairs loft, WB fireplace, built-ins, storage building with electric. Must see!



4 bedrooms, 2 bathrooms, 2 living areas. Completely updated home with new kitchen and baths.



Lots of opportunity with this property! The home sits on, not one, not two, but three large lots. Could be a great investment opportunity with options of building two more homes right next to this one.



605 Oakridge Cir. 3/1/1 with open living, dining and kitchen. Nice, spacious backyard with covered patio. A real deal.



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1820 Maplewood Ave. The pool, backyard, & poolhouse are ready for summer! This home offers so much charm & character with 3 bedrooms, 2 bathrooms, 2 living spaces, office & sunroom



808 Medinah Granite, hardwoods, sprinkler system, formal dining, split bedrooms ... and so much more. Built in 2013. Open concept kitchen, breakfast and living area. Just picture perfect!



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2104 W. 1st Ave. Cute as a button! Hardwoods, updated kitchen, 2 bed and 1 bath. Priced right, perfect starter home.



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2817 Hillcrest Beautiful treed lot. 3/2/2 in a great neighborhood, just ready for your personal touch.



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KW Corsicana will be having a food drive for the Navarro County Food Pantry. Come get a Red Day bag, fill it with food and return it!

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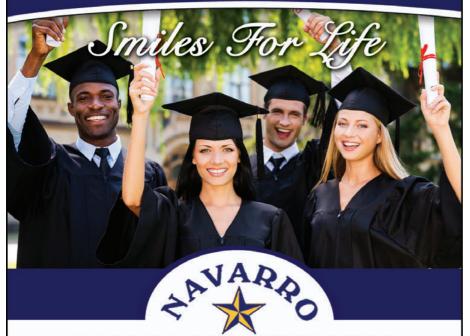


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dentistry

Navarro Dental Center Is Hosting our 2nd Annual Free Day of **Dentistry with Dentistry From** The Heart.

The Team at Navarro Dental Center is out to change lives by offering free smiles to anyone who needs dental work, as they host the latest event for Dentistry From The Heart.

The event will take place on Saturday, May 21st at Navarro Dental Center in Corsicana, TX. Starting at 8:00 a.m., Dr. Michael Eeds and his volunteer team of dental professionals will treat patients, 18 years and older. Patients will be seen on a first come first serve basis until 3:00 pm.

The team of dentists, sponsors and volunteers plan to provide help to over 100 people in need of dental work treating patients in need of fillings, extractions and cleanings. This year's event promises to be a great way to give back to our community.

Last year, at the 2015 Dentistry From the Heart event at Navarro Dental Center, the team of 18 volunteers served over 100 patients in need and over \$34,000 of dental services were donated.

Dentistry From The Heart (DFTH) is a national non-profit organization with a simple mission - making people smile. Founded in 2001 by a dentist in Florida, DFTH was created to aid those in need, including the growing population of under-insured Americans. Over 100 million Americans lack dental insurance, and over 30 percent of adults have untreated cavities. Without events like DFTH, dental care simply isn't an option for many of the uninsured. To date, DFTH has helped over 5,000 patients and provided over \$8 million in dental care.

"Now more than ever, I know there are people out there who need our services, but have no means to afford them whether they're out of a job, or just don't have dental insurance. This Dentistry From The Heart event is our way of giving back to the community, and being there for the people who are in need of dental work," said Dr. Michael Eeds, Clinical Director of Navarro Dental



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— By Nancy Smothermon

These kids knew they were expected to win. The weight of a 30-year tradition of district championship wins rested heavy on their shoulders. They proved they were legitimately the best in their district, and ensured their two coaches bragging rights.

Together, Coach Chad White and Coach Phillip Keltner, commonly referred to as "Coach K," have successfully brought these kids up through the ranks. "Coaching these players since seventh grade has been great fun and at times hard work, but it has been rewarding to watch them improve and grow up," Coach White said proudly, as he observed his kids practicing.

Coach Keltner agreed, "These kids are good kids, good students, and they play and practice hard out here every day. I see them in class as students. Then I watch them come out here and practice."

"Some days, they are out here in temperatures close to freezing. Other days we have sunshine, and they play in shorts," Coach White added.

"We're glad to be getting some attention for what they have achieved," Coach Keltner said.

Team tennis only became a high school sport 30 years ago. Since then, Corsicana's high school team has qualified for the playoffs 30 consecutive years. "Not an easy task," both coaches said simultaneously. They have also won the district championship four years in a row and 18 times total in that 30-year span.

Coach Keltner has been at Corsicana High School 21 years — longer than any other teacher on campus. He is also the Social Studies Department chair. He serves as a "conduit" through which the administration and teaching staff communicate. He understands the need for setting goals both in the classroom and on the concrete courts. Coach Keltner spoke enthusiastically of





Phillip Keltner's dedication to Corsicana ISD

the Corsicana ISD board members, Mr. Denbow, Mr. Ashcraft and Coach Thompson, and their important role in the construction of 12 tennis courts located at the high school. They were adamant about having the best quality of workmanship and materials. "It's been laughingly referred to as the best concrete in Corsicana," Coach Keltner added with a chuckle.

Coaching tennis six years here in Corsicana has been a delight for Coach White who remembers playing at the Mertz Courts throughout his childhood. This is his 15th year coaching high school tennis. Before coming to Corsicana, he was the head tennis coach at Belton High School. "The way the program is set up and the support from administration allows the team to be successful. The tradition of success in the past has really paved the way for the future," he said.

Having courts at both the high school and at the middle school has given more students the opportunity to participate in tennis. When playing tournaments, the team is accustomed to traveling to different locations in the same towns in order to accommodate the numbers

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now involved in the sport — much like playing between their middle school courts, high school courts and Mertz. "Only the highest ranked players travel for tournaments. Everyone practices. Everyone plays. But we usually have only 18 athletes who travel with the varsity team," Coach White explained.

They play as a team in the fall. In the spring, the format for playing changes. The players are separated into three categories - singles, doubles or mixed - and are only allowed to play in one category. The entire spring is made up of tournaments that are structured in a similar way to a track meet, with different events taking place simultaneously. Players try to advance individually, not as a team.

Coach White spoke of statistics that included wins versus losses. He spoke of how it takes years to develop into a good player. "It takes thousands of hours of time on the court, and these kids have put in the time with spring and fall tennis, as well as time spent playing during the summer," Coach White said. "It's this dedication that has made them the players they are today."

Coach Keltner, a Baylor University alumnus, coached several other sports after graduating. Hired at Kopperl High School, he worked hard and learned a lot about kids and has brought that knowledge and practical experience with him to Corsicana, where he is respected and appreciated.

Coach White attended school in Corsicana and moved with his family to Tennessee. In his second year of college at Middle Tennessee State University, he and his family returned to Corsicana to find his passion for coaching. He graduated from Texas A&M University-Commerce, and now he heads up the Corsicana ISD tennis coaching staff of two good men. The players respond well to their leadership. Coach White divides his time and energy between the middle school players and the high school players. "I'm not complaining," he smiled. "It's just part of the job."

"We have a lot of support from our principals and administration," Coach Keltner admitted.

Coach White introduced two top players from the team. "They play their best and deserve recognition," he stated.











For seniors Michelle Cho and Tahoe Mickle, it was an honor to play on the Tiger Tennis team.

But that is true of all the athletes in this program. "They all deserve praise for their accomplishments," he said.

Michelle Cho and Tahoe Mickle stepped off the court and were humbly cooperative and ready to talk about their tennis experiences. They are both seniors, 17 years of age and both are planning to attend college after graduation. "I am going to A&M," Michelle stated.

Tahoe spoke of having toured several college campuses. "I've decided on Texas State University," he grinned.

Michelle and Tahoe agreed they play tennis because it's fun and challenging. They enjoy the camaraderie of the team element and the challenge on a personal level. They play with winning in mind. "I play as a hobby. I'm not looking to use it for a scholarship. My older brother, who graduated in 2010, won the tennis regional championship. I suppose I set my goal on getting my picture on the coaches' 'Wall of Honor,'" Michelle said with pride.

"I like playing, hanging out with friends after school and striving to better my own game," Tahoe said.

Tahoe and Michelle pointed out that tennis is very competitive. "Setting goals and being successful requires lots of drills and match play. Our coaches have us play against each other, and they rotate our opponents to help us get used to playing players of different strengths," Tahoe explained.

Tiger Tennis has a tradition of winning. They strive for excellence. Their hard work and determination has proven great enough to carry them forward from seventh grade to their senior year. "This will be the first class of seniors I've seen come all the way through. I am so proud of this group of seniors," Coach White confessed. Tradition, enthusiasm, self-motivation and teamwork are a few of the qualities that built Tiger Tennis, a team of winners. NOW





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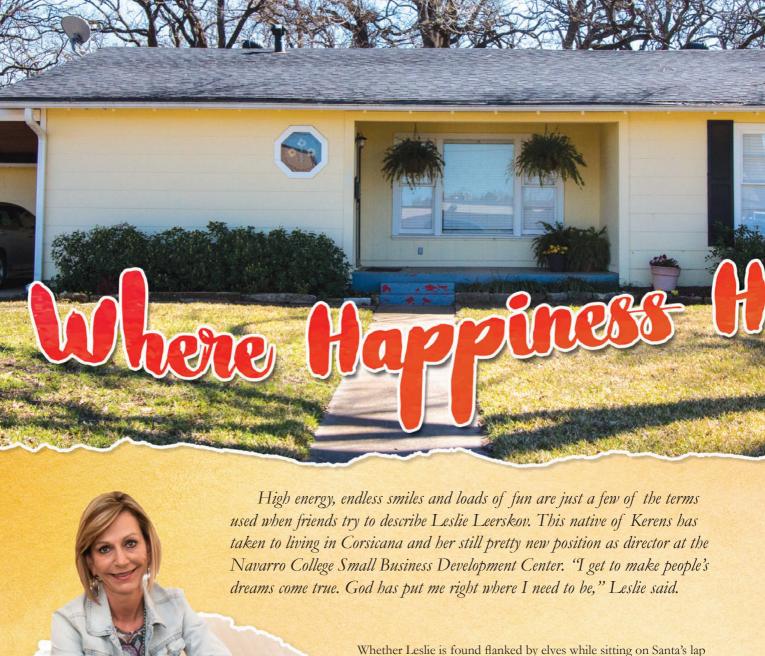






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of her personality. She is an active volunteer in the community. She has served on Chamber committees and now is serving on its board of directors. She is also a Camp of the Rising Sun board member and serves on the steering committee for the Texas Rural Challenge. In part, due to her position, Leslie serves on a Midlothian Chamber of Commerce committee and is learning about Ellis County as a member of Leadership Midlothian.

at the college or ringing the cow bell at the recent Corsicana & Navarro County Chamber of Commerce Awards Banquet, she electrifies the atmosphere. Creating a fun time for folks is only one dimension

This self-professed country girl is enjoying her home in the city. "I miss being able to see the sunsets and sunrises over the wide-open pastures, but I love the accessibility to everything," Leslie said. "It's great to be able to go out to eat on the spur of the moment with girlfriends."

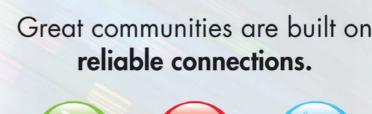
Leslie grew up riding horses in rodeos and play days and showed animals at stock shows. When her sons, Dakota and Dusty Norris came along, she fit well

At Home With Leslie Leenskore



into their desire to raise and show animals. With a BBA degree from The University of Texas at Tyler, she was working in the Dallas business world as a sales coordinator for an investment firm. However, with her boys becoming involved with school and sports activities, Leslie quit to stay at home







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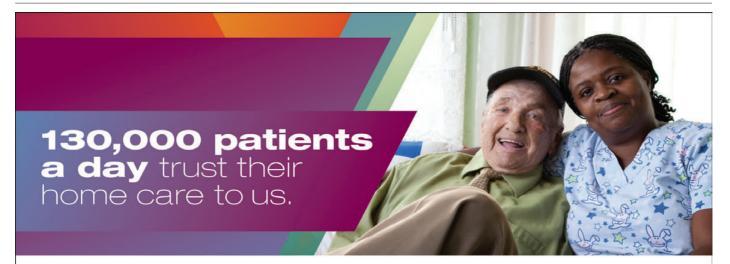
and be at her sons' events, but that plan didn't last very long. She was recruited to become the business teacher at Kerens High School. Leslie jumped in enthusiastically. "I had to reach a balance between work and being a mom and make it work. I was the cheerleader sponsor for 14 years. They were my girls, since I was the mother of boys," she said. Additionally, Leslie served as yearbook sponsor and senior class sponsor. "I truly enjoyed the

seniors," she remembered. "You really make connections in a small school district." Before taking on her current role with the college, Leslie served Kerens ISD as the business manager, and along her journey into education, she attended Texas A&M University and is a staunch Aggie.

Not only did Leslie make the move to Corsicana, but her mother, Sandra Lewis, had moved from Kerens to Corsicana also. Sandra, as well as







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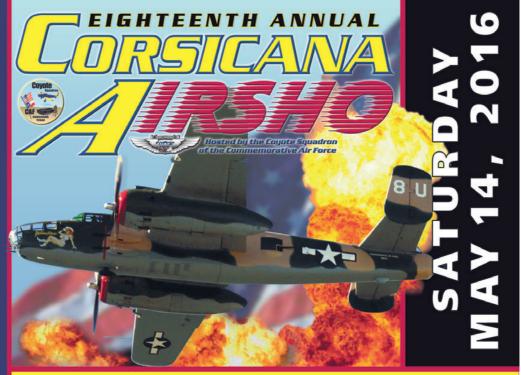
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Leslie's sisters, Donna Darby and Rockie Glicksman, live in homes located within about two minutes of Leslie's beautiful bungalow. "I had lived in a large brick home in Kerens, surrounded by land and had spent 28 years in my own home," Leslie said. "I pretty well knew what I wanted. I had totally redone my Kerens home, so I didn't want to do that again. When I saw this home, I knew it was mine, since it was move-in ready."

The yellow home with gray-shingled roof, shutters and awnings is as bright as Leslie's smiles. The tree-covered lot helps to shade the ferns that greet visitors and family. Leslie made a few minor changes to begin putting her own touch on things before moving into her home in November 2013. "I lived at my grandmother's home while I ordered everything," Leslie remembered. "It's now very eclectic. Being the mother of boys, I've really enjoyed decorating this house the way I want."

The result is charming and comfortable. Leslie's living room is a gathering place with plenty of seating. A round coffee table was in her mother and father's home that burned. "It was smoke damaged, but I refurbished it and redid the marble top," she recalled. A quilt Leslie made is draped across an easy chair, making it a favorite place to read and relax. "I took a quilting class in Kerens and loved picking out the materials, and everyone in my family loves to read. I have a Kindle, but we all still love to share real books." Leslie said.

The kitchen is on Leslie's list for future renovation. "The smaller kitchen has been an adjustment," she said. The dining area overlooks the spacious backyard and brick patio where Leslie's dogs, Sadie, a miniature Dachshund, and Smokey, a Chow Chow, run and play. "We hadn't



been here long when Smokey got out and landed in the 'pokey' (pound). I had to bail him out. It was all for the love of a girl!" Leslie remembered.

Her two guest bedrooms feature the lovely, original hardwood floors. Pink and blue are the dominant colors that go with the two baths. One has an original blue bathtub, and the other one has the original pink bathtub. "My kids think it's a little odd," Leslie said laughingly.

The home's original garage had already been converted to a master suite and utility room. The master bedroom has low ceilings, but Leslie enjoys having the two closets the room affords. "I use one for work clothes and the other one for casual clothes," she said. A desk in the window provides a cozy work space.



Christmas Eve 2015 provided Leslie with the best of memories in her home when she hosted her whole family for dinner. "I researched recipes and planned early," she said. Her small home welcomed four little girls ages 2-5 years old, lots of nieces and nephews in their 20s as well as her sons, her sisters and her mother. "We had such a good time," Leslie recalled.

A patio cover and landscaping her backyard are on Leslie's list to accomplish this year. "I love being out-of-doors and gardening," she said. Leslie's other sparetime hobbies include visiting her grown sons who live in Tyler and Huntsville, snorkeling and deep sea fishing. "Water is my happy place," she revealed.

A Leap Year baby, Leslie officially turned 13 this year on February 29. However, for the past 50 years, she cites three F's that have guided her well: Family, Faith and Friends. "I have recently added a fourth F: Fitness," Leslie revealed. With that formula, Leslie looks forward to her life in Corsicana. NOW



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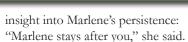




The famed inventor, Thomas Edison, never got the chance to meet Marlene Bartosh, but he most certainly described her philosophy of life when he stated, "The three great essentials to achieve anything worthwhile are, first, hard work; second, stick-to-itiveness; third, common sense." Last February 3 was declared Marlene Bartosh Day in Navarro County in honor of the many volunteer hours she has served over the years. "I just see a need and work to fill it," Marlene said humbly.

A host of folks who have worked with Marlene on various projects around the county were present at the Eureka Crime Watch meeting on her day. It was the first time in a long time that Marlene wasn't presiding as president of that group, so she thought she could just sit back and enjoy the meeting, but the surprises were just beginning. The Honorable H.M. Davenport read Marlene's official county proclamation proclaiming it her day, followed by Sheriff Elmer Tanner who spoke of Marlene's community involvement. Les Cotton, former Navarro County sheriff, thanked Marlene for her dedicated service and added, "We always knew who was in charge!" Faith Holt, former Navarro County commissioner and current Navarro College Board of Trustees member, gave the group another





By Virginia Riddle

After moving to Lake Richland Chambers with her husband, Sonny, in 1995, Marlene walked the neighborhood with her then neighbor, Donna Arnold. "Volunteering with the crime watch was the beginning. President Margaret Thomas twisted my arm," Marlene remembered. She started noticing other volunteer groups and got inspired to help. "There're gobs of groups. No matter what your problem is, there's a group to help. Volunteering has opened





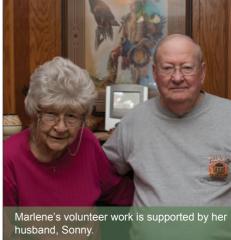












opportunities to get to know a lot of people I wouldn't have known otherwise."

However much Marlene has worked through the county to accomplish good things for her neighborhood, she has spent even more hours working with the youth. Butch Bowers, administrator at New Encounters, cited Marlene as being "a super blessing," to the young men who are in the residential substance abuse center and to the staff that works with them.

Another volunteer, Patty Knauth, a retired teacher, told of experiencing first hand Marlene's direct approach with the residents and also at crime watch meetings. "I taught for 30 years, but working beside Marlene I have a whole new vocabulary. And I just thought I knew all those words!"

The youth of Mildred ISD have also been blessed by Marlene who has served as a surrogate parent for junior and senior high school students and on the school district's bond committee. "At the time, I had a lot of time on my hands. I had watched six shows of *Family Feud*, my sewing machine wasn't working and the school buildings were in bad shape," Marlene explained. She went to a meeting and was recruited. "The first bond



election didn't pass, but in the second bond election, all three items passed," Marlene recalled.

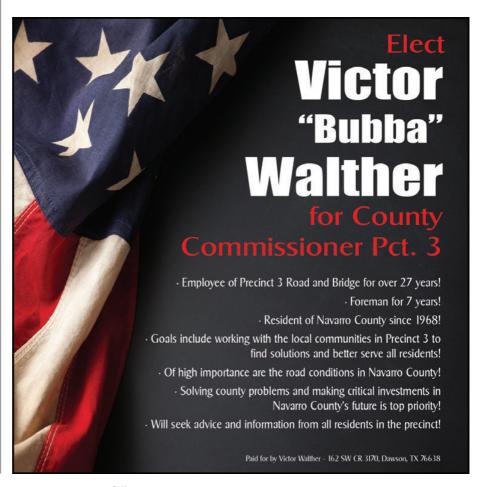
"The first time I met Marlene was at that meeting," Becky Burns, past MISD superintendent, said. "I saw this cute, little lady sitting back there, and Lord, something popped out of her mouth, and I thought, *This is going to be a fun ride*. She got the kids everything we needed."

An active member of Corsicana's American Legion Post 22 Johnson-Wiggins Auxiliary, Marlene has been honored with two district member of the year awards. Many of the activities are open to the public. "We have hosted an annual Easter egg hunt for the children of this community for 24 years with over 2,000 plastic eggs filled with candy, and there are prizes and hot dogs, as well. It's a big whoop-dee-doo," Marlene said.

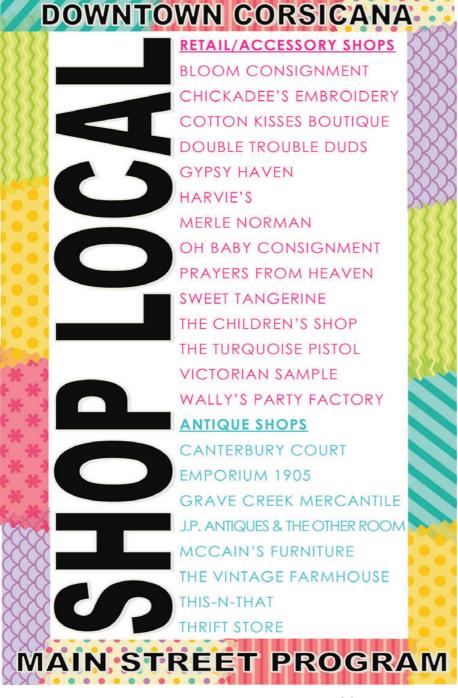
But that's not the only way she honors service men and women and their families. "About 12 years ago, I was watching the Dallas news, and a serviceman was being interviewed at the airport's USO before deploying. He said that no one would care if he didn't come back. That got me to volunteering with the Angels of Corsicana Troop Support. "I called Jean O'Conner, and told her I was in, I can call folks, and I handwrite 1,300 Christmas cards each year to put in the stockings. She also recycles used Christmas cards into note cards on which Mildred and Dawson elementary students write Christmas greetings or send thanks.

This dynamo of a volunteer grew up in Mississippi, spending her first 10 years on a farm. Marlene's family then moved to Jackson, Mississippi. "Everyone who was able was in the war effort. I graduated from high school and took secretarial classes at a local college, got married, had three children, got divorced and moved to Arlington, Texas, and opened a











secretarial service. My sister was working in an Arlington plant with Sonny who had three children, too. That's how we met, and we've been married 46 years. I'm so lucky I have Sonny's support with all my volunteering," Marlene said.

Another joy is the success of their children in school and life. "We have kids and grandchildren scattered from Ft. Worth and Granbury in Texas to Arkansas, Mississippi, Georgia and North Dakota. They are everywhere, and we have a pile of grandchildren," she said proudly.

"We've traveled quite a bit visiting our kids all over creation," Marlene said. The couple has also visited New York City, the East Coast and Colorado, and they still have more travels planned. "We love to go to museums, especially military museums," she said. They also are fans of the big band music era.

Both Sonny and Marlene have had health challenges. "We have the most wonderful neighbors, friends and Legion members who have helped and brought food ready to eat," Marlene said.

Part of the day honoring Marlene was a lunch spread with decorations in her favorite purple hues. She was awarded two plaques from organizations and a lap throw with the Fruits of the Spirit design. Silver pens were available for guests to sign their greetings on the throw.

Marlene quoted Matthew 25:35-36, the Bible verses that guide her volunteering spirit: "For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.' Volunteering," she concluded, "brings rewards more outstanding than you ever thought possible."





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Meet the Keller Williams team of real estate professionals.

Building Lasting Relationships

Keller Williams agents meet each client's needs with integrity and loyalty. — By Virginia Riddle

The gray cottage with its red door and black and white shutters and accents, located on a corner downtown, has been home to Keller Williams' real estate agents since 2012. Denise Harper and Laura Smith were founding members of the company in 2007. The company now has 20 agents who closed over 28 million dollars in sales in 2015. "Agents from all over Navarro County joined together, and we've kept growing ever since," Denise said.

Commercial and residential real estate transactions are handled for both buyers and sellers. "We're a full-service company," Denise said. "We work throughout the counties of North Texas from Freestone County to Dallas County. Communicating with clients and buyers is important. We really care for our clients' needs and work to earn their trust. They're making the largest purchase most of them will ever make, and often, it's a very emotional time for them," Denise stated.

"Our group of agents is incredibly dedicated, and they each spend countless hours making sure each client is taken care of to the best of their ability," Laura said.

Understanding the client's motivation is a very important first step toward achieving positive results at the closing table. "We're here for clients no matter the price range," Laura said. "I enjoy working with all clients, especially first-time homebuyers, and helping them in understanding the financial, legal and governmental rules and regulations that are ever changing in our real estate market."

Keeping up with that changing market is an important aspect of an agent's job. Keller Williams agents fulfill the state's required number of hours of continuing education and are members of the Navarro County Board of Realtors, the Texas Association of Realtors and the National Association of Realtors. Additionally,

Business NOW

Keller Williams is a member of the Corsicana & Navarro County Chamber of Commerce.

The Corsicana Keller Williams agents are focused on bettering their community. Each year they participate in and give back to their community through the Keller Williams RED Day, an annual day of service reserved for the second Thursday of May. The acronym stands for "Renew, Energize, Donate." Keller Williams associates across the world spend that day away from their businesses, while serving worthy organizations and causes in their local communities. "We take "RED" bags around the community for everyone to fill with donations for the Navarro County Food Pantry, and now some people just call or come by and get a bag," Denise said.

"Our group of agents is incredibly dedicated, and they each spend countless hours making sure each client is taken care of to the best of their ability."

"The whole community really gets involved. We've been told it's the food pantry's biggest day of collections each year," Laura added.

Corsicana Keller Williams agents agree that getting the chance to help people fulfill their dreams of home ownership is a joy. "Our business is all about families. We're here because we love what we do," Laura stated.

The friendships made within the office are also a joy. "We support each other," Denise said.

We have an amazing group of agents who have made this office what it is today! Without each one of them, we wouldn't be able to offer the level of service and expertise that KW Corsicana is known for," Laura stated.

"We're a very spiritual group," Denise said. "Life is about faith, family and the business according to Gary Keller, a founder of Keller Williams. Keeping things in that order makes everything else fall into place." NOW





Around Town NOW



A supportive crowd anxiously watches the steer judging at this year's Youth Expo.



Linda Carrelli presides as president of the Eureka Crime Watch.



Mike Gage explains the newly remodeled and expanded facilities at the Navarro County Expo to open house attendees.



Senior Circle March birthdays are celebrated.



Kay Darlene Dolen (left) and Lori Casper enjoy the fun of Hop Downtown with children Lia Jones, Sylar Oden and baby, Koda Jones.



Models show the latest in fashions at the Ladies Night Out Style Show.



Shirley Bowen, Navarro Regional Hospital auxilary volunteer, and Mother Goose greet visitors to the group's gift shop.



Enthusiasts enter the Glow Run in support of the United Way of Navarro County.



Trisha Stewart (center) and her staff welcome guests at Mita's Coffee Lab's opening.

Dining DEAL\$







Your Credit Score

Have you ever wondered how you qualified for a loan? Or why you didn't? Or why you ended up with an interest rate higher than the one advertised?

Many of the financial steps you take are tracked and used to calculate your credit score, a three-digit number ranging from 300 to 850. The higher the number, the more likely you are to get the credit you want - and at a desirable rate.

Creditors consult credit scores to assess whether or not loaning you money is worth the risk. Generally, 700 is considered a good credit score. A score below 600 may put you in a "high risk" category. What Determines Your Credit Score

A variety of factors determine a credit score. One of the most important is your payment history, which accounts for approximately 35 percent of your credit score. This summary of payments on past and current debts details all of your reported credit accounts and if payments were on time or late, including by how many days, or not made at all.

Another important factor, at about 30 percent, is your amount of debt. This is more than a total of all debt you owe. It also includes the number of reported accounts with outstanding balances and how much available credit you've used. The total debt is compared to the total credit available to determine your debt-to-credit ratio. Your credit score can suffer if those two numbers are too close together.

Your credit score also takes into account the number of years you've used credit. This factor isn't weighted as heavily. It tends to be about 15 percent of your credit score, but it shows that establishing good credit early is wise because a longer credit history can positively impact your credit score. A high score may be possible with a short credit history if you've used credit responsibly.

The final and least-weighted factors are new credit and what are loosely referred to as "other factors." Although both account for just around 10 percent of your credit score, they should not be treated lightly.

Credit inquiries to transfer a balance to a credit card with a lower annual percentage rate or opening new credit to receive a percentage off your total purchase at your favorite retailer can lower your credit score in the short term. "Other factors" include having a mixture of credit types, such as credit cards, auto loans and home mortgages. This diversification of credit is good for your credit score and common for those with long credit histories.

What Doesn't Determine Your Credit Score

It's important to note that your credit score isn't based on discriminating factors, such as race, gender, marital status, religion, age, salary, employment or where you live. Your credit score, along with all of the reported account information used to determine it, is contained in your credit report. Three national reporting agencies, or credit bureaus, track credit scores and compile credit reports: Equifax, Experian and TransUnion. Your credit score and report may vary by agency, depending on the information each has received from lenders.

What Is On Your Credit Report

Besides financial information and your Social Security number, a credit report contains personal details that lenders update, such as your name, address, date of birth and employer. It also details items of public record, including bankruptcies, foreclosures, lawsuits and wage attachments, as well as actions by collection agencies.

Remember, it's important to monitor your credit report periodically. Understanding your credit score is only your first step to financial success: You also must ensure the information on your credit report is accurate and up-to-date if you want it to help you get the credit you need. NOW

Lynda Housley is a State Farm agent based in Corsicana.



Meet and Greet our New Administrator and DON

Thursday May 5th 4:30pm - 7:00 pm -

TCC Corsicana welcomes Jennifer Verdin to Navarro County. Stop by to say hello or drop in for lunch and a quick tour.

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Director of Nursing Jennifer Verdin

My name is Jennifer Verdin and I am extremely excited about my new role as the Director of Nursing for TCC Corsicana! I started nursing school at age 35 and graduated from Mississippi Gulf Coast College in Perkinston with an Associate of Science in Nursing degree in 2009. I did not go to nursing school until my all of my children were in middle school or high school. My priority was to be at home with them. Prior to coming to TCC, I worked as the DON a little over a year in a skilled nursing facility about 45 minutes from home. I am proud to say that we received zero deficiencies in nursing during our annual survey. I have also worked for TCC Corsicana's sister facilities—Heritage Oaks Retirement Village and Heritage Oaks West—in the past as a charge nurse. I am married and now live just a few minutes from TCC Corsicana We have no children at home, but between us we have 5 children and 4 grandchildren. In my spare time, I enjoy reading and spending time with my family. I look forward to meeting all the staff, residents, and their families and plan to make TCC my home. There is no greater purpose than serving others and I am blessed to be able to do that each and every day!



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Concerning Cataracts

Worsening eyesight is often a concern of individuals as they get older. One condition that affects many people is cataracts. Approximately 60 percent of adults, and 70 percent of adults over the age of 75, have cataracts, which impair vision by clouding the normally clear lens of the eye.

The eye lens, which is made up of protein and water, generally appears clear because of the way in which the protein is organized. Somehow the lens, when affected by cataracts, can become cloudy and block or scatter the light entering the eye, causing blurred vision and glare. If left untreated, blindness will result.

Though researchers continue to learn about cataracts, the cause of the condition is still uncertain. Several risk factors believed to cause cataracts are:

- Medical conditions. These conditions include systemic diseases like diabetes, as well as glaucoma and metabolic abnormalities.
- UVA and UVB rays. Long-term exposure to sunlight can speed up the development
 f cataracts.
- Oral steroids and other medications. Certain medications have been linked with cataracts.
- Smoking. Smokers are two times more likely to develop cataracts than those who do not smoke.

Typically the onset of cataracts is slow, over a period of years. However, the rate is unpredictable. One or both eyes can be affected. In addition to the previously mentioned blurred vision and glare, other symptoms include: halos around lights, double vision and dullness or a brown-yellow tints primarily clear colors. Driving can also become dangerous.

In the early stages of cataracts, sufferers may simply need to change their eyeglass prescriptions to improve and restore their vision. Once the cataracts begin to interfere with daily life activities, however, surgery should be considered. While risks should always be considered when reviewing surgery options, cataract extraction has a 98-percent success rate.

Despite a very high success rate, many people are reluctant to have cataract surgery because of lack of family support or mistakenly thinking the recovery time is very long. In fact, most cataract surgeries today are done on an outpatient basis. Twenty years ago, people used to have to wear thick glasses after cataract surgery, but that is no longer the case. Today, intraocular lenses (IOL), which are artificial, are implanted in the eye allowing people to only need thin or no glasses at all.

Several different types of surgery options are available for cataract sufferers. The most common, advanced procedure is called phacoemulsification ("phaco"). The procedure involves a very small incision in the cornea and the removal of the lens affected by the cataract. The IOL, which is made of a soft acrylic or solid medical-grade silicone, is then implanted. The small incision in the cornea results in a faster recovery, with stitches rarely needed.

If you or someone you know has cataracts, talk with your physician about the various options available. **NOW**

Thomas Jennings, M.D. Member of the medical staff at Navarro Regional Hospital





May 2

Piecemakers' Quilt Guild meeting: 9:30 a.m., Westhill Church of Christ Fellowship Hall. For more information, visit pqgcorsicana.com.

May 5

VOICE Spring Luncheon: 11:30 a.m., Corsicana Country Club. Contact Cheryl Allen at (254) 855-2259 or email callen@voiceinc.org for more information.

May 5 - 7

The Kinsloe House Treasure Trove: Preview Sale on May 5, 4:00-6:00 p.m. (\$10 admission); May 6-7, 8:00 a.m.-6:00 p.m., (free); Corsicana Opry. For more information, call (903) 874-5791.

May 7

Oakwood 2016 Odyssey: Oakwood Cemetery. Call (903) 654-4808 for times and ticket information.

May 10

National Active and Retired Federal Employees Association Chapter 1191 meeting: 11:00 a.m.-1:00 p.m., Sirloin Stockade. Call (903) 874-3092.

May 11

Senior Circle Day Trip: 9:00 a.m.-3:00 p.m. For

more information, contact Connie Beal at (903) 654-6892 or email connie beal@chs.net.

May 13

Senior Circle Pot Luck Luncheon: 11:30 a.m.-1:00 p.m., Navarro Regional Hospital. For more information, contact Connie Beal at (903) 654-6892 or email connie beal@chs.net.

Navarro County Retired Teachers Association meeting: 11:30 a.m., Northwest Apartments Community Center. Contact Kathy Huffman at (903) 654-2849.

May 14

18th Annual Corsicana Airsho: Navarro Municipal Airport. Visit www.coyotesquadron.org for times and event information.

City of Corsicana Second Saturday "Shop the Blocks": 10:00 a.m.-3:00 p.m., Downtown Corsicana. Call the Main Street Program at (903) 654-4851.

May 17

Vietnam Veterans of America, Chapter 1009 meeting: 7:00 p.m., LaPradera Restaurant. Email Roy Messick at roy.messick@gmail.com for more information.

May 20, 21

Angels of Corsicana Troop Support Garage Sale: 1020 N. Business I45. Call Jean O'Connor at (903) 851-2560 or visit the group's Facebook page for times.

May 21

Relay for Life of Navarro County 2016: 4:00-10:00 p.m., Cook Center. Call Robyn Trippe at (254) 753-0807.

4th Annual Kerens Dancin' & BBQ'n on the Bricks: downtown Kerens. call (903) 396-2971 or email BBQontheBricks.Kerens.Texas@gmail.com.

May 26

Corsicana Newcomers' Club: 11:00 a.m., Angelita Winery, 254 Shady Creek Lane. Contact Annie Avery at (714) 345-6707 by May 23 for reservations.

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

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Bringing the best of the community home



In the Kitchen With Bettye Calhoun

— By Virginia Riddle

Bettye Calhoun spent her youth in Dawson, Texas, and began learning how to cook at an early age from her mother and grandmother. She still enjoys cooking with and for family, her church family and friends. "I enjoy cooking tried-and-true family recipes and learning to prepare new recipes I find in *CorsicanaNOW* and other publications," Bettye said. Her favorite kinds of recipes revolve around treats and comfort foods. "I love being able to make other people happy after eating my cooking," she said.

When she's not cooking, Bettye reads, sews, watches television, works word puzzles and attends church. After retiring from a 26-year career as an elementary school teacher in CISD, Bettye now works part time for Navarro College's Adult Education department as an English as a Second Language instructor.

Chicken and Ham Gumbo

- 1/3 cup all-purpose flour
- 1/2 cup cooking oil
- 1/2 cup onions, chopped
- 1/3 cup green bell pepper, chopped
- 4 cloves garlic, chopped
- 1/4 tsp. salt
- 1/4 tsp. black pepper
- 3 cups chicken broth, heated
- 1 1/2 cups okra, cut into slices
- 1 chicken, boiled, skinned, cut into bitesize pieces
- I lb. ham, cut into bite-size pieces
- 1 14.5-oz. can stewed tomatoes
- 2 tsp. gumbo filé
- 1 1/2 cups rice
- **1.** In a heavy, dark saucepan, combine flour and oil until mixture is smooth and dark brown.

- **2.** Stir in onions, green bell pepper and garlic; cook 3-5 minutes.
- **3.** Add salt and pepper; gradually stir in hot broth, okra, chicken, ham and tomatoes.
- 4. Bring mixture to a boil; add gumbo filé.
- **5.** Cover; cook 30 minutes; serve over hot rice.

Bettye's Mother's Scripture Cake

3/4 cup butter (Psalm 55:21) 2 cups sugar (Jeremiah 6:20)

6 eggs (Jeremiah 17:11)

2 tsp. baking powder (Amos 4:5) Pinch of salt (Luke 14:34)

1/4 to 1/2 tsp. each nutmeg and cinnamon, or to taste (II Chronicles 9:9)

3 cups flour (I Kings 4:22)

- 2 3/4 cups raisins (I Samuel 30:12)
- 2 cups ripe almonds, finely cut (Numbers 17:8)
- 2 cups ripe figs, finely cut (Nahum 3:12) 1 cup milk (Judges 5:25)
- 2 Tbsp. honey (I Samuel 14:25)
- **1.** Combine butter and sugar; cream well.
- **2.** Add one egg at a time to butter mixture; beat well.
- **3.** Add baking powder, salt and spices to flour; mix together.
- **4.** Sprinkle a little of the flour mixture on the raisins, almonds and figs. Add the flour sprinkled mixture and milk to the butter and sugar mixture.
- 5. Add honey; mix well.
- **6.** Bake in a tube or Bundt pan at 350 F for 1 hour or until done.

Bettye's Sister's Grape Salad

1/2 cup white sugar

1 8-oz. pkg. cream cheese

3 Tbsp. brown sugar

8-oz. sour cream

Small, seedless red and green grapes, to taste

I. Mix first four ingredients well; add grapes; stir and serve.

Boneless Beef Brisket

I tsp. celery salt

I tsp. garlic salt

1/2 cup Worcestershire sauce

I tsp. onion salt

4 oz. liquid smoke

1 4-5 lb. brisket

6 oz. Kraft Hickory Smoke Barbecue Sauce

- **I.** Mix first 5 ingredients well to make a marinade.
- **2.** In a large pan, marinate brisket; cover; refrigerate overnight.
- **3.** Still covered, cook brisket at 275 F for 5 hours; uncover and drain.
- **4.** Pour barbecue sauce over brisket; cover; cook at 275 F for 1 additional hour.
- **5.** Brisket will smell as good as it tastes after slicing and serving.

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



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