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AUGUST 2014

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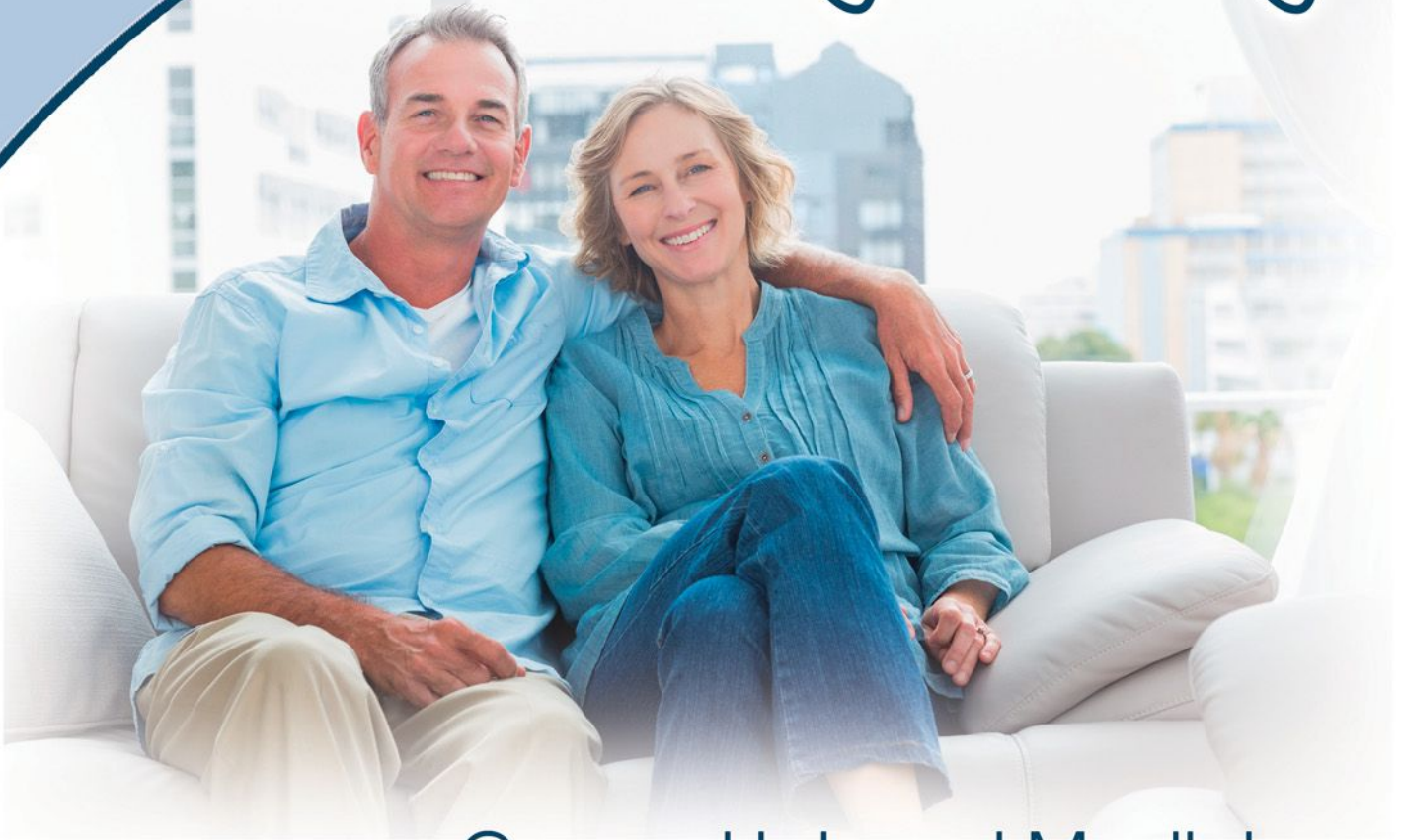
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## ON THE COVER



*The Bulldogs stand ready for the first kick off of the season.*

*Photo by Memories by Melissa.*

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## Editor's Note

*Sweet or unsweet, Corsicana?*

We love our refreshing iced tea served during these hot, dog days of summer! I have found that it helps to also remember those cold winter days only a few months ago when we were all wishing for summer to arrive. A friend of mine, a recent transplant from Utah to Texas, noted frequently last winter that many of our Texas days were colder than Utah or even Alaska's temps. Now our Texas days are hotter. That's why, as transplanted or native Texans, we have a ready answer to the question, "Sweet or unsweet?"

Please take time on August 21, Senior Citizens Day, to thank some of the many older men and women who volunteer time and work experience to area organizations to make life better. These seniors aren't in rocking chairs, but they do "rock!"

## Virginia

Virginia Riddle  
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# A Game of Spirit

— By Virginia Riddle

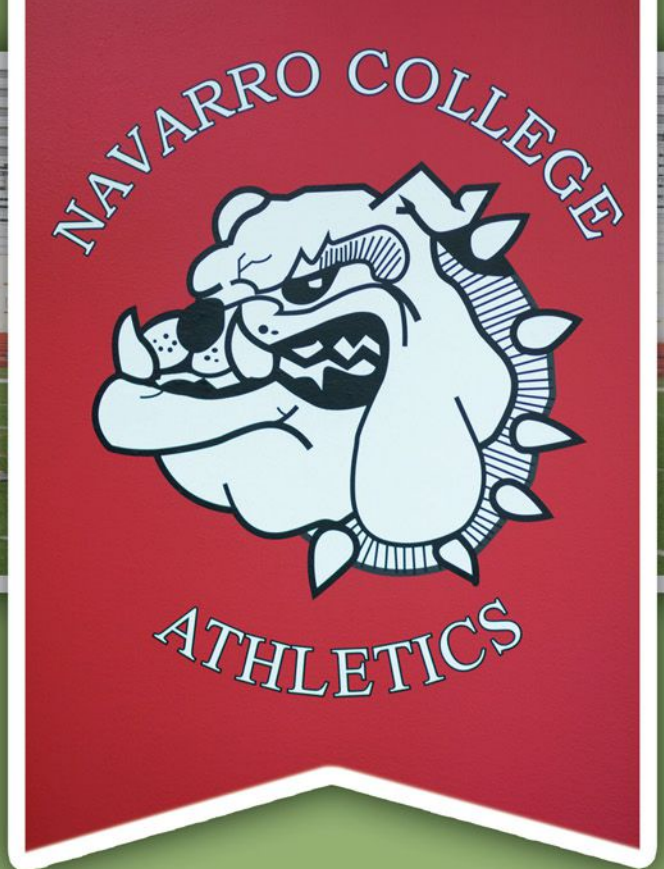
*Winning games is the charge that coaches receive from schools — especially in Texas where sports are held dear, especially football. Navarro College has a history of success on the gridiron, but when Head Coach Brian Mayper came to Navarro College to lead the Bulldog football team two years ago, he brought the Fellowship of Christian Athletes program with him. “FCA changes the dynamics, the inner workings of the team,” Coach Mayper said. “The program teaches each member player to be a better person. Everyone on campus says participation in FCA has made a difference in our athletes.”*



Desmond Owino, Coach Brian Mayper and Carson Earp pose with the Bulldogs' mascot, Beau VI.







Quarterback Carson Earp and defensive lineman Desmond Owino played, trained and studied hard throughout last year and are returning to lead the team this year as sophomores. Off season was spent by all the athletes in running and lifting weights. "We are doing whatever we can to get better," Carson confirmed. But for these two members of FCA, volunteerism and attending group meetings also became important. Carson volunteered at a summer church camp in Crockett, and Desmond volunteered at Corsicana's Texas Youth Commission. At the invitation of Dr. Richard Sanchez, then president of Navarro College, Carson went to Austin to lobby for the continuance of the program in Corsicana.

Both young men have been involved with the team's efforts to build a Habitat for Humanity home. Team members have helped as volunteers at Fannin Elementary School in CISD and they helped with set up for the spring Youth Expo this year. "It's special, just to be able to give back to other people," Desmond said.

"We would like to get these athletes even more involved as community volunteers," Coach Mayer added.

The FCA meetings are held on Monday nights during football season. Coach Mayer arranges for speakers and opens the meetings to the Navarro College family. The gatherings are encouraging and inspirational. "It's a chance to refocus and be reminded of what's really important in life," Carson said. "When my mom and dad are not around and I have to make decisions, FCA helps to keep me out of trouble and builds character. It helps us in focusing on and off the field."

The son of a coach, Carson grew up around football. His parents live in Robinson, Texas, where his dad is still a coach,

but Carson didn't start seriously playing the game until seventh grade. Carson played for three different high schools during his career, and found Navarro College attractive since it was close to home. He also felt he could trust the coaches.

Desmond, on the other hand, grew up in Kenya where he played soccer, rugby and a little basketball. His mother brought him to North Carolina to attend high school and to ultimately attend a college prep school. "I work to get in shape and to get to know the game, because I'm new to football," Desmond revealed. His mother, her job accomplished, has returned to Kenya. The advice Desmond gives to younger students is solid: "Stay focused and do well in school. Take care of school first."

Academic success definitely comes first for these athletes. "The bar is set high," Coach Mayer affirmed. "To go to a D1 school, a 2.5 GPA is required. They have to be on time to class, attentive and participate in tutorials and study hall."

Last season, the Bulldogs celebrated many wins. The sweetest victory came against Tyler Junior College. "We lost to Tyler in regular season but beat them in the first playoff game," Carson



Nakia Brown and Kyron Minter share a laugh over lunch.



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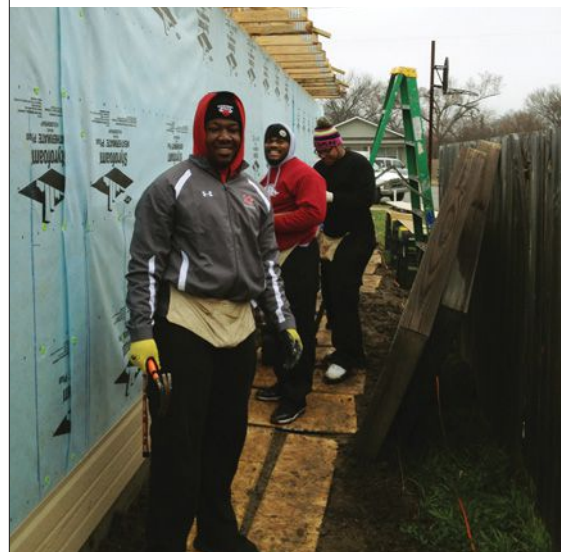
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remembered. That game was also his first start experience with the team. The worst of times came when the team lost the conference game.

"When we lose, we try to figure out if it was due to a lack of preparation, the coaches' calls or if we just didn't respond quickly," Coach Mayer observed. "The players have to be prepared to make their decisions on the field. Mistakes can be made, but the goal of every offensive play is to score. However, we also want the players to be winners in life, not just to win games. We only have them for two years and have a short time to develop leadership. So we find students who are natural leaders. We just help them keep their ultimate goals in place." Coach Mayer believes the impact of coaches equals that of parents. "So we present the Gospel to students," he added. "If we don't do that, we are failing."







Coach Mayper was reared Jewish. In football he “practiced a whole bunch behind an All-American punter and great receivers” while at Sam Houston State University. It was at Southern Arkansas University that he accepted Christ in 1995. While coaching at Howard Payne University, Coach Mayper became involved in FCA. “I was on fire,” he recounted. “God wanted me there, and I truly believe God placed me at Navarro College when he did. I just have to keep listening.”

Receiving Coach of the Year honors from the Southwest Junior College Football Conference after his first season with the Bulldogs was recently topped by being awarded the FCA Coach of the Year after the 2013 season. “The conference award was great, but the FCA

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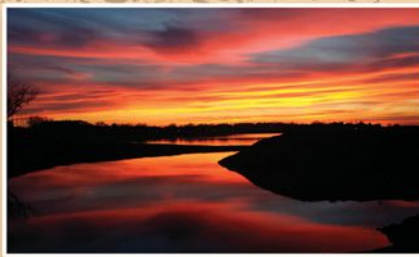
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Award was special, because it showed we had started changing the culture of athletes," Coach Mayer clarified. "These guys come with big egos. This program gives them humbleness. Through the service leadership that Christ wants from us, they start seeing how blessed they are as athletes."

After a day of being with his all-male team, Coach Mayer goes home to his wife, Theresa, and daughters Myka, who is 13 years old and a cheerleader at Collins Middle School, and 10-year-old Mia, who attends Bowie Elementary and plays tennis and the piano. Even the family's Golden Retriever and cat are female! The Mayer family loves to vacation together, especially on cruises. "You see the world without having to unpack and repack," Coach Mayer said. "And I stay active by jogging five times a week."

Recruiting students with character is the goal of FCA. Self-motivation, a desire to be successful and handling life's situations successfully are equally important traits the organization looks for in members, as they help student athletes pursue their dreams. **NOW**



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# AND BABY MAKES

—By Virginia Riddle



*With degrees in engineering and fashion merchandising from Texas A&M University and Sam Houston State University respectfully, Stuart and Laura Smith headed, like many young professionals, to Dallas to start careers in their fields of studies. However, there was another path in store for them. “I was saved in 2001 and asked God to give me a purpose in life,” Stuart said.*

The result brought about many changes for the couple. Stuart became a Realtor with Keller Williams, first in Frisco, and then in Corsicana where in 2003 an opportunity arose to open an office

## AT HOME WITH STUART A





# FIVE



in Stuart and Laura's hometown. Stuart is a Corsicana High School graduate, and Laura graduated from Mildred High. "We didn't know each other then, but we met in college," Stuart recalled. Today, Laura runs the real estate business, and Stuart works for State Farm.

"We love that both sets of grandparents are here," he added. "Once we started having kids, we just wanted to move home so we could raise them near our families." Phil and Nancy Smith and Kenny and Ginny Folmar, the lucky grandparents, couldn't be happier. Family roots run deep.

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children, Lily, age 8; Walker, age 6; and baby Maggie Lou, is set on land that has been owned by Laura's family for generations. "This was my grandparents' Circle J Ranch," Laura explained. "My mom grew up just over the hill. The Smiths' home was about three to four years in the planning and building, but the work was worth the life they now enjoy. They built the house, a garage, shop and fencing, even roads and a lake. "We did a lot of the work ourselves including all the prep work," Stuart



remembered. "There were times we had to believe that if God wanted us to build, he would open doors for it to happen."

Stuart and Laura moved into their new home a year ago and found out in short order that their family was going to expand by one — Laura was expecting Maggie Lou. "I've been pregnant most of the time we've lived in this home," Laura said.

The home is approached by ascending a hill and crossing a cattle guard that helps keep the Smiths' 40 head of cattle contained. A rock fireplace is the focal

point of the living area. Its mantel was created from 150-year-old barn wood that was stained by the couple. "We really use the fireplace, especially during a cold winter like last year's," Stuart related. A door opens onto a covered patio from which the family can view the rolling hills and private lake. "We like to be outside and entertain family and friends," Stuart added.

Laura agreed. "We love to entertain even though we have a newborn," she said. Friends from Dallas and Houston love to get out on the land during

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weekend visits, and last Easter, family and friends' kids learned how to fly kites across the pasture.

The patio is also a resting place for Patches, a rescued Jack Russell Terrier, and Raven, the family's black Labrador. "The dogs love the lake and have the run of the land," Laura shared. A boat is kept at the ready for the frequent fishing expeditions.

"My favorite thing to do is fishing," Stuart confessed. "I'm working on having a trophy bass lake." Both Lily and Walker caught their first fish in the family lake. The property is also good for Stuart's next favorite pastime — hunting.

The fenced backyard is host to a trampoline. "We don't have to worry about the kids playing outside," Laura confided. "They have free range."

Stuart's shop is nearby. "Laura told me when we were working on the plans, 'You can have a shop if I can have a whole room for a closet,'" Stuart said. He got his shop, and Laura has a room-sized closet off the master bedroom.

An open floor plan enables the family to move easily from the living room into the dining room, kitchen and kids' playroom. Laura's dad created the roomy dining room table. A breakfast bar separates the dining and kitchen areas. "This is my favorite part of the house," Laura revealed. "You can fit so many people in here, and you don't feel crowded." Colorful decorative pieces adorn the tops of the beautiful cabinetry.

Board games are a favorite activity, played in the kids' playroom where movies are also enjoyed by all. "We plan to make this a true second living area when the kids get older," Stuart predicted. "They can have friends over with some privacy, but we will be nearby."

Lily's bedroom is decorated in pink and green, and she shares her space

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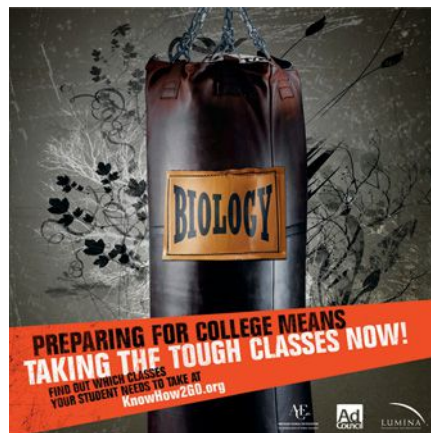
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with Barbie's house. Lily has her own bathroom, while Walker's bedroom reflects his love of Captain America and Johnny Football, his favorite player. An A&M plaque decorates his wall.

A fourth bedroom was originally planned as a guest room, but has become Maggie Lou's nursery. Hand painted and signed greetings from Lily and Walker welcomed Maggie Lou to their home as the newest family member. In the bedroom corridor, a hall tree Laura and her dad created out of an old door from the Corsicana State School helps keep this busy family organized.

Their isolated master bedroom gives these busy parents a quiet retreat. The laundry room is conveniently located just off Laura's closet.

T-ball and the kids' school activities are priorities. "Our kids are Mildred Eagles," Stuart said proudly. Additionally, Stuart is a member of Corsicana Lions Club and has chaired the Infrastructure Committee for SPG/City of Corsicana. In his limited spare time, Stuart is a singer, songwriter and guitarist. The family is active in Grace Community Church.

"Most importantly, we want to see this home used to glorify Jesus Christ," Stuart said. "We feel very blessed. This grassland offers lots of wildlife and beautiful wildflowers. Eventually, we want the kids to be able to raise animals through 4-H and FFA."

Richard Louv, author of books about the connection between family and nature, agreed with this approach to childrearing when he stated, "Small children in particular love to turn over rocks and find bugs. Give them some space to do that. Take your child fishing." Stuart, Laura, Lily, Walker and Maggie Lou will surely enjoy making memories through these treasured times. **NOW**

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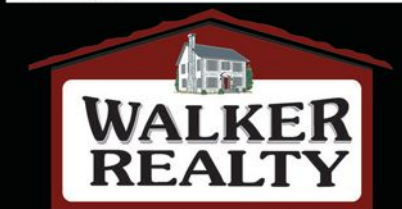
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# Crafting Memories

— By Donnielle Tyner

*Expressing creativity is something Joan Kord has practiced her whole life through various mediums — embroidery, sewing, scrapbooking and quilling. Joan comes by her talents naturally. Growing up on a dairy farm in Kentucky, her mother taught her and her nine siblings how to be inventive by using their imaginations to the fullest. “Growing up, we didn’t have much and had to make do with what we had,” Joan explained. “My mother taught me to look at things differently. She could come up with a costume overnight for one of us. I think I got a lot of my craftiness from her.”*

Joan, a former technical service engineer, and Mike, her husband of 48 years and a former special education teacher, are both retired. They moved to Corsicana in 2011 from Beaumont, in order to avoid hurricanes. They have two children and four grandchildren, and it’s her grandchildren who have been the inspiration behind two of her current projects. She recently created 20 superhero capes, masks and wrist cuffs for her grandson’s superhero-themed birthday party, and

she is in the process of making a bed, desk and lamp for her granddaughter’s American Girl doll. “I’m sewing the bed spreads, curtains and tablecloths all by hand,” she enthused.

Sewing and embroidery are two age-old techniques through which Joan creates wonderful works of keepsake art. Although she uses technology such as a computer for her embroidery, which can take any image and format it for her machine, she is just as content to sew by hand. Sewing is the talent she





attributes to her mother. Growing up, her mother made and sold cloth dolls. Joan inherited a lot of her mom's doll patterns, as well as some half completed dolls which Joan finished and gave to her granddaughters. "On cloth dolls you have to hand embroider the face and sculpt the facial features with a needle and thread," she said. "It's kind of interesting to try and make it look like a face. My mother got to be pretty good at it." To look at the dolls Joan has devised, she's quite good at it, too.

Dolls are not the only items Joan has sewn. She has upholstered furniture, made curtains and even sewn not only hers, but her daughter's and daughter-in-law's wedding dresses. "My daughter



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thinks I cut up her wedding dress in order to make various items she requested, but I had extra material," Joan smiled. She used some of the leftover fabric to make a suit for her grandson's christening. Joan will tackle just about anything that piques her interest.



Her love of creating has opened up many other avenues. She has sculpted concrete fountains, and she's embraced a very old art form called quilling. Quilling, or paper filigree as it's also known, involves taking strips of paper that are rolled, shaped and glued together to make intricate designs. The paper is looped, curled, twisted and manipulated to decorate anything from greeting cards to jewelry. The paper used is very pliable, making it difficult to break or crack during the design process.

Quilling began during the Renaissance when nuns and monks would curl paper to decorate religious objects. Later, during the 18th and 19th centuries, the art form became a favorite pastime for the upper-class ladies of England. Today, it's no longer limited to the rich. In fact, the craft has become popular throughout the world in large part because of the low cost of the materials needed. When quilling, a seasoned artist like Joan, can take the basic shapes and place them together to create a beautiful picture

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that has as many intricate details as she wishes to include.

Joan has used quilting in various mediums. For her relatives, she has taken their wedding invitations and quilted a decorative scene around the frame and for others, she has made cards. "When



I'm finished quilting cards, the card typically has more thought and effort than any gift," Joan said with pride. "They are hard to part with, but it's worth it." She has expressed interest in taking her quilting to another level eventually. "One day I'd like to take a photograph of someone and reproduce it in quilting," she admitted. "I guess you can call it art, but I see it more as preserving memories."

Both Joan and Mike are active in their church, Thien Tam Benedictine Monastery. Together, Joan and Mike worked on a special project there. The monastery has a display room named "Relics Chapel" which houses over 100 artifacts associated with various saints. Relics can be pieces of clothing, bone or hair directly from the saint, and each bears a certificate of authenticity. Usually, the certificate is framed with a picture of the saint along with the relic which is placed in a decorative case called a reliquary. Joan and Mike, noticing the frames were coming apart and the glass

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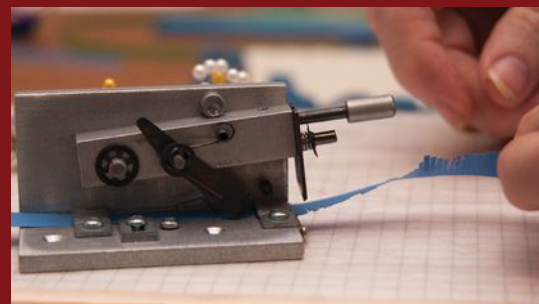
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was loosening, decided to restore the items. They scanned the certificates and pictures, then repaired and cleaned both the frames and the reliquaries. Joan took the scanned photographs and turned them into a 12-by-12-inch book that is now placed at the entrance for visitors to leaf through. "I get involved in little projects like that all the time," she added.



Over the years, Joan has enjoyed sharing her talent with those around her. "When I finish my crafting, I just give them away." She has donated a few pieces to the Corsicana Newcomer's Club to sell or raffle off, and enjoys making baby scrapbooks and quilts for new mothers. The work she produces is her way of expressing love, especially to her grandchildren.

Joan pours heart and soul into each and every project. Through all the years of the work that gives her such pleasure, she still attributes it all to her mother. "My mother was really my inspiration for crafting," she recalled. "She taught me how to sew and how to be creative. I think if she had all the technology we have today, she would have been able to take her inventiveness so much further. I like to think I honor her with everything I create." **NOW**





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# AQUATIC ADVENTURE

— By Randy Bigham

*Nature lovers know the peace that water brings to any pastoral setting, whether it's the babbling brook of the wilderness or the trickling mini-waterfall of a terrace garden. But what can be more soothing or fascinating than a koi pond? With its colorful varieties of Japanese carp darting among rocks and plants, this touch of nature transforms any backyard into an oasis.*



"Ponds have become increasingly popular recently," acknowledges letsbekoi.com, the online face for this Waxahachie-based fish and pond supplier. "They can be preformed, hand-dug, made from stock tanks, on your patio, even indoors. With so many options, you can make yours as simple or elaborate as you wish."

Koi ponds, as an addition to your water garden, not only create a tranquil environment but ensure years of refreshing enjoyment for the whole family. There are how-to guides for installing koi ponds, available in print and online, and serious garden lovers prefer the do-it-yourself approach. But if you're like most homeowners, you're not a landscape designer or even a seasoned gardener. You will, therefore, likely opt to buy ready-made pond and waterfall kits. It's an expedient route to a beautiful result, yet it pays to be informed.

Whether choosing a local contractor or a national chain to implement the water garden of your dreams, you should acquaint yourself with the process. You should also know how best to address issues from building ordinances that might impede your project to the proper maintenance of the pond, its plants and fish.







## Do you really want a pond?

Before making a decision between a pond or water feature, consider the significant difference. A koi pond will require dedication to upkeep, which a water feature won't. "Ponds are miniature ecosystems with plants, animals and microorganisms working in harmony to achieve balance," explains a how-to

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page at Lowes.com. "Ponds are alive and require different care; all need to be circulated in the summer and aerated in the winter."

By contrast, a water feature merely sets off the water with decorative elements like a fountain or a lighted waterfall. They are as low-maintenance as a gardener can get. You just switch it on or off.

## What to know before you build.

Before your landscaper or contractor lays out your koi pond, consult the local code enforcement department. There may be laws restricting the depth of your pond or access to it, and you'll need to be prepared to meet those or other requirements. Ordinances may also mandate fencing types, a building permit or an inspection of the site before and after construction. Finally, call 811 free of charge to request that all gas, electric, phone and cable lines be mapped out for your safety.

## Collaborate with your builder.

You may want to hire either a landscape designer who specializes in gardens and pools or an independent contractor. But you can also pick one of many construction companies that now perform the excavation and initial cultivation of koi ponds.







Work from architectural drawings or images of your builder's former projects or provide your own vision for the size and layout of the pond. Incorporate highlights of your existing garden, for instance a gazebo or arbor, into the scheme. Decide with your builder on the kind of stone to be used for pathways around your pond.

Perhaps you'll want a small, rustic terrace constructed nearby so guests can admire the carp whizzing to and fro. A grotto or other forms of recessed seating along the path to the pond are attractive ideas for individualizing the addition of a koi pond to your garden.

## Select the location.

Choosing the perfect site for a koi pond is key to reducing maintenance while optimizing safety and enjoyment. Make sure the pond is built lower in the surrounding landscape, but not so low that runoff threatens the pond with fertilizer or other lawn chemicals. The pond should sit in an area that receives four to six hours of sunlight. A location fully exposed to the sun will cause issues of overheating and algae accumulation. Placement in full shade will prevent water lilies and other plant life from prospering.

Your builder will need to network with a licensed electrician to ensure safe placement and service for a pump and filters, decorative lighting and other amenities. The pond should also be constructed within access of water hoses and sprinkler lines.

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## **Pick your fish.**

There's a wide variety of koi to choose from. Distinguished by brilliant colors and patterns, the most popular types are the white-skinned, red-marked Kohaku; Asagi, with light blue and red markings; and Bekko, yellow skinned with black spots. Koi are hardy, resisting most parasites, and can live for 50 years. Koi are omnivorous, eating peas, watermelon and lettuce. But a specially designated, commercially available food is recommended, because it's nutritionally balanced and made to float, thereby bringing the fish to the surface. Koi will grow accustomed to feeding times and the feeder, and can be trained to eat from the feeder's hand. Feeding is not recommended when the water temperature falls below 50 F.

## **Protect your fish.**

The bright colors of koi that attract the admiration of garden lovers also draw predators like cats, raccoons and birds. Ponds should have a section deep enough for koi to hide in and ledges that are high enough from the surface to prevent animals from attacking. Nets covering the pond are sometimes suggested to keep away predators.

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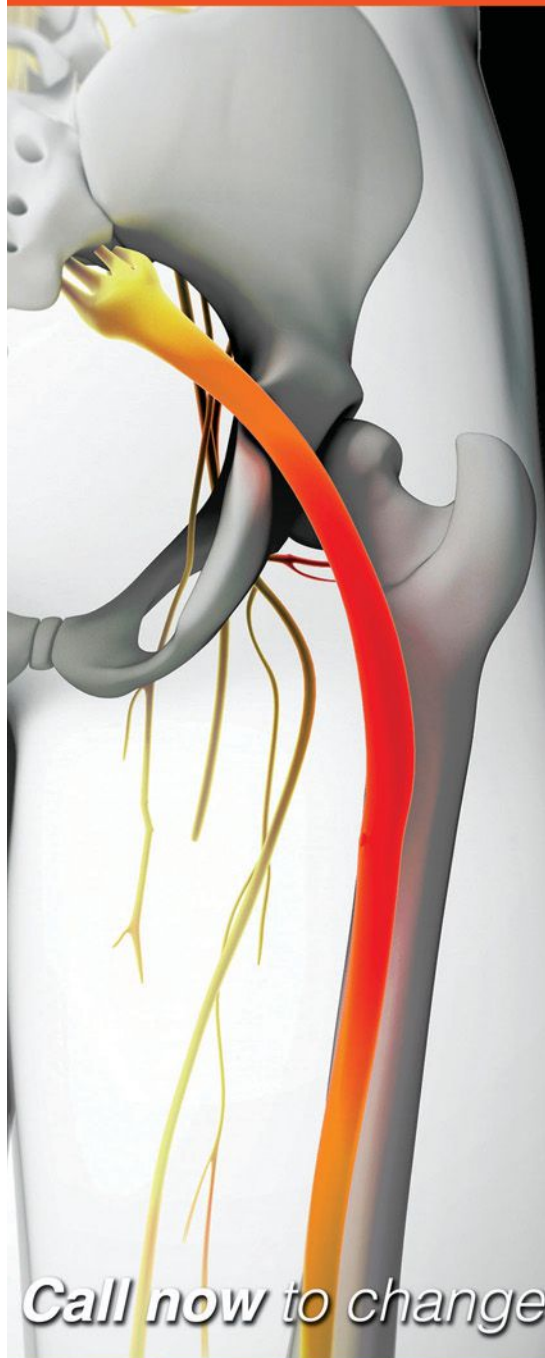


The possibilities for enjoying the peace and beauty of koi ponds are boundless. While adding a distinctive decorative element to your garden, this creative yet affordable feature will enhance your love of nature, aid the environment and provide family fun for generations. **NOW**



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The staff of Jerry's Paint and Body works together to make each customer feel at ease until their vehicle is ready to roll.

# Keeping Customers Rolling

*Customers trust in the experience and expertise of Jerry's Paint and Body. — By Virginia Riddle*

When Stephen Hoover, owner of Jerry's Paint and Body, bought the business in 2006, he also accepted the responsibility to uphold the sterling reputation that Jerry Kennemore began when he first opened the shop in 1970. "Jerry built trust, and everybody knows his son, Jerry Pat," Stephen said. "Customers return and others come to us by word-of-mouth. We give a 100 percent effort to fix their problems."

Jerry's Paint and Body offers many services. From free estimates and precision wheel alignment to struts and shocks and rental cars through Enterprise, the shop is kept busy. Other specialties of the house include spray-on bed liners, windshield rock repair, hail and dent removal, major and minor collision repair, towing and classic automotive restoration and customization of golf carts.

"Without their vehicles, customers cannot get to work or pick up their kids," Stephen pointed out. "Often, they are in a crisis situation. We will deal with insurance companies and set up rentals. We don't expect customers to take care of everything. We are all about making the customer feel at ease and stress free. We help customers from the time they walk through the door until we get them rolling again. We are here for them."

Customers gain advantages by coming to Jerry's Paint and Body. The work is kept in-house, if possible, and is done with state-of-the-art equipment, operated by experienced employees. "We are friends with other shops and will refer work out if needed, but we can do most work here," Stephen stated. Six employees, plus seasonal part-time employees, service vehicles. Manager Josh Turner; Tommy Jenkins; Mayson Pryor; and



Stephen's brother, Jody Hoover, are joined by Jerry Pat in the shop. "We have two body men, and Tommy is our 'everything guy,'" Stephen explained. "My employees treat this business like it's their own, and they are all local. Josh is great, and Jerry Pat is very knowledgeable. He and his wife, Laura, have meant so much to everyone. We all do this work together."

The business is a member of the Corsicana & Navarro County Chamber of Commerce. “We try to order what we need locally, so we reinvest in the community,” Stephen said. Jerry’s Paint and Body has been recognized as the Best of the Best in Corsicana for two years.

## Restoring vehicles and customizing

|||||

**“We lean on each other  
and get things done.  
We are very close.”**

|||||

golf carts creates a change of pace for employees. "We are part of the design process and can put lifts, lights or whatever the customer wants on the vehicles and carts," Stephen revealed.

Stephen began painting vehicles at age 14 in his parents' garage. After painting his first car and graduating from high school, he perfected his skills at Texas State Technical Institute (now Texas State Technical College), moving from prep person to main painter. He worked for other area shops before opening his own and subsequently purchasing Jerry's Paint and Body.

Baseball and golf are Stephen's pastime passions, but whatever he does involves his family. He has three children and one grandbaby. "I enjoy gatherings at the house and golfing with friends," Stephen shared. With all his relatives living nearby, Stephen confessed, "We lean on each other and get things done. We are very close."

Stephen considers auto painting to be in his blood. He enjoys it that much, and appreciates those along the path of his career who have provided opportunities for success. “You can’t just do this job for a paycheck,” Stephen said. “You have to love it.” **NOW**



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*Professionals and volunteers with the American Red Cross team up to bring the blood drive to Corsicana.*



*From left: Allison Sims and Paul Hooper introduce Carla Atkinson, new administrator at Heritage Oaks West, during a Chamber event.*



*Ed Williams shares his collection of old Corsicana photos and postcards with members of the Navarro County Genealogical Society.*



*From left: Nancy Willingham and Glenda Burres celebrate summer at the Corsicana Newcomers Club Hawaiian luau.*



*Darrell O'Sullivan with the Corsicana Parks and Recreation Department teaches kids the art of grilling.*



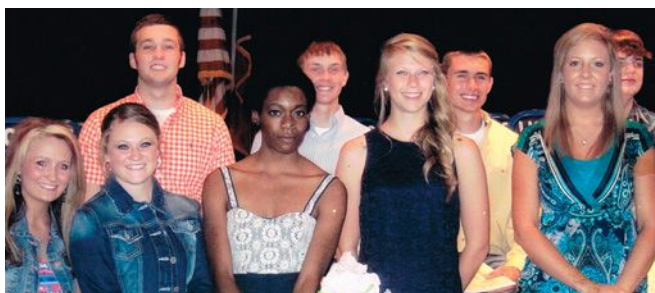
*CMS ag students, Landon Holcomb, Colton Davis and Hudson Anderson, receive scholarships from Amanda Saunders of PVA and Cody Grant of Wild West Championships.*



*Roy Messick and Gary Sparks, Vietnam Veterans of American Chapter 1009 members, present a \$500 donation to Hunter Smith, Retreat VFD Fire Chief.*



*A ribbon cutting is held at the Corsicana Comfort Inn.*



*Scholarships amounting to \$26,000 are awarded to graduates of Blooming Grove HS.*



*Given Jarrell helps Cindy Humphries make her veggie selections at the Corsicana Farmers' Market.*



*Katherine Contreras and her daughter, Mia, have fun while waiting for the movie to start in Fullerton-Garrity Park.*





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Long-term care insurance can help cover the costs of these services and may help you preserve your financial resources. Keep these factors in mind if you're thinking about purchasing coverage:

**Age.** Look at long-term care insurance well before you need it. The older you are, the more you can expect to pay for your plan. Also, if you wait, it's more likely you'll have developed a health condition that may disqualify you from getting coverage. While there's no "right" age to buy, the American Association for Long-Term Care Insurance estimates more than half of long-term care policies are purchased by people ages 55 to 64.

**Affordability.** Coverage and cost vary, so shop around for a plan that will be reasonably affordable rather than choosing one that breaks your budget. The National Association of Insurance Commissioners recommends spending no more than 5 percent of your income on a long-term care policy.

**Features.** It's not easy to evaluate different plans. Be sure to compare these key features:

*Benefit trigger.* The criteria or event the insurer uses to determine when your policy will go into effect.

*Elimination period.* The number of days you'll pay for care out of your own pocket before you begin receiving benefits. Thirty days is the minimum elimination period for many long-term care plans.

*Daily benefits.* The amount the policy will pay on a daily basis. Some plans pay benefits based on the hours of service, such as the number of hours a home health aide visits your home.

*Inflation adjustment.* A feature that helps your benefits keep pace with rising costs.

*Types of services.* A description of what's covered under each plan and where you may receive this care — at home or in an assisted living residence, adult day care facility, nursing home or other setting.

*Duration of benefits.* The length of time you'll receive benefits, from a few years to as long as you live.

*Exclusions.* Stipulated conditions or acts that the benefits won't cover. These could include conditions caused by alcoholism or dangerous behaviors.

Learn more about long-term care insurance from the HHS National Clearinghouse for Long-Term Care Information. Contact your insurance agent to discuss policy options that may be available to you. **NOW**

*The information in this article was obtained from various sources. While we believe it to be reliable and accurate, we do not warrant the accuracy or reliability of the information. These suggestions are not a complete list of every loss-control measure. The information is not intended to replace manuals or instructions provided by the manufacturer or the advice of a qualified professional. Nor is it intended to effect coverage under any policy. State Farm makes no guarantees of results from use of this information. We assume no liability in connection with the information nor the suggestions made.*

*Lynda Housley is a State Farm agent based in Corsicana.*



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## Mass Trouble

— By Betty Tryon, BSN

We are so scientifically advanced that we can now tell by a simple mathematical formula how overweight we are. A look in the mirror doesn't quite tell the entire story. The body mass index (BMI) measures body fat based on your height and weight. The score can be used as a screening tool to determine weight categories that may indicate your risks of developing diseases and conditions associated with being overweight or obese, such as premature heart disease, high blood pressure, stroke, type 2 diabetes, gallbladder disease with gallstones, breathing problems, high LDL cholesterol, osteoarthritis and some cancers. BMI discussed here is regarding adults. The criterion used for children and teenagers is age and sex specific for them. The BMI for adults does not use age or sex.

The BMI formula is weight in pounds divided by height in inches squared x 703 or weight (lbs.) / height (in.) x height (in.) x 703. If the formula is a bit complicated for you to calculate, you can go online and any number of websites will do it for you. A safe website operated by the National Institutes of Health that will safely calculate your BMI is [www.nhlbi.nih.gov/guidelines/obesity/BMI/bmicalc.htm](http://www.nhlbi.nih.gov/guidelines/obesity/BMI/bmicalc.htm).

### Your BMI categories:

18.5 or less	Underweight
18.5 to 24.99	Normal Weight
25 to 29.99	Overweight
30 to 39.99	Obesity

In interpreting your score, the higher the number, the more elevated your risks are for health problems. Here are some things to consider when taking note of your number: The BMI weight measurement consists of body fat and muscle. This can skew the results for some people. Usually older adults have a greater concentration of body fat than younger adults. Women, on average, have more body fat than men. Athletes have more muscle mass, whereas sedentary individuals have less muscle mass. Because of the increased muscle mass, trained athletes will have a higher BMI.

Since a look in the mirror and only one test on body mass cannot give you the whole story, it is wise to consult with your physician for guidance in these matters. However, if you are overweight, you can avoid many of the diseases by simply losing weight. Again, your doctor can assist you in the best plan for your health. Weight is only one part of so many debilitating diseases and disorders that interfere with the quality of life. Your physician will perform tests specific to you and order other tests as he deems appropriate to accurately determine your risk. **NOW**

*This article is for general information only and does not constitute medical advice. Consult with your physician if you have questions regarding this topic.*



### August 1 — 15

Take on Summer Fun: Times and dates vary, Corsicana YMCA. For more information or to register, call (903) 872-2412 or visit [www.corsicanaymca.org](http://www.corsicanaymca.org).

### August 1 — 23

Summer 2014 Planetarium Programs: 2:00 p.m., **Mondays-Saturdays**, The Cook Center. Cost is \$2 per person. For more information or show schedule, call (903) 874-1211 or visit [www.cookplanetarium.us](http://www.cookplanetarium.us).

### August 1 — 30

Corps of Discovery: On the Trail With Lewis & Clark: 10:00 a.m.-4:00 p.m., **Monday-Friday**; Noon-4:00 p.m., **Saturdays**, Pearce Museum. For more information, call (903) 875-7642 or visit [www.pearcecollections.us](http://www.pearcecollections.us).

### August 2

Child Advocacy Fundraiser: 6:00 p.m. dinner; 9:00 p.m. concert, I.O.O.F. Event Center. For more information or to purchase tickets, contact Scott Stephens at (903) 875-4504 or Jenny Bratton at (903) 872-3772.

### August 6, 13, 20, 27

Preschool Story Time: 10:00 a.m., Corsicana Public Library. For more information, call (903) 654-4810.

### August 8

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](mailto:connie_beal@chs.net).

Strong Kids Golf Tournament: 1:00 p.m. Shotgun Start, Corsicana Country Club. Register for this 4-man scramble. For more information or to become a sponsor email [thomas@corsicanaymca.org](mailto:thomas@corsicanaymca.org) or call (903) 872-2412.

### August 12

Vietnam Veterans of America, Chapter 1009 meeting: 7:00 p.m., Sirloin Stockade. For more information, email Roy Messick at [roy.messick@gmail.com](mailto:roy.messick@gmail.com).

### August 13

Senior Circle Lunch Bunch: 11:30 a.m.-1:00 p.m., Across the Street Café, 125 N. Beaton. For more information, contact Connie Beal at (903) 654-6892.

### August 16

Back to School Bash: 9:00 a.m.-noon, I.O.O.F. Event Center. For more information, contact Alvis Reaves at (903) 875-8727.

### August 17

Pooch Paddle: 2:00-5:00 p.m., Jester Park Pool. Calling all dogs to cool their paws at this annual dog swim party. For more information, call (903) 654-4874.

### August 28

Corsicana Newcomers' Club Annual Style Show: 11:00 a.m., Kinsloe House. For more information or confirmed reservations, contact Marge Oslick at (903) 872-3508.

### August 29

Books-R-Fun: 7:00 a.m.-3:00 p.m., Navarro Regional Hospital classrooms. For more information, contact Connie Beal at (903) 654-6892.

*Submissions are welcome and published as space allows. Send your current event details to [virginia.riddle@nowmagazines.com](mailto:virginia.riddle@nowmagazines.com).*

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## In the Kitchen With Linda Rees

— *By Virginia Riddle*

Creating new recipes or adding something special to an old favorite, thus making it new, is what Linda Rees enjoys the most about cooking. A retired Mildred ISD coach and now owner of Corsicana Curves, Linda likes to prepare meat by grilling, steaming or smoking — all healthier choices. It's on weekends that Linda cooks the next week's dishes in her newly remodeled kitchen. "I cook for four to eight people and freeze the leftovers," Linda said. Friends and family are frequent weekend guests.

Linda learned to cook from her mom and dad, and has fond memories of holiday dinners. "I got to do the gravy and mashed potatoes, using the whisk with wooden handles," she remembered. **NOW**

### Sausage Squares

*Note: If using a casserole dish, mix cheese directly into mixture.*

- 1 1/2 to 2 lbs. sausage, cooked, drained and cooled**
- 3 cups Bisquick or Pioneer mix**
- 6 eggs**
- 2 cups milk**
- 1 lb. sharp cheddar cheese, grated**

- 1.** Combine all ingredients except cheese.
- 2.** Pour mixture into a greased jelly roll pan or a 9x13-inch casserole dish
- 3.** Spread cheese over mixture and bake at 325 F for 45-60 minutes.
- 4.** Cut into squares; serve warm.

### Smoke Fish Marinade

- 1/2 cup salt**
- 1 cup brown sugar**

- 2 qts. water**
- 1/2 cup balsamic vinegar**
- Fish filets**

- 1.** Mix first four ingredients together to make marinade; marinate fish overnight in refrigerator.
- 2.** Smoke or grill fish; baste with marinade while cooking.

### Barbecue Sauce

- Juice of 1 lemon**
- 1 Tbsp. Worcestershire sauce**
- 1/2 cup butter**
- 1 clove garlic, mashed**
- 1 cup ketchup**
- 1/2 cup honey**

- 1.** Mix all ingredients; let set overnight in refrigerator.

### Chocolate Scotcherues

- 1 cup sugar**
- 1 cup white corn syrup**
- 1 cup peanut butter**
- 6 cups Rice Krispies**
- 1 6-oz. pkg. chocolate chips**
- 1 6-oz. pkg. butterscotch chips**

- 1.** On medium heat, cook sugar and corn syrup until mixture bubbles; remove from heat.
- 2.** Stir in peanut butter and Rice Krispies.
- 3.** Press mixture into a buttered 9x13-inch dish; let harden.
- 4.** Mix chips together. Place in microwave or double broiler and melt. Spread over Rice Krispies mix. Cool and cut into squares.

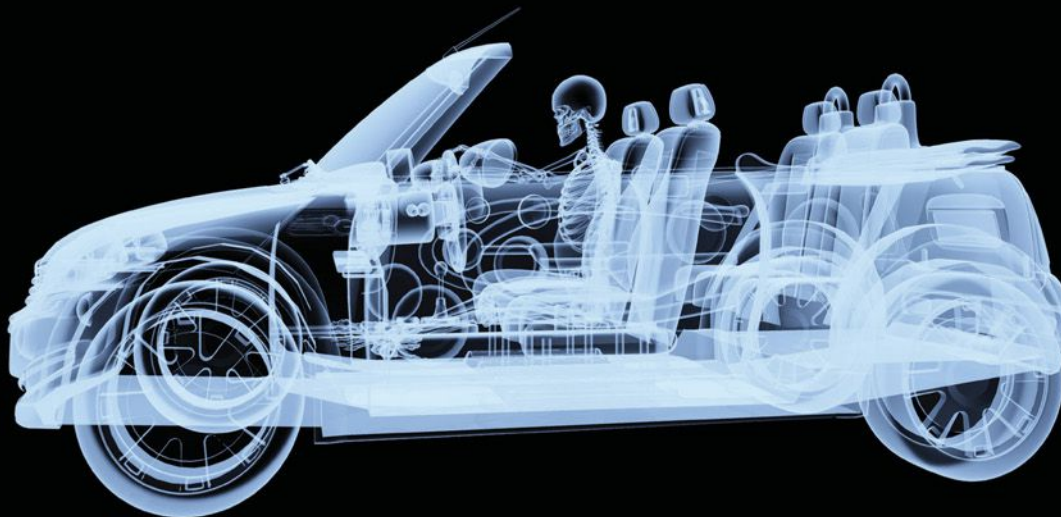
### Wild Rice Hot Dish

- 1 cup uncooked wild rice**
- 5 cups water (divided use)**
- 1 10 3/4-oz. can cream of mushroom soup**
- 1 10 3/4-oz. can cream of chicken soup**
- 2 beef bouillon cubes**
- 1 bay leaf**
- 1/4 tsp. celery salt**
- 1/4 tsp. garlic powder**
- 1/4 tsp. paprika**
- 1/4 tsp. onion powder**
- 1/4 tsp. pepper**
- 3/4 cup celery, chopped**
- 6 Tbsp. onion**
- 1 8-oz. can sliced mushrooms**
- 2 Tbsp. butter**
- 1 1/2 lbs. hamburger**
- 1/2 cup slivered almonds**

- 1.** Cook rice for 10 minutes in 4 cups of water; drain.
- 2.** Add soups.
- 3.** Dissolve bouillon in 1 cup of boiling water; add bouillon, bay leaf and seasonings to mixture.
- 4.** Sauté celery, onion and mushrooms in butter; add to mixture.
- 5.** Brown hamburger; add to mixture; pour mixture into a large casserole dish. Cover; bake for 1 1/2 hours at 350 F.
- 6.** Remove bay leaf; top with almonds and serve.

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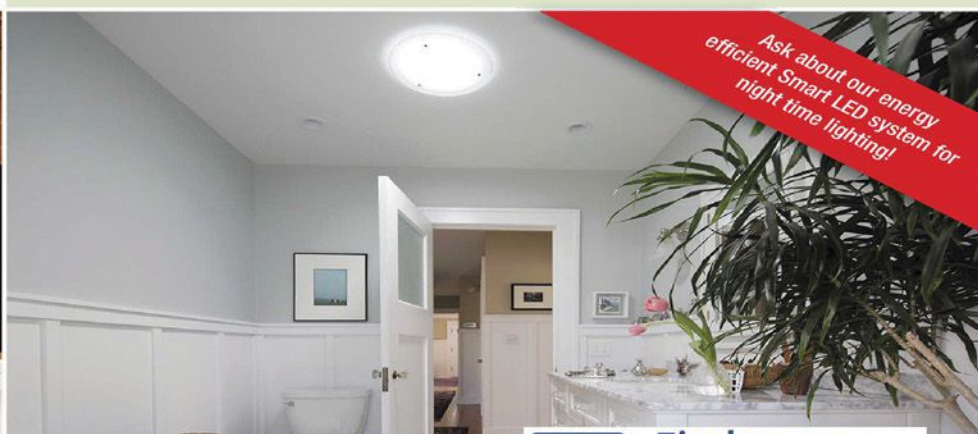
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