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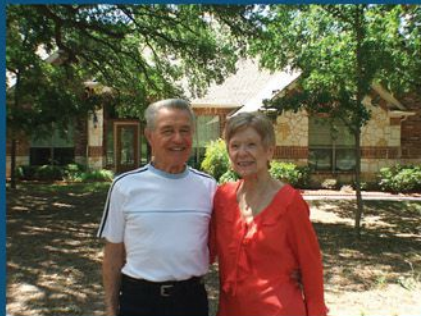
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ON THE COVER



*With support from his family,
Josh Lippard is following his
Motocross dream.*

Photo by Sarah McVean.

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Editor's Note

Hi, Friends!

Summertime is winding down, and parents and children alike will soon be getting back into the school routine. Local students head back to class on August 25, so practice safe driving in and around school zones and near buses.

Until then, why not make the most of the final days of summer? Enjoy what the Weatherford area has to offer — a picnic in the park, a swim at Lake Weatherford or a show at a local theater. Once the sun goes down, cuddle up on a blanket to stargaze. Point out a few constellations to your friends and loved ones. If you're lucky enough to see a shooting star zoom past, don't forget to make a wish!

You may be ready for the hotter temperatures to subside, but winter will be upon us soon. Soak up the sun — slathered in sunscreen, of course.

Enjoy yourselves!

Amber

Amber D. Browne
WeatherfordNOW Editor
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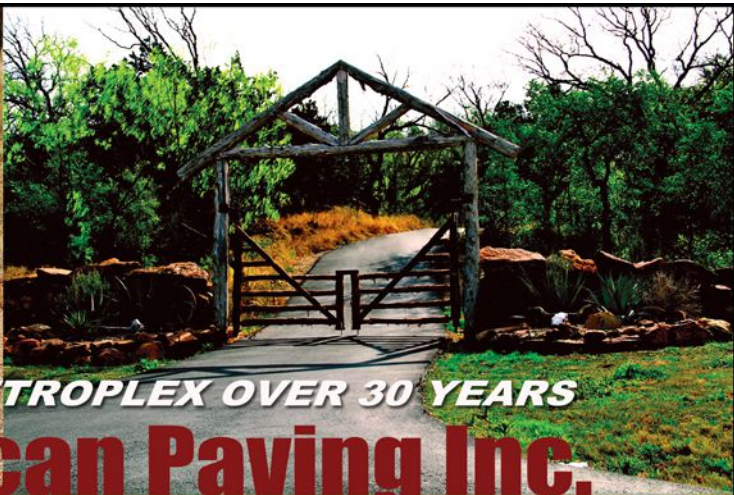
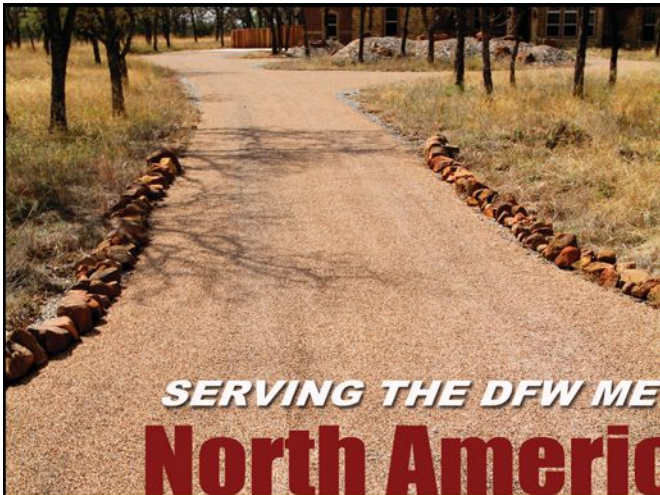


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BORN TO RIDE

— By Amber D. Browne

Lined up with as many as 40 others, heart pumping, Josh Lippard gears up to speed off from the starting gate on his dirt bike. Dirt flies off the back tire of his Kawasaki as Josh takes off, preparing for the first turn of the track. Jump after jump, he stays focused on the race and in control of the machine, ready for what the track might have in store for him. Seven minutes later, Josh crosses the finish line ahead of his competition. This is the experience the 14-year-old has worked so hard for over the past eight years.

Josh was just 6 years old when his father, Chris Lippard, bought him his first dirt bike. Chris added training wheels, but those didn't last long. They were gone within a week. "I saw my brother ride without 'em, so I wanted to do it," Josh explained. A year later, Josh competed in his first race and has never looked back.

"We knew from that point on he had a talent for it," Chris boasted. Josh learned a lot about racing by watching his older brother Jake out on the track. Jake doesn't race anymore and now spends his days involved with Future Farmers of America. With a background riding dirt bikes, their father also influenced Josh and his desire to compete in Motocross.

Josh races in the 12- to 15-year-old division at American Motorcycle Association-sanctioned events. Every other week, Josh travels the state to compete. Practice is also time-consuming. Josh and Chris often drive two hours one-way, three times each week to try out professional-level tracks. "In order for him to get the practice he needs to be competitive, you have to find pro-level tracks. When you go to difficult tracks, you're prepared to race," Chris explained.

Chris doesn't mind the time spent traveling for practice and competitions. The sport has become a bonding experience for the two of them. "Spending time with Dad is fun," Josh remarked. Chris is also Josh's riding coach. "I wouldn't want another coach," Josh gushed. "He's hard on me sometimes, but it's only because he knows I can do better." With three Kawasaki bikes, Josh is also grateful his father knows a thing or two about bike maintenance.

Motocross racing is an expensive sport. Josh's sponsor, Granbury Motorsports Inc., helps with bike maintenance and



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part costs. Gear, including riding pants, a chest protector, gloves and goggles, can cost several thousand dollars. "He wears the best helmets you can buy. Knee braces, a neck brace. Every piece of gear the professional riders use, he uses," Chris said.

Although it may be a pricy and time-consuming sport, Josh's family knows how important it is for him and has made sacrifices over the years. "His daddy has spent many, many hours working on his motorcycle to make sure it's ready to ride for a race or practice," said Stephanie Flechter, Josh's mother. Josh has made sacrifices, too. "Josh, on his own, often



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chooses to go to bed early and miss out on hanging out with school friends or other social activities so he will be rested and ready to ride.”

Stephanie has watched Josh excel in the sport over the years. There have been moments when she was terrified to watch Josh race, but she understands both his desire to race and to win. “When he wins or does well and comes off the track sweaty, covered in dirt and pulls his helmet off, I see the pride in his eyes and the huge smile on his face. It makes all the scary moments and sacrifice worth it,” she said.

Races can be nerve-racking for Chris,



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too. They always say a prayer before Josh hits the track. "Your adrenaline is going, but you're also nervous," Chris admitted. Although Josh is self-motivated, Chris is always there to support him in good times and bad, including the occasional crash. "When your mind wanders off from what you're doing, or you lose focus on your riding, that's when bad things can happen."

Over the years, Josh has suffered several injuries. He has broken his arm and had surgery to repair stress injuries on his elbows. The tip of his ring finger was also torn off by the chain when his bike fell on him. Josh feels he has been lucky. "If you're not focused, you're going to get hurt. You can't let an injury affect you, though," Josh stated. "You can't give up."

Although crashes can be expected out on the track, Josh believes you can't ride with fear. "Everything leaves your mind when you're on the bike, except what you're doing on the bike," Josh admitted. "It's just exciting and fun. You get away from everything when you're on the bike."

Most of Josh's friends are out on the track, which makes racing even more fun for him. Competitions are usually held on the weekends with two individual races or Motos. The participants compete in each Moto, and the judges take the average time to place the winners. Races are family-friendly and include plenty of food and vendors to keep attendees and participants satisfied.

Tracks can vary. Some tracks have

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more straightaways, which allow the riders to drive faster. Others are more technical with numerous jumps incorporated into the course. Motocross riders must learn how to shift, accelerate at appropriate times and know when to stand or sit on the bike. "It's amazing to win. Everything you've worked hard to do has helped," Josh said. He has collected more than 250 trophies over the years and dozens of plaques and medals.

Josh's goal is to become a professional Motocross rider. "It wouldn't be working a day in your life. It would just be having fun every day," he remarked. Motocross takes determination, but a little talent can help advance the best to the forefront. "Some kids can just get on a bike, and they're just natural at it — just like other sports," Josh explained. "I got on a bike, and it just worked out for me."

With support from his parents, Josh will continue to pursue his dream of going pro. "While it takes many people to make a rider successful — from the parents, mechanic, sponsors and trainers — ultimately it's just the boy and his bike on the track," Stephanie shared. "I tell my boys to do the things that make them happy, smile and fill their hearts' desire. Life is too short not to do what we love, and Josh truly loves Motocross."

Josh will be a freshman in Aledo this fall. "I'm not really worried about it," Josh grinned, "but there will be a lot more homework." He will continue to focus on school and his affinity for dirt bikes. "I'll never stop racing. I'll do it for the rest of my life." **NOW**

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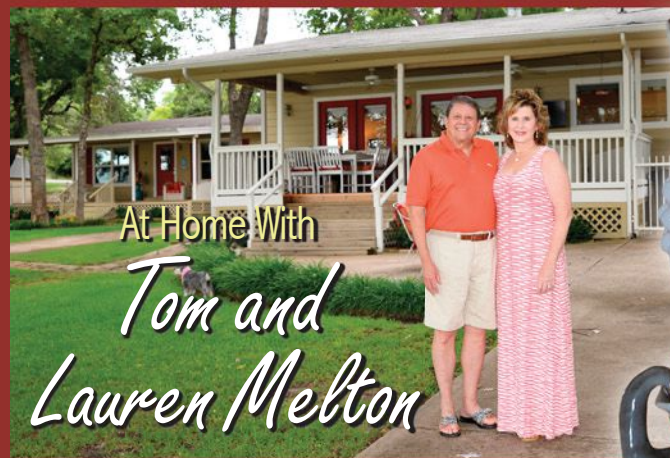


Lakeside Refuge

— By Erin McEndree



For the past six years, Tom and Lauren Melton have been in a constant state of remodel. They found the perfect lake house for tranquil weekend getaways, but it needed a major overhaul. Then the little house next door to the lake house became available, and they remodeled it to match. They bought it as the guest house for their large family. Little did they know the weekend house would be more than a weekend retreat when they decided to remodel their permanent home in Fort Worth. The trio of homes reflects their design style. Tom and Lauren christened their two lakeside homes Shiloh, because they know they are gifts from God.



Tom and Lauren wanted a weekend retreat on the water. "A friend at church told us about a little house for sale on Lake Weatherford. We drove to see it on Memorial Day weekend, 2008," Tom said. "We bought it four days later." When the remodel started, small problems created bigger problems, much like a snowball effect. Removing the silt underneath the house revealed a much larger issue. Eventually, all the beams and most of the piers were replaced. "We basically took the house down to the studs and reworked the floor plan," Tom said. "Now it's fabulous."

"I instantly saw the house had good bones," Lauren said. When the remodel was finished, the small house next door became available. Tom and Lauren decided to buy it and create a space for their kids and grandkids. They decorated it with the same style as the big house, with bursts of color everywhere. Lauren finds furnishings she likes in the color scheme of the home, or she paints her find to match. A cobblestone path leads to the adjacent house, and a white iron picket fence surrounds the entire property. Huge oak trees sway back and forth and provide shade in the Texas heat.



Through vibrant red doors facing the lake, an open living room and kitchen welcome visitors into the main house. All the cabinets, countertops and built-ins are pearly white. A shaggy, white carpet anchors the chestnut couches and toasted-red arm chairs. Gracie and Izzy, the two Schnauzers, have their favorite spots on the couch. Pops of yellow, blue, red, green and orange are strategically placed throughout the space. Shelves on both sides of the TV are filled with photos of the children in eye-catching frames, rainbow-colored fish and handmade candlesticks created by Lauren.

After her years as an attorney, Lauren turned a childhood memory into reality. "I remember beautiful Thanksgiving and Christmas decorations at my best friend's house. That image always stayed with me," Lauren said. "I wanted to design and create beautiful things for homes, so I created The Queen's Designs. I decorate

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for each holiday to the hilt,” Lauren said. “There are not enough holidays or enough house to keep me busy all year, so I create beautiful designs for my family, friends and clients.”

A bar and low bookshelf, containing books from well-known authors such as Max Lucado, Rick Warren and Charles Swindoll, divide the living area from the kitchen. Four bar stools sport bright white pillows that match the cabinets. The eye is drawn upward to the ceiling where blue, green, gold, orange and red bottles in all forms and shapes seem to

glow against the soft backlight.

The kitchen is used often. Tom enjoys cooking with herbs grown in two large raised boxes outside. The couple enjoys having groups of people from church or work over to enjoy Tom’s cooking and the outdoors. “Just drive 25 minutes, and you will be somewhere else,” Tom said. “It’s beautiful here.”

When the remodel of both houses was completed, their vision focused on adding a master bedroom and bathroom by knocking out the back wall of the main house. “It’s big and beautiful,”



Lauren beamed. Again, the furnishings are white, but layers of color catch the eye. Pillows on the bed are blue, green,



gold and red. A throw at the end of the bed mimics the same shades, and the cat, Gato Boy, curls up next to it. The



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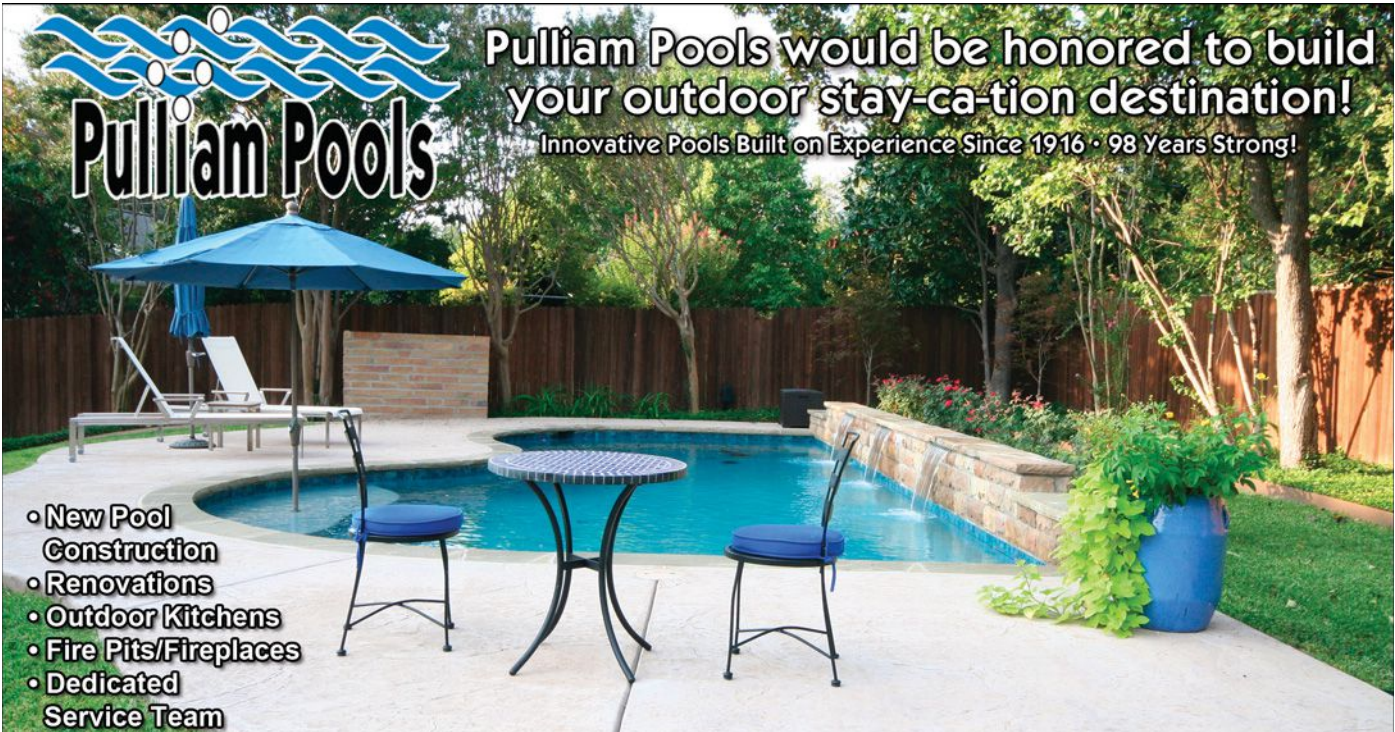


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multicolor, ballooning dust ruffle creates a bubble around the base of the bed next to the floor. Their nearby master bathroom is all decked out in white as well. Lauren's colorful creations hang on the wall, and matching towels tie all the shades together.

The best part of the house, according to both Tom and Lauren, is the porch. They have a grand view of the lake. Lake Weatherford is the perfect place for their

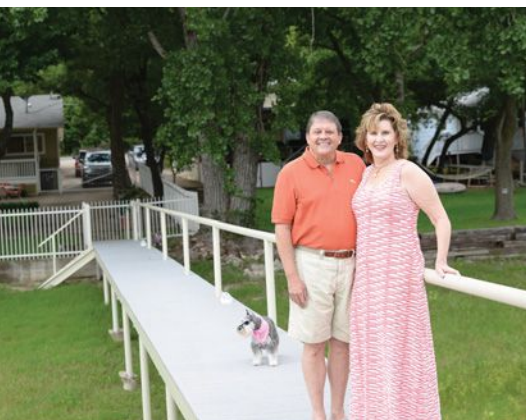


three kids and five grandkids to enjoy water sports. "They love to come for the weekend," Lauren said, "but only when the lake has water in it, of course." The rattan furniture was originally bought for the living room, but it did not look right after it arrived. Lauren bought it off eBay then decided to recover the cushions with bright orange, red and yellow stripes. The dining table, opposite the sitting area, has the same cushions against a white table and chairs. Lauren also gets some of her furnishings from the HomeGoods store. "The porch is the perfect place for morning devotionals," Lauren said. "We are so busy, but being



here around all this beauty will make us live longer. When you come, you don't want to leave."

When Tom and Lauren first bought the house, they noticed the irises and roses blooming. The previous owner, Joy James, mentioned her mother had planted them many years ago. Tom and Lauren dug up a rose bush and repotted it. When it had a bloom on it, they took it to Joy as a surprise.



"We did not know how much we would love it," Tom said. "This home is more than a lake house — it's a real refuge for us." When Tom and Lauren decided to complete their trio of homes and remodel their house in Fort Worth, the lake house became their home away from home for nearly 13 months. Tom and Lauren have made each house their own by taking part in the plans and the designs they envisioned. "We are way blessed," Tom said. "We want to give back, be hospitable and share what we have with others. We know our homes are a gift from God, and we love sharing them with family and friends." **NOW**

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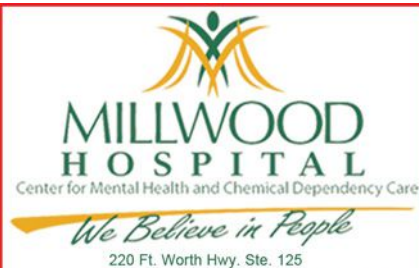
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A HELPING Hand

— By Amber D. Browne

Growing up along the Gulf Coast in Corpus Christi, Larry Bushwar became familiar with the threat of tropical storms and hurricanes. His parents rode out a few of the storms when he was a child, and he saw first-hand the destruction caused by Mother Nature. "Disasters do not discriminate between races, gender or economic status. I saw how people from all walks of life stood together to help their fellow neighbors in tough times," Larry explained. "Even though I was a child, those things stick in your mind forever."



As an adult living in Wichita Falls, Larry experienced another brush with a natural disaster. He had recently graduated from The University of Texas at Austin and was working for the Internal Revenue Service. A massive tornado touched down near his apartment complex during the spring of 1979. "That was my first time to see a tornado up close. I actually saw the tornado. It was huge," Larry explained. As an IRS representative, Larry worked with residents who had been affected by the destruction of the tornado. "I guess this is where I really realized how helpful I could be in a disaster," he said. "I saw how all these people and organizations all came together for the common good of our fellow neighbors."

That instinct and determination to help others led Larry to the American Red Cross. He volunteers with the Red Cross as a government operations liaison and a disaster assessment coordinator. His primary focus is working with state and city officials during a disaster.

The Red Cross wasn't Larry's first experience with volunteerism. Larry moved to Willow Park in 1984, after being promoted within the IRS. While in Willow Park, he became active on



“It is hard
to describe
how good
you feel
after
*helping
someone.*”

various city committees and boards. He joined the Willow Park Volunteer Fire Department in 1988 and served there for seven years. He also obtained his Basic Firefighter Certification and Emergency Care Attendant Certification and served in the EMS Unit. In the 1990s, he served two terms on the Willow Park City Council.

After retiring from the IRS in 2007, he decided to spend more time serving his neighbors. “When you retire, you have to find something to do to stay active,” he chuckled. “I was looking for an organization that gave back to the community. Red Cross was one that I was interested in. There happened to be an office here in Weatherford.” In 2008, he showed up at the office to find out more about becoming a volunteer. He filled out an application, had a background check, went through the training process and got to work.

Larry has done his fair share of training over the years to take on the position of liaison. He is the Red Cross’ direct link to government officials at disaster sites. He stays up-to-date on training through emergency management meetings, online Federal Emergency Management Agency (FEMA) courses

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and classroom training. Communication is key when boots are on the ground at a disaster site. He must decipher questions and answers from local authorities and Red Cross officials to make sure he is relaying the correct information about such things as damage assessment and shelter, food and supply needs. As a supervisor and manager, Larry has also trained volunteers over the years and often mentors them through their first few disasters.

"There's a whole gamut of courses you can sign up for to volunteer. You can do things from disaster assessment and government liaison, to disaster action team, logistics, public affairs and fundraising. The list goes on and on," Larry said. When volunteers are accepted into the Red Cross organization, Larry helps prescreen them based on their preferred volunteer role, qualifications and training. "You have to make sure the people are a right fit for that area," he added. In Parker County, the Red Cross has about 30 volunteers. Not all are active all the time. During a disaster, usually only about 10-15 percent of volunteers are available, due to family or work commitments, so the Red Cross is always looking for good volunteers to help when called.

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of hours you want,” Larry explained. He volunteers about 25-30 hours each week. A volunteer must be willing to commit to the organization and be on call when disaster strikes. “There’s always something going on,” he said.

Once the disaster site is deemed safe, Red Cross volunteers are some of the first responders on the scene. They provide damage assessment to determine what type of help is needed in affected areas. The Red Cross helps victims during the first 24-48 hours with necessities, including shelter. The nonprofit also provides clothing, medical necessities, food and water.

As mentioned before, Larry is no stranger to disaster scenes. He has worked wildfires, structure fires and severe weather events. “One thing you have to be aware of is the necessity of



being available to disaster victims,” Larry explained. “What are their needs? What can we do to help them?”

When Hurricane Ike made landfall near Galveston in September 2008, the Red Cross opened a Parker County shelter for evacuees. Larry was the overnight shift supervisor at the shelter. “Some of the evacuees had difficulty sleeping, so we would sit and talk, sometimes for hours. Some of their concerns were whether their house was still standing, would they have a job when they got back home, were their neighbors all right. You just let them get it off their chest and talk about it. I’m not a counselor, but I’ll just sit there and listen to what they have to say,” he said. “That part really affected me.”

Red Cross volunteers across the North Texas region stay busy with all types of disaster relief efforts, from hurricane

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shelters and structure fires to floods and tornadoes. Larry also volunteers with communication services at several major events in Parker County throughout the year, including Ride for Heroes, Peach Pedal and Ride United. He also helped put disaster awareness kits, dubbed Masters of Disaster, into elementary and middle schools throughout Parker County. The kits increased student awareness about safety issues related to everyday life.



"It is hard to describe how good you feel after helping someone," Larry admitted. Through his volunteer efforts, he has found the American Red Cross is the perfect humanitarian organization for him. "You get to see people come from being very low to the joy in their eyes when we provide them help. It's just a good feeling inside that you can help somebody." **NOW**

Editor's Note: Visit www.redcross.org or call the Weatherford office at (817) 341-4516 for more information about the American Red Cross.

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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.

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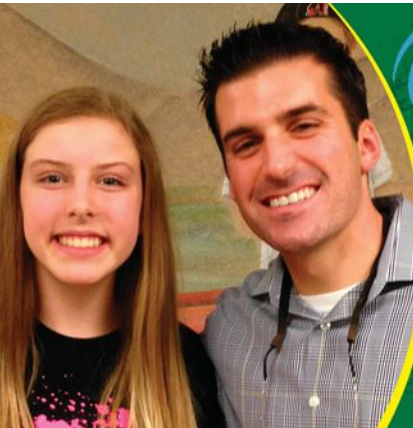
Work from architectural drawings or images of your builder's former projects or provide your own vision for the size and layout of the pond. Incorporate highlights of your existing garden, for instance a gazebo or arbor, into the scheme. Decide with your builder on the kind of stone to be used for pathways 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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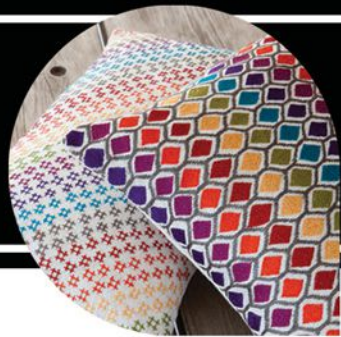
There's a wide variety of koi to choose from. Distinguished by brilliant colors and patterns, the most popular types are the white-skinned, red-marked Kohaku; Asagi, with light blue and red markings; and Bekko, yellow skinned with black spots. Koi are hardy, resisting most parasites, and can live for 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.



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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Joseph Maxwell, general manager; Gary Varner, owner; and Lowell Martin, salesman, work diligently to fulfill the product needs of Varner Pipe customers.

FINDING METAL LINES

Varner Pipe in Weatherford resells a variety of sizes and grades of structural and oilfield pipe at an economical price.

— By Amber D. Browne

Are you looking to purchase pipe for a construction project at your home or business? If so, look no further. Varner Pipe, LLC, in Weatherford provides customers with pipe of different sizes and grades for a variety of projects — from erecting barns, sheds or carports to building fences, horse arenas and more. Whatever the project, Varner Pipe will search for and discover just the right product to meet their customers' needs.

Gary Varner, owner of Varner Pipe, opened the Weatherford location in May 2013, but his experience in the business stretches back to his childhood. Gary's father worked in the oil business,

and his family lived on a farm. "When we built pens, we would always buy more pipe than we needed. We would build ours and try to sell the rest," Gary explained. While working as an accountant in Abilene in 1999, Gary began buying and reselling pipe part time. He opened the first Varner Pipe location in Clyde near Abilene in 2006. Many of Varner Pipe's customers were in Weatherford and surrounding areas, so Gary decided to open a second location to serve them. "We've been very fortunate, very blessed that our business has grown," Gary said.

Joseph Maxwell, general manager, worked at Varner Pipe in

Clyde for several years and helped open the location on Ranger Highway last year. Joseph previously lived in Weatherford and was happy to move back. "I like the area down here — the scenery, the people," Joseph admitted.

From each Varner Pipe location, Gary and his crew deliver product in a 125-mile radius. "But, I'll go wherever they want to, if they are willing to pay the freight," Gary explained. Gary and his staff often travel to South Texas and neighboring states to deliver pipe. "I think the delivery service is very important to our customers." Varner Pipe also offers a forklift service to clients.

The full-service pipe and delivery company purchases product from oilfields and then resells it to customers. About 98 percent of the pipe is used. The pipe products, which include structural and oilfield pipe, range in size from 1 inch to 30 inches. Varner Pipe separates each size into two or three different grades or qualities. They also offer sucker rods, which can be used for handrails and decorative projects. Pipe uses can vary, but some projects have included perimeter fencing, poles for billboards, barbecue pits and even a rhinoceros pen at a Nebraska Zoo. Gary and his staff can cut the product to specification and refer their clients to businesses to work on the projects on-site.

Customers are asked to pay for the pipe on delivery. "That gives them the opportunity to look at it and make sure they are satisfied with it," Gary said. The pricing is market-driven and based on quantity and quality. "We'll take care of the customer. We don't just want this sale — we want the next one, too. As in all businesses, it's about the relationships with customers. We want them to be happy," Gary shared.

Varner Pipe's reputation is very important to Gary. "We want them to be comfortable with us, and when we tell them something, it will be that way," Gary stated. "We want to be good neighbors in the community, and we hope we are fulfilling those responsibilities. We want to grow with this community. They can count on us." **NOW**

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Local leaders and supporters gather for the grand opening of the Don Allen Health Science Building at Weatherford College.



The Rotary Club of Weatherford and volunteers pick up flags from downtown Weatherford.



Natalie, Emily, Erin and Heatherly Haney get ready to watch the fireworks show at Boomin' 4th in Hudson Oaks.



The Cowgirls of Hope ride for the crowd at the Parker County Sheriff's Posse Frontier Days P.R.C.A. Rodeo.



Randy Keck entertains children with a few magic tricks at the East Parker County Library.



Newly inducted Rotary Club of Weatherford president Darren Donaldson presents past president Lance Winter with a gavel, alongside Rotary District 5790 governor Jim Giffin.



The Weatherford Noon Lions Club works the concession stand at the Parker County Sheriff's Posse Frontier Days P.R.C.A. Rodeo.



Teresa and Jody White search for the perfect poppers at TNT Fireworks.

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Term or Whole Life Insurance: Which Is Right for You?

When shopping for life insurance, you'll face several important decisions. One of the most basic is whether you want term life or whole life coverage. Understanding the benefits and risks of each will help you choose the best policy for your current and future financial needs.

Term Life

With term life, you pay premiums for a certain period, say 20 years, and in exchange, the insurer agrees to pay your beneficiaries a stated benefit if you pass away during that time.

Pros

- You'll receive great value. Term insurance can be purchased in large amounts for relatively small premiums.
- You can match terms to needs. Most people purchase term life to provide for their dependents. Once your kids are grown, your mortgage is paid off and your retirement is nicely funded, you may have little use for a policy.

Cons

- The policy is temporary. One of the key benefits of term life is also its biggest risk. If your term expires, and you still have life insurance needs, you'll re-enter the market as an older and potentially less-healthy consumer. That means significantly higher premiums, provided you're coverable at all.
- The benefit may not be paid. Some people chafe at the idea of paying for a benefit their beneficiaries may never receive. If you stay current with your premiums and take care of your health, you'll receive no reward for outliving your policy.

Whole Life

- Whole life insurance provides a death benefit throughout your life. It also includes a cash value component that accrues value over time, allowing you to borrow or withdraw funds as needed.

Pros

- Lifetime coverage. A whole life policy covers the rest of your life, not just a stated term. As long as your policy is in force when you pass away, your beneficiaries will receive a death benefit.
- You'll retain access to your money. The premiums you pay for a whole life policy become part of the policy's cash value. After an introductory period, this cash value becomes available to you through loans¹ or as a surrender

value. You can even report the cash value as an asset when applying for a line of credit. Any way you choose to use it — if you choose to use it — the cash value of a whole life policy provides another level of financial security for your family.

- You may receive dividends. The insurer may pay dividends to whole life policy owners, depending on the company's financial performance.² Although dividends are not guaranteed, the possibility of earning extra income is an attractive feature of whole life policies.

- Estate planning. If you plan to pass on sizable assets, your attorney or estate planner can help you use the policy's death benefit to remove some of the burdens of estate taxes³ for your heirs.

Cons

- Higher initial premiums. In the first years of a whole life policy, the premiums are often higher than comparable term life coverage. However, the lifetime level premiums available for a whole life policy become more affordable over time, while term renewals can involve significant increases in premiums.
- Long-term commitment. Insurers offer several payment plans for whole life policies, but the most common plans require regular premiums for an extended period of time. Policyholders who cannot consistently pay their premiums may see their policy lapse.

Good financial decision-making is based on solid research and sound advice. If you're in the market for life insurance, be sure to discuss your options with a qualified insurance representative or certified financial planner and consult your tax and legal advisor regarding your situation. **NOW**

¹ Unpaid loans and withdrawals will reduce the guaranteed death benefit and policy cash value. Loans accrue interest.

² Dividends are not guaranteed.

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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.

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.



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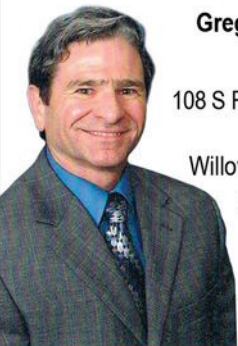
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Summer Reading Club Events:

Monday-Thursday, 10:00 a.m.-8:00 p.m. at various times, Weatherford Public Library, 1014 Charles St. Children are invited to register for the library's Summer Reading Clubs. Reading logs must be turned in by **August 10** to win prizes. You can get more information at wpltx.com.

August 1

4th Annual First Fridays Summer Concert Series: 6:00-10:00 p.m., downtown Aledo. Families are invited to attend the event, which will include entertainment for all ages. Local musicians will perform, and a Fireworks Extravaganza will end the evening. Visit www.aledo-texas.com for more information.

August 5, 12, 19

Family Film Festival: 10:00 a.m., City Lights Theatre, 1000 Cinema Dr., Hudson Oaks. Each Tuesday morning in August, families can watch a kid-friendly movie for \$.50 per person. The movie festival benefits CASA. For more information, call (817) 341-3232 or visit www.citylightstheatres.com.

August 6

Zonta Club of Parker County meeting: 11:30 a.m.-1:00 p.m. The Zonta Club of

Parker County meeting will include lunch and a program. Cost is \$12 per person. Please RSVP at www.zontaparkercounty.org.

August 8

Parker County Women's and Newcomers' Club meeting: 9:30 a.m., Doss Student Center, Weatherford College, 225 College Park Ave. Starting with a social hour, the meeting will include a speaker and buffet lunch. Cost is \$10 per person. Visit www.pcwnc.org or call (817) 594-5174 to RSVP.

August 9

Weatherford Food Hub: 10:00 a.m., Weatherford Public Library, 1014 Charles Dr. The Rotary Club of Weatherford will offer the public bags that include 15 or more pieces of fresh fruits and vegetables for \$5 each. Everyone is welcome. For more information, visit www.weatherfordrotary.org.

Belk Kidsfest, Noon-5:00 p.m., Belk, 205 Adams Dr. Come out and enjoy a fashion show and plenty of fun activities for the children inside the department store. Carter Blood Care will be on-hand for a blood drive. Please call (817) 594-2295 for additional information.

August 15

Outdoor Expo 2014: 6:30 p.m., Willow Park Baptist Church, 129 S. Ranch House Rd., Aledo. More than \$45,000 worth of prizes will be raffled off, including a Dixie Chopper Mower. Attendees can bid on various auction items, including Axis and duck hunts. Proceeds benefit A Place For Grace Children's Home. Cost is \$10 per person and includes a barbecue meal. Call (817) 441-1596 for more.

Ongoing

Wednesdays

Yoga In The Garden: 5:30 p.m., Chandor Gardens, 711 W. Lee Ave. Certified yoga instructor Loretta Benham will share her popular yoga session in the garden. Beginner or advanced students are welcome. Call (817) 613-1700 for more.

First and Third Thursdays

Post-Traumatic Stress Disorder (PTSD) Family Support Group: 6:00 p.m., South Main Church of Christ, 201 South Main St. Call (817) 594-3030 for more information.

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

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In the Kitchen With Pennie Miller

— By Amber D. Browne

Moving from place to place most of her life, Pennie Miller acquired a knack for cooking a variety of cuisines. “Sharing recipes and cooking techniques is a great way to break the ice when you roll into a new town,” she said. As a child, Pennie lived in several states, and after marrying, she and her family moved across Texas. During those adventures, Pennie expanded her recipe collection. “Each recipe holds a treasure trove of memories of where we were living and of the precious people we met,” Pennie said.

Pennie learned from her mother the most common cooking techniques, and over the years, she refined her skills and began a catering business to share her talent with others. In her free time, she enjoys sharing her passion for food with her grandchildren. **NOW**

Texas Caviar

- 4 14-oz. cans black-eyed peas
- 1 33-oz. can white hominy
- 1 medium onion, finely chopped
- 1 bunch cilantro leaves, chopped
- 1 small green pepper, seeded and chopped into 1/4-inch pieces
- 3-4 Roma tomatoes, chopped into 1/4-inch pieces
- 1 12-oz. bottle fat-free Italian dressing

1. Rinse and drain peas and hominy. Mix together all ingredients in an airtight container. Chill overnight. Drain and serve with corn tortilla chips.

Mango Chutney

- 3-4 mangos, peeled
- 1 large onion, peeled
- 1 small green pepper, seeded
- 3 tomatoes, seeded
- 1 stem of fresh ginger, peeled and grated

- 1/4 tsp. ginger powder
- 2 cups cider vinegar
- 1/2 cup brown sugar
- 1 shake each: powdered cloves, allspice and cinnamon
- 1/4 to 1/2 tsp. cayenne pepper, or to taste

1. Chop first 4 ingredients into 1/4-inch pieces. Mix together all ingredients. Cover and chill several hours or overnight. Drain off liquid and reserve for future use. Serve chutney as a dip with tortilla chips or as a side to chicken or ham.

The Best Roast Ever

- Boneless chuck roast, size appropriate for your needs
- 1 tsp. Kosher salt
- 3-4 shakes black pepper
- 1/2 tsp. garlic powder (divided use)
- 2 Tbsp. all-purpose flour
- 2 Tbsp. extra-virgin olive oil

- 1/4 tsp. ground cloves
- 4-5 allspice berries
- 2-3 bay leaves
- 1/2 large onion, cut into thick slices
- 2-3 celery ribs, halved and cut lengthwise
- 6-8 carrots, peeled, cut in half and lengthwise
- 4-6 potatoes, peeled and halved lengthwise
- 4 Tbsp. corn starch
- 1/4 cup water
- Salt, to taste

1. Trim excess fat from roast. Pat dry with paper towels. Season each side of roast with salt, pepper and half of the garlic powder. Sprinkle flour on all sides of roast, covering well; shake off excess.

2. Heat large stainless steel skillet on medium heat; add olive oil. Add roast; lightly brown each side.

3. Spray Crock-Pot with nonstick cooking spray. Add roast, remaining garlic powder, cloves and next 4 ingredients to Crock-Pot. Add enough water to come halfway up the roast. Cover; cook on high about an hour, then turn to low for 6-8 hours.

4. Pour most of roast juice into a deep skillet or sauce pot; if needed, add water to make 3 cups of liquid; bring to a boil. Add carrots and potatoes; reduce heat to medium and cook 10-12 minutes. Discard bay leaves. Place roast and vegetables onto serving platter.

5. For gravy, return roast juices to a boil. Mix together corn starch and 1/4 cup water to make slurry. Stir most of corn starch slurry into boiling liquid. Add more slurry if additional thickening is needed; add salt to taste.

Coffee Punch

- 1 1/2 cups sugar
- 1 gallon strong warm coffee
- 1/2 gallon milk
- 1 Tbsp. Mexican vanilla
- 1/2 gallon vanilla ice cream
- 1/2 gallon chocolate ice cream
- 1 qt. heavy cream, whipped
- Shaved chocolate curls
- Cinnamon, to taste

1. Add sugar to coffee; stir until dissolved. Chill for several hours.

2. Pour coffee mixture and milk into punch bowl; add vanilla. Add small scoops of both ice creams; stir slightly to soften ice cream. Add scoops of whipped cream; garnish with chocolate curls. Dust with cinnamon.



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