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September 2009

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Good Head**

Anticipation

**Endurance:
The Ability
to Withstand**

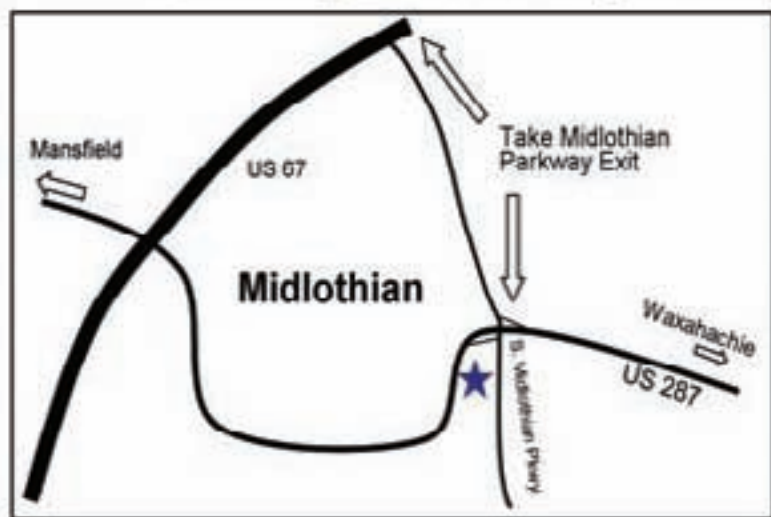
**Wind Beneath the
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At Home With
**Bud and
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Endurance: The Ability
to Withstand



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Senior Eddie Johnson
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Photo by Jordan Mach.

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Editor's Note

Hello, Midlothian,

In teaching responsibility and consequences to my son when he was 2 years old, one of my favorite sayings was, "It's all up to you." Finally, he had enough of hearing me say it, and with all the gravitas his little body could summon, he declared, "It's not up to me!" What? In time, he did learn the concept. This month, as you students enter your second week of school at MISD and Navarro Community College, there are scores of educators poised to help you reach your highest potential. There is a wealth of information out there. Go get it. It is all up to you!

On September 7, the Labor Day holiday arrives to herald the end of summer fun, white shoes and to celebrate doing anything but laboring. The sun is still king in Texas, so be careful as you celebrate with barbecues and parades!

Betty Tryon

MidlothianNOW Editor



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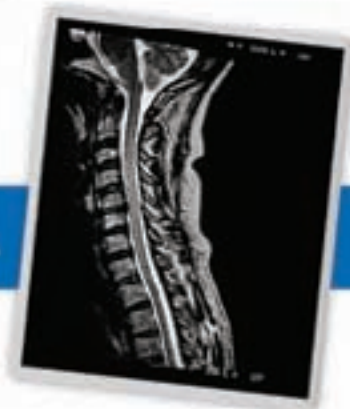
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Executive Director of the MEF, Kristin Zastoupil and Tami Tobey share a passion for providing teachers with the tools they need.



Wind Beneath the Wings of an Idea

— By Betty Tryon

A kite lies motionless and useless without help. With a strong wind and a good running start, everyone can see it in all its glory as it soars high in the sky. Sometimes all an idea needs is a little help and a good running start. Enter Midlothian Independent School District Education Foundation (MEF). According to Tami Tobey, a current member of the board of directors, “The foundation provides funds for teachers for innovative programs and ideas they want to put in place. I don’t know a whole lot about school finance, but

from what I hear there is never enough [money]. One of the things that became super clear when we started the foundation is the creativity and innovation of these teachers is endless. But, where that ends is where the funds end. Getting donations was our initial focus.”

As a charter member on the board of MEF, Tami felt a responsibility to do whatever she could to help our teachers and students. She stated, “I always wanted to do something for the schools. Having four boys, I thought that should

be a major part of what I do in the community. Because I had a couple of teachers who were hugely influential in my life, very quickly, the foundation became a passion for me. The more I did research on education foundations and what they try to do, I thought, *Wow, this is really neat for our town and our district.*”

Tami remembers receiving an e-mail of *Fortune 500* people listing some of the prestigious awards they received. In the e-mail, these successful people were asked to name someone who had changed the direction of their life, who had an influence in their life or someone who has empowered them. Overwhelmingly, teachers were listed as that important person. Tami commented, “For a lot of people, it would be an educator in elementary [or] middle school. That is amazing to me at that young age, those people have made a difference. The educators made a difference — not just what they taught them, but how they made them feel. I started thinking, *Teachers spend more time with our kids than we do, and they don’t get prizes. They don’t get awards. They don’t get acclaim. They aren’t the highest paid among us. We really need to do something for these teachers to uplift them and empower them to do what it is they want to do. Teachers love changing lives. We need to give them the tools to empower them [the students].*”

The spirit of MEF is empowering teachers to do what they love. They have the ideas and the creativity to expand our children’s world. MEF looks for those innovative ideas. Tami explained

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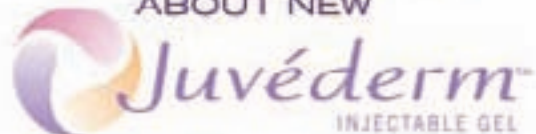


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further, "Innovative is described as something that is not done on another campus, something different and something you don't usually see. The innovative project will be a jumping off point. Once it is started, they now have the history of the project to go before the school board for continued funding. One of the questions we ask when considering funding is how they are going to continue to fund the project when our year of funding is completed. We try to have every dollar touch as



many kids as we can. We would love to give everyone their grant; unfortunately funding is limited. One of the things we said in the beginning of the foundation is we are the stepping stool for some teaching tools. If a teacher comes to us with an idea and it costs \$5,000, we will fund that. If it shows huge promise, then we ask the school to fund it in their budget. If it is something that is affecting learning, then we want the school to pick it up. Sometimes, we may do a partial funding until the school is able to integrate it into their budget."

One of the projects funded was for teacher Tammie Moore. She saw a need for the children in her kindergarten class to connect with senior citizens.

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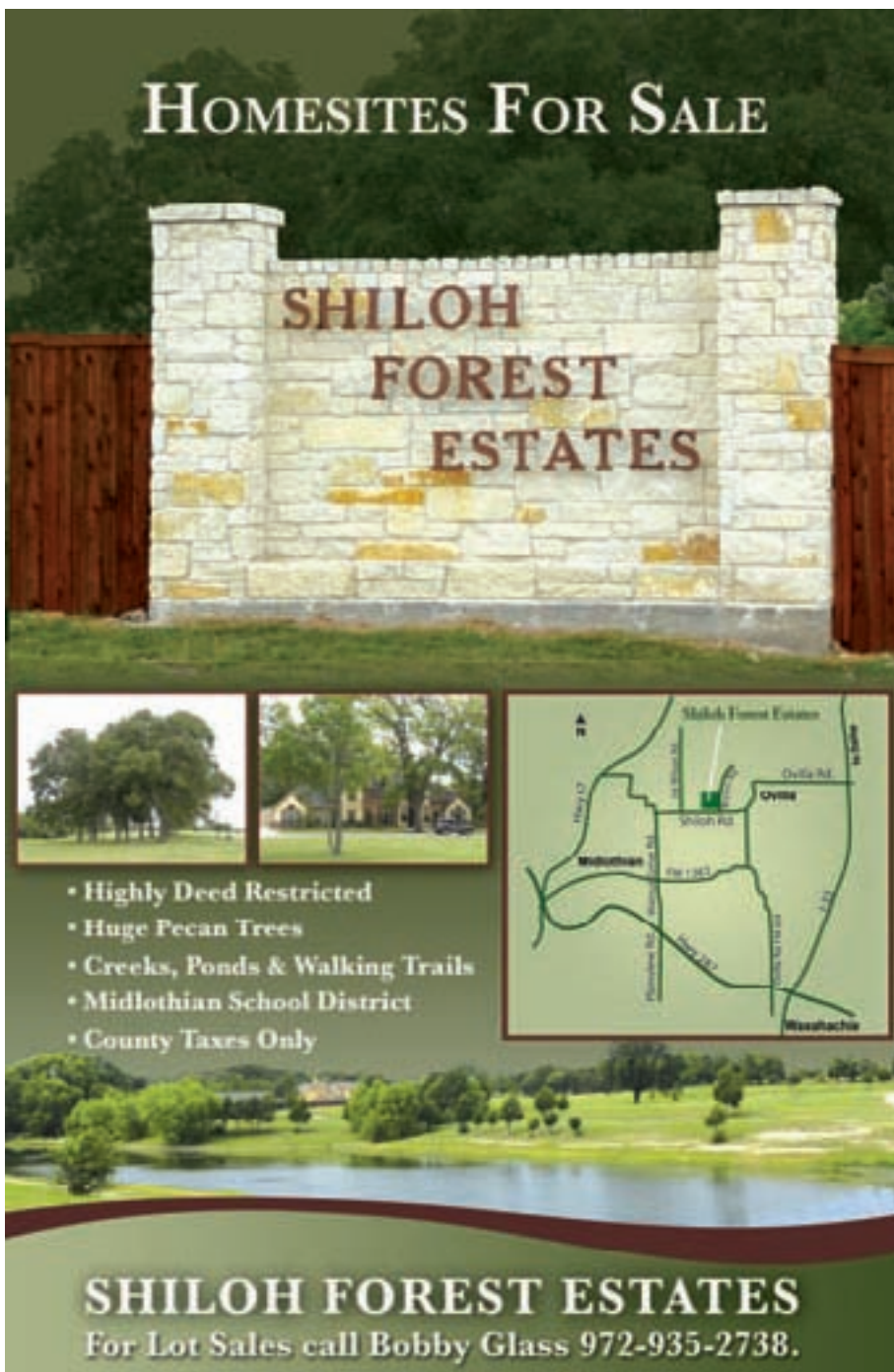
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She wrote a grant, submitted it to MEF and received the money she requested. Tammie explained, "I wanted to expose the kids to the older generation and show them what an asset they are. We visit senior citizen's centers and the kids interact with the seniors. The seniors' faces light up when the children come. The kindergartners take games that the seniors teach them how to play such as jacks and pick-up sticks. The kids also read to them and take simple gifts or a treat. Before I took them, we talked in class about how our bodies change when we get older and how some parts stop working. Eyes can't see very well and some of them may have difficulty walking so they use a cane or motorized vehicle."

Another project funded by MEF was



“We try to have every dollar touch as many kids as we can.”

the purchase of iPods for an entire class. This may seem to be an unnecessary expense because of the proliferation of iPods in many homes, but these iPods serve an educational purpose. Tami explained, "These iPods stay at the school. The teacher downloads a program for multiplication and math facts from a learning program and the teacher is the only one who can download programs. It is a great tool." Laughing, she recalled a teacher saying, "When the iPods are on, there are no behavior problems. Everyone is still and quiet!"

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Triwanna Fisher, M.D. is board



certified in family medicine and received her medical degree from Texas Tech University Health Sciences

Center School of Medicine in Lubbock. She completed her residency at John Peter Smith Hospital's family medicine residency program in Fort Worth. Dr. Fisher is interested in the management of acute and chronic diseases, women's health, dermatology procedures, adult and pediatric medicine. Dr. Fisher enjoys reading, watching movies, and traveling internationally.

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was to Baxter Elementary teachers Hila Rodgers and Stephanie Thigpen for their project titled “Wonderful World of Writing Extravaganza.” By simulating a campsite, museum exhibit and a deserted island in the classroom, students go on a learning adventure while enhancing their writing and language skills. It would have been difficult for any of these projects to get started if



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a difference — not
just what they
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how they made
them feel.**

not for the funds provided by MEF.

The MEF has been in existence for five years and has awarded thousands of dollars to raise the level of education and creativity in our schools. In the school year 2008-2009, \$37,803.00 went to innovative programs. All of this is made possible from the generosity of individuals and businesses. MEF’s main fundraiser, a golf tournament, will take place on September 18. Come meet Kristin Zastoupil, the new MEF executive director. Teachers work hard for our children, and that extra bit of creativity makes learning fun. Tami summed it up by saying, “The teachers appreciate that someone noticed that they had a good idea. We need to give them all the tools they need.” **NOW**

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At Home With Bud and Marsha Massie



Mixing the Old With the New

— By Sandra Skoda

Bud and Marsha Massie met at her father's church in Graford, Texas, when she was still in high school. Bud was already an active firefighter in Oak Cliff, so coming home to visit his family was common and attending church was expected. "I met him at church," Marsha smiled. "We married in 1961 after I graduated from high school." The young couple lived in Oak Cliff until 1972. The year before, they decided to purchase a little over two acres in Midlothian. That was 37 years ago.



Once they bought the land, it took another full year before their three-bedroom, two-bath home was complete. The most unique thing about the Massie home is still found in the floor plans. "They were drawn up on the back of a fire prevention poster," Bud said, as he unrolled the poster they still cherish today. "Me and another guy drew up the plans, and me and two other off-duty firemen built the house. It took a full year. There would be no home without that poster." There were never any formal plans drawn up. The poster served as the plans, and Bud followed them explicitly when constructing the home. "We built an energy efficient home back then," Marsha said. "We felt like the utility bills would increase over time."

The home is double fire-blocked throughout. "It's a fortress," Marsha added. "Bud knows firsthand what can burn a house down." The full attic and garage are fully insulated. The washer





and dryer are located in the garage so if there are ever any washer problems the water will go away from the home's interior and no dust or lint from the dryer accumulates indoors. The garage is climate-controlled, making laundry time comfortable year-round.

In the summer of 1991, the couple decided to add nearly 500 square feet of living space to their master bedroom. "We knocked out the back wall and doubled the size of the room toward the back of the house," Bud explained. "It's a living room within itself,"

Marsha added. Instead of doing all the work themselves this time, the couple hired a contractor to complete the addition. "People are quite surprised when they see the bedroom," Marsha said. "They gasp at the size."

The home was completely remodeled in January of 2009. Once again, Bud and Marsha left this job to a local contractor. The



den, as well as most of the home in its original state, boasted of dark paneling and popcorn ceilings. Now the den is cozy and quaint with a new wall treatment that accents the one paneled wall and original cedar beams still remaining. The wood framing around the back wall of the den allows the built-in bookcases to stand out instead of blending into the woodwork like they used to do. Crown molding was added



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throughout the home. All the original stained doors have been replaced with doors painted in a cream color, which adds light to the home. "We did everything we could to update the home without touching it structurally," Bud stated.

When asked what the biggest challenge in the building process was, Bud answered quickly, without hesitation. "None," Bud said. "We really felt confident at the onset." Being the contractor over their home-building project, Bud knew what he and Marsha wanted. In fact, he copied the front floor plan of his sister's house because he and Marsha wanted the rooms in the front area to be open to one another. For

them, the home is a lifetime project; one they see every day. "We live here," Marsha said. "We are very satisfied with the outcome of the overall project."

Throughout the years, Marsha has successfully merged the old with the new when decorating her traditional style home. Her grandfather's 100-year-old rocker, which came out of his home in Fort Worth, was refurbished and it takes its place in the guest room. A quilt made by Bud's mother, Hattie Massie, from knit dress pieces rests upon the bed in the guest room, along with a framed linen napkin from Ireland that hangs on one wall. "It tells the story of why ships are called 'she,'" Bud added. A secretary that belonged



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to Marsha's mother is found in the master bedroom. Other noteworthy items include: a framed Confederate print named *To the Lost Ford*; a painting purchased in Paris from a street vendor; a cup and saucer from Mackinac Island that Bud gifted Marsha with on their 40th anniversary; and items original to the home, such as a large mirror Bud loves and the piano the couple's two sons used to play.

Bud spends most of his indoor time at the desk in the master bedroom. Once he retired from the fire department, he decided to try his hand in the insurance business. Marsha did not go to work outside the home until the couple moved to Midlothian. Her lengthy career as a motivational speaker began with the Zig Zigler Corporation. She later worked with an international seminar company based



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in Kansas City, Kansas. She retired in 2007 after years of travel that included speaking engagements, seminars and public programs.

Today, Marsha loves to stop in the doorway of the formal dining room and take in its beauty. "The china in the cabinet is from Japan," she said. "I just love the look of the room." Two sets of heavy custom draperies in the home have been replaced with treatments that are much softer. The only wallpaper remaining in the Massie home is found on the furdawns in the kitchen. The kitchen cabinetry, which was built into the framework, has stayed true to

the original flavor of the home. They are still as sturdy as the day they were built, and they still add character to the room, which has seen many family gatherings throughout the years. "On more than one occasion, we've had a



house filled with college kids," Marsha said, as Bud smiled and nodded his head in agreement. "We've hosted family, church and neighborhood gatherings. Bud and I also celebrated our 25th anniversary here."

During the months when the weather is agreeable, the couple spends lots of time outdoors. Mornings are reserved for coffee on the back patio, which offers a great view to the pole barn Bud erected from material from the old Midlothian cotton gin. Native grape vines grow naturally along the fence, while the



grapes Bud planted make for some wonderful jams and jellies. The oak trees, planted 35 years ago, now stand 50 feet tall. The love between Bud and Marsha is much like the trees that have taken root over the years. They have grown stronger with time. **NOW**

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Anticipation

— By Betty Tryon



At the age of 23, Kathy Gill took up a new hobby — sewing. On a whim, she decided to sew a couple of floppy eared rabbits wearing pinafores, which were all the rage in the '80s. She enjoyed that activity so much that when Kathy gave birth to a little girl, Brittni, her attention turned to making dresses. In addition to dressing up her daughter, Kathy also dressed up Brittni's baby dolls. She stated, "I attempted to make Barbie doll clothes, but they were too tiny."

Now with two sons, Christopher and Jacob, and another daughter, Rylie, Kathy still finds much pleasure in sewing. She did, however, admit that the boys were not lavished with as much clothes making as were the girls. "I did make Christopher and Jacob baby blankets that they still have," she stated.

"When I make something, I can't wait to try it on Rylie or wait for someone to put it on and say, 'Thank you.'"

When Kathy needs stand-ins for fittings, she usually turns to her

daughters. However, the wealth of projects that keeps Kathy busy sewing has more or less dampened the girls' desire to be live mannequins. "The kids have gotten so tired of it that it's like, 'Mom, not one more piece!' Since Brittni is not around because she has graduated and Rylie is not the right size, I have tried to get Jacob to try things on by promising not to photograph his face," she laughed. "I feel good and get excited when I get it all done and see it on someone or can show it to someone."

Although Kathy did not start to sew until age 23, she learned the art of crocheting at the age of 13 from her grandmother. "I have to have a pattern to make something. I can't do it freehand. My grandmother made sure I could read a pattern and not just know what a stitch looked like. I think she taught me because it was her way of passing on information, and I was the one who took an interest in what she was doing."

In teaching herself how to sew, it was a huge advantage in knowing how to read a pattern, even with all the mistakes. She affirmed, "I would put a



stitch in and then take it right back out because it didn't look right. Or, I would sew it backwards, or to the wrong side or put the hem outside instead of inside. It was a lot of lessons learned." She learned her lessons well as evidenced in the quality of the outfits she made.



Kathy mostly sews for her family but will sew for friends. "They will call with an idea, and I will go online to search for appliques (cut out pieces of decorative material). I enjoy friends calling with different ideas, and I try to come up with what they are talking about. I look forward to creating something different." Kathy pointed to a T-shirt with a decorated applique. "This is Sunbonnet Sue, and it usually goes on a quilt. I start to think that it will look good on a suit, and then I try to think of something else to make it look cuter. Sometimes, I embellish it too much and make it look cluttered so then I have to stop," she said with a smile.

One of her more fun moments was working with a friend to create a clown fish costume for a child to wear in a school play. Kathy said, "The mom got a clown suit with the big dots everywhere and said to me, 'Here's the clown suit. Now I need you to make it look like a fish.' So, I put the wing things on and stream things down here [toward the bottom] and made it all sparkly." Kathy has also sewn items for sports teams, such as pajama outfits when Brittini's cheerleader group went to camp. In addition, she stated, "Some

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of my neighbors have gotten me to sew a few things for their sports team.”

Kathy also participated in a silent auction to raise money for the school by donating a pillowcase she designed



“My grandmother made sure I could read a pattern and not just know what a stitch looked like.”

and sewed. She kept checking on the item all evening to see if someone would bid on it and finally gave up. “I found out later that a friend’s niece bought it. She didn’t know I was the one who had made the pillowcase, but I used that same fabric to make an outfit for my friend’s daughter. The buyer of the pillowcase recognized the fabric and said, ‘Oh you’re the one who made this!’ It was nice to know she bought it and liked it. I like it when I can show people what I’ve done. It is kind of like going to the quilting store and seeing all those amazing quilts and you think you are in a museum. You think about the time it took to make them.” Being an artist herself, Kathy can appreciate the hard work and time it takes to create something others can enjoy. **NOW**



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KEEPING *a Good Head*

— By Betty Tryon

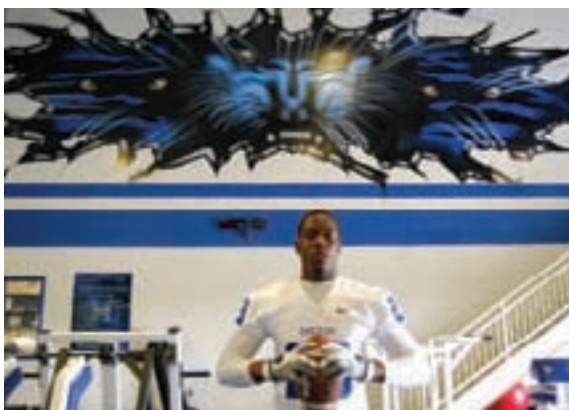


Upon reaching the end of eighth grade, playing football was the last thing Eddie Johnson wanted to do. However, with a little nudging from the coach, he acquiesced to the request long enough to try out for the team. “I don’t regret it at all,” Eddie recalled. “When we moved to Midlothian at the end of my eighth-grade year, Coach Clark asked me to try out. I really didn’t want to play football anymore. I was burned out because I had been playing since Little League and wanted to do something else; but I tried out in the ninth grade and made the team. Now I can’t go a day without it.” As a senior this year, Eddie will again play wide receiver for the team.

Since returning to football, the benefits and rewards Eddie receives from being a part of the team are immeasurable. One important way he has reaped benefits is the four-year

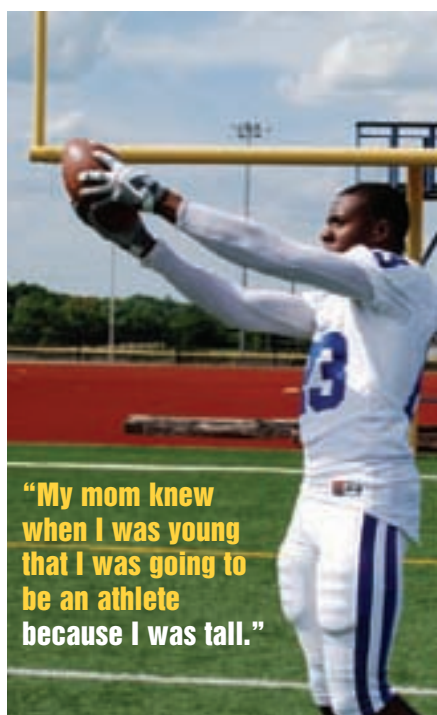
full scholarship to Baylor University in Waco, Texas, that was offered to him during his junior year in high school. Eddie explained, “Baylor was one of the [football] camps I went to as a sophomore. I talked to the coaches after camp, and they didn’t show a lot of interest. They just said, ‘Good job.’ Later in the season, Coach Clark called me into his office. He told me to sit down. He was looking very mean and I was thinking, *What did I do?* I thought I was in trouble. He handed me something and said, ‘I want you to read this,’ and I thought it was something bad. I saw Baylor on it and thought, *Oh my goodness!* It was a scholarship.”

Smiling, Eddie still speaks of the occasion with awe. He and his parents, Jeanette and Eddie Sr., fully appreciate the opportunity. Although Eddie continues to get calls from



other schools, he is committed to Baylor. He said, "I really liked Baylor when I visited. It is only an hour's drive away, so if I need a home-cooked meal, I can come home and go back. I have seven scholarship offers right now. It's a verbal commitment to Baylor so other colleges can still talk to me."

Being courted by so many colleges can be a weighty thing for a young man to handle; however, Eddie's parents used his experiences to help build his character as he grew up. According to Eddie, "My mom knew when I was



young that I was going to be an athlete because I was tall. She told me to keep a good head. She always says that. The college process is kind of crazy. You have to be smart and watch what you say. You have to watch what you do and don't get big headed about it. Take one step at a time."

In addition to his parents' support, Eddie enjoys the support of his teammates. "The team at Midlothian High School is more of a brotherhood than any other team I've been a part of," he stated. "Coach Clark is doing a terrific

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job. The first thing Coach Clark says is we need to get together and be stronger as a group of brothers before we can take on other obstacles. If you have that, you can conquer anything. In doing everything together, you know that in the crunch time of the game you can count on the person to the left or to the right.”

The team’s sense of brotherhood causes each person to want the best for each other. Eddie remembers how hard they tried to win the last game of the season [last fall] for all of the players who would graduate. Sometimes, it is during those moments that a player demonstrates his best abilities. Eddie stated, “It was the last game for Bryce [Petty] and all the other senior players. So, every play I went out there and thought, *Man, you really have to work.* I did a fade route, which is a straight line where you run down the field, and Bryce threw to me. He overthrew it, and I jumped over this kid’s head to catch the ball. I felt like everybody gave 100 percent at that game.”

Eddie wants to go to the National Football League (NFL) someday, but realizes the value of a back-up plan. He said, “I want to major in kinesiology in college because I like sports and education. I want to be a coach. My main goal is to be in the NFL, but if not, then I want to be able to interact with kids, I love working with kids.”

Eddie realizes the importance of teamwork whether playing football, being a member of the track team or being involved with his youth group at Cedar Hill Church of Christ. He summarized it by saying, “When everyone is one, it’s like a chain. If the links are strong, you can’t break it. When it’s time to work, then have the mindset to work harder than the next person. You have to keep that motivation all the way through high school, college and if you make it to the big leagues. I stress that every day.”



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Earth Tones

— By Betty Tryon

Shortly after graduating from Midlothian High School, Justin Crocker made a decision that changed his fortune. Justin explained, “In high school, I did yard work and mowed lawns to make money. When I got in college, I decided I really needed to do something else to make money, so I took irrigation classes so I could get an irrigation license.” That decision led him to start his own business six years ago in custom landscaping and irrigation. Last year, he purchased a nursery in Midlothian, and with the help of his wife, Christina, named it Earth Tones Greenery.

“This nursery is a new add-on for the business,” Justin said. “When I first started in Midlothian, I did a lot of custom landscapes and irrigations. As we grew, I started doing more commercial work. I now have crews that work all over Dallas/Ft. Worth, Ellis County and sometimes down in Austin. Since we bought this nursery and have a storefront, we are doing more in Midlothian. I really like to be a part of the nursery business, especially in the community I grew up



in. I enjoy working outside. I love the plants and tree business and have a passion for it. Working in the nursery is the favorite part of my business.”

Justin went from a young man mowing yards to owner of a now-growing business of about 20 employees who do the commercial jobs. “I buy from all around Texas,” he continued. “I want to buy most of my plants from Texas because I want to support the state. I visit tree farms to see what their crops look like. One of the reasons we are successful here is because I doubled the inventory and brought the quality up. We get two or three truckloads in here a week. I am always looking for the best product for the best price because we want to keep our prices down, too. I put a lot of time into buying the best-quality products I can find. We also carry a wider variety of plants. You can probably walk out there and see 20 plants you’ve never seen before, but they are all beautiful plants that would do fine here.”

Customer service is based on helping and educating the customers. Justin said, “We are fortunate ... to have some very knowledgeable people here [who are] artists — people who truly know the horticulture industry and know the products we are selling. We are not so sales driven that we are just trying to push you out the door. We can teach you about the different products we are selling and that helps you be a better gardener — to plant things that are going to live.”

At Earth Tones Greenery, shoppers will find more than plants to beautify their homes. They sell pottery, outdoor furniture, ornamental iron works, fountains and all kinds of decor. They have masons who offer outdoor construction such



as custom-built outdoor fireplaces. The service areas for the nursery are numerous. Justin elaborated, "We just started the full-service lawn maintenance. We have sprinkler services and landscape installation where we do the design and installation. We have people come in here and look around to see what they like. Then we go to their house to consult with them and design their landscape. Our workers take the product from the nursery that we have implemented into their design and install it at their home. By combining this nursery to the business we already had, it is more of a broad landscape construction company. It is a neat merger because it allows us to be full service."

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Endurance: The Ability to Withstand

— By Janice C. Johnson

An hour-and-a-half had passed since the school day ended one spring afternoon. That Tuesday, three dozen Walnut Grove Middle School (WGMS) students stood still in the school hallways, but no one was serving detention. Each had several handwritten signs taped onto their clothes, but no one was playing pranks. The students, in groups of eight, had made the signs to describe their group members' good qualities. For several minutes, voices hummed as teammates read each other's words aloud to them. "You are beautiful." "You are a good athlete." "You are kind." Russell Betts smiled, watching even the shyest faces begin to glow with confidence.

Welcome to "Endurance," an after-school outreach program providing academic tutoring, mentoring and recreational activities. Russell, the program director, explained that Endurance exists to serve "at-risk" students, quickly pointing out that few of the children fit the expected definition of "at-risk." According to Russell, most do not suffer abuse, neglect or troubled homes. "It's just — as adults, [parents] get preoccupied. Parents work; bills have to be paid; and things have to be taken care of." He emphasized that any child is most susceptible to negative influences during unsupervised after-school hours. With that in mind, Russell approached the Midlothian Independent School District (MISD) about how Endurance could help.

Superintendent Dr. J.D. Kennedy and other administrators gave Endurance a hearty welcome. They offered the Walnut Grove facilities for a pilot program, placing Endurance's registration packets in the school office. "Midlothian ISD has been a great partner," Russell said. "Walnut Grove made their library and computers available [to us]. During the first hour of each Endurance day, the students can get help with their homework and do their research on the computers." Knowing that homework will be handled relieves a great deal of pressure, "not only for the student but for the parents, as well," Russell said. "Most of the parents really can't assist their kids by the time they get home." For some parents, that can be after 7:30 p.m.

After homework, and perhaps even more importantly, Endurance uses interactive lessons and recreation to build life skills into students. They learn leadership and how to handle money and relationships. They also gain confidence in their own worth, which helps them withstand peer pressure to try drugs or sex. Russell stressed high self-esteem as a vital



character quality. Research showed him that "most kids get into trouble not because they are uneducated or don't know how to do their work, but because of low self-esteem."

Endurance arose from the compassion of Ron Shull, senior pastor of Gateway Church, where Russell is also on staff. With a long history of leading out to serve the needs of people in his community Ron founded 24 Hope, Inc., Endurance's parent organization, as a nonprofit entity separate from the church, so his efforts could "go beyond the scope of what a church is able to do. A nonprofit can partner with companies and other organizations that might not be free to partner with a church." While 24 Hope, Inc. is faith-based, Endurance does not include religious teaching. "We stay within what is appropriate for the public schools," Ron said. "Our desire is to be an extension of the parent, providing character-building traits in [students'] lives." They are succeeding. He described one grateful mother's account of how her daughter's grades, demeanor and attitude had improved because of Endurance.

Speaking of attitude, Russell chuckled over one mentoring

Education NOW

lesson. After the homework hour, the students had crowded around him to report how each had budgeted the thousand dollars he had given them the previous week. The money was imaginary, part of a role-playing game designed to build real-life financial skills.

"You spent how much on clothes?" Russell asked. "Well, now your rent and phone bills are due. You owe me \$625."

The students looked at each other, stumped. They had already spent nearly all their money. "I don't need to pay rent. I'll just stay with my friend," one boy ventured. "No, you can't move in with anybody; you're on your own. You have now spent your Endurance bucks and you have nothing left," Russell told them.

"You should have seen their expressions," he laughed. The students walked away from that lesson with more gratitude, realizing that, "Maybe Mom and Dad don't say 'no' because they dislike me; maybe they say 'no' because the money is just not there."

Five students attended the first session last year. By March, the voluntary group had grown to about 40. The program operated just two afternoons each week, a schedule Russell is eager to expand to four or five, then to Saturdays and the idle summer months. He would also like to serve students at both middle schools, and dreams of offering help with college preparation. Staffed by both paid and volunteer teachers, the program costs about \$10 per day for each student, but is offered free of charge. "Resources are at a minimum," he said, "but we hope that as we get the word out people will see the need. We're hoping for more partners — business owners and individuals — that have the same desire to help the students." **NOW**

Editor's Note:

Anyone interested in donating or volunteering may learn more at www.24hope.org.



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• Natalie Busch, freelance photographer for *NOW Magazine*, top left, dressed up as "Ima Jean" during vacation Bible school at The Lighthouse. • Several children, top center, played summer soccer. • It is never too hot for some area youth, top right, to spend an afternoon skateboarding. • Tony Woodlin and Jason Watson, second row right, dangled hot dogs in the air while several children attempted to eat them without using their hands. • Nikki Clayton, bottom left, taught a dance class during a recent vacation Bible school gathering at Midlothian Bible Church. • Mikayla, Courtney, Kelley, Samantha and Lindsey, bottom center, spent the summer hanging out together. • Students, bottom right, learned the importance of protecting their skin from the adverse affects of the sun's rays at a SunWise event.



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Leah is a homegrown Midlothian girl, who has been married to her best friend, Chad, for almost 12 years. Rearing their two children, Will and Sara, brings them many rewards. “I have had the blessing of being able to stay at home with our kids,” she expressed. “I work part time at Noah’s Ark Bible School as a staff assistant, but nothing brings me more pleasure than being at home with our kids and taking care of my family.”

Leah loves trying out new recipes, but her favorites have been passed along from family and friends. “My husband’s grandmother (who raised him) is a wonderful cook — a good ol’ Southern cook!” she said. “Anything she makes is delicious; however, I’ve yet to make anything of her’s taste the way she does!” **NOW**

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

IN THE KITCHEN WITH LEAH BAUCUM AUSTIN

BLT PASTA SALAD

A great meal or a nice side dish for those nights you grill or go to a barbecue.

- 1 16-oz. pkg. bow tie pasta, cooked, drained and cooled
- 1 bag shredded lettuce
- 2 pkgs. Real Bacon pieces
- 3-4 Roma tomatoes, chopped
- 2 avocados, chopped
- 1/2 small onion, chopped

DRESSING:

- 4 Tbsp. mayonnaise
- 3 Tbsp. apple cider vinegar
- 4 tsp. sugar
- 2 tsp. salt
- 1/4 tsp. pepper

Add lettuce, bacon, tomato, avocado and onion to cooled pasta; stir well. Combine dressing ingredients and pour over pasta mixture. Serve right away or put in refrigerator until ready to serve.

FRUIT SALAD

- 15-oz. can fruit cocktail (save juice to mix w/pudding)
- 11-oz. can mandarin oranges (save juice)
- 11-oz. can chopped pineapple (save juice)
- 8-oz. tub sour cream
- 8-oz. tub Cool Whip
- 2 pkgs. vanilla or white chocolate instant pudding

Drain juice from the cans of fruit and combine together. You will need at least 1/2 to 3/4 cup of juice to mix with the pudding. In a bowl, pour cans of fruit together, add sour cream and Cool Whip. Stir well! In a separate bowl, pour the pudding mix in; add the reserved juice, a little at a time. If your pudding is too thick, add more juice. Once you have the pudding at a thick, but liquid consistency, add to the fruit mixture; stir well. Make sure there are not too many pudding lumps. Either serve

right away or let chill in the refrigerator.

RED BEANS-’N’-RICE

- 16-oz. Ekrich smoked sausage, sliced
- 1 large bell pepper, chopped
- 1 medium onion, chopped
- 1 16-oz. can light red kidney beans

rice
In a large skillet, sauté bell pepper and onion for 5 minutes. Add sausage; sauté until sausage browns. Add kidney beans; simmer on low. In a separate pan, cook rice per directions on package, quantity according to your family size. Serve red beans and sausage on top of rice. Goes quite nicely with corn bread!

SALSA

- 2 14-oz. cans Ro-Tel tomatoes (mild or medium, depending on how hot you like it!)
- 2 medium-size onions, sliced



Top : Hillary, Johnnie, Denise, Jamie, Alicia,
Bottom: Kristi, Megan, Brandi, Carolyn

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cilantro, to taste

jalapeño, to taste (optional)

In a blender, pour 1 can Ro-Tel, 1 onion, some cilantro and blend. Pour into a bowl and serve with tortilla chips. You can add jalapeño before you blend it all together; it's up to you. I prefer spicier, but not all people like the burn. Repeat steps with remaining ingredients.

MACARONI SALAD

Great side dish for hamburgers or brisket.

1 pkg. elbow macaroni, cooked, drained and cooled

2 cucumbers, peeled and chopped

1/2 small onion, chopped

4-5 Tbsp. mayonnaise

10-oz. jar sweet relish

(Use 1/2-3/4 of the jar.)

salt and pepper, to taste

In a big bowl, combine macaroni, cucumber and onion; stir in mayonnaise and relish.

Sprinkle salt and pepper over top; stir well.

Depending upon your taste, you can add more mayonnaise and relish. Serve quickly or chill in refrigerator.



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Understanding the “*” in the Interest Rate

— By TJ Henley

When borrowing money, the question that keeps people up at night is: “What is my interest rate?” I have experienced this as both a borrower and a lender. As a borrower, you always want the lowest rate possible, and for obvious reasons. As a good lender, you want your clients to receive the best rate available as it leads to happy clients and future referral business. So why does it seem the interest rates advertised on billboards, are never the rates quoted to you by the loan officer? It is the asterisk “*” that follows the promotional interest rate (i.e. 3.5%*) and references the terms that apply to receive that offered rate.

There are several factors used to determine an individual’s interest rate. The categories below are the most commonly used, yet each bank is able to determine its own lending criteria.

Down Payment

Your down payment is a key element in determining your interest rate. The more money you put down, the better

your rate. In years past, a 20 percent down payment was required to receive a home loan. Today, most homes can be purchased with 3.0 percent to 3.5 percent down. However, in the current economic climate, a 30 percent down payment is usually required to obtain the best interest rate. Often, in the low teaser rate advertised the “*” will say “30% down.”

Loan Amount

Believe it or not, banks want you to borrow more money — not less. Therefore, banks offer better mortgage rates on larger loan amounts. There is a point when borrowing too much money becomes just as expensive as borrowing too little. If you are looking for a loan amount of \$35,000 or \$535,000, your interest rate will likely be higher than someone borrowing \$235,000. Most of the time, the “*” is for a loan amount of \$160,000-\$200,000.

Points

Points are fees charged by the lender at the time of closing. A point is equal to one percent of the total loan amount. Points come in two varieties: origination and discount. Origination and discount points function the same in that they both lower the loan’s interest rate charged by the bank. If

you have a loan with no points, you will be charged a higher rate than a borrower who pays for points on their loan. Speak with your loan officer to understand how points may or may not be a wise decision for your financial goals. The “*” refers to how many points are charged in the advertised rate; typically, one to two points are required.

Credit Score

This is simple; the higher your credit score, the better your rate. Paying your obligations on time and living within your means, yields the highest possible score. The crème de la crème of credit scores is 740 and higher. The “*” likely requires a score of 740 or higher.

These elements, along with other criteria, add up to thousands of combinations — each having their own interest rate possibilities. One size does not fit all. So the next time you drive down I-35, don’t have a wreck trying to read the laser-etched fine print associated with the asterisk “*”. Call your loan officer for the rate right for you. **NOW**

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Kidney FUNCTION

— By Betty Tryon, R.N.

Shaped like a kidney bean about the size of your fist, the kidneys have an impressive array of functions. Even though you have two of them, you can live a perfectly normal life with just one. Functioning like a sieve, the kidneys filter hundreds of gallons of blood every day, cleaning and purifying it for your health. If you did not have kidneys or your kidneys were beginning to fail, the waste, which is normally filtered and excreted from your bladder would build up in your body and become toxic to your health. Without functioning kidneys, waste must be removed by dialysis or kidney transplant.

The waste build-up in the blood comes from normal metabolic functions, such as the breakdown of muscular tissue and ingested food products. Everyone knows when you drink too much water it means more trips to the bathroom. If you are not drinking enough fluids, your urinary output is restricted. The kidneys work to keep the proper balance of fluid level in the body.

Also, kidneys play a large role in making sure your blood pressure level remains normal by the secretion of an enzyme named renin. If your blood pressure drops, then the kidneys do not receive enough blood. This triggers the release of renin, which causes the blood vessels to contract and thereby increasing the blood pressure. Another function of your kidneys is the production of erythropoietin, a hormone, which signals the bone marrow to produce more red blood cells.

Those are a few of the critical functions performed by this organ, but many other important operations take place in the kidneys. That is one of the reasons your health care provider requests a urine sample for testing. A few areas checked are the BUN (blood urea nitrogen) and creatinine levels. These levels determine how well the kidneys can filter waste from the blood. Another area tested may be electrolytes. Electrolytes are salts found in the cells of the body. They are potassium, calcium, magnesium, chloride, bicarbonate and phosphate. When these salts are imbalanced, your kidneys work to correct it. If you ingest too much potassium, your kidneys will filter out a large amount, too little and the kidneys excrete only a small amount of potassium.

These are only a few of the jobs assigned to this organ. Help your kidneys out by drinking the proper amount of water every day. The proper amount depends on your lifestyle, where you live and even the current state of your health. However, it is imperative that you drink water every day. This is not just a saying; it is the truth. **NOW**

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



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September 2009

Community Calendar

First and Fourth Monday

School Board meeting: 6:30 p.m.

Third Monday

Ellis County Aggie Moms: 7:00 p.m., Waxahachie First United Methodist Church, 505 W. Marvin. For more information, contact Cheryl Bell at (972) 723-0341 or rb4cj@sbcglobal.net.

Every Tuesday

Midlothian Rotary Club meeting: noon, Midlothian Civic Center, 224 S. 11th St. (972) 775-7118.

GED Class: 6:00 p.m., Midlothian High School Meadows Library.

Second and Fourth Tuesdays

Midlothian City Council meeting: 6:00 p.m., City Hall, 104 W. Ave. E.

First Thursday

Midlothian Area Historical Society: 7:00 p.m., Midlothian High School Meadows Library. Contact Kathy Robinson at (972) 723-2755.

ABWA Empowering Women Express Network monthly meeting: 6:00 p.m., Midlothian Conference Center, 1 Community Circle. RSVP at www.abwa-empowering-women.org.

First and Third Thursday

Midlothian Lions Club meeting: 7:00 p.m., Midlothian Civic Center, 224 S. 11th St. (972) 775-7118.

September 7

Free yoga classes, conducted by local yoga teachers, in Midlothian, Waxahachie, Ovilla and Red Oak. For class time and location, call Lisa Ware at (214) 532-0778 or visit www.elliscountyyoga.com.

September 8

Navarro College SBDC's free How to Start a Small Business seminar: 10:00 a.m.-noon, Citizen's National Bank Community Room, 310 N. 9th St. (972) 923-6425. sbdc@navarroccollege.edu.

September 11

Panthers Tackle Cancer "Pink Out," supporting breast cancer awareness: Midlothian ISD Multi-purpose Stadium. T-shirt: \$10. All proceeds benefit Susan G. Komen and our Bling for Betties 3 Day 60 Mile Walk Team. If you would like to join the honored survivors at the beginning of the game or to purchase a T-shirt, e-mail Pinkout09@yahoo.com. You may also purchase shirts at Downtown Digits.

September 18

Midlothian Education Foundation Golf Tournament

fundraiser: 12:30 p.m., Mansfield National Golf Course. Contact Kristin Zastoupil at (972) 775-8296 or foundation@midlothian-isd.net.

September 19

Paws for Peace: 9:00 a.m.-9:00 p.m. All day festival at Paws for Reflection Ranch, celebrating United Nations International Day of Peace. Admission is free. Contact Melode Seremet at (972) 775-8966 or www.pawsfor-reflectionranch.org.

September 22

Navarro College SBDC's Writing a Winning Business Plan seminar: 10:00 a.m.-noon, Citizen's National Bank Community Room, 310 N. 9th St. (972) 923-6425. sbdc@navarroccollege.edu.

November 3

WRC Pregnancy Center of Ellis County annual Roundup 2009 benefit dinner: 6:30 p.m., Creekside Church, Highway 287 between Waxahachie and Midlothian. The guest speaker is Jody Dean, a journalist from North Texas and the *KLUV Morning Show* host. Tickets are complimentary, but reservations are required. For more information, call (972) 938-7900 or (972) 878-0784.

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

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