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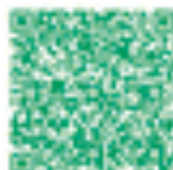
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James Cloud, D.O.; Lindsey Dietrich, M.D.; Sarah Kennedy, D.O.

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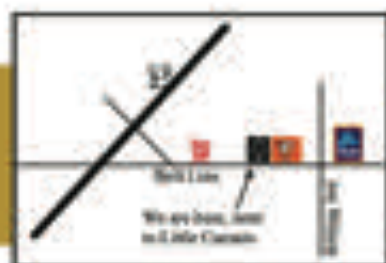
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## ON THE COVER



Zyra Washington starts life on  
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**Photo by**  
Shane Kirkpatrick.

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# EDITOR'S NOTE

*Happy birthday, Nannie ...*

This month, my grandmother would have been 100. She's been gone a long time now, but just think how the world has changed in that time. When she was born, there had only been one World War, and it was supposed "to end all wars." The stock market hadn't crashed yet. Prohibition was still a thing, and flappers were the height of cool. The first helicopter flew just a few months before she was born. Yankee Stadium was brand-new, and Babe Ruth was the biggest thing around. Queen Elizabeth's *parents* had just married. The first velociraptor fossil was discovered. Ireland and Greece had just become countries. And shortly after she was born, Walt Disney started his company.

Her family moved to Dallas during the Great Depression. She lived in the days before indoor plumbing, but saw man walk on the moon. She saw a president assassinated in the city she called home, and saw the Cold War start, grow and finish. She was born in a world where telephones and cars were rarities, and lived to see computers become commonplace.

Since she passed, every toddler has a cellphone and a tablet. When she was little, girls filled their hope chests to be ready for the day they'd marry. Now we plan destination weddings in Cancun and expect the guests to foot the bill! She dated soldiers and sailors in World War II and almost married a paratrooper, who died in France. She wore her best black dress on her wedding day, but she did get married on the radio! She survived the Greasers, the Hippies, the Yuppies, the Goths and the Emos. She didn't live to see self-driving cars, but she wouldn't have liked those anyway.

*What will the next 100 years bring?*



*Adam*

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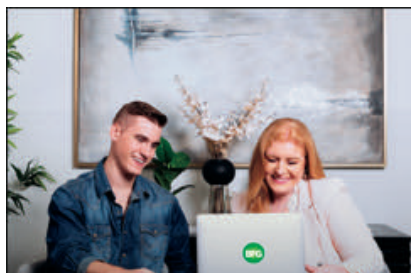
# DEBT FREE

— By Adam Walker

Zyra Washington wanted to go to college, just like so many other young people. But the idea of graduating with crushing debt was not appealing. “My parents instilled the desire to go to college. By about middle school, I decided that was what I wanted, too. But I didn’t know where, yet. It was either Prairie View A&M, where my daddy attended, or Grambling State University. In my sophomore or junior year, I decided on Grambling, because that’s where my mother and my pop attended. I started really trying to figure out how to pay for my education in my senior year. Zyra realized, right away, that she would need multiple sources of funding.

“One of the first things I did was to compete in the Miss Jabberwock pageant sponsored by my mom’s sorority, Delta Sigma Theta. The pageant funds their scholarship program. I earned half of the money raised for scholarships. I won the pageant and earned enough to pay for my freshman year. That’s when I said, ‘I can do this!’ Now Delta Sigma Theta is my sorority, too.”

Zyra enlisted the aid of her mother and pop in tracking down scholarships she might be eligible for. “I applied for scholarships from different alumni associations, ones based on ethnicity, ones tied to specific locations, my major, my GPA. Some of the scholarships we found were very specific and had very unusual requirements. One that I did not get was for relatives of veterans. My grandfather and brother are both veterans, so I applied. The application wanted you to tell what the veteran meant to you in your life. Many of the scholarships I received, I got because I was the only person to apply for it. Most of them were for small amounts, but they add up. And I would reapply for all the ones that I got, year after year, because I was still eligible. I got a scholarship from my church, Antioch Fellowship, three times, and three more from other churches.”



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Zyra realized that applying for so many scholarships was a lot of hard work, so she worked smart. “Many of the applications ask the same questions, so I wrote a basic essay, which I could adapt. My model essay had my name, college major, GPA, organizations I was involved in and my future goals. Most of the applications asked why I wanted the scholarship or how it would help me or what it would be used for. My standard answer was that I wanted to graduate debt free. My essay was one single-spaced page. I could change the spacing for a double-spaced essay or delete words if they wanted 500 words. Then I only had to answer questions specific to that application.

“One scholarship I applied for was from the Luther Vandross Foundation. I had to make a video for that one. It was only about a minute-and-a-half, so I talked about my future goals and how I wanted to graduate debt free. That was supposed to be a \$2,000 scholarship, but they ended up awarding me \$5,000.”

Scholarships were not Zyra’s only source of funding. “Of course, I applied for federal student aid and got about \$3,000 a year through Pell Grants. I had work-study in my senior year. I also got my out of state tuition fees waived due to being a legacy student at Grambling. Not all schools do that, but if you find one that does, it helps.

“If I had to take a guess, I’d probably say I applied for 200 scholarships. That feels like a lot, but over the course of four years, and the ones I reapplied for each semester — including the ones I didn’t get — it adds up. You need to choose wisely which ones you apply for. College is expensive, but you







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don't have to take on that burden, and neither do your parents. My parents probably paid \$500 out of pocket. If you work together, and split up the work, a parent and child can finish the application for most scholarships in about an hour."

Zyra has advice for finding scholarships. "First, check with your college's alumni associations. I have to give a big shout out to my multiple Grambling State Alumni Associations for blessing me with numerous scholarships over my four-year journey to be able to graduate debt free. Grambling had a page on their website for finding scholarships. I found a number of scholarships through this website. But my parents also spent time looking for scholarships for me. It's important to reword your searches if your first search doesn't get many results. The Thurgood Marshall College Fund, the United Negro College Fund, the Dallas Metroplex Council of Black Alumni Associations and the Robinson House Association all have very helpful websites for finding scholarships. I feel like there are more scholarships for women of color, but it depends on the field. Don't be afraid to ask for help. Don't give up. I was able to do it, and my patience became real thin sometimes!"

Zyra's advice for anyone wanting to do what she has done is simple. "Trust God. Keep God first. He has a plan for everyone, and He will make a way. I don't know how many times I was looking at a bill and saying, 'How am I going to pay for this?' A week later, another scholarship would show up. Stay focused on your goal. I know it's not easy. It's definitely hard, but it can be done. I'm definitely not the first to do this, and I won't be the last." **NOW**

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# BRIGHTEN YOUR EVENINGS

— By Bill Smith

*On the patio, around the pool, enjoying a barbecue or just watching the kids play, Texas days are extended further into the evening with the addition of any of the many outdoor lighting options. There are a lot of choices to consider, from 120-volt, hardwired flood lights, to low voltage wired systems and finally, solar powered lights.*

For years, we have used wired flood lights, mounted to the corner eaves of our homes to provide light just for walking through our yards, and also for security. A well-illuminated yard may deter would-be burglars, as well as discourage destructive nocturnal pests. These lights are generally 120-volt systems and may include both sensors to only come on after natural light fades and motion sensors. On some models, the motion sensor will turn the light on from complete darkness, but often today, the lights will have a low-power mode, and the lights will come on to their

fullness when a motion sensor is activated. These lights may also be set with timers. While 120-volt systems have been the norm for many years, the advent of LED lights and small solar panels may be a more cost-effective option. Small solar panels may be attached to the light with a small wire, enabling the light to be under the eave and the solar panel on the roof.

Path lighting is an option for a safe way to navigate around the yard with a minimal amount of soft to moderately bright safety and landscape light. The low-voltage systems require a wired installation with a transformer to change your 120-volt house current to a 12- to 15-volt system. About the only drawback to this system is the wiring. Wiring needs to be buried between the lights — and, of course, consideration has to be given to avoid damaging the wires when working flower beds or doing other yard work. The solar option comes into play again with path lights. The investment into quality solar-powered path lights has become very economically attractive, and the lights are available for purchase either individually or in sets. Typical installation may only require driving a metal or plastic stake into the ground and attaching the light to the stake. The solar panels are built



into the top of the individual lights and power rechargeable batteries. While there are some path lights that include motion sensors, most only include the optical sensor that turns them on at dusk and off at dawn.

A popular option for patio lighting is string lights. These are typically low-voltage lights that emit a warm color that will add to the ambience of outdoor meals around the grill or firepit. The lights may be strung just about anywhere and may hang permanently from the eaves of the home around the patio, or loosely over the tables and chairs from the corner posts of an outdoor pavilion or gazebo. Again, if you are not interested in a permanently wired system, the portable, solar-powered option appeals to many and allows the string lights to be placed in different areas as your outdoor events may require. These lights are often seen illuminating personal campsites for both RV and tent campers.

Deck lights are small, often recessed lights that are installed around the perimeter of the deck surface, as well as between the individual steps of stairs and along the side railing. Deck lights provide safety against trip and fall hazards, as well as providing accent light for garden plants that surround the deck. A low-voltage system is usually a good option, and the lights are typically wired together rather than operating from a single powered source, whether it be solar or a transformer from the 120-volt system.

While all of the lights discussed up to this point have been of the flood-light variety, spotlights may also play an important role in outdoor lighting for accenting pool and garden areas. These lights are also known as “up-lighting” and shine narrower beams to highlight plants, statuary, garden ornaments and water features. These lights may typically be chosen and installed when a major landscape project is being constructed, such as a pool or new patio. However, LED lights that stand alone and may be solar powered are becoming more popular and are economical, widely available and easy for the do-it-yourself homeowner. **NOW**

Sources:

1. [www.bobvila.com](http://www.bobvila.com).
2. [www.familyhandyman.com](http://www.familyhandyman.com).

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## Zoomed In: Gayla Brown

By Adam Walker

Gayla Brown stood in line at the DeSoto Rec Center help desk. “I’m waiting to get access to the room where we’re holding an event,” she said. “The Dallas Prairie View A&M Alumni Chapter is having a banquet to award scholarships to students attending Prairie View this year. We’re the Dallas chapter, but most of us live in DeSoto, Duncanville and Cedar Hill. We’re giving out \$1,000 scholarships tonight. It’s really exciting!”

Gayla is deeply involved with her alumni chapter. “I’m the financial secretary and the scholarship committee chair. We want to encourage more students to attend Prairie View A&M, so we offer these scholarships to help make that happen.” Galya and her fellow alumni helped make college dreams come true for 10 more young men and women that night.



Carolyn Smith makes sure Cedar Hill residents get their mail.



Victoria, Ramiro, Gabriela and Christian Miramontes pick out some books at the DeSoto Public Library.



The Diamond Suite opens a new art and event space in Duncanville.



Wona Pena, Marie Mitchel and Donovan Dock run The Outlet to benefit at-risk teens.





Jacob Luna and his mom, Trendi, beat the heat at the Duncanville library.



The High Hats march in the Independence Day parade.



James Mason cools off with a snow cone outside the Grow DeSoto Marketplace.



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## Jaynes Memorial Chapel

— By Adam Walker

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[www.jaynesmemorialchapel.com](http://www.jaynesmemorialchapel.com)

Rick Jaynes has been serving area families in their time of bereavement for 25 years. “We started in November of 1998, but had been working at Clayton’s for 13 years before that, so I’ve been conducting funerals in Duncanville for nearly 40 years. We’re a traditional funeral home. In addition to embalming and interments, we offer cremation services of all kinds. Cremations can be direct, direct with a memorial



service or a traditional service with cremation following. And we are licensed to offer pre-arrangements.”

Jaynes Memorial Chapel is able to accommodate the service that will best honor your loved one. “A funeral is always about the person we are memorializing. So, we can create a personalized experience. We make videos and slide shows. We provide tabletop easels or floor easels for displaying photos of the deceased. We can do flowers. My wife’s family were florists. They owned Flowers by Sandra for years. We have had quilters whose families wanted to display their quilts at their memorial. Sports fans sometimes ask for everyone to come in their team’s jerseys, or the family will use the team colors. We had one Scarborough Faire themed funeral where the deceased and all the guests were in costume. They had a graveside ceremony with the coffin lowered into the ground by ropes.”

The people at Jaynes Memorial Chapel serve a broad community. “We serve families from Duncanville, DeSoto and Cedar Hill, but also Ellis County, Oak Cliff, Grand Prairie, Highland Park and University Park. We inter anywhere the



family has property. Many of our families inter their loved ones at the National Cemetery, Little Bethel and Laurel Land. We aren't tied to any particular cemetery, so we can accommodate out of town burials."

When it comes to cremations, some families wish to keep the ashes in an urn that goes home with them. Others want to bury the urn in a grave or preserve it in a mausoleum. "We are able to accommodate just about whatever most people want to do. We even have a contract with a company in Galveston for those who wish to scatter their loved one's ashes at sea."

"A FUNERAL IS ALWAYS ABOUT THE PERSON WE ARE MEMORIALIZING. SO, WE CAN CREATE A PERSONALIZED EXPERIENCE."

Rick is thankful for his community. "I'm excited that it's been 25 years, and we've been so well received. I have a great staff of 12 employees, most of whom have been here a long time. I have seven full-time employees. One of them has been here 15 or 16 years. My son-in-law works here now, as a funeral director. One of my part-time directors is a former mayor of Cedar Hill and another is a former Duncanville Fire Department chaplain. I love this community. I'm a longtime member of the Rotary Club, and I've been on the board of directors for Duncanville Outreach Ministry since before I started Jaynes Memorial Chapel. We donate to a number of ministries in Duncanville, Cedar Hill, DeSoto and Midlothian. In the past, I was involved in several other civic and professional organizations."

Jaynes Memorial Chapel lists the prices of their services online and posts obituaries for their funerals on their website. "We are always honored when a family places their confidence in our services," Rick confessed. "We certainly appreciate the faith the community has placed in us over the years." **NOW**

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# CookingNOW *In the Kitchen With* Dr. Camille Gray

— By Adam Walker

Retired educator and psychologist, Dr. Camille Gray, finds peace in the kitchen. “I am most happy when I am preparing food for family gatherings. The introvert in me prefers being in the kitchen, rather than being involved in the gathering itself. They know I love them because they know how much I love to cook. And I know they love me when I see the pleasure of that first bite on their faces. Jesus solved a few problems with food! Cooking and baking is an extension of the therapy I provide. And it is therapeutic for me, too!”

The seasons influence her kitchen. “In the summer, I’m drawn to blends that include vanilla, saffron and turmeric. In the winter, I’m all about cacao, clove, cinnamon and nutmeg!” **NOW**

## Red Velvet – Waynesboro Edition

*Cake:*

- 1 1/2 cups sugar
- 2 cups canola oil
- 2 eggs
- 1 tsp. vinegar
- 2 oz. (2 bottles) McCormick red food coloring

- 2 1/2 cups all-purpose flour
- 1 tsp. baking soda
- 1 tsp. salt
- 2 Tbsp. HERSHEY’S Cocoa Powder
- 1 cup whole buttermilk
- 1 tsp. vanilla extract

*Red Velvet Frosting:*

- 1 stick salted butter
- 1 8-oz. pkg. cream cheese
- 1 tsp. vanilla

- 1 pkg. confectioner’s sugar, sifted
- 1 cup chopped pecans (divided use)

1. *For cake:* Preheat the oven to 350 F.
2. Prepare 3 9-inch cake pans with flour baking spray or by coating them with shortening and flour.
3. Cream the sugar and oil. Add the eggs; beat well. Add the vinegar and food coloring; beat well.
4. Sift together the dry ingredients. Add to the wet mixture, alternating with the buttermilk. Add the vanilla; beat well.
5. Divide the batter between the pans. Bake 30-35 minutes.
6. *For frosting:* Cream together the butter and cream cheese; add the vanilla and sugar. Mix well.
7. Add 3/4 cup of pecans.
8. Frost the cake. Use the remaining pecans to garnish the top of the cake.

## Granny Gray’s Coconut Pie

- 3 large eggs
- 1 stick salted butter, melted



- 1 5-oz. can Carnation evaporated milk
- 1 1/2 cups sugar
- 2 tsp. vanilla extract
- 1 7-oz. bag Baker's coconut
- 3 Tbsp. all-purpose flour
- 1 20-oz. can crushed pineapple, drained
- 2 deep-dish piecrusts (Ritz brand or homemade)

1. Preheat the oven to 350 F.
2. In a mixing bowl, lightly beat the eggs. Add the melted butter, milk, sugar and vanilla extract; blend well. Add the coconut and flour; mix well. Add the pineapple; stir.
3. Equally divide the mixture between the 2 piecrusts.
4. Bake 30-40 minutes, or until the pies and crusts are golden brown.

## Camille's Kitchen Butter Pound Cake

- 1 cup unsalted butter, softened
- 2 cups sugar, sifted
- 5 eggs, separated
- 1 tsp. vanilla extract
- 1 cup Carnation evaporated milk
- 2 cups all-purpose flour, sifted
- 1 tsp. baking powder
- 1 tsp. salt

1. Preheat the oven to 350 F.
2. Cream the butter, sugar, egg yolks and vanilla on high speed until light and fluffy.
3. Add the evaporated milk, flour, baking powder and salt. Blend on low speed to moisten the flour; then mix on medium speed until the batter is smooth.
4. In a separate cold metal or glass bowl, beat the egg whites until stiff but not dry. Fold them into the batter by hand, very lightly but thoroughly.
5. Pour the batter into an ungreased 10-inch tube baking pan. Bake 50-60 minutes until golden brown. *Note: This cake may fall if the oven door is opened during the baking process. Open the oven door gently when the baking process is complete. Invert and cool in the baking pan on a baking rack.*

## Phillip's Favorite Sweet Potato Pie

- 4 medium whole sweet potatoes, unpeeled
- 3 large eggs, slightly beaten
- 1 5-oz. can Carnation evaporated milk
- 1 stick salted butter, melted
- 1 1/2 cups sugar
- 2 tsp. vanilla extract
- 3 Tbsp. all-purpose flour
- 1 tsp. cinnamon
- 1 tsp. nutmeg
- 2 deep-dish piecrusts (Ritz brand or homemade)



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Camille's Kitchen Butter Pound Cake

1/2 tsp. salt  
1/4 tsp. white pepper  
2 cups Parmesan cheese, freshly shaved or grated

1. In a large pan, melt the butter; add the cream. Simmer over low heat for 2 minutes.
2. Whisk in the garlic, Italian seasoning, salt and pepper for 1 minute.
3. Whisk in the Parmesan cheese until melted.

1. Preheat the oven to 350 F
2. Boil the sweet potatoes until soft. Peel and discard the skin.
3. In a mixing bowl, mash the sweet potatoes; allow to cool. Add the eggs, milk, butter, sugar and vanilla extract; mix well. Add the flour, cinnamon and nutmeg; blend well.
4. Equally divide the mixture between the 2

piecrusts. Bake 30-40 minutes, or until the pies and crusts are golden brown.

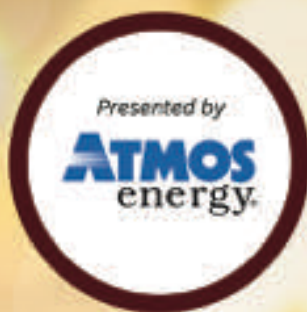
### Camille's Alfredo Sauce

1/2 cup salted butter  
1 1/2 cups heavy whipping cream  
2 tsp. garlic, minced  
1/2 tsp. Italian seasoning

To search for more great recipes from any of the 9 NOW Magazines publications, visit [www.nowmagazines.com](http://www.nowmagazines.com).



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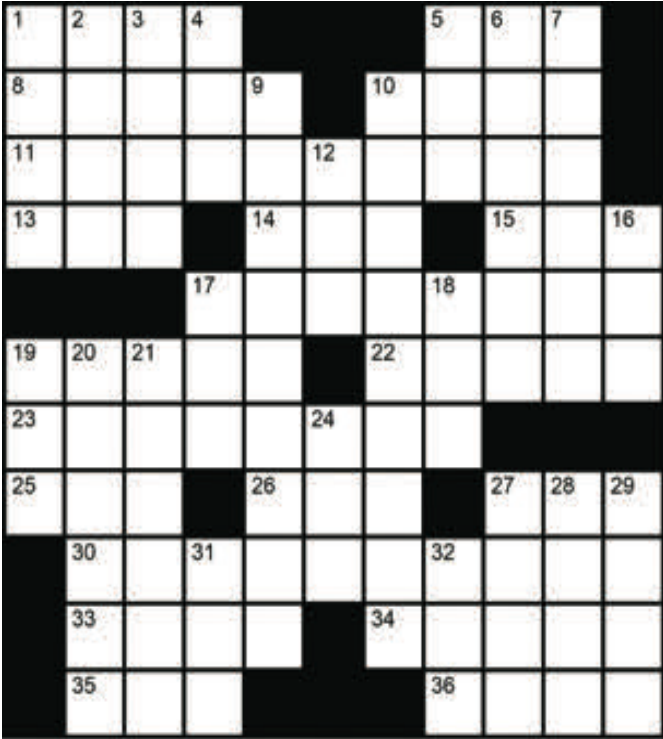


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# Crossword Puzzle



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## Across

- 1 "--- the torpedoes!" (Rear Admiral David Farragut)  
5 Shock physically  
8 Fend off  
10 Artistic inspirer  
11 Procession illumination  
13 She-sheep  
14 Slender bar  
15 Pinch  
17 Positive testimonial  
19 Humphrey's successor  
22 Comes down to Earth  
23 Disintegrated  
25 Make lace  
26 Direct a gun
- 27 Bathwater tester?  
30 Cede grip on assorted characters, moving ahead  
33 Chawbacon  
34 Acknowledge  
35 Winter depression  
36 Biz bosses
- 5 "A --- of Wine, a Loaf of Bread - and Thou ... " (Omar Khayyam)  
6 Lucy ---, Scott's Bride of Lammermoor  
7 Impede  
9 Something suggestive of an earlier time  
10 Go-betweens  
12 Old trick-taking game  
16 Oral specialist  
17 Absolute beauty  
18 Bunch of cash  
19 Statute  
20 Mathematical diagrams  
21 Coypu fur
- 24 Float at anchor  
27 Periodic movement of the sea  
28 Upon  
29 Causes of personality clashes  
31 Condition of TV's "Monk"  
32 Sawbones

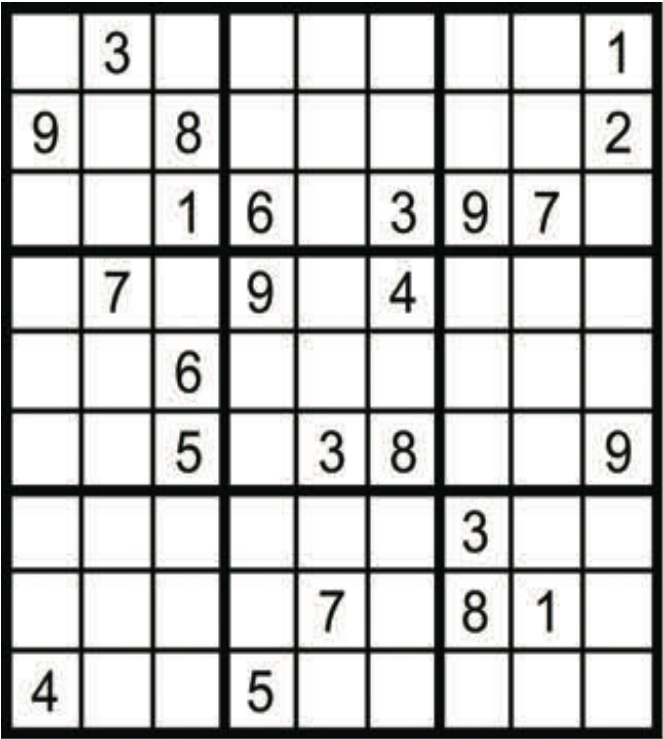
## Down

- 1 Booking  
2 Acknowledge frankly  
3 "Honor is a --- scutcheon" (Falstaff, Shakespeare, "Henry IV Part I")  
4 Atomic safety org.

Online versions and solutions available at [www.nowmagazines.com](http://www.nowmagazines.com). From our Homepage, click on the Crossword-Sudoku tab. Click on a puzzle. Click on the See All button to view solutions.

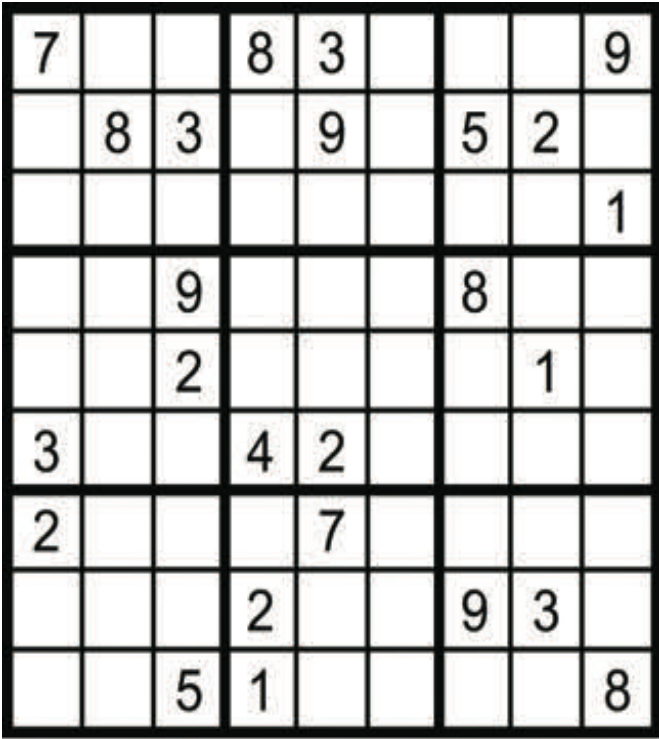
# Sudoku Puzzle

Easy



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# Financial Considerations for Caregivers

Caring for aging parents is a challenge many of us will contend with in the coming years. Whether they're facing health problems or still enjoying a comfortable retirement, your parents may need your help eventually. Caregiving can be a difficult experience under any circumstances, as it's a situation rife with complex emotions intertwined with financial and legal considerations. While it may feel unnecessary now, putting in some work proactively can help ensure you and your family are prepared to give your parents the care they need when the time comes.

Here are four key areas to consider and discuss with your family before you're forced to make urgent decisions.

**1. Financial assets:** Work with your parents to get a complete picture of their various banking and investment accounts. Additionally, organize their passwords in a safe place, and consider asking them to add your name to their accounts, so you can help manage the funds if necessary. For simplicity, now may be a good time to consolidate their assets under one or two financial providers. Online tools like Frost's Wealth Connect make it easy to keep track of multiple accounts on a single screen.

**2. Health insurance:** Health care costs often amount to seniors' biggest

spending category, so it's important to understand your parents' insurance coverages. Help them evaluate Medicare Advantage plans and make the most of preventive care and prescription benefits. If they qualify for Medicaid, be aware that some states have resources to provide financial assistance for family caregivers.

**3. Living arrangements:** Do you anticipate that your elderly parent(s) may move in with you, relocate to an assisted living community or require the 24/7 care of a nursing home? Consider whether they (and/or you) are in a financial position to cover these costs and look into long-term care insurance or annuities to help offset future expenses. Keep in mind that certain caregiving expenses may be tax deductible.


**4. Estate planning:** Consult an attorney to draft appropriate estate planning documents for your parents. Those could include a health care directive, which ensures medical providers carry out their wishes if they become incapacitated, and/or powers of attorney, which give you the right to make certain decisions on their behalf. They should also have an updated will, and business owners should have a clear succession plan.

Serving as your parents' financial protector can be one of your greatest contributions as a caregiver.



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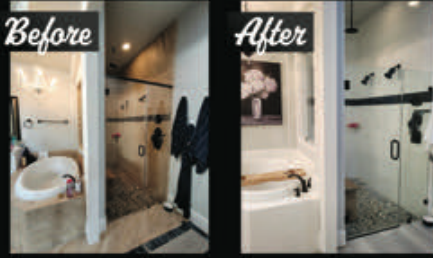
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# IT'S GAME TIME!

Some events may have been cancelled or rescheduled while we were at press. Check with individual organizations or your city or Chamber websites to verify dates and times.

# SEPTEMBER

9/7

## Mayor's Quarterly 360 Meeting:

Stay up-to-date with what's happening in DeSoto. 6:30-7:30 p.m., DeSoto City Hall, Council Chambers, 211 E. Pleasant Run Rd.

9/9

## Catfish Catch and Fishin' With Duncanville PD:

Catch dinner and meet the officers who serve the community. 9:00-11:00 a.m., Lakeside Park, 515 Hill City Dr., Duncanville.

## Annual HOA

**Involvement Workshop:**  
9:00 a.m.-noon, DeSoto City

Hall, Council Chambers, 211 E. Pleasant Run Rd.

## DeSoto ISD Update:

The DeSoto ISD Board of Trustees will speak to Concerned DeSoto Citizens about the upcoming year. DeSoto Library, Community Room, 211 E. Pleasant Run Rd.

## Corey Borne Day:

Come support Corey in his remarkable recovery. 11:00 a.m.-4:00 p.m., Les Zeiger Park, 405 Eagle Dr., DeSoto. Register at <https://form.jotform.com/232144450678053>.

9/16

**KDB Community Cleanup:**  
Come keep Duncanville

beautiful. 8:00-11:00 a.m., Railroad Row, 1164 N. Main St., Duncanville.

## Best Southwest Emergency Preparedness Fair:

Protect yourself and your family when the unexpected happens. Police and fire departments of all four cities, the Red Cross and other organizations will be present. Free. 9:30 a.m.-noon, Duncanville Senior Center, 206 James Collins Blvd.

## Hispanic Heritage Festival:

Come out for an evening of live music, food and vendors. 6:00-9:30 p.m., Town Center, 211 E. Pleasant Run Rd., DeSoto.

9/23

## LatinFest: Passport to Culture and Fun:

Come out for the music, dancing and food. Free. 3:00-10:00 p.m., Valley Ridge Park, 2850 Park Ridge Dr., Cedar Hill. Register at <https://visitcedarhilltx.com/325/LatinFest-2023> to reserve free tickets and be registered for the raffle.

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



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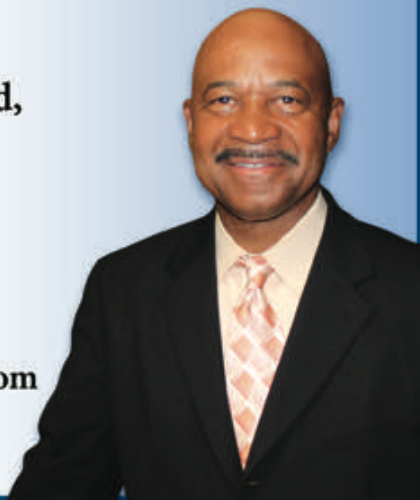
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