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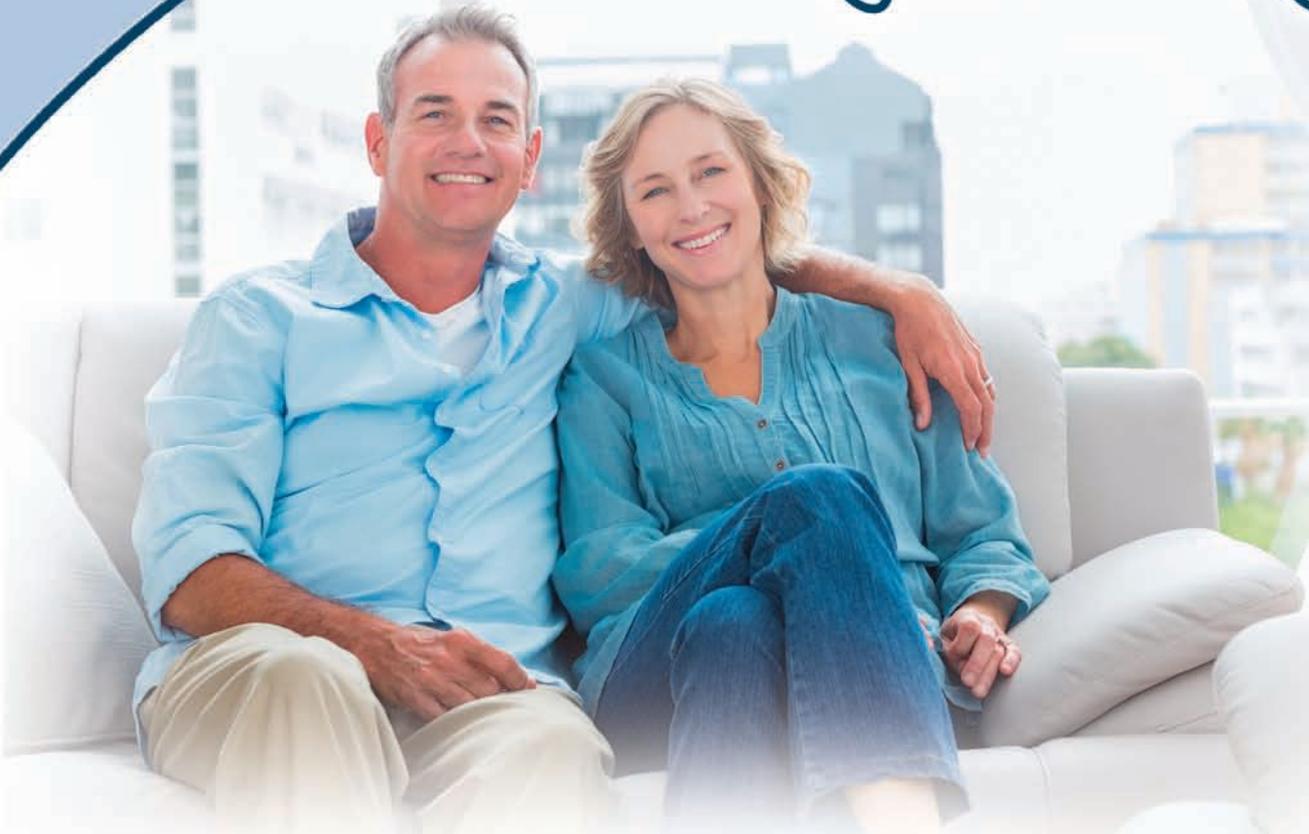
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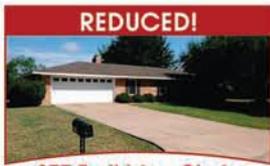
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**REDUCED!**

**377 Trailridge Circle**

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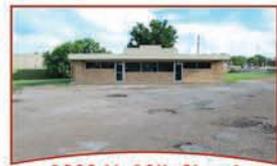


3/2. Pretty, ranch-style home, freshly updated, with fireplace, vaulted ceilings, new tile and carpet. It also has a very nice pool with cabana and outdoor spaces with a beautiful view.



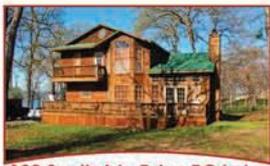
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**3620 W Highway 22**

This is fantastic! One-owner home is first-time on the market. Fabulous brick floors. Has new appliances, fresh paint, granite, 30-year. roof was just replaced in 2012.



**900 Winged Foot**

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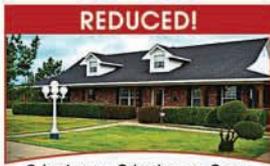
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**3620 W Highway 22**

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**NEW LISTING!**

**905 Winged Foot**

Brooks custom home in The Links 4 bed, 2 bath Bowie ISD



**NEW LISTING!**

**820 Winged Foot**

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ON THE COVER



Joyful giving is an ingredient in every bowl of soup Gertrude Richardson prepares.

Photo by Memories by Melissa.

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## Editor's Note

*Hello, Corsicana!*

It's that February frosty time again. I have to admit, having been a person who grew up in Texas during pre-central heat and air conditioning days, cold weather is not my preference unless I am on ski slopes. But the month of February does have its good times. The Super Bowl begins our month this year only to be followed by Groundhog Day on the 2nd. These special events are not to be outdone by Valentine's Day, Presidents Day and

Mardi Gras in both New Orleans and our own Galveston.

But how many of us know who Daisy Gatson Bates was? This civil rights activist's special day is celebrated on February 16. Now in my 44th year of teaching, I love one of her quotes: "Only the educated are free." Hopefully, dear readers, you will find *CorsicanaNOW* always educational and enjoyable.

## Virginia

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*CorsicanaNOW* Editor  
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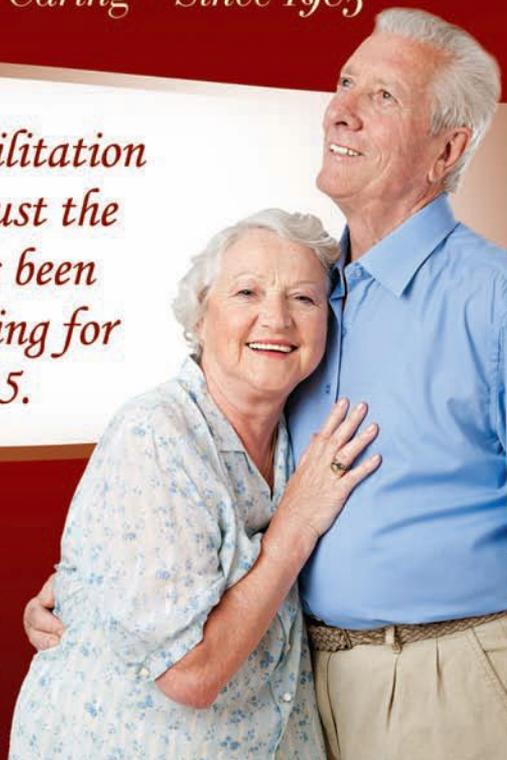
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**“That’s the *most* important thing to me now, making sure people’s needs are met.”**

*Gertrude Richardson considers herself a permanent resident of Corsicana, and for good reason. She has spent her entire life here, rearing two children and two of her five grandchildren. She and her high school sweetheart, L.H., are both graduates of G.W. Jackson High School and will celebrate their 49th wedding anniversary this year. Gertrude has certainly made a name for herself in Corsicana — many names, in fact. “They call me Mama Gert, Aunt Gert, Sister Gert or just Gert!” she laughed. “I’m an evangelist, and I wear the hat of preacher. Whatever they want to call me, I’ll answer to it.” Gertrude’s extensive volunteer work has impacted Corsicana for decades, and countless lives have been touched by her blessings.*

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# Love IN ACTION

— By Callie Revell



She's never left Corsicana, because she loves it here. However, today's Corsicana is very different from what she remembers from her childhood. "We didn't have a car, so we walked everywhere," Gertrude said. "We'd make our own toys and play hopscotch. Every parent took care of everybody's children. Now, all the children are grown. People don't holler and wave like they used to."

Nevertheless, Gertrude believes the character of Corsicana is still strong. "The town has changed, but it's not necessarily a bad change. The important things, family structure and taking care of each other, haven't changed." Gertrude rarely goes anywhere without being recognized or recognizing someone. "I know everybody and everybody seems to know me," she admitted. "Corsicana is a community where everybody seems to be concerned about everyone."

It's that concern that drives Gertrude

to take action. Even though she's now retired, she still has a full daily schedule. "From the time I wake up in the morning, I'm on the go," she said. "I stay busy." Gertrude spends her time preaching and leading a Bible study at her church, Taylor's Memorial. She also serves as a volunteer chaplain at the hospital and visits a nursing home every week to lead a Bible study. "It's all about serving people and showing them that I care, and the Lord cares about them," Gertrude said. "That's the most important thing to me now,

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making sure people's needs are met." She is a supporter and confidant to many in Corsicana, and she makes herself available at any time. "I never know



Gertrude presents linens and smiles to Annie Dewberry.

when I'll get a call to go talk to someone, pray with them or encourage them," Gertrude said. "I'm here. I'm available. If you need me, call me 24/7. I will get there if you need an ear to listen or a shoulder to cry on."

One of the main ways Gertrude gives back to the community is through her outreach ministry, which she has run for over 15 years. Last year, she used family property to construct an outdoor basketball court that doubles as a meeting area. There, she hosts events to help those in need. In September, Gertrude led a drive for school supplies, which she then assembled into gift bags to distribute to children. She has also hosted spiritual revivals and a winter drive where she gave away food, blankets, coats and sweaters.

One of Gertrude's favorite forms of community service is food drives, which she coordinates and funds herself.





“I don’t allow anyone to pay me for anything,” she said. “If I know there’s a need, I purchase groceries with the money I can save and put back myself.” Gertrude sets up tables on the basketball court and opens an “all you can eat” meal for anyone who needs it. “It’s for the needy. It’s for the lonely. It’s for the ones walking the streets,” Gertrude said. “We just talk to them and love on them. I just want them to know I’m available to them.” One of her food drives was called Meals Off Wheels, and she’s planning another one called Come to Dinner. “I’m planning on making a big pot of



**“It’s all about serving people and showing them that I care, and the Lord cares about them.”**

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stew and cornbread and letting everyone come eat until they can't eat any more," Gertrude shared.

In hot weather, she has umbrellas she can set up to provide shade. She also arranges live music when she can. "I try to keep something going each month," she said. "And when we don't have something going on, kids can use the court to play basketball."

Gertrude especially loves blessing others through the gift of music. "Gospel singing is my first love," she said, mentioning that people still ask for her gospel CDs she recorded in the '90s. She visits a nursing home twice a month just



to sing to residents who may be hurting or lonely. "When I first started singing at the nursing home, it was only a few people," Gertrude remembered. "Now, they have to push everyone all the way to the wall. A lot of them never come out of their rooms, but now they're coming out to listen to singing."

Music has a healing power, Gertrude believes, and she uses her musical gift to reach out to those in need. "I think singing really comforts and warms the heart of people," she said. "If I'm feeling bad, I'll grab me a song, and before I know it, I'm feeling great." As with every form of service, Gertrude knows the importance of sincerity. "It just has to be from the heart," she said. "If I put my heart in it, and I feel it, then you'll feel it, too. It's just another way to say, 'I love



Arron Jones enjoys lunch with his hostess, Gertrude Richardson.

you, and I care about the way you feel.”

Her time is dedicated to others because of her compassion and empathy. “When someone else is hurting, I’m hurting,” Gertrude said. “There are so many hurting people out there who have no one. There’s been a lot of pain I’ve experienced myself, and that pain gave



L.H. and Gertrude Richardson

me a passion to reach out to others and help them.” Gertrude knows there are many who have it far worse than she does, but she believes God wants her to use her gifts for a purpose. “I’m blessed,” Gertrude said. “I believe He blesses me to bless others, not to hoard it all for myself.” Ultimately, she seeks to give what she considers the ultimate gift: love. “Love is an action word, and real love brings on action and compassion,” she said. “If I can show love in one little space, I’m grateful for that.”

Although Gertrude has won several service awards and has been recognized for her generosity, that’s not her goal. “I’m not looking for a big name,” she declared. “I just want people to be loved and know I love them. I don’t want to just say it. I want to show it.” In the end, it’s all about her legacy. “When I leave this world, I want them to say, ‘She showed me love,’” Gertrude said. “Love is my biggest motivator. Caring is my torch.” **NOW**

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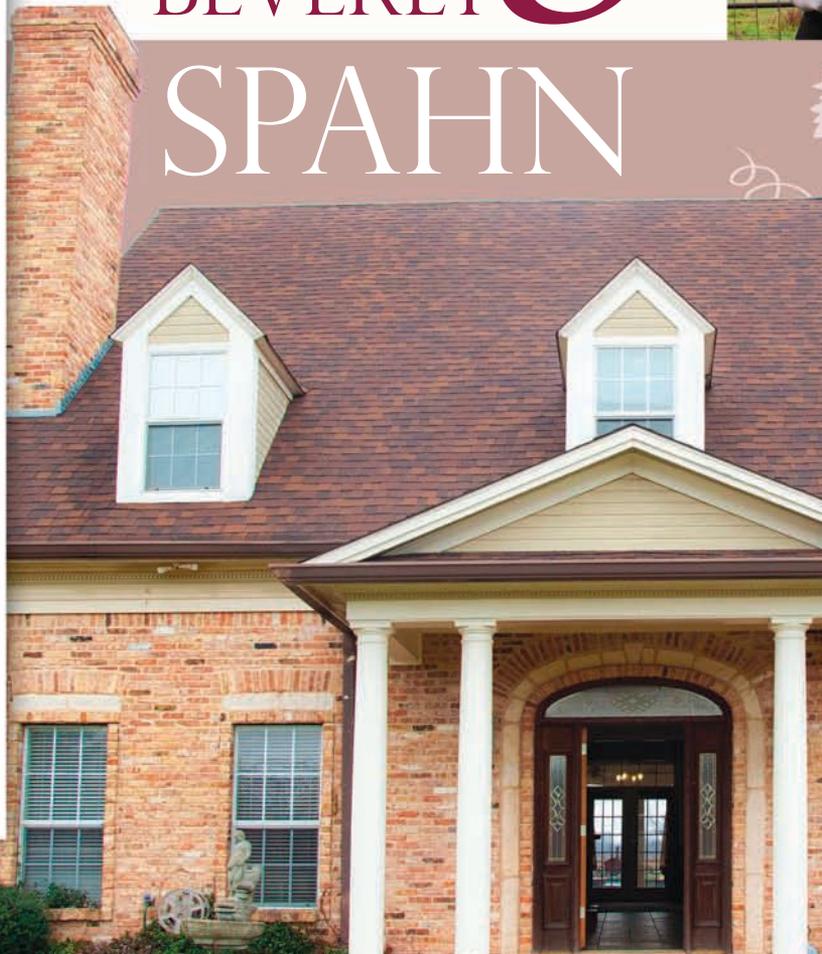
— By Virginia Riddle

*Childhood for Rodney Spahn was full of moves since his dad, the senior Rodney who is now known as Grandpa, was in the military. Rodney followed his dad into the military by graduating from the U.S. Air Force Academy in Colorado Springs. He then served 26 years in the Air Force on active duty and in the National Guard. He retired in 2006 as a colonel after having flown the F-16 and various other planes. Rodney continues to fly for American Airlines today. Says the well-traveled and multilingual (English, Spanish and Portuguese) Rodney, “Anywhere you go is home.”*



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Rodney built and moved into his home in 2001 during his “BB” years — before Beverly. After finding himself based in Dallas, he began looking for a country lifestyle that was still conveniently located to DFW International Airport. He found what he wanted on the 30 acres that he, Beverly and Grandpa now call home. “I met the late Perry Richter, the rock and friend on whom I depended, and found my sanctuary on this land. Texas is a microcosm of the world, and people are respectful. The land is very calming and peaceful,” Rodney observed. “Even though I can live anywhere, I love this area and this country.”

Beverly, a flight attendant for American Airlines, entered Rodney’s life while they were crewing together. The whole crew was celebrating a crew member’s birthday in Detroit. The conversation turned to sailing, a topic in which Rodney expressed interest. “He thought sailing was easy,” Beverly remembered. Having grown up in Tampa, Florida, in a family that sails and races, Beverly knew differently. She told Rodney she would introduce him to a friend who taught sailing in Florida. Rodney visited during the SunFest in West



Palm Beach just when Beverly, who was based in Florida, was also looking for another roommate to help pay the rent, and as the saying goes, the rest was history.

“We started dating, and I ended up marrying my landlord,” Rodney quipped. The couple has been married for six years and is now based with the airline in Miami, Florida. They bought a sailboat which sails out of nearby Boca Raton. “I am still in a learning mode. It’s like going through pilot training again,” Rodney revealed.

“The sailboat sleeps six, so Rodney has the ultimate man cave,” Beverly said. When either Rodney or Beverly is scheduled to fly, he or she is only a short drive from their Corsicana home to DFW and a flight to Miami where they live on the sailboat until they are off duty and can fly home to Corsicana.

“The flight is like having to take a two hour cab ride to work,” Rodney joked. The couple flies primarily throughout Europe,



South America and the Caribbean.

One of the couple’s best memories made in their Corsicana home was created when Rodney’s parents, Rodney and Angelita, came to visit from Nebraska for Christmas. “It was a beautiful white Christmas, and we used all four fireplaces in our home,” Rodney remembered. “It’s probably crazy to have four fireplaces in Texas.”

“I agree, but I love them,” Beverly added.

Rodney and Beverly had traveled to Napa, California, and enjoyed visiting vineyards. Angelita suggested starting a vineyard on Rodney and Beverly’s acreage. “My mom was one of the most influential people in my life,” Rodney stated. “She had only a third grade education, worked in the fields in New Mexico and married my dad when she was 20 years old. She loved to read and made me read, too, and then she went

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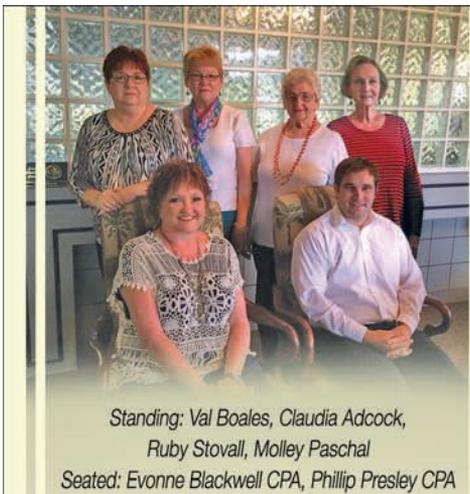
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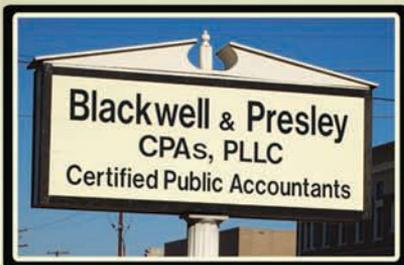
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*The front entry of the home features a piano covered with family photos.*



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back to school and became an RN at age 45.”

The couple had wanted to start a home-based business and thought Angelita's idea was doable. Angelita has passed away, but she lives on as the namesake for the couple's Angelita Vineyard & Winery.

Rodney and Beverly's home rises out of the Texas prairie just beyond the brick gated entry. Friends and family are greeted by the canine crowd before entering the home through the side patio's door, which leads into Beverly's cook's delight kitchen with breakfast bar and informal seating. A formal dining area with its fireplace adds additional seating when the couple hosts get-togethers. These gatherings often include Rodney's daughter, Natalie, who lives in Del Rio, Texas, and his son, the third



Rodney, who lives in Dallas where he repairs F-16s as an Air Force reservist. “My son is expecting his first child, so there could be a fourth Rodney soon,” Rodney proudly said.

The great room lives up to its name with a soaring ceiling and massive fireplace flanked by bookcases. “We had to rent scaffolding to create our faux painting textures,” Beverly recalled. Guests can enjoy libations from a wine and wet bar while seated in comfortable sofas and chairs or pass through the French doors to the covered patio which overlooks the pool and hot tub.

Moments spent relaxing by the pool or enjoying the couple's three Arabian horses are cherished since this home is a work-in-progress. “I built the barn and fencing,” Rodney said. “I remember pounding T-posts into the hard-packed ground in Texas heat. I've just kept building, and I couldn't do this without Bev,” he added. Grandpa now lives with the couple and enjoys feeding the chickens and doing many of the other

chores 30 acres require. “Every day is a funny moment around here. You ought to see my dad on the 6-wheeler! A reality show couldn’t begin to script happenings here,” Rodney revealed.

The front entry of the home features a piano covered with family photos and shelves that display models of the planes Rodney has flown throughout his career. The home has a great floor plan for multigenerational living since the master bedroom is located on the first floor,



while Grandpa has his own private suite on the second floor. A guest bedroom with a seating area, perfect for a crib, is ready for that grandbaby and his or her parents.

Photos, certificates and awards of Rodney’s career line two walls of the couple’s home office along with Beverly’s photos of her previous career as a model, actress and vocalist. “This is our memorabilia room,” Beverly revealed.

Rodney is working on a screenplay and is writing songs for Beverly to sing while he accompanies on the guitar. Recently, Beverly was cast in a role at the Warehouse Living Arts Center, and she is a member of Corsicana Newcomers Club. In Corsicana, this live anywhere, can-do couple has chosen to sink their roots deep into Texas. **NOW**



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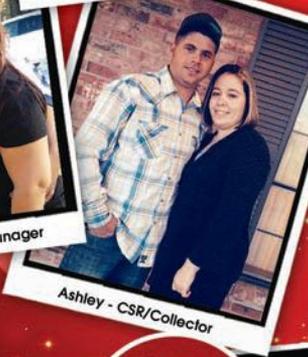
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# LEADING BY EXAMPLE

— By Virginia Riddle

*Justin Smith-Lopez was 10 years old when he first joined a 4-H club. During his time at Rice ISD, he has been a member of the Embouse, Rice and Corsicana 4-H Clubs. Now, while attending Navarro College-Corsicana, Justin is mentoring other 4-H students in many of the areas in which he once participated. "Just being in 4-H helped me set goals, to be a leader, and to become the young man I am today," Justin said. "I wanted to stay with the program and help other kids as an adult mentor."*

The Texas 4-H program, begun in 1906 in Jacksboro, offers kids opportunities to explore in the areas of raising animals. Among the categories open for learning are citizenship and civic education, communication and expressive arts, consumer and family sciences, environmental education and earth sciences. Other points of interest for students include learning engineering and technology as well as developing healthy lifestyles and leadership qualities. Justin has shown steers, hogs, goats and lambs, has been a member of the food and consumer decision making teams and has participated

in the calf scramble at the Houston Livestock Show. "I showed everything except llamas and turkeys," he remembered. "I had a great mentor in my stepdad, Mike Lopez. He had shown animals when he was younger."

Justin Smith-Lopez stands tall as a 4-H adult volunteer that shares his knowledge with his sister, Alexis Smith-Lopez, and younger brother, Jacob Lopez.



Other adults set an example of service for Justin. His mother, Gena Lopez, was always there, serving as an adult leader of the Corsicana 4-H. Lance Waggoner was another 4-H mentor to Justin along with county extension agents. One of these is Meredith DeBorde, a Texas A&M AgriLife Extension Service agent currently in charge of 4-H and youth development in Navarro County. "I have known Justin since he was 10 years old," Meredith related, "and I have been his advisor for the past year. He is currently an adult youth advisor for the county's 4-H council and can continue as long as he chooses."

"All my mentors have taught me responsibility and how to show animals," Justin remarked. That sense of personal accountability and knowledge helped get Justin a job working as a ranch hand for Meredith's husband, Eric.

Justin's leadership skills have been further developed through service on the county's 4-H council. The council sets events and awards for all levels of participation. "To serve on the council, I had to fill out the application, give a speech and earn members' votes," he recounted. "I served on the council and boards for four years and was an officer. We got to teach classes. It's kids mentoring kids!" Justin served during his high school senior year as a Rice FFA advisor.

"During the Youth Expo each year, we showed, demonstrated and explained about our animals to school kids," Justin recalled.

Record books from Justin's years in 4-H show his work, awards and achievements. "You have to write down everything you've done with your animals," he pointed out. "It looks like it's just bragging about all your hard work,

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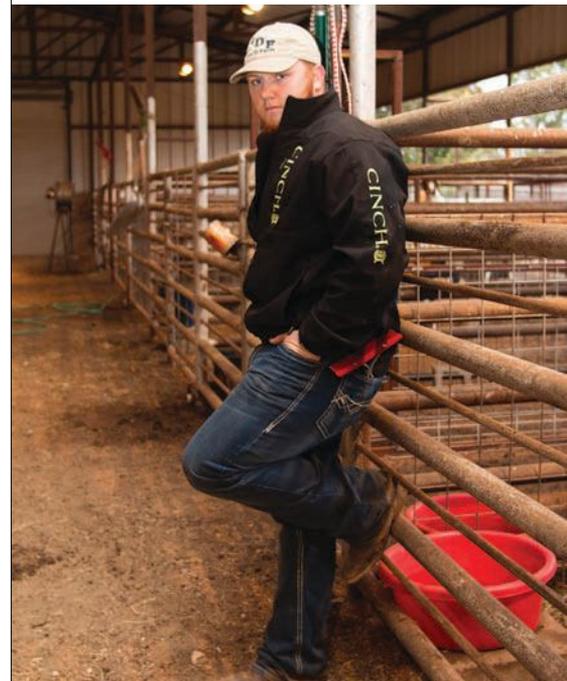
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but the record books are really all about memories, and are a flashback to all the fun I have had in my 4-H life.”

Justin is justifiably proud of the belt buckle he earned in showmanship. “This is a really big award, because it’s all about the good job you’re doing showing an animal,” he said. Justin also earned a Go Texan Scholarship for his efforts.



But animals, even when well-trained, can be contrary. “I was walking my steer when he got spooked by an approaching cold front. He just trotted back to the pen and waited for me,” Justin recalled. “My toughest year was when I was raising a weather goat and coyotes got to it.” A friend became the answer to Justin’s prayers when he gave him replacement goats. “You are working so hard with

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these animals,” he added, “and it is really hard when they get sick or something else happens to them. You really have to be strong emotionally.”

Justin played baseball, football and was a powerlifter for Rice High School, which meant practicing until about 6:00 p.m. and working in the Rice Ag barn with his stepdad and animals until about



9:00 p.m. “I have to give a lot of credit to Ag teachers,” Justin admitted. “They sometimes don’t leave the barn until late.” He’s continuing that schedule by helping his brother, Jacob, and sister, Alexis, with their animals this year. His sister is now part of the county council.

Justin has been focused for the last 10 years on becoming a Texas game warden, a highly competitive field that he learned

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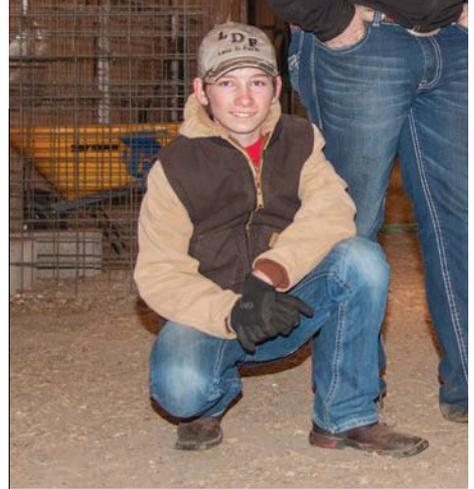
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about in 4-H. With that goal in mind, he plans to finish basic courses at Navarro College this year before transferring to Tarleton State University to major in wildlife management. "I know it's tough to get selected, but I haven't given up on my dream," Justin enthused. After all, his mom is busy leading by example and achieving her own dream by attending Texas A&M University-Commerce to become a biology teacher.

Justin has since taken on a leadership role at Navarro College by serving on the Student Government Association and running for freshman advisor. A friend from his Rice days, Ben Torres, is SGA president.

Justin remembers when he was the younger 4-H member hanging out with older members. "They were always great examples for me," he said. "I like knowing I can go back and help now. 4-H is about families working together. My stepdad got us involved in church and my faith is really firm. That has helped get us through some hard times at shows. We always pray for safe arrivals to shows and safe returns to home. It's also just really good for kids to know that faith in God can get them through life."

Meredith feels that encouraging youth to give back to their community is an important part of the program, and sees Justin as a good example of doing that while attending Navarro College. "Youth need positive influences in their lives," she said.

As important as adult volunteers are to 4-H, Justin acknowledges the program is all about the kids. "I want to mentor others like I was mentored and lead by being that positive example," he shared. "We have spent some wonderful days together as a family, and it feels good to help other families come together like that now." **NOW**

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# Before You Tie *the* Knot

— By Shannon Pfaff

*From the dress to the favors, the cake to the invitations, a wedding has many components that need to come together. There are countless options to choose from. You may find yourself overwhelmed trying to narrow down the scope of your choices in order to help you decide on the individual pieces of your big day. A great way to do that is by choosing a theme for your wedding.*

A theme ties all of your ideas together, so your ceremony and reception flow with each other. You can choose a song, season, pattern, color, etc. around which to build your wedding. What type of wedding do you want to have? Would you prefer a more modern wedding or something rustic? Maybe your dream-come-true wedding is a fairy-tale style affair. Perhaps you would like to create your special day around your favorite color. Maybe you have already found the perfect dress, and you'd like to design the wedding around its style. The theme of your wedding can be anything you desire it to be.

Choosing a theme can also be a creative way to

illustrate who you and your husband-to-be are as a couple. Are you an adventurous pair? Did you meet in an unusual way? Do you have a mutual passion, such as music or food? The things you enjoy together can create a unique theme. Your individual family heritage can also be a beautiful backdrop for your wedding.

Once you have decided on your theme, you can have the wedding professionals you employ help you incorporate that theme into each aspect of your wedding. When you are choosing your wedding gown, a bridal consultant can help you with dress options that coordinate with your theme. They can also help you with



attire options for the wedding party that will complement your dress. The consultant can also advise you on hairstyles and accessory choices for your gown. Your hairstylist can offer hair options, as well as showing you how to pair those options with any desired accessories.

If your theme is related to color, a florist can help you incorporate that shade into flower arrangements, bouquets and table settings. Even if your theme is not based on color, the florist can advise on color choices to complement your theme. They will also help with seasonal floral options and can offer advice on low-cost options for your decor.

You will want to be sure the theme you choose will fit the time of year you desire for your big day. If you have an idea about the season for your nuptials, you will want to be certain the venue is appropriate. If you don't have a wedding

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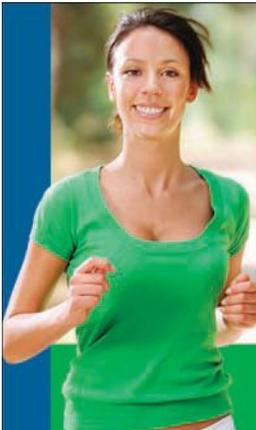
After your theme has been selected, there will still be several decisions to make about the wedding. You will,



however, have a better understanding of what your selections should look like. Here are a few theme examples to get you started:

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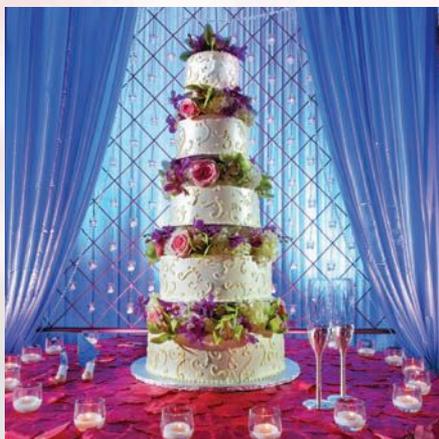
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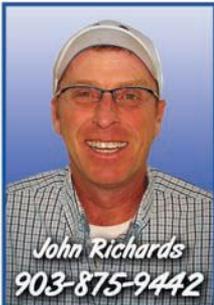
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and invitations, engraved, black ink on white paper is the most classic selection. You will want to choose a simple, A-line dress or a ball gown to complement your theme. Consider dramatic lighting for your venue such as, candlelight or tiny lights strung across the ceiling or around potted trees. Formal wedding cakes are generally elegant with multiple layers to create a focal point for your reception.

## Vintage-style

If you love the style of eras gone by, then a vintage wedding could be perfect for you. Selecting a genuinely vintage wedding dress allows you the opportunity to have a unique design versus a modern mass-produced dress. Family members may be a good source for vintage items to use for your decor. They may also be a valuable source for vintage jewelry. Lace can add a vintage touch to your decor and your attire. Keep the colors and decor simple to stay true to simpler times.



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## Rustic Chic

If you are looking for country elegance, a rustic wedding is a great option. Think barns, burlap and boots! For your venue, you could select a farm house, ranch, barn or a country pavilion.



You could have the entire event outdoors, but make sure you make provisions for inclement weather. Mason jars, hand-painted signs and simple flowers can create lovely centerpieces for your reception. You will have several options for your dress, because you can add rustic touches to any gown you choose.

However you decide to define your special day, there will be no shortage of wonderful options to create your perfect wedding. The wedding professionals you choose will provide options and show you examples to help you along the way. Selecting a theme is an important step to making the planning process more manageable and can be the best way for you to tie your ideas together before you tie the knot! **NOW**

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*Jordan Paint & Body takes the "dents" out of accidents. — By Virginia Riddle*

Folks in Texas love and depend on their vehicles not only for pleasure but also for work and getting daily errands run efficiently. When a vehicle is put out of commission through an unexpected event, the staff at Jordan Paint & Body not only repairs the vehicle but strives to take the worry and stress out of the process for customers. "We try to make the repair process as painless as possible," Christi Young, office manager, said.

Family-owned and -operated for more than 31 years, Jordan Paint & Body's goal is to provide the best quality service and assure the company's technicians receive annual training that enables them to stay up-to-date with the advancements in the business. "It's a challenge today to keep up with the electronics and new technology that comes out with each year's new models," David Perry, owner, said. "There are also ever changing

insurance guidelines. We have to be able to evolve with the constantly changing business."

For more than 10 years, Jordan Paint & Body has been an I-CAR Gold Class Certified shop. The business has the ASE Automotive Service Excellence Certification and is a PPG Collision Repair Center. Locally, Jordan Paint & Body has been voted the Best of the Best in Corsicana 14 years. The business is a member of the Corsicana and Navarro County Chamber of Commerce, the National Federation of Independent Business, and the Texas Independent Automotive Association. "Our goal is to be professional and put our best work out there for customers," David said.

His 10 employees start working with customers immediately by also using their extensive knowledge and experience

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while interacting with most insurance companies. A state-of-the-art Kansas Jack frame machine provides techs a 3-D measuring system, and the shop's PPG computerized mixing system ensures a perfect color match. "PPG stands behind their paint systems and provides a warranty," David said. "We are able to provide customers the service they need from start to finish."

After discovering early in life that he liked working with his hands, David went to Hervey Motor Chrysler Body Shop with the goal of getting a high school part-time job. He not only got the job in 1976, but upon his graduation from Corsicana High School, David had already found his vocation and gained valuable on-the-job experience. "Customers over the years have become friends. We work to build relationships."

Jordan Paint & Body and its employees also give back to the community. They are a buyer at the Navarro County Youth Expo, a Life Member of the Texas Lions Club Camp, and a Relay for Life sponsor. "We donate to the area schools' booster clubs and youth sports and many other organizations. "We always give what we can," Christi said.

---

*"Our goal is to be professional and put our best work out there for customers."*

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David and his wife, Tammie, enjoy riding Harleys together. "We just go wherever the bikes take us," David recalled. The couple has three children — Courtney, Katlyn and Kevin, who works with his dad. And, most importantly, David and Tammie are the grandparents of Evan, age 3.

"It's a joy to see customers happy again, because their vehicles are repaired and back on the road," David commented. Customers trust Jordan Paint & Body's long-standing reputation of quality service to residents of Corsicana and the surrounding counties. **NOW**

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*Christina Thomson, Belinda Taylor, Christine Williams and Betty Counts show an auction item for the Corsicana UMC Women's Bazaar.*



*Northland Communications celebrates the opening of their new nationwide calling center in Corsicana.*



*Mary Davis, Lorenzo Bell, Tinisha Blair and Carmen G. Johnston serve healthy choices at the Navarro Regional Hospital cafe.*



*Debbie Kelley shows off her newly purchased watercolor painting at the annual Star Harbor Watercolor Society show and sale.*



*Joanna Newton and Donna McLaughlin greet celebrants of Hope Center's 30th anniversary.*



*Adrienne Douglas and Susan Campbell, YMCA staff, help members keep those new year's workout resolutions.*



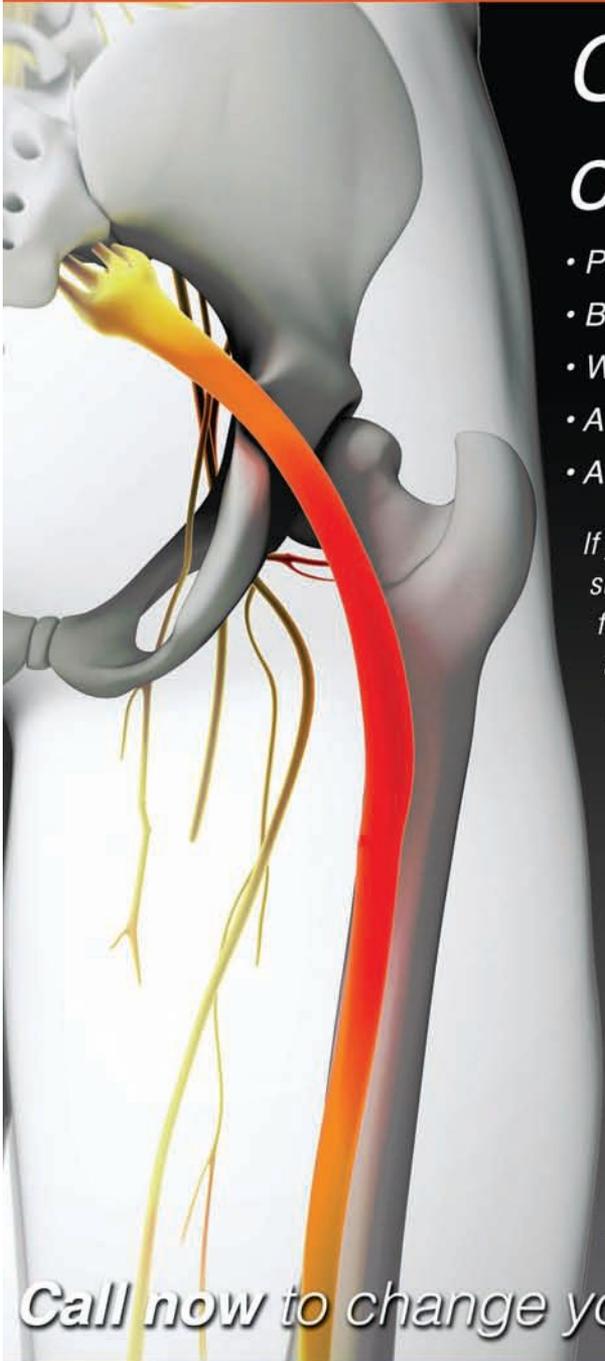
*Alisia Greer and Trena Weidmann celebrate P&S Pharmacy's 90th Anniversary.*



*Visitors enjoy the Star Harbor Watercolor Society's For the Love of Art Show and Sale.*

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# Your Credit Score

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

Many of the financial steps you take are tracked and used to calculate your credit score, a three-digit number ranging from 300 to 850. The higher the number, the more likely you are to get the credit you want — and at a desirable rate. Creditors consult credit scores to assess whether or not loaning you money is worth the risk. Generally, 700 is considered a good credit score. A score below 600 may put you in a “high risk” category.

### What Determines Your Credit Score

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

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

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

The final and least-weighted factors are new credit and what are loosely referred to as “other

factors.” Although both account for just around 10 percent of your credit score, they should not be treated lightly.

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

### What Doesn't Determine Your Credit Score

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

### What Is On Your Credit Report

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

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

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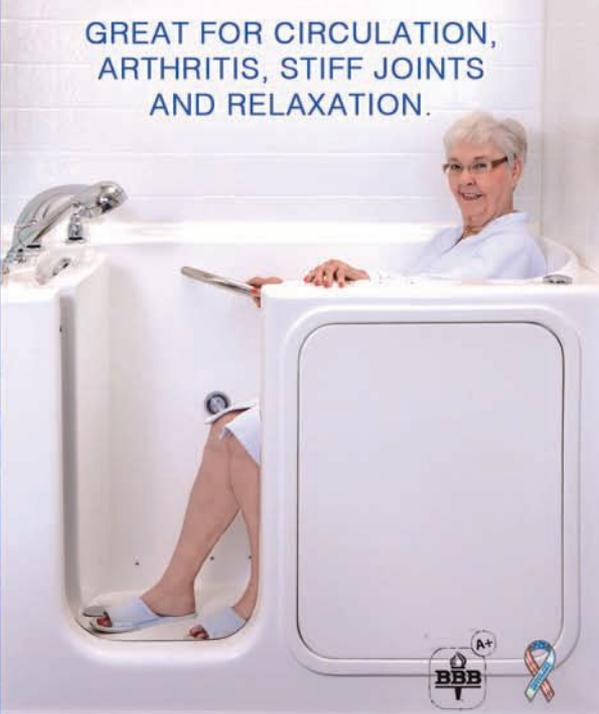
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## More Sugar Necessary

— By Betty Tryon, BSN

You don't have to be a diabetic to have hypoglycemia. Although it is commonly associated with the disease, there are other conditions that can cause it. Hypoglycemia is the medical term for low blood sugar. Glucose, or blood sugar, is necessary for the body to have enough fuel or energy to carry out its normal functions. So when levels fall below normal, it is an issue that must be addressed.

Some symptoms associated with hypoglycemia are trouble thinking clearly, headaches, visual disturbances, heart palpitations, sweating, shakiness, weakness, anxiety and fatigue. Your body needs glucose to function as it has been designed to. If deprived of it, your body will experience consequences. For example, if the brain is not receiving glucose, it cannot function properly and leaves the person susceptible to seizures and even coma. Many conditions can cause these symptoms, so it is important to be diagnosed by a physician rather than guessing at what might be wrong.

If you have been diagnosed with hypoglycemia and think you may be having symptoms, it is crucial to take immediate action. Because it's possible to lose consciousness with hypoglycemia, your first step should be to make sure you are in a safe place when you begin to counteract the effects of low blood sugar. If you pass out you certainly don't want to be behind the wheel of a car or injure

yourself falling. Follow instructions given by your physician. Some of the things that might be a part of your management plan are to test your glucose level if possible, and if your blood sugar is low, start taking some form of carbohydrates. Some food items suggested for this are hard candy, raisins, sugar, juice or milk. The amount should be determined with the help of your health care provider. Glucose tablets and glucose gel are available prepackaged. Eat or take the prescribed or recommended amount and test your blood sugar again. Some people may require an injection of glucagon. Glucagon is a hormone that quickly raises blood sugar levels. Based on the severity of your reaction and/or if your glucose level does not rise, you may have to call 911 or your doctor.

If you have hypoglycemia because of diabetes, it is important to follow the diabetic management plan set up with your physician and monitor your food intake and medication. If your hypoglycemia is from another condition, then the underlying problem needs to be corrected or managed. Careful planning can help avoid a catastrophe with hypoglycemia. **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.*

### February 1 — 20

Graham Family Art Exhibit: Warehouse Living Arts Center Gallery. Presented by Navarro Council of the Arts. For more information, call (903) 872-5421 or visit [www.warehouselivingartscenter.com](http://www.warehouselivingartscenter.com)

### February 2

The Piecemaker's Quilt Guild of Corsicana: 9:30 a.m., refreshments; 10:00 a.m., business meeting; Westhill Church of Christ Fellowship Hall, 3400 Texas 22. The program will be presented by Jo Jordan on French Braid Quilts. A sit and sew will follow the program. For more information, visit [www.pqgcorsicana.com](http://www.pqgcorsicana.com).

### February 3, 5, 10, 12, 17, 19, 24, 26

VITA (Volunteer Income Tax Assistance): 2:00-6:00 p.m., Corsicana YMCA. Volunteers are available to help elderly and low income persons file their income tax returns. For more information or to schedule an appointment, call (281) 682-0928.

### February 4, 11, 18, 25

Navarro College Basketball Games: Wolens Special Events Center. For more information, call 1-800-NAVARRO.

VITA (Volunteer Income Tax Assistance):

1:00-4:00 p.m., Kerens Public Library. Volunteers are available to help elderly and low income persons file their income tax returns. For more information or to schedule an appointment, call (281) 682-0928.

### February 4, 11, 19, 20, 23

Navarro College Softball Games: Corsicana campus. For more information, call 1-800-NAVARRO.

### February 4, 24, 27, 28

Navarro College Baseball Games: Navarro College-Corsicana. For more information, call 1-800-NAVARRO.

### February 5

Corsicana & Navarro County Chamber of Commerce 97th Annual Awards Banquet and Silent Auction: Social hour, 5:00 p.m.; Banquet, 6:00 p.m.; I.O.O.F. Event Center. For more information or to make reservations, call (903) 874-4731.

### February 5 — 8

*Arsenic and Old Lace*: Warehouse Living Arts Center. For more information or to make reservations, call (903) 872-5421 or visit [www.warehouselivingartscenter.com](http://www.warehouselivingartscenter.com).

### February 9

Second Annual Corsicana Education Foundation's CAST: 6:00-9:00 p.m., streamed

live from the Corsicana High School Gym. CAST stands for the Corsicana's Amazing Students and Teachers who will be performing. To make an advanced pledge to be announced live during CAST or for more information, call (903) 602-8133 or visit [www.corsicanaef.com](http://www.corsicanaef.com).

### February 9, 16

Navarro County Cowboy Church's Mounted Shooting Practice: 7:00-8:00 p.m., 4495 West Highway 22. For more information, call (903) 872-1670 or visit [www.lonestarcowboyleftship.org](http://www.lonestarcowboyleftship.org).

### February 11

James Blair Chapter, DAR meeting: 3:00 p.m., Kinslow House. The American Essay winners will be presented. For more information, email Suzanne Smith at [suzannesmith@corleyfuneralhome.com](mailto:suzannesmith@corleyfuneralhome.com).

### February 13

Navarro County Retired Teachers Association: 9:45 a.m., Northwest Apartments. All retired school personnel are invited. For more information, e-mail [pk2@airmail.net](mailto:pk2@airmail.net).

Senior Circle Pot Luck Luncheon:

11:30 a.m.-1:00 p.m., Navarro Regional Hospital. Bring a salad, vegetable, casserole or dessert and enjoy a round of bingo after lunch. Katrina Garner, Texas Home Health, will speak on late life depression. For more information, contact Connie Beal at (903) 654-6892 or email [connie\\_beal@chs.net](mailto:connie_beal@chs.net).

### February 14

First Heart for the House 5K/1 Mile Fun Run/Walk: 9:00 a.m., Corsicana YMCA. Proceeds benefit the House of Refuge. Preregistration is available at the YMCA or register on the day of the race at 8:00 a.m. There is a run/walk category for everyone, and prizes will be awarded. For more information, contact Kimberly Rainey at (903) 257-6353 or email [kimberly@nbchurch.net](mailto:kimberly@nbchurch.net).

Cars of Navarro County Car Show:

11:00 a.m.-3:00 p.m., Exxon Tiger Tote, West Highway 31 at 45th St. Awards will be presented at this free cruise-in event. For more information, visit Cars of Navarro County on Facebook.

James Collins Catholic School 60th

Anniversary Gala: 4:00 p.m.-midnight, I.O.O.F. Event Center. For more information, call (903) 872-1751.

### February 15

Star Harbor Watercolor Society's "For the Love of Art Show and Sale": 1:00-5:00 p.m., Star Harbor City Hall, 99 Sunset Blvd. Put some color into the gray month of February! This free event includes delicious refreshments and an opportunity to meet the artists. For more information, contact Celene Terry at (903) 451-4016 or visit [www.starharborws.org](http://www.starharborws.org) for examples of members' artwork.

### February 17

Dining Out With the Circle: 11:30 a.m.-1:00 p.m., Aguado's. Join Navarro Regional Hospital Senior Circle members for fun, food and fellowship. For more information, contact Connie Beal at (903) 654-6892.

Vietnam Veterans of America, Chapter 1009 meeting: 7:00 p.m., La Pradera Restaurant. For more information, contact Ron Wright at (903) 229-0497.

### February 20

Planetarium Starry Nights: 7:00 p.m. "The Sky Tonight", a live tour of the night sky presented by the center's resident astronomer; 8:00 p.m. "The Planets" takes visitors on a voyage through the Milky Way Galaxy; Cook Center Planetarium. Admission is \$2 per person. Telescope viewing outside the planetarium will be offered, weather permitting. For more information, call (903) 874-1211.

### February 26

Navarro Regional Hospital's Senior Circle Day Trip: 7:30 a.m., Margaritaville Casino, Shreveport, LA. For more information, contact Connie Beal at (903) 654-6892.

Corsicana Newcomers' Club: 11:00 a.m., Kinsloe House. Gladys Espenson will share some Old Masters' techniques in stained glass and etching. For more information or confirmed reservations, contact Marge Oslick at (903) 872-3508.

### February 28 — March 1

Corsicana Gun & Knife Show: 9:00 a.m.-5:00 p.m., **Saturday**; 9:00 a.m.-4:00 p.m., **Sunday**; I.O.O.F. Event Center. Come buy, sell or trade. For more information, call (903) 641-6607.

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



## In the Kitchen With Nicholas Veldman

— *By Virginia Riddle*

Born in Rhodesia, Nicholas Veldman's cooking takes on an international flavor. "I started learning to cook when I was 10 or 11 years old," Nicholas said. He had good teachers in the family — his mother, an uncle who was a trained chef and butcher and a grandfather who was a butcher. Nicholas attended boarding school, but he came home some weekends. "I still enjoy cooking Sunday dinner recipes from those relaxing days," he recalled.

After moving to Corsicana in 1988, Nicholas graduated from Corsicana High School two years later. Now owner of Beaton Meat Market, Nicholas stated, "I enjoy grilling lamb for friends and family and trying new and challenging recipes." **NOW**

### Roast Rib of Beef

- 1 lb. carrots, peeled**
- 2 large yellow onions, quartered**
- 6-8 garlic cloves, thinly sliced**
- 1 6- to 8-lb. bone-in rib-eye, French rolled and tied**
- Sea salt, to taste (divided use)**
- Ground black pepper, to taste (divided use)**
- 3 rosemary sprigs (divided use)**
- 1/3 cup olive oil (divided use)**

- 1.** Preheat oven to 400 F; prepare carrots, onions and cloves.
- 2.** Pierce beef with a steak knife; insert garlic.
- 3.** Mash salt, pepper, and 1/2 of rosemary in a mortar and pestle; add a few drops of olive oil; rub over beef.
- 4.** Place carrots, onions, remaining garlic and rosemary in a roasting pan; cover with remaining olive oil, salt, pepper and beef.
- 5.** Cook for 1 1/2 hours. Let meat rest for 20 minutes before carving; serve on platter with carrots and onions; set aside remaining

vegetables and drippings for Crazy Good Roast Gravy.

### Crazy Good Roast Gravy

- Roast drippings**
- 1 heaped Tbsp. flour**
- Remaining roasted vegetables**
- 1 glass red wine**
- 2 1/2 cups beef stock**

- 1.** Remove most hot fat from roasting pan.
- 2.** With burner on high, add flour to remaining drippings.
- 3.** Mash all remaining vegetables and garlic with potato masher; mix.
- 4.** Add wine; bring to a boil for 2 minutes.
- 5.** Add beef stock; simmer and stir until desired thickness is achieved.

### Yorkshire Puddings

- 1/2 cup cooking oil**
- 1 cup flour**

- 4 eggs**
- 1 cup milk**
- Salt and pepper, to taste**

- 1.** Preheat oven to 450 F.
- 2.** Drizzle oil evenly into 12-hole muffin pan; place in oven to heat.
- 3.** Pour flour into a bowl; beat in eggs until smooth.
- 4.** Slowly add milk; continue beating until mixture is lump free. Add salt and pepper.
- 5.** Remove pan from oven; carefully pour mixture into holes.
- 6.** Bake for 20-25 minutes until puddings have puffed and browned.
- 7.** Pour Crazy Good Roast Gravy over pudding tops; serve immediately.

### Rhodesian Sunday Roast Potatoes

- 5 medium potatoes**
- Salt, to taste (divided use)**
- 3 cups cooking oil**
- Black pepper, to taste**

- 1.** Peel and cut potatoes into even-sized halved or quartered pieces; boil in salted water until outside is softened enough to score with a fork.
- 2.** Drain and score potatoes with fork.
- 3.** Preheat oil in deep frying pan; carefully place potatoes into hot oil.
- 4.** Cook until crisp and golden brown. Remove potatoes; season immediately with salt and pepper.

### Grilled Lamb Chops

- 1 rack of lamb, frenched and cut into chops**
- Salt and pepper, to taste**
- Mint sauce or jelly**

- 1.** Light a charcoal or wood grill; allow coals to burn until a white ash appears.
- 2.** Set lamb chops out for 30 minutes; then season with salt and pepper.
- 3.** Cook on hot grill 3 minutes per side; then let chops rest for 3 minutes so juices will redistribute.
- 4.** Serve with mint sauce or jelly.

To view recipes from current and previous issues, visit [www.nowmagazines.com](http://www.nowmagazines.com).

Ennis Regional Medical Center

# WELCOMES

**Robert P. Roye, M.D.**

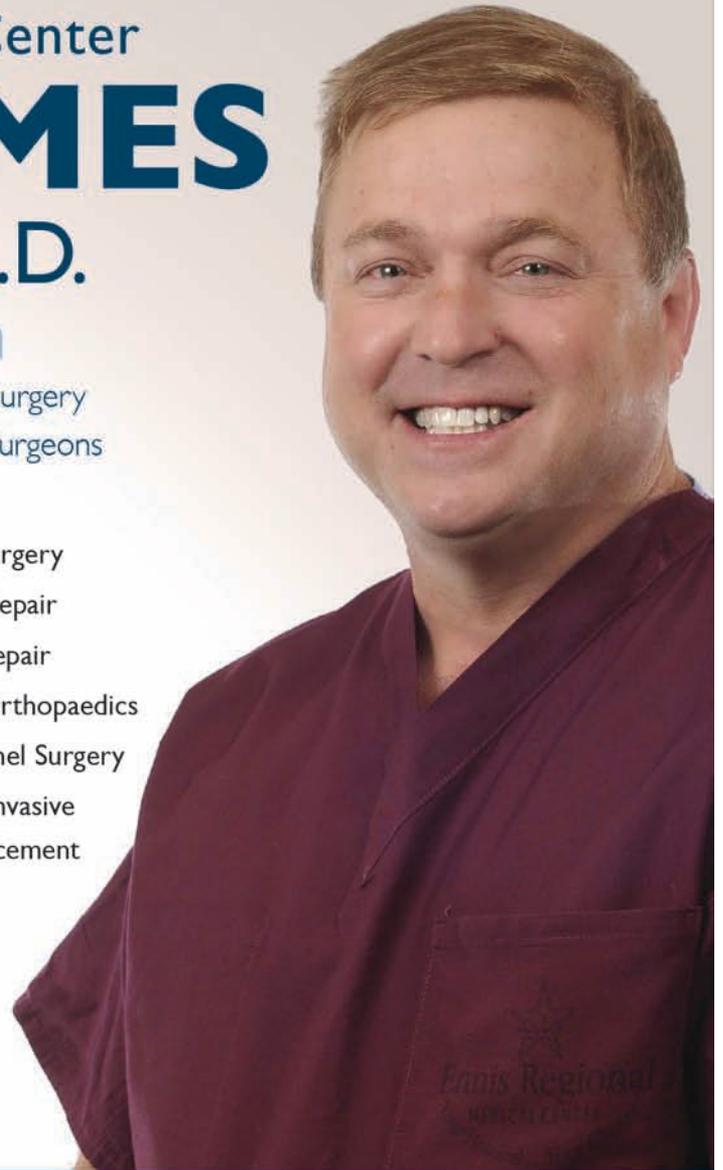
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