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ON THE COVER



Blake Meyer introduces the world's oldest sport to Centennial High School.

Photo by SRC Photography.

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Editor's Note

Dear Friends,

People in this town are just so very nice. One of them is Gregg Gammon, a husband, businessman and Rotarian, who is by nature quite generous. The other day, he let me borrow a book he had had signed by the author, Jim Gatewood, who came to Burleson to present a program to the Rotary Club. This Dallas historian detailed the activities of Bonnie Parker and Clyde Barrow in the Metroplex, and

beyond, less than 100 years ago.

As I read accounts of how law enforcement operated and what kinds of weapons and armor they used in their attempts to capture that destructive duo, I remembered the Burleson Police Department's armored tank that another nice guy, former Burleson Police Officer Chris Havens, used to show off during Police Appreciation Day. He told me that they have rarely used it, and they do make it available to other police departments when necessary. How blessed we are that crime levels here are minimal.

The blue backs us, as we back the blue!

Melissa

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GRAPPLING FORWARD

— By Rick Mauch



Curiosity may not be good for cats. However, it has been great for the Burleson Centennial High School wrestling program. Thanks to their practice area being encased in a room surrounded by glass walls, passersby at the school can see inside. This, of course, includes the students. Many of them, in turn, stop and ask about what is going on. That's when Coach Blake Meyer has them. Or, at least, he has the opportunity to introduce them to the newest sport at the school — wrestling. "When everybody in school sees you wrestle, it helps," he said. "We just moved some things around in our fitness center, and the minute we opened it up for practice, kids stopped by wanting to join. One night after a basketball game, we had some folks just standing outside the room watching. They were all looking in here like they'd never seen anything like it before."

Some watching might very well not have known what was happening. In Oklahoma, where Blake grew up and went to college at Oklahoma State University,

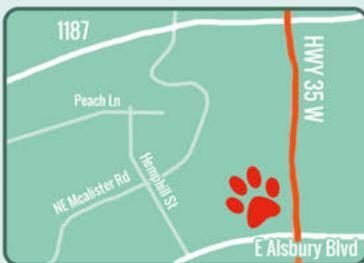


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- Dr. Susan Andrews, Chief of Staff,
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wrestling is as popular as basketball, baseball and a variety of other sports. In Texas, however, it is still growing.

Centennial began its program at the start of the 2015-16 school year. It is something Blake, in his sixth year at the school, has wanted since he first arrived. Turns out, he wasn't the only one who wanted to add wrestling to the sports offerings. He got help from higher sources. "Our head football coach and athletic director, Coach Kyle Geller, was a high school wrestler in California and has a passion for the sport," Blake shared.

Kyle said it was a dream of his to have a really good football and wrestling program within his athletic curriculum. He and Blake had made some progress toward getting the program started, and then came along an essential hire for a final push. In 2013, Burleson ISD hired Dr. Bret Jimerson as the new superintendent. Not only is he a wrestling fan, he also had previous experience helping start a program in the Willis ISD. "He's open to anything that will get kids involved," Blake said.

"In my previous district, the wrestling program started from the interest of one wrestler," Bret said. "By the second year, it had grown to include around 30 boy and girl wrestlers."

In the inaugural season, Blake said about 30 wrestlers took part in the program each day after school. The team got off to a late start, competitively, because the Spartans football team advanced to the third round of the playoffs, and several members are also football players. "We started in December, and most teams start in



October, so we had some catching up to do," he said. "I'm pleased with the progress we made."

Blake said the first season, which also included a few senior girls, wasn't so much about winning and losing. It was about gaining valuable experience. "We didn't have one single kid who had wrestled, been to a wrestling match or had even seen a match," he said. "But now, they've got that experience, and one year will help a lot."

The schedule for the coming season, which Blake said will begin on time (though some may show up late, if football does well again), includes seven tournaments with several dual matches. They will wrestle in District 6-5A, which includes Arlington Seguin, Grapevine,

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“The Spartans return with some solid talent,” Blake said. “Among them, Alonzo Chatman, a junior, lost one match in the 138-pound division. There’s no certain body type or size you need to be successful in wrestling,” Blake explained. “You compete in weight classes. In many other sports, size matters. In basketball, it helps to be tall. In football, it helps to be big and strong. But in wrestling, you only have to deal with others who are in your weight class.

“Wrestling opens up a whole new sport for a group of kids,” Blake said. “There are kids everywhere who wouldn’t be involved in sports were it not for wrestling. We have guys who weigh 95 pounds, but wrestling is something they can compete in.”

Kyle wanted to add the sport because of the things it teaches competitors. “Topping that list,” he said with a chuckle, “is humility. I remember in junior high getting thrown on a mat and pinned. It humbled me, but I kept going, and it has served me well,” he said. “That’s the kind of kid we want graduating high school. I wouldn’t trade my time wrestling for anything.”

Crosstown rival, Burleson High, does not yet have a program, though interested participants are invited to work out with the Spartans program and can compete representing their own school. While Blake said no Burleson students accepted the offer this past season, Bret indicated steps are underway to get a program started for the Elks. “We’re currently



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working on the logistics for a BHS program. Adding wrestling programs is another way we can provide choices to students and more opportunities for kids to participate in something they're interested in," Bret said.

In the meantime, Blake is also working on growing the sport at the junior high and even the elementary level. There aren't programs at those levels in the schools, but through camps and youth wrestling teams, which Blake has been coaching for eight years, he said the growth is there. His own son, Hank, an eighth-grader, has been wrestling since age 5. "We've got about five or six kids in middle school who wrestle, and we had 12 kids at camp, all middle school," he said. "It's catching on. The best way we're going to grow wrestling in Texas is to keep getting the football coaches on board. You look at great programs like Allen, Southlake Carroll, Katy and (Eules) Trinity — they all wrestle."

And each of those teams he mentioned wins quite a bit. Kyle sees the same thing happening at Centennial, thanks largely to Blake's leadership. "It will take a coach with passion, and that's Blake," Kyle said. "With his son and others coming up, we've got a good corps of wrestlers."

Blake believes that, eventually, almost every school in Texas will have a team. After all, the sport has stood the test of time worldwide. "It's the oldest sport in the world," he said with a smile. "It's not going away." **NOW**



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Look up the words “throttle jockey.” If a picture accompanied the definition, it would be of Curtis Terry, a lifelong Texas resident living with his wife, Helen, in Burleson. He lights up when you say anything pertaining to motorized vehicles. He’s a certified master mechanic of automobiles, motorcycles and scooters — basically anything you can ride in or on. A former Honda motorcycle dealer, (among other brands) and Tarrant County College professor emeritus, Curtis is a highly skilled and trained technician. His catalogue of accomplishments is exhaustive. Blood testing would reveal top-grade AMSOIL running through his veins.

Back in 1948, 14-year-old Curtis was on his regular three-mile walk to Amon Carter Riverside High School in Fort Worth clutching a not-so-macho, brand new clarinet. The sound of a scooter zooming past caused him to stop and then pause. Curtis had an epiphany. “Man, did I want one of those!” he remembered. “I could get to school in no time on one of those things.” At this time, Curtis had a bicycle, and he spent time doing upgrade modifications to it, “trying to make it cool.” However, he kept noticing most of the older guys were riding scooters, and they had the girls.



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— By Larry W. Davis

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A ride home on the back of another friend's scooter sealed it in his mind. He wanted a scooter so badly he risked getting into trouble with his father by making a deal that could have had dire consequences. So, what did Curtis do to scratch the itch for a scooter? He did what any red-blooded, American teenage boy in 1948 would do under these circumstances — he sold his new clarinet to buy a scooter! He took the clarinet back to where it was purchased. "I didn't know what dad paid for it. I guessed maybe \$100. They gave me \$20," he said.



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His father was in disbelief and, needless to say, he was angry. Fortunately for Curtis, his punishment was a ride with his father to Leonard Brothers, the place to purchase scooters in Fort Worth. There Curtis feasted his eyes on an old sputtering Whizzer, with a price tag of \$20. Curtis was jumping for joy, but the Whizzer was in really bad shape. Once the scooter finally started, they saw it had a bad leak. His dad said, "Let's go inside." Thanks to his father, he rode home on a shiny new scooter, replete with saddle bags, chrome fenders, a two-tone windshield and reflectors. The only thing it didn't have was the girl, but she would soon follow. Curtis and Helen recently celebrated their 62nd wedding anniversary. They also have an adult son, Tony, and daughter, Debbie.

Curtis parlayed his childhood love of scooters into a lifetime of mechanical mastery over all things driven by fuel, oil and spark plugs. This high level of passion led him to own many motorized vehicles, accomplish myriad endeavors and meet and form friendships across the country. "I've been allowed, with the support of my wife, to earn a living while playing and doing what I love to do," he shared. "I felt like I've never worked a day in my life." He's owned Honda, Kawasaki and Triumph motorcycle dealerships and built a vehicle that's raced at Daytona. At a young age, Tony was introduced into the family business. He started racing motorcycles and cars as a youngster.





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Looking around his shop is like stepping into a museum of racing. A treasure trove of motorcycle and auto racing trophies, both large and small, stand tall on shelves all over the room. Awards and plaques depicting his life's work will hold the attention of even a non-enthusiast. The many certifications he's attained to work on motorcycles and cars are individually framed. They cover a long wall. Curtis truly is a certified, bona fide master technician. He's what many consider to be the real deal.

Curtis has founded and started many things. Among them is the Automotive Technology Center for small engine repair at Tarrant County College. From the ground up, he instituted the programs to certify technicians in the building and repairing of motorcycle, Marine and diesel engines. He's proud of his time there. "I almost won teacher of the year," he said. "I came in second place." While there, he was able to apply all of his knowledge and technical skills. He retired from TCC as professor emeritus AAS of associate arts and sciences.

He is now 82 years old and lives a retired man's life these days. Gone are his racing days. Now you can find

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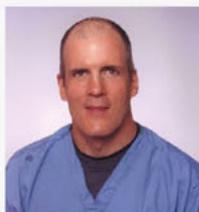
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him in his shop, “tinkering” he said, repairing vintage motorcycles. In his shop currently sits a vintage Triumph, a vintage Kawasaki and a very fast, late model production bike. “I enjoy restoring them,” he stated. In the garage attached to his workshop sits the first Mazda Miata he bought and a convertible Mazda Miata. The workshop also houses more trophies and plaques depicting a life well lived and a job well done.

Curtis was James Dean before there was a James Dean. “James Dean mimicked my look,” he jokingly said. “Don’t believe me? Well, travel to the Family Toyota of Burleson Dealership and view the History of Burleson and Transportation Mural adorning the walls.” Every 10-foot section depicts 10 years of time. The mural was painted by Burleson artist Brad Smith. Curtis and Helen are on full display within this mural. He’s the guy that looks as if James Dean, himself, saw Curtis Terry and made the look famous.

Curtis is a delightful man who lights up a room with a very joyful personality. Words aren’t enough to express the magnitude of his legendary status in motorcycle building, racing and restoring. It would take several volumes of books to outline and glean all he’s been able to accomplish in his lifetime, thus far. We should all be fortunate enough to come in contact with such a man, such a couple, such a family. If we could all “play and get paid for it,” as he has, what a joy our lives would be. Burleson has a racing legend in its midst, and his name is Curtis Terry. **NOW**



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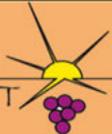


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Preparing for Growth

— By Erin McEndree



When young families look for a new house, most intentionally look for a larger home they can grow into. They plan ahead because they intend to expand their interests and the size of their family. When Nick and Heather Young searched for a new home in 2014, they thought about two things. “We wanted more space and room for more kids,” Nick explained. “We got more than we planned for and more than doubled what we had.”

Nick and Heather looked at other homes in Burselon and Mansfield, but settled with a contract on a home on the 18th hole of the Southern Oaks Golf Club. However, they fell in love with a home on the 15th hole that suited



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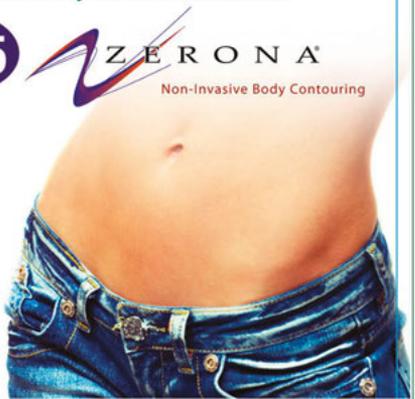
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their needs to a tee. They recognized its qualities the minute they walked in the door. “This home had a better flow and was set up for more kids. We call the whole upstairs Kids’ World,” Heather laughed. “Every area of this home has its own function.”

The phrase, “a place for everything and everything in its place,” applies to this home well. Each area and room in the house is designated for one purpose. It is what makes this home so large at 4,000 square feet, and it is also why Nick and Heather love every part of it. None of the family members could narrow down one favorite space. The whole house is enjoyed by all. “We had some friends live with us for nine months while they were transitioning into a new home,” Nick



said. “We couldn’t even tell they were here most of the time. They had their space upstairs, and it wasn’t too convenient at all.”

A workout room painted in light green gets used four or five times per week. Nick and Heather have a routine they enjoy together. From the garage, a large mud room with a storage bench is a convenient place to take off shoes and stow coats and backpacks. Entering the kitchen, there is a large wooden table for family meals. There is ample counter space that includes a large island, all topped in granite, and more cabinetry than Heather can use. “There are so many cabinets, I can’t fill them all,” she said. There is a coffee station and a butler’s pantry. “It is large and the whole family can be here,” Heather said. “We like to make breakfast together when we can.” The kitchen is open to the living room, so playing kids can be seen while food is being prepared.



“I spend most of my time in the living room with my 2-year-old, Eli, and Auburn, who is 9,” Heather continued. “I have lots of favorite places, and one is my bedroom because I love sleep.” Heather is a busy mom who is also CFO and accountant of a window manufacturing company that her dad started many years ago.

Another favorite place for the whole family is the kids’ wing upstairs. Auburn’s room was recently transformed from pink to a light gray, with a blue accent wall with birch trees that the family enjoyed painting together. They plan to add yellow, glow-in-the-dark lightning bugs to the painting. Auburn has a bunk bed, and underneath is a play area. A chandelier



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with purple jewels is suspended in the room.

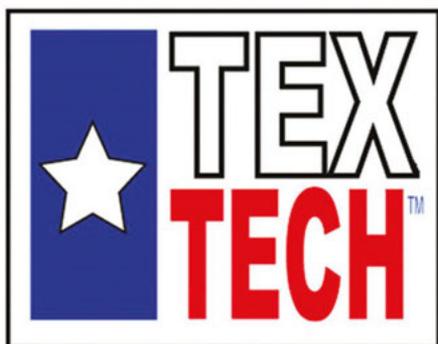
Eli's room is blue with dark brown furniture. A large "E" with glass beads hangs on the wall. Auburn and her nana made it together before Eli was born. She put it in his room with a note that read, "His name is Eli." Heather and Nick were undecided on a name, but could not tell her no.

The bathroom is accented with teal. Across the hall is a large built-in desk where Heather plans to create a study and craft area in the future. Beyond the kids' study, a large sunken area is designated for play. "We plan to create a grand play area for the kids," Heather said. "I want to make a window seat below the window with storage underneath."

The backyard is not large, but it appears much bigger because it looks onto the 15th hole. The house was perfect, so they could compromise on the yard. Nick loves to play golf when he gets a chance. After being in the United States Marine Corps, he became a coach and teacher. Now, he owns a GradePower Learning Center that helps kids develop cognitive skills, prepares kids for SAT and ACT and helps kids be successful in and out of school. "Being



a teacher and coach, I was not home as much as I wanted to be," Nick explained. "Having the learning center lets me do both: work with kids and spend time with my family." Inside the front door is a study



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where Nick and Auburn do homework together. Eventually, Heather would like to add French doors for more privacy.

Her decorating style is simple, but large to accommodate the oversized walls in the home. A clock in the study is about 3 feet wide and surrounded by elegant, framed maps of Italy, Africa, South America and the British Isles. Across the foyer, a large dining table with a teal runner sits on dark wood floors. Teal accent colors are seen in almost every room of the home. "My mom helps me decorate," Heather said. "We joke and talk about looking at diamonds and furniture, with our men in tow."

When the couple has time to relax, they can go upstairs to the media room with black walls or to the master bedroom that has a row of windows looking outside. A black, leather chair sits



by a double fireplace that also rests above the tub in the adjacent master bathroom. Two closets are perfect for two differing organizational styles, Heather mentioned. "Some of our furniture is black in the house. It was the 'in' style when I started picking stuff out," Heather said. "I'm thinking about painting it."

Nick wants to create another relaxing space. His goal is to make the upstairs living area, next to the existing wet bar, a game room for the adults to enjoy. "Our home has not reached its full potential yet," he said. "There are many projects we want to finish and areas we want to complete."

Seeing the potential in this home was exciting for Nick and Heather. They have many ideas and plans to finish the space the way they envision. They also want to expand their family and fill space with more children. They have prepared for growth and are slowly making their home reach its full, fun potential. **NOW**

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SPARE A WATT, SAVE A LOT

— By Zachary R. Urquhart

What seemed like it might be a passing fad 10 years ago, appears to be here to stay — energy-efficient upgrades to new and existing homes. With oil prices constantly in flux, homebuilders have started adding key improvements to energy efficiency in their construction process, and many appliance manufacturers offer models that can cut bills in half. Here are some things to consider including as you build a home, as well as simple upgrades you can take advantage of in a home that has already been built.

New Appliances

• *Do the math.* When appliances, such as refrigerators, washers, dryers or ovens start having problems, think about the potential monthly energy savings of a new model before pouring money into repairing an older, less efficient unit. If you are buying replacements, or completing a new build, make sure you know the monthly energy costs before simply picking the cheapest model. You can easily find the energy use specifications on manufacturer or retail websites.



• *Look for the logo.* For two decades, the government has sponsored Energy Star, an agency that tests products and reports on their energy efficiency. Products that meet the highest standards will have a small blue sticker with the word, "energy" followed by a star. When buying new appliances, it is usually worth spending a few dollars upfront for the savings over the life of your machine.

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Model: Anna Carlock



• Remember the "Big Two." Draining your water heater allows you to get sediment out. This allows your heating elements to last longer and work better. For your air conditioning system, you can change your filters yourself, but it might be worth calling a professional for a yearly air duct cleaning to help the unit, and to give your family cleaner air. Preventative maintenance on your unit is important. When it comes to repairs, though they can be costly, many issues may lead to larger, more expensive problems if left unchecked. Contact your local plumber or HVAC serviceman to keep your equipment running smoothly.



Keep the Air In

• Do not cool the outside. The average Texas home uses more electricity on the cooling system than it does on anything else, and letting air out through cracks makes it worse. You can probably solve the issue with weather stripping, which is available at any hardware store or superstore. If that is not enough, you might need to adjust the door to square it in the frame and minimize air drafting to the outside.



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• *Check your windows.* Air can also escape through cracks near your windows, and weather stripping and caulk should be all you need to correct this problem. If you have older, single-pane windows, getting an estimate from a local window replacement company may be worth your while.

Shield It Inside and Out

• *Think about shade.* While they are great for offering views of the yard and can be made to be very attractive from the outside, windows have a notable downside. During the hot summer months, heat comes in through the windows. If you are building a new home, try to include some trees or shrubbery close enough to shade some of the direct sunlight coming in through your windows. And if you need a quick fix or cannot add vegetation, consider solar screens instead.

• *Insulation is key.* Hot air comes into the house in the summer and flows out during the winter, and your main defense against that unwanted and expensive heat transfer is insulation. If you do not have adequate insulation in your walls and attic, you need to add it as soon as possible. There are pros and cons to options, such as batting, spray foam and radiant barriers, but the key is to have it installed properly, so be ready to hire a professional.



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Make Small Changes

- *Insulate your pipes.* Your attic and walls are not the only things that need insulating — your pipes do, too. The copper pipes for your central air unit undoubtedly have insulation already, but some people neglect to cover their hot water pipes. Insulation there will keep your hot water from cooling down as quickly, which means your hot water heater won't have to work overtime to do its job.

- *Invest in new bulbs.* You might have noticed that the light bulb section at the store has changed more and more over the last 10 years. Compact fluorescent lamps (CFL) and light-emitting diodes (LED) are replacing what used to be standard incandescent light bulbs, and for good reason. There is some fluctuation, but CFL and LED lights typically cut electricity by more than half, with some LEDs cutting cost by as much as 90 percent. While there is a bit of an upfront cost difference, the bulbs last much longer, and emit less heat, leading to less electricity being used in the home's cooling process.



More Incentives

- *Consider tax credits.* If saving money over the life of an appliance and conserving energy and electricity use is not enough, the government offers tax credits for making many efficiency upgrades to your home. When you are looking at windows, central air units and even simple appliances, you can often get a credit on your taxes the following year just for buying the units that save you money in the long run.

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Editor's Note: For more information about energy efficiency, tax credits and the Energy Star program, visit www.energystar.gov/.

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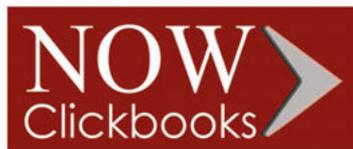
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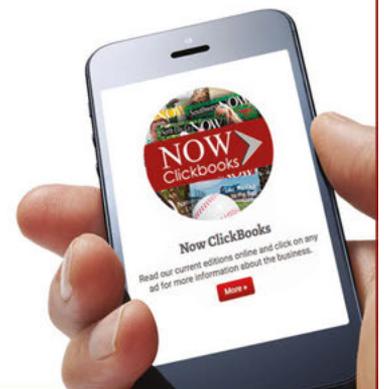
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The Service First Mortgage team — Terrie Goodloe, Lisa Keese and Valerie Stevens — ran a comfort station for this year's Honey Tour and devote themselves to helping people.



Support for Community

Service First Mortgage handles residential loans with your goals in mind. — By Melissa Rawlins

Lisa Keese recently purchased a new home. A mortgage professional with 33 years' experience, she was reminded, firsthand, of what her clients deal with: "Selling and buying a home is a double-stressor," Lisa said. "This is the most money they'll ever spend. There's a lot of emotion tied to purchasing and selling a home, and we're just one piece to the overall puzzle."

Lisa and her staff at Service First Mortgage keep that in mind when serving their borrowers. "Our mission is to meet the closing date," said Lisa, who acts as branch manager of the Burleson office. It is also their goal to keep stress levels down as much as possible during the mortgage process.

Along with Terrie Goodloe, senior loan officer, Lisa has been with the Service First Mortgage Company almost 15 years. Valerie Stevens, senior loan officer assistant, joined the team almost two

years ago. "I'm proud that we've made it through the good times and the down times," Lisa said. Faith and high integrity have been key ingredients to their success. "We maintain high standards, always doing the right thing for the client."

Not everyone can qualify for a loan. If a Service First client cannot qualify, their loan officer devises for them a six-month to one-year plan, so they can, eventually, purchase a home. Each client's habits of discipline determine the success of the plan, which Service First Mortgage develops from their understanding of the customer's total financial picture. "We look at credit, income and assets when prequalifying a borrower," Lisa said.

Lisa coaches clients on how to set aside the money. "You can't just tell them, 'Pay off all your debt and save this amount.' That's overwhelming to people," she said. "We listen to their stories and

give them steps that are accomplishable and attainable.”

Once a customer has successfully worked the plan Service First provides, it's simple for Lisa to determine what kind of loan to prepare for her client. If she eliminates their eligibility for VA loans or USDA programs, then she knows FHA and conventional programs are their only other options — both of which are driven by debt-to-income limitations and credit score. “We go over those to see which best suits their long-term plan,” Lisa explained. In Burleson, where people often purchase three homes in the course of their lifetime, she has many opportunities to review these plans with people who become lifetime borrowers.

“We listen to their stories and give them steps that are accomplishable and attainable.”

Lisa's team enjoys helping people. Highly involved in their community, Terrie and Lisa have championed the Burleson Area Chamber of Commerce for a combined 18 years. Lisa's serving her 19th year in the Rotary Club, is an active member of the ATHENA Society of Burleson, serves as an acting director of Harvest House and volunteers for CASA. Terrie's on the Godley ISD school board.

“We help people in the community where we live,” Lisa said.

In keeping with that core mission, she and Terrie consider Service First Mortgage an extension of the Realtors they work with. “Our goal is to exceed expectations for every client, whether they are referred to us by a Realtor or not,” Lisa said. The closing gifts to customers and industry professionals are tagged with the motto: Service First Mortgage has you covered. When you ask Service First Mortgage to handle your residential loan, you, too, will rest assured that your transaction will be handled by a team of mortgage professionals. **NOW**

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Deric and Vanessa Sheriff have fun providing tiny Nothing Bundt Cakes for the networking event at Lost Oak Winery.



KiKi Jones hugs Joy Morton at the luau hosted for friends and family at the Elk Creek Senior Living center.



First National Bank and its employees give \$810 to the Burlson Lions Club to purchase a new vision screening camera.



Siblings Esther and Canaan dress up to support eating more chicken.



Russ Weaver meets and greets the Thrasher family at Texas Health Huguley Hospital's grand opening.



On Back the Blue T-shirt Day at Powerhouse Retail Services, employees take cupcakes and gift cards to the Crowley Police Department.



Donna Moore, Kristen Lunt, Kelsey Kelley and Kristi Davis are among the new employees honored by the Burlson Chamber of Commerce at the start of this school year.



Sandy Tullio, Kay Rechnitzer and Al Young connect at a recent Burlson Chamber of Commerce mixer.



Kohl's customer service representative Helen Thomas helps Melissa Rawlins select a gift for a baby shower.



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Consider All Aspects of College Savings Options

It's almost back-to-school time. If you have young children going to public schools, your biggest expenditures may be on pens, pencils and notebooks. But if you want those same kids to go to college someday, you'll eventually face considerably larger costs — so you may want to start preparing soon.

College is costly. For the 2015-16 school year, the average expense (including tuition, fees room and board) was nearly \$20,000 at a public, four-year school, and more than twice that amount at a four-year private school, according to the College Board. Of course, cheaper alternatives are available. Your children could go to a local community college for two years at a very reasonable cost, and then transfer to a four-year school.

Still, if your child does go on to get a bachelor's degree, those big bills will eventually arrive. As you consider how you can best deal with these costs, ask yourself these questions:



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• *How much can I afford to contribute?* As much as you'd like to help your children pay for college, you also have to think about your own needs — specifically your retirement. Think very carefully before reducing contributions to your retirement plans, such as your IRA and 401(k), to help fund a college savings plan. After all, your children may be able to get scholarships and grants, and even if they have to take out loans, they'll have many years in which to repay them. But you can't postpone saving for retirement without jeopardizing your ability to enjoy a comfortable lifestyle. When it comes to prioritizing your financial goals, putting yourself first is not necessarily a selfish act.

• *What college savings plan should you consider?*

A number of college savings options are available. For example, you could contribute to a 529 plan which offers potential tax advantages and high contribution limits. You might also consider a custodial account, such as a UGMA or UTMA, although when your children reach the age of majority, they are free to do whatever they want with the money — and their plans may not include college.

• *What will be the effect of a college savings plan on financial aid?* When colleges determine financial aid packages, they will evaluate your child's assets differently than your assets. Your child typically would be expected to contribute 20 percent of his or her assets, while you are only expected to contribute up to 5.6 percent of your assets. Consequently, you may be better off saving for college in your name, rather than your children's. Under the federal financial aid guidelines, a UTMA/UGMA account is classified as a student asset, while 529 plans are counted as parental assets if parents are the account owners. (The rules on financial aid are not always so clear-cut, however, so it might be worth your while to contact a financial aid officer at a local college or university to ensure that your chosen method of saving will still allow for the greatest possible assistance.)

As you can see, you've got several factors to think about when it comes to helping your kids meet their higher education goals. Study up on these options, so you can find the right answers for your family's needs. **NOW**

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Lynn H. Bates is an Edward Jones representative based in Burleson.



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October 4

National Night Out: 5:30-8:30 p.m., 320 E. Main St., Crowley. Call (817) 297-2201, x 4300.

October 7

BACC Golf Tournament: 7:30 a.m.-5:00 p.m., Hidden Creek Golf Course, 555 E. Hidden Creek Pkwy. \$600 for a foursome supports the Chamber's ongoing work to build our business community. (817) 295-6121.

October 8

Founders Day: 8:45 a.m.-5:00 p.m., Old Town Burluson, 124 W. Ellison St. Call (817) 426-9604.

October 11

Business After Hours: 5:30-7:00 p.m., Campbell's Auto Body, 451 N. Burluson Blvd. Free to Chamber members. (817) 295-6121.

October 14

Hall of Fame Game: 7:00 p.m., B.I.S.D. Stadium. Centennial High School plays Burluson High School.

October 15

17th Annual Quilt Show: 9:00 a.m.-2:00 p.m., First Baptist Church, 400 S. Eagle Dr., Crowley. Call Ann Rhoades, (817) 228-1433.

October 19

Joshua Area Chamber of Commerce Quarterly Luncheon: 11:30 a.m.-1:30 p.m., The Community Room, United Cooperative Services, 3309 N. Main St., Cleburne. RSVP: (817) 556-2480 or miranda@joshuachamber.com.

October 20

BACC Quarterly Luncheon: 11:30 a.m.-1:00 p.m., Pathway Church. Justin Bond gives an update on economic development, followed by a panel discussion with local CEOs. RSVP: (817) 295-6121.

October 23

Wings and Wine Art Fair: 2:00-5:00 p.m., Lost Oak Winery. \$15 includes music and a

glass of sangria. Bring a picnic and friends to benefit Wings of Hope Equitherapy riders and their horses. Allison@wingsofhopehorses.org.

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21st Annual Texas Country Reporter Festival: 9:00 a.m.-7:00 p.m., historic downtown Waxahachie. Join Bob Phillips for a free day of arts and music. Concert by Restless Heart. (469) 309-4040 or www.waxahachiecvb.com.

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In the Kitchen With Jennifer Delaney

— *By Melissa Rawlins*

Shaking Jiffy Pop popcorn over the stovetop burner with help from her grandfather, Jennifer Delaney learned to respect heat. Later, she started baking with her grandmother, who is still her favorite cook.

Jennifer has since left Oregon to settle in Burleson. She employs her oven with skill. Her versatile recipe for Oven Roasted Cauliflower, a staple in her home, can be altered with different spices and herbs. Jennifer tries to keep meals simple and healthy. “I like eating and feeding real food, and also prepare a variety of fermented vegetables for their probiotic goodness,” she said. Of course, the hands making the food and serving it matter just as much as the ingredients. “If I am preparing a dessert, it’s about a little extra love in the meal.” **NOW**

Taco Seasoning

- 1 Tbsp. chili powder**
- 1/4 tsp. garlic powder**
- 1/4 tsp. onion powder**
- 1/4 tsp. crushed red pepper flakes**
- 1/4 tsp. dried oregano**
- 1/2 tsp. paprika**
- 1 1/2 tsp. ground cumin**
- 1/2 to 1 tsp. sea salt, or to taste**
- 1 tsp. black pepper**

- 1.** In a small bowl, mix all ingredients and store in an airtight container. (Or you can mix it together in the container you are going to store it in; just give it a shake!)
- 2.** Add 2 to 3 Tbsp. of this mixture plus 1/2 to 3/4 cup of water to 1 lb. of cooked meat of your choice. Simmer over medium heat, stirring frequently until there is very little liquid left in the pan.

Oven Roasted Cauliflower

- 3 Tbsp. olive oil**
- 1 head cauliflower, separated into florets**
- Taco Seasoning, to taste**

- 1.** Toss cauliflower with oil.
- 2.** Sprinkle Taco Seasoning (see previous recipe) evenly over cauliflower.
- 3.** Bake at 425 F for 20-25 minutes, stirring halfway through cooking time.

Paleo Chocolate Chip Cookies

- 1 cup almond flour**
- 4 tsp. baking soda**
- 8 tsp. salt**
- 2 Tbsp. coconut oil, melted**
- 2 Tbsp. honey or maple syrup**
- 2 tsp. vanilla**

- 4 cups chocolate chips**
- 2 cups almond slivers**

- 1.** Combine all ingredients well. Drop quarter-size dollops 1 inch apart on a greased cookie sheet.
- 2.** Bake at 350 F for 10-12 minutes.

Butternut Squash Soup

- 5 slices fresh ginger root**
- 1 1/2 cups butternut squash**
- 1 apple**
- 3 medium white sweet potatoes**
- 2 garlic cloves, whole**
- 1 Tbsp. extra-virgin olive oil**
- 1/2 tsp. cinnamon**
- 4 cups yeast-free, gluten-free broth, vegetable or chicken**
- 3/4 cup full-fat coconut milk**
- 1/2 cup water**
- 2 Tbsp. lemon juice**
- Sea salt, to taste**
- Pepper, to taste**

- 1.** Using a carrot peeler, peel ginger and then slice off 5 2-inch-long pieces.
- 2.** Cut squash into cubes about 1-inch square. Peel, core and chop the apple into bite-size chunks.
- 3.** Slowly bring first 10 ingredients to a simmer over medium heat.
- 4.** Use a stick blender to puree. Serve hot, garnishing with lemon juice, sea salt and pepper.

Pumpkin Oatmeal Breakfast Bake

- 1 15-oz. can pumpkin**
- 1/2 cup brown sugar**
- 2 large eggs**
- 1 tsp. pumpkin spice**
- 1/2 tsp. salt**
- 3/4 tsp. baking powder**
- 1/2 tsp. vanilla extract**
- 1 15-oz. can full-fat coconut milk**
- 2 1/2 cups dry, old-fashioned oats**
- 1 cup pecans, chopped**

- 1.** Mix first 8 ingredients. Add oats and stir well.
- 2.** Pour into an 8x8-inch greased pan. Top with pecans.
- 3.** Cover with foil, and bake at 350 F for 30 minutes. Remove foil and bake an additional 15 minutes. Serve warm.

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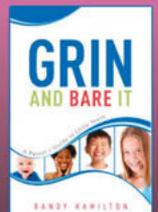
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