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M A G A Z I N E

JANUARY 2014

NOW

Time to Cruise

Jackie Collins' interest in vintage vehicles stretches beyond a weekend hobby

Making Resolutions Stick
Discover easy ways to live healthier in the New Year

Knowing the Code
In the Kitchen With Judy Flanagin

Antique Character

At Home With Brian and Courtney McKeown



YOUR NEW YEAR'S RESOLUTION: *Get Healthy!*

Get to a healthy weight!

The newest natural diet product is Garcinia Cambogia, recommended by Dr. Oz. Green coffee bean extract with Svetol is popular, too. Belinda Whitely, owner of Abundant Health, suggests protein-packed smoothies as meal replacements. Consider a cleanse to jump-start a new diet.

Deal with Stress.

Under stress, your body releases the hormone cortisol, which in turn creates inflammation and cravings for sugar, which causes more inflammation. Try ashwagandha, an herb that delivers meaningful support in the fight against stress. Chromium has an essential role in metabolizing fats and carbs, and organic cinnamon is prized for its ability to help maintain healthy blood sugar. Come in and see what stress-buster makes sense for you.

Going Gluten-free?

Get energy boosts from snacks like nuts, nut butter sandwiches and gluten-free protein bars. Become a label-reader: gluten is in everything from canned soup to multi-ingredient teas. At events, stick to fruits or veggies with guacamole or hummus, or bring a gluten-free dish that you have made yourself. Come in and see our Gluten-free selection.

For Colds & Flu:

Abundant Health's Rebecca Cox recommends elderberry juice concentrate and a product called "Wellness Formula" — both are excellent immune boosters. Don't forget Vitamin C, olive leaf, herbal teas and more. Check out "Throat Coat" tea for a sore throat — it's amazing!

Digestion or constipation:

Particularly after age 45-50, our bodies may need supplementation with digestive enzymes or fiber to push digested food forward. Probiotics, herbs and aloe vera juice — all address "a healthy gut." Acacia fiber is particularly gentle or try Smooth Move tea. These and more are all available at Abundant Health Naturally in Weatherford. Let the staff help you determine the right product for you.

Ditch Sugar & Artificial Sugar Substitutes:

Is sugar a sweet old friend that is secretly plotting your demise? Science tells us conclusively that sugar is taking a devastating toll on our health. Chlorinated sugar substitutes (sucralose, aspartame, saccharin) are worse yet. Try calorie-free, natural Stevia, a wonderful natural sweetener that won't spike your blood sugar. Xylitol is a good sweetener for baking and good for your teeth, too.



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BEFORE



9 MO. POST 1
TREATMENT

Nail Fungus



BEFORE



3 MO. POST 1
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ON THE COVER



Vintage vehicles are a fun pastime for Jackie Collins.

Photo by Sarah McVean.

CONTENTS

January 2014 • Volume 4, Issue 1



8 Time to Cruise

Hard work has paid off, and Jackie Collins is now enjoying his passion for cars.

16 Antique Character

At Home With Brian and Courtney McKeown.

22 Making Resolutions Stick

Stay on track to reach your weight-loss goals with these small steps.



28 BusinessNOW

30 AroundTownNOW

32 FinanceNOW

36 CookingNOW

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Editor's Note

Happy New Year, WeatherfordNOW Readers!

As we kick off 2014, I first want to thank you all so much for making my first year as community editor of *WeatherfordNOW* a great one. It has been such a pleasure to meet many of you over the past year, and I look forward to meeting many more of you and sharing your stories.

I truly believe 2014 will be a great year. Now is the time to make our New Year's resolutions and actually stick with them! Change isn't always easy, but the journey can be exhilarating. And reaching the goals we set for ourselves can be inspiring. Our accomplishments will help us move forward to the next phase of life — so start living!

May all your dreams come true in 2014 from all of us at NOW Magazines!

Amber

Amber D. Browne
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TIME TO

Cruise

— By Amber D. Bronne



Cruising down the open road in a fully restored, teal blue street rod may be just a dream for some people. But, for Jackie Collins, it is a reality. At the young age of 13, Jackie bought his first car — a 1931 Chevrolet that cost a mere \$500. From then on, Jackie's passion in life has been cars. "I can look at just about any car manufactured in the '20s, '30s, '40s, '50s and '60s and tell you what year model and make it is," he confessed, "because it's been my life."

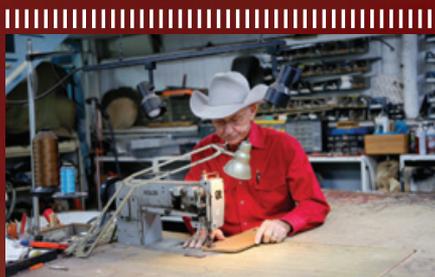
Jackie grew up in North Richland Hills when it was known as Smithville in the 1950s and 1960s. "I grew up in the country when I was a young, young man." His father, Cleader Collins, worked as a farmer. "My family was very poor, which caused us to have a drive, I guess, to do better," Jackie admitted. He was the youngest of 10 children. "I learned from my brothers' and sisters' mistakes," he said, laughing, "and I still made mistakes of my own."

Hard work has always been Jackie's way. He doesn't have formal schooling and learned his trade through experience. At the age of 21, Jackie moved to Hurst and started an upholstery business. While in Hurst, Jackie also worked in interior decorating and served on the city council and on multiple boards. As time went on, Jackie bought real estate in Hurst, Keller and Southlake. "God gave me an insight to what was coming in the future," he shared. Weatherford crept its way into that vision, and Jackie began buying property along I-20 and in the downtown area. "I used to drive through Weatherford when I was a young man," he shared. "I always liked this area. I like the atmosphere. I like the rolling hills out here and the oak trees. I thought it was a pretty place."



Jackie wanted to get back to the country life, so in 1986, he bought some acreage in Weatherford where he now hangs his hat. At first, he wanted to resell the property, but he fell in love with the place and decided to build. With an interior design background, he came up with house plans and decorated the house himself. His 165-acre property houses his shop, Jackie Collins Cars, and a small museum where he displays his vintage and antique car collection. He has just over a dozen cars right now, but many have passed through his hands over the years. Although Jackie won't name a favorite, some of his prize possessions are his 1933 Ford Victoria, 1957 Chevy and 1933 Plymouth Roadster convertible. "I'm not a Chevy person or a Ford person," he said. "As long as they're old

cars, I like all of them." Jackie often gets asked how he knows which one to drive. "The one that starts that night when we're going somewhere," he joked.



Jackie's early investments have allowed him the opportunity to continue his hobby of restoring and collecting vintage cars. "I don't know why some people have that kind of luck in life, but the fact

of the matter is," he explained, "plan ahead and don't go in debt all your life. Pay for things as you go."

Jackie learned young that dividends will pay off down the road. "You can make it in this life, but you've got to work for it." That has always been his philosophy. Just recently, Jackie's friend pointed out he was always working out in his shop, and one day, someone would probably find him dead out there. "And I said, 'I sure hope so. I have no better place to be.'"

Last summer, Jackie underwent a major surgery and reevaluated his life. "It's time to slow down," he said. "I haven't had time to enjoy my cars because of my career. So, now I'm starting to enjoy what I have and the car shows."

Although Jackie might feel like he's slowing down in his career, he keeps

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busy with volunteer work. He serves as president of Parker County Cruisers, which meets on the third Tuesday of every month. All car enthusiasts are welcome, even if they don't own a vintage street rod. Club members also meet on the fourth Thursday each month to share dinner at a local restaurant and show off their cars. The group isn't all about shining up their vehicles for display. The members also do a lot of charity work and give back to several nonprofits in the community.



Parker County Cruisers has had a growth spurt recently and now boasts about 70 members. Jackie credits the growth to the club's first annual car show at Heritage Park in Weatherford last May. The club worked alongside the city and the Weatherford Chamber of Commerce to make the car show a reality. "We had around 250 show cars show up," Jackie said. "We're in a perfect location. Weatherford is a real desirable place to have a big car show. It brings in the Metroplex." There are 85 car clubs within 100 miles of Weatherford.

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The Parker County Cruisers members contacted those clubs and invited them to the show. Several thousand dollars were given away as awards for Best of Show, Best Paint, Best Engine Compartment and Best Interior. Funds raised went to local charities, and the economic impact of the show also made an impression on local leaders. "The city was so excited at the success of the first show."

"YOU CAN MAKE IT IN THIS LIFE, BUT YOU'VE GOT TO WORK FOR IT."

The second annual car show is planned for the second Saturday in May. Jackie expects to have a larger turnout — estimating 300 cars will be shown. The car show could grow into a two-day event in the near future, bringing more money to the local economy.





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Jackie feels blessed to be able to give back to the community while enjoying his hobby. "I've come to realize I have lived a life and fulfilled a dream that most people only dream about. I have climbed to the top of the ladder in my career and fulfilled what I wanted to in life. And, I can say, 'Thank you, Lord,' because He's been with me all the way," Jackie shared. "The key to life's success is to overcome the faults in your past and go forward."

Jackie thinks everyone should count their blessings. "We don't know how good we've got it right here. We are in a very good place to be." And, with Jackie at the wheel, and his wife, Beth, parked at his side, he is making the most of his time here in Weatherford. **NOW**

Editor's Note: For more information about Parker County Cruisers, visit www.parkercountycruisers.com.

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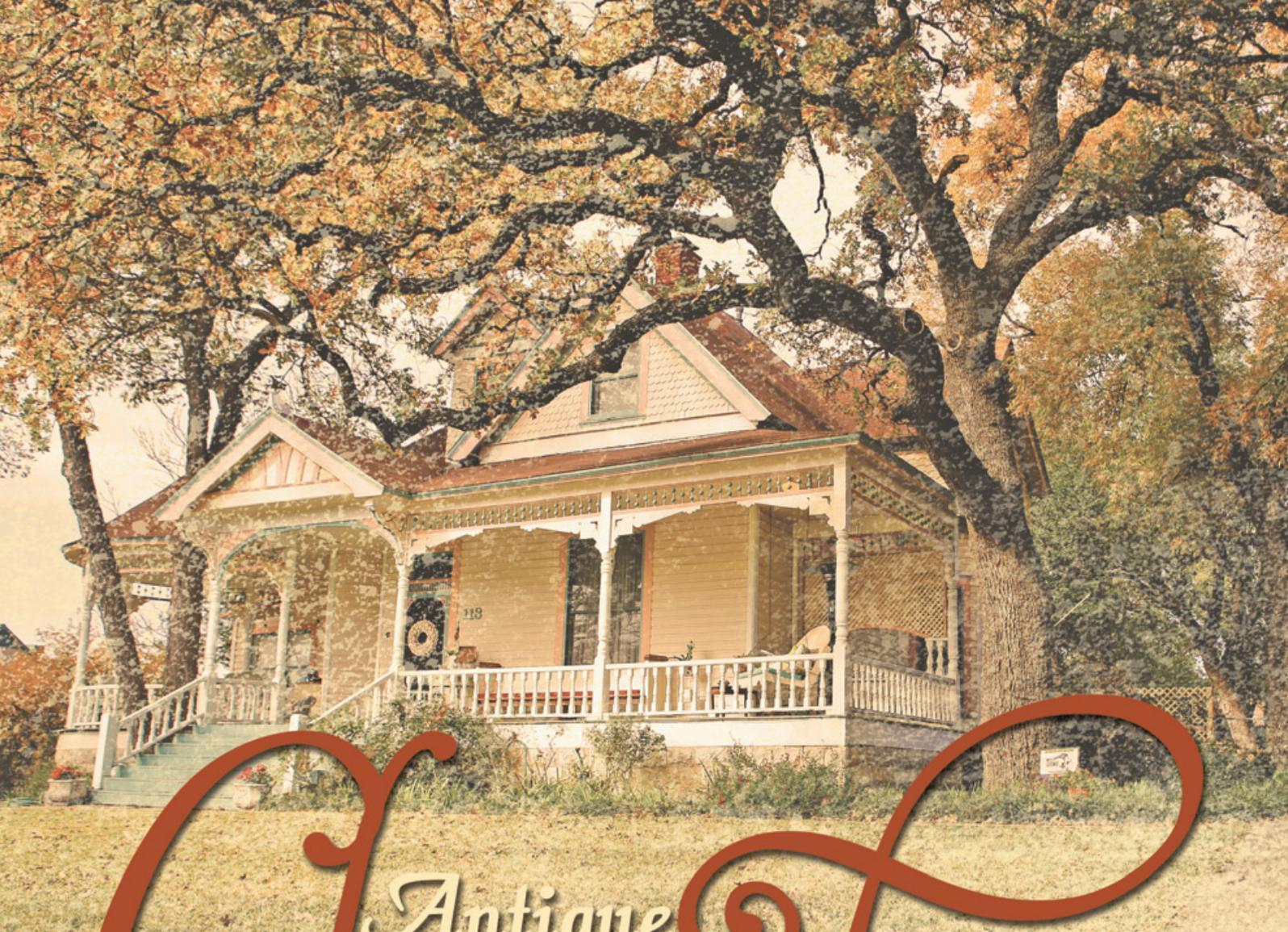
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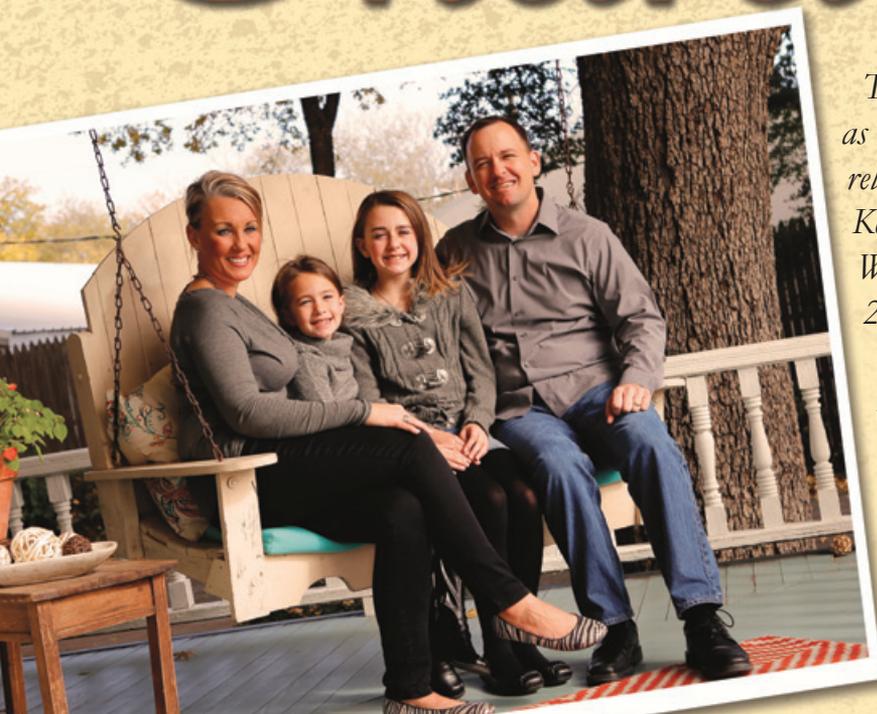


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Antique Character

— By Lisa Bell



The McKeown family didn't move to Weatherford as strangers. During childhood, Brian often visited relatives here. Both he and Courtney grew up in Kennedale. Neither of them envisioned living in Weatherford. After moving from Arlington in 2005, they can't imagine living anywhere else.

Brian's grandparents moved to the community during the 1940s. Their home on Elm Street has remained in the family, eventually passing along to Brian's dad. He had great memories of his hometown, but Brian and Courtney were skeptical. "We gave them a hard time about moving so far out," Brian said. A couple of years went by before his mom called, telling them about a beautiful Victorian



At Home With **Brian and Courtney McKeown**

house for sale near them. "We always liked old houses," he said. "When traveling, we'd stay at a bed-and-breakfast instead of a hotel."

A beautiful Victorian could pull at Courtney's heartstrings, but she wasn't convinced. "I love your mom," she told Brian. "But we'll never live in Weatherford. It's too far from your job." Nine years later, she laughs. "I learned to never say never," she said.

They fell in love with the house immediately. Soon, they loved the community, too. When they moved, their oldest daughter, Delaney, had not yet started kindergarten and the youngest, Camden, was yet to be born. Brian's

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cousin had a daughter at Weatherford Christian School. Although they intended for their kids to attend public schools, they decided to start out where they knew someone.

Courtney began volunteering and soon sat on the board. Eventually, she became the lower school principal and now works as head of the school. "We planned to put our kids in Weatherford ISD, and I'd teach there," she said. "But God had other plans, and we decided not to argue with Him."

From the amazing home to her job, the alternate plan works well. In spite of an hour-long commute to his place of employment, Brian loves living in Weatherford. "It's not for the faint of heart," he said, referring to the drive. "But it works for us."

Old houses have challenges such as small closets, but they also have a lot of character, unique qualities and cool features. The house still has original windows, complete with ropes and pulleys. Brian made new wooden screens

for the windows. They provide cool breezes when opened in the spring and summer. In the winter, however, the curtains move as wind seeps through. "It would be a crime to change them," Brian shared. In spite of the draftiness, they match the house's character.

Originally, the house had no garage. To meet the challenge of storage and extra space for a young family, the couple had an architect design the garage to match the house, including upper space for storage and a room for craft projects.

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A house this old has seen good times and bad. Brian's dad remembers one time during childhood when the big old house had a single light bulb hanging on the front porch. The rest of the house sat dark, an eerie place for tales and dares for neighborhood children. When Courtney and Brian moved into the house, they brought an inviting air. Now, the well-lit porch holds tables and chairs, a swing and an old-fashioned church pew. Reminiscent of days long gone, the family spends a great deal of time there eating, talking, reading or visiting with neighbors. "The community feel isn't something you get in a big city," Brian said.

The house, built in 1902 and once called The Gables, has a rich history. The McKeown family often meets strangers who either lived in the house or visited. A taxi driver they met in Dallas once lived there. An aunt's friend rented a room in the 1940s. One week, two different former owners stopped by asking to see the house. "It makes you feel like you're part of something," Brian admitted. Many people in the community cherish and share the house's history.

On entering, a magnificent staircase catches the eye. One woman Courtney met told a story of getting married in the house, walking down the staircase in her wedding gown. Ironically, Courtney chose a wall in front of the stairs to feature a baby dress made from her mother's wedding gown. Both girls wore the lace garment, now under glass, for their dedication days.

The importance of family graces and complements their home through many pieces of antique furniture, most of it passed down to them. Both Courtney and Brian come from large families. They

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often find things on their porch, only to discover later which relative left it there.

Changes to the house have mostly been cosmetic. The kitchen required the most work, with all new appliances and replacement of the island. They also put glass in the cabinet doors and installed a tin ceiling.

Decorations in the den include antique toys, books and an old trunk. The butler's pantry now serves as a small study. The butler quarters served as a nursery for Camden. The master bedroom sits on what used to be part of the wraparound porch. At some point, it was enclosed and turned into a bedroom. The house also features a back staircase. Thrilled, the girls run up one stairway and down the other as though it's a big racetrack.

Delaney chose to decorate her room with vinyl albums. A curtain of them covers her window. By heating and molding, she created small shelves and bowls from records. A retired set of lockers from Brian's junior high field house provides extra storage. The desk and chair in her room belonged to Courtney's sister. A daybed leaves space to hang out with friends. Delaney loves the high ceilings in the house and its oldness. "It's just unique," she said.

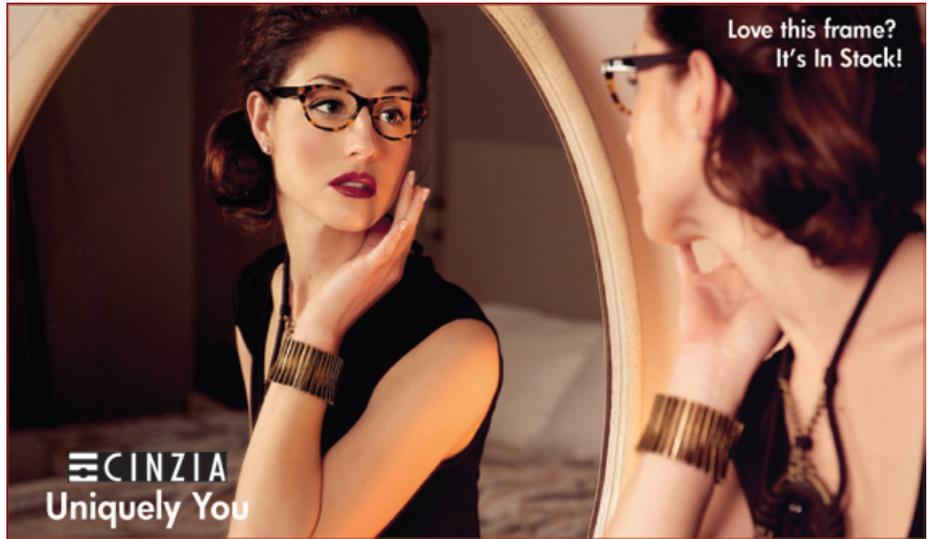
The gables in the house create angles and small places, especially in Camden's room. For a 7-year-old, the room provides a perfect place to play. Small pocket attics exist in the house, and Courtney's dad finished out one in Camden's room. In the secret clubhouse, she can play with dolls, read or draw on white marker-board walls. The couple had local artist John Stout paint the courthouse on a wall and clouds on the ceiling, complete with hidden animal shapes. One look explains why it is Camden's favorite room.

"You can live in these old houses," Courtney said. She wonders if their daughters will choose an old home when they grow up.

"I would probably live here," Delaney said. "I like this house."

Camden suggested they split the house. "You can have the kitchen, and I can have the bedrooms."

For now, the McKeown family adds their history to over 100 years of others'. Eventually, they'll turn it over to someone else, or maybe the sisters will find a way to share the house with antique character. **NOW**



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MAKING

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STICK

— By Jill Rose

Be realistic.

With the New Year comes a clean slate and a chance to start over. Bad habits and lifestyle choices can be altered with resolutions and goals, and the not-so-great living of the last few months slowly becomes a memory. Whether you want to work out or eat healthier, resolutions can help change your life for the better. Follow these simple guidelines, and this year your healthier resolutions may stick.

You have probably made hundreds of yearly resolutions, yet given up within a few months. Frequently, giving up is due to unrealistic expectations of quick achievement. When setting goals, it's easy to get carried away with grand ideas, but this can set you up to fail. Although it would be amazing to achieve our goals in just weeks, realistically, it will take time — especially when it comes to weight loss. Excess weight/fat did not show up overnight, instead it culminates from decades, or even a lifetime, of poor eating habits. Losing 10 pounds may take you six months or more. Adjusting your goals to your current situation and



not where you want to be in a year, will prove a key to success. Perhaps you plan to run a marathon, but have never run farther than a mile. Break large resolutions like this into smaller, attainable goals: running a 5K in three months, a 10K in six months, a half marathon in nine months and a full marathon in a year. Breaking goals into smaller increments allows you to reach milestones quicker and will motivate you to continue.

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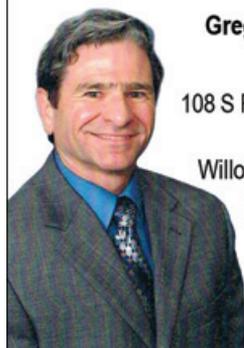
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Find your true motivation.

In order to stick to your resolutions, you have to be honest about your motivations. Motivations rooted in pleasing others often result in frustration and disappointment. Determine what motivates you — not others — in order to do well. Find your true motivations by asking yourself the following:

Why do I want to live a healthier life? To feel better? To look better for a special event? To impress someone?

Am I afraid of taking risks or failing?

What has stopped me from keeping my resolution in the past?

What can I do differently this year?

When thinking of giving up, what will I say or do to keep my resolve?

Answering these questions first will not only clarify your true motivations, it will prepare you for obstacles.

Write it down.

While setting realistic goals and determining your motivations may seem like a no-brainer, writing them down is crucial. This is a great way to visualize what you want to accomplish. Write your goal on a sticky note and post it somewhere highly visible, like the bathroom mirror or refrigerator. Seeing what you want staring back at you every day helps keep you focused.

Do you want to eat better and lose weight? Awesome! But what changes will you make in your day-to-day routine to obtain your goals? Will you cut out junk food? Eat more fruits and veggies? What is your weight-loss plan? Will you eat less, work out more or a little bit of both? When and where will you work out? Although these are basic questions, they make obtaining your desired result possible. By mapping out your strategy for achieving your goal when you make your resolution, you can see the work it will take and visualize what you want.



Monitor your progress.

Perhaps the most vital part of sticking to your resolution is monitoring your progress. If your resolution is to eat better, keeping a food journal is an absolute necessity. No longer is it necessary to write down everything you eat in an actual journal. Apps like MyFitnessPal and LIVESTRONG.COM allow you to record foods quickly and easily, while monitoring your calories and macronutrients. The key advantage is accountability, providing a visual reminder of your progress and warning you when you begin to veer off-path.



If losing weight is your goal, use a journal to monitor your weights and measurements. Most fitness experts advise weighing and measuring once a week. Just a reminder: If you are lifting weights or participating in a muscle-building program, it's not wise to use the scale as a monitoring device. While muscle and fat weigh the same, muscle takes up less space. In the process of converting fat into muscle, you will lose

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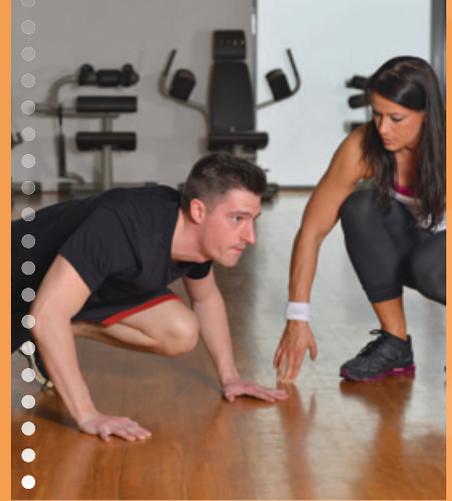
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inches but may not lose pounds. Because of this, measure around the widest part of your hips, arms, calves and stomach (the area right below your belly button). This more accurately measures change for those participating in strength training programs.

Accept that you are going to mess up.



Making life changes — no matter how big or little — is hard. Whether with work, kids or just life in general, mistakes are made. Workouts are missed. Cookies are eaten. Things don't go as well as planned. Using these obstacles to convince yourself the goal is too hard makes it easy to give up. Accepting you can't always adhere to your plan can make it easier to achieve your goals. Modify your resolution/goal as needed. If you plan to work out five days a week but you can't find the time, adjust your goal to three days a week. Once you get into a routine and working out becomes second nature, adding an extra two days down the road will be a breeze. Keep the faith and hang in there, because in the end you will be glad you did. **NOW**

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Premiere attractions like the Tulsa Zoo, Oklahoma Aquarium and Tulsa Air & Space Museum and Planetarium are destinations for all ages with interesting creatures and learning experiences to excite and educate young and old alike. Residents and visitors both appreciate unique shopping districts like Utica Square, festivals like Mayfest and Oktoberfest, fine dining, gaming, horse racing and more. Outdoor enthusiasts enjoy over 26 miles of outdoor trails winding along the Arkansas River, perfect for hiking, biking or running.

In this dynamic city, you'll find a renaissance spirit — to renovate, reinvent, revitalize and restore. Newness and change are ongoing, but the city respects and holds dear its historic landmarks. While the entire metro area reflects a broad scope of styles and vibes, downtown is a stand-alone experience. A new arena, baseball stadium, renovated hotels, restored attractions and venues, as well as the vibrant nightlife and entertainment options, create a one-stop spot for friends and family looking for fun. Downtown's anchors — the BOK Center and ONEOK Field, reflect just a portion of the nearly \$1 billion recently invested in the area.

Known for its funky vibe, the historical Brady Arts District is booming, with plans underway to create an entirely walkable arts district. A number of the older buildings have been renovated and several more are in the process, like the Mathews Warehouse, which will soon house art collections from Philbrook Museum of Art, The University of Tulsa and the Woody Guthrie Archives. The recently completed Guthrie Green brings an urban park to the Brady. Named for famous Oklahoma singer and songwriter Woody Guthrie, the park features an outdoor stage for music and films by night, while the trails, gardens and fountains provide a peaceful escape and family activities for day-time visitors.

The Blue Dome District is another center for downtown nightlife. Situated around a 1920s gas station that once attracted Route 66 travellers with its art deco-style blue dome, this district is now the place to enjoy pubs, restaurants, a vintage bowling alley or regional bands. The interesting art deco architecture of the Blue Dome district is something Tulsa is known for, ranking among the top three highest concentrations of art deco in the country, following New York and Miami.

All of this awaits visitors to Tulsa. A few days in the city will wet your whistle to return to explore the community's modern renaissance. **NOW**

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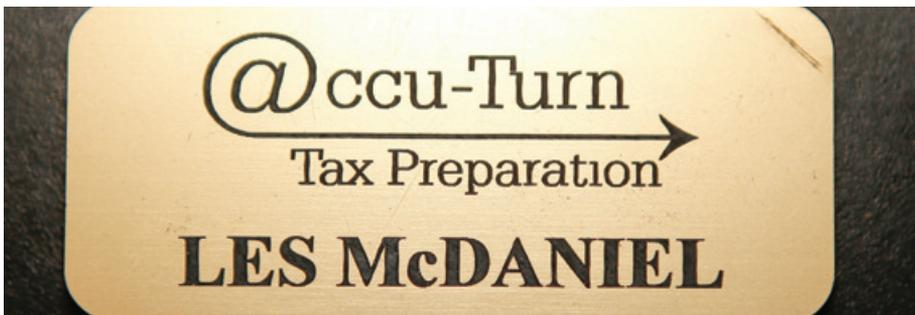


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Les McDaniel, of Accu-Turn Tax Preparation, offers tax help to individuals and small, unincorporated businesses.

Knowing the Code

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— By Amber D. Bronne

It's time to start thinking about taxes, and Accu-Turn Tax Preparation has the experience and knowledge to provide you with the most accurate federal income tax return. Les McDaniel received an accounting degree in 2006 after his wife, Kristina, offered to buy him a pickup truck or send him to school as a birthday present. "It's a present that keeps on giving," she giggled.

That wasn't Les' first experience with accounting and taxes. "I've been doing people's taxes since I was about 16," he recalled. "I love math. I love numbers. I'm great with numbers. Of course, taxes are right in the middle of all that." He enjoys challenging his mind. "And, nothing is more

challenging than the tax code." Continued education keeps Les current on the tax code changes each year.

At Accu-Turn, Les provides services to individuals and small, unincorporated businesses. The company has set prices for its services. The fee for a 1040EZ is \$35, and a 1040A stands at \$50. The 1040 form is \$75-\$100, depending on complexity. For small businesses with multiple Schedule C forms, other charges could apply. "Our motto is that we want to make a living, not a killing," he confessed. "I treat my clients fairly. I don't gouge them for the cost. And, I still look for all the deductions I can get for them." Les doesn't believe in overcharging his clients to do their taxes. "It's not fair to

Business **NOW**

people. They come to you because they don't know the laws. They don't come to you because they have a lot of money they want to throw away." Les keeps his costs down by working out of his home. He can also travel to a client's house for a small fee.

Les often spends 30 minutes to an hour with his clients during the tax interview process. He recommends they keep track of their spending throughout the year, and although receipt sorting can be time consuming, he encourages them to keep receipts. He will determine if taking the standard or itemized deduction on the tax return is the best route for his client. Les also suggests clients avail themselves of his services, so they can get all of their tax questions answered.

"People may think Turbo Tax and these kinds of things are the way to go. It's not. They miss out on so many things. People don't know what they're answering on a lot of these questions," Les explained. "We know the right questions to ask the person."

Any time is a good time to contact Accu-Turn about taxes, and the busiest season for Les, is from January through April. Without an extension, the tax deadline is April 15, unless that date falls on a weekend or national holiday. Accu-Turn e-files tax returns, because the IRS requires tax preparers to file returns electronically. However, clients who prefer to file a paper return can sign a waiver. Accu-Turn then prints out the paperwork for the client to file with the IRS. Regardless of the method, the client will receive a copy for personal records.

His current special is if you send a friend to him, you will get \$10 off your federal income tax return preparation fee.

At Accu-Turn, taxpayers get the same services they would from larger tax preparation companies without paying the higher prices. Les provides a personalized service, giving his clients honest answers and the best returns possible. "The reason we call ourselves Accu-Turn is because we want to give them an accurate return and do it fairly." **NOW**

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David Johnson with, Larry Bockman Great Western Kettle Corn Company, sells bags of the treat to benefit Ranch Hand Rescue.



Pop Tarts & Pastries is a "big" hit at the First National Bank in Weatherford.



Amanda Arnold and Addie Hibbs take a break from work at Debonair Salon and Spa to shop at Claire's.



Sonia Sanders and Ava Schmitz have some fun on the ice.



McCall Elementary students Abigail and Emily Huber donate money received from a school-wide service project to Patriot Paws.



Stephen Murphy, with Tarrant Paint and Stain, spreads de-icer outside Target.



Weatherford High School student Mindy Miles signs a decision letter of intent to join Texas Christian University's rifle team during a ceremony at Lonestar Guns, Gallery and Gear in Weatherford.



Aaron Decker and his grandmother, Jeanie Garvin, deliver quilts from the Quilter's Guild of Parker County to Marianne Herboth of the Pythian Home.



Connie Dobbs gets some shopping advice from David Hague at Best Buy.



Wally Browning, who joined the military at the end of the Vietnam War, makes a statement at the Veterans Day celebration on the Weatherford College campus.



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Protecting Your Investments From Scams

In today's technologically savvy world, scam artists are constantly developing new ways to deceive trusting investors. One of the most common forms of investor fraud is called a Ponzi scheme. A Ponzi scheme is an investment fraud that involves the payment of purported returns to existing investors using funds contributed by new investors. Ponzi scheme organizers often solicit new investors by promising to invest funds in opportunities claimed to generate high returns with little or no risk. With little or no legitimate earnings, Ponzi schemes require a constant flow of money from new investors to continue. Ponzi schemes inevitably collapse, most often when it becomes difficult to recruit new investors or when a large number of investors asks for their funds to be returned.

The definition of a Ponzi scheme was provided in an educational article entitled "SEC Enforcement Actions Against Ponzi Schemes" published by the Securities and Exchange Commission (SEC) on its public website, www.sec.gov. In the same article, we found this statistic: "Since fiscal year 2010, the SEC has brought more than 100 enforcement actions against nearly 200 individuals and 250 entities carrying out Ponzi schemes." While SEC enforcement will hopefully deter would-be organizers of Ponzi schemes, the volume of cases suggests that organizers of schemes will continue to attempt to deceive investors perhaps using more sophisticated and confusing tactics.

How do investors protect themselves from such scams? Investors can employ these helpful tips when selecting an investment advisor:

1. Always ask lots of questions about the product. Don't settle for an answer you don't understand. Be sure you fully understand the product you are investing in. Ask if the

money will be pooled with other investors' money. If you are reviewing past investment performance of the product, ask if the performance complies with the Global Investment Performance Standards, and ask if it has been verified by an independent firm.

2. Always ask lots of questions about the firm. Is the firm a regulated entity, like a bank, brokerage firm, registered investment advisor, registered investment company or insurance company?

3. Always ask lots of questions about the custodian of your assets. The custodian is the institution responsible for safeguarding and holding your assets. Is the firm protected by Securities Investor Protection Corporation?

4. Ask more questions! Ask the person making the recommendation if they have a fiduciary duty to recommend only that which is in the investor's best interest. Registered Representatives of Broker Dealers are not currently required to act in a fiduciary capacity when making investment recommendations to clients.

No investment is guaranteed, and no list of tips can protect you against all types of fraud. Investors should have the freedom to ask lots of questions and should not invest until they have comfort that their hard earned money is safely held with a qualified custodian at the recommendation of a trusted professional who can provide clear answers and transparent explanations and is acting in a fiduciary capacity. **NOW**

This article was written by Dwayne Moyers, president and chief investment officer of SMH Capital Advisors, Inc. Past performance is not indicative of future results. Investments involve risk. You can experience both a profit and a loss.

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A Hard Freeze

— By Betty Tryon, BSN

Who knew something so numb could eventually hurt so much? Unfortunately, that revelation comes to many frostbite victims. Exposing yourself to hazardous weather can bring regrettable consequences, one of which is frostbite. Frostbite occurs when the skin and underlying body tissue is damaged due to extremely cold temperatures. There are several stages of frostbite beginning with frostnip, which causes minimal and reversible injury to the skin, to severe frostbite, which causes extensive and permanent damage.

With frostnip, the skin is pale and numb and can usually be resolved with a warm water bath. With frostbite, the skin is white, blue and/or mottled and feels hard or frozen depending on the degree to which the area is affected. Medical attention is required. The areas most affected are the exposed areas of the body — hands, feet, nose and ears. Some of the signs of frostbite are:

- Sensation of pain at beginning of frostbite
- Progression of numbness depending upon exposure
- May feel wooden or numb
- Pale with waxy appearance
- Blisters
- Swelling

If you suspect frostbite, get out of the weather immediately to a warm and dry place. Take off all wet clothes. Wrap in a warm blanket. Do not

use heating pads or fireplaces. They are risky and not recommended. Do not rub the area. Do not walk on frostbitten feet. Children must be carried. Walking on frostbitten feet can cause more damage to the tissues. As the area rewarms, it can have a burning, stinging sensation. Sometimes, the pain is intense and may require medical intervention for resolution. As skin rewarms, there is the possibility of blisters. Cover the blisters with protective gauze and do not pop them.

Contact your physician or go directly to the emergency room. All frostbite should be evaluated by a physician immediately. You especially should not delay if you see any of these symptoms: running a fever over 101 F, development of blisters, development of thick drainage, blue or black areas, loss of sensation and/or feeling sick.

The best way to treat frostbite is to avoid getting it. Keep a careful eye on the forecast if you need to go out. Dress warmly in layers. Use mittens instead of gloves. Cover your head and wear a cap that covers your ears or use ear muffs. Change immediately any part of your clothing that becomes wet. Limit your time in the freezing temperatures. By paying attention to detail you can avoid the painful lesson and consequences of frostbite. **NOW**

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

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Through January

Meals on Wheels: How about making volunteerism one of your New Year's resolutions? Volunteers are sought in Parker County to deliver meals to shut-ins in these communities. For more information contact, please contact Tracey Hass at (817) 596-4640.

Through February 2

Trail Drivers Exhibit: **Tuesday-Saturday**, 10:00 a.m.-5:00 p.m.; **Sunday**, 1:00-5:00 p.m., Doss Heritage and Culture Center, 1400 Texas Dr. Visitors will learn more about the cowboys instrumental in the Texas Longhorn cattle drives during the 19th century. For more information visit www.dosscenter.org.

Through April 2

Weatherford College Photo Show: Weatherford College, Marjorie Black Alkek Fine Arts Center, 225 College Park Dr. Come out and view photos lining the walls of the hall. Call (817) 598-6403 for more information.

Through August

Memories of Mary Martin: **Tuesday-Saturday**, 10:00 a.m.-5:00 p.m.; **Sunday**, 1:00-5:00 p.m., Doss Heritage and Culture Center, 1400 Texas Dr. Visitors will learn more about the life of the hometown Broadway star. Visit www.dosscenter.org for more information.

January 13 — February 9

2014 WAA Western Art Show and Sale: **Wednesday-Saturday**, 10:00-7:00 p.m.; **Sunday**, Noon-7:00 p.m. Firehouse Gallery, 119 Palo Pinto. Enjoy artwork from various artists at the show, which is sponsored by the Weatherford Art Association. A reception will be open to the public on **January 17**, from 5:30-8:00 p.m. You can call (817) 694-0246 or visit weatherfordart.com to find out more information.

January 3

Women's Business Alliance Luncheon: 11:30 a.m.-1:00 p.m., Tucker Red's, 4971 E. I-20 Service Rd. N., Willow Park. Come kick off 2014 with the "New Year, New You! Looking and feeling your best for business in 2014" event. Dr. Danica Jordan, DO, Board Certified, Family Medicine will speak at the event. Call (817) 441-7844 to get more information.

January 3 — 5

First Monday Trade Days: 9:00 a.m.-4:00 p.m., First Monday Grounds at Heritage Park, 200 Santa Fe Dr. Dozens of vendors will sell home-made crafts, livestock, tools, food and other items. Please visit www.ci.weatherford.tx.us or call (817) 598-4351 for more information.

January 6

Aledo and Weatherford Independent School District students return to class following their winter break.

January 7

Parker County Retired Teachers meeting: 11:30 a.m.-1:30 p.m., Central Christian Church, 1601 S. Main. The program will focus on community service opportunities for members. The cost is \$8. Call (817) 594-5748 to find out more.

January 10

Parker County Women's and Newcomers' Club meeting: 9:30 a.m., Alkek Fine Arts Building of Weatherford College, 225 College Park Ave. A social hour that includes shopping begins at 9:30 a.m., followed by a short business meeting, a speaker and then a buffet lunch. Please call Barbara Boswell at (817) 594-5174 or barbaraboswell@gmail.com to make a luncheon reservation by the Sunday before the meeting. The cost is \$10 per person.

January 13

Starting a Small Business luncheon: 11:30 a.m.-1:00 p.m., Candlewood Suites, 215 Alford Dr. Randy Thomas of the Tarleton Small Business Development Center will speak about how to start a small business. Please contact the Weatherford Chamber of Commerce (817) 596-3801 to make reservations.

January 17 — February 28

Fort Worth Stock Show and Rodeo: 8:00 a.m.-10:00 p.m., Will Rogers Memorial Center, 3400 Burnett-Tandy Dr., Fort Worth. Visitors can take in all the sights and sounds of the rodeo. From livestock and horse exhibits to rodeo performances, there are plenty of fun events to keep you entertained. You can find more information at www.fwssr.com.

January 18

Fort Worth Stock Show and Rodeo All Western Parade: 11:00 a.m., downtown Fort Worth. Nearly 100,000 people are expected to line the streets to watch the horses and other livestock strut through downtown. You can find more information at www.fwssr.com or call (817) 877-2420.

January 19

2014 Parker County Bridal Fair: 1:00-5:00 p.m., Doss Heritage and Culture Center, 1400 Texas Dr. The free event will feature more than 30 vendors, which can help plan your special day. Visit www.videocapades.com/bridalfair.htm, email dkline4@juno.com or call (817) 596-8491 to find out more information.

January 20

MLK Day: Check city websites for community

building closures.

January 25

Children's Movie Festival: 9:00 a.m.-noon, City Lights Theatres, 1000 Cinema Dr., Hudson Oaks. The Kiwanis Club of Weatherford will have the movie festival, which features *Madagascar 3* and *Megamind*. The cost for both movies is \$10 per person. Please contact Shawn Loiacano at (817) 598-6155 for more information.

Third Annual Run for Their Lives 5K Hero

Run: 8:00-10:45 a.m., Getzendaner Park, 400 S. Grand Ave., Waxahachie. The race is sponsored by Texas Baptist Home for Children and benefits that organization's post-adoption services ministry. For more information, call (972) 937-1321 ext. 229.

January 26

Annual Aledo Chili Supper: 5:00-8:00 p.m., Aledo Community Center, 104 Robinson Ct., Aledo. The supper will include a silent auction and a style show. The cost is \$5 per adult and \$3 per child age 8 and under, and tickets can be purchased at Aledo City Hall, the East Parker County Library or the East Parker County Chamber of Commerce. Please contact (817) 441-9009 to find out more information.

January 28

Friend to Friend Party: 6:00 p.m., First United Methodist Church, 301 S. Main St. Women are invited to learn more about the importance of detecting cancer early through mammograms, pap tests and other forms of screening. The free event will include speakers, food, exhibits and door prizes. To find out more or register, call the Parker County Extension office at (817) 598-6168.

January 31 — February 2

First Monday Trade Days: 9:00 a.m.-4:00 p.m., First Monday Grounds at Heritage Park, 200 Santa Fe Dr. Dozens of vendors will sell home-made crafts, livestock, tools, food and other items. Please visit www.ci.weatherford.tx.us or call (817) 598-4351 for more information.

February 7

Third Annual Compassion with Fashion Style Show: 11:30 a.m.-1:00 p.m., Central Christian Church, 1602 S. Main St. Come out and join the United Way of Parker County for lunch and a style show, benefitting area health and human services programs. You can call (817) 596-5986 or visit www.unitedwayofparkercounty.org for more information.

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



In The Kitchen With Judy Flanagin

— By Amber D. Browne

When she was in first grade, Judy Flanagin's late mother, Alma Langford, bought her *My First Cookbook*. Alma began teaching Judy the basics about cooking, always giving Judy, her older sister and two younger brothers a chance to help out in the kitchen.

On the first Thanksgiving after her mother passed in 1996, Judy's family volunteered her to make the turkey and dressing. "The blessing was all mine when my family overwhelmed me by saying the turkey and dressing tasted just like Mom's."

Judy enjoys making large meals for her family, friends and neighbors, just like her mother did. "I believe it's the love of family time and the fact that good food causes folks to fellowship around the kitchen table that makes me love cooking." **NOW**

Meatloaf

Meat Mixture:

- 2 1/2 lbs. lean ground beef
- 1 large onion, chopped
- 2 large bell peppers, chopped
- 1 14 1/2-oz. can petit chopped tomatoes, undrained
- 1 14 1/2-oz. can tomato sauce
- 2 large eggs, slightly beaten
- 1/4 cup dry oatmeal
- Jess Hall's Serendipity or salt and pepper, to taste

Sauce:

- 1 14 1/2-oz. can tomato sauce
- 1 1/2 cups brown sugar

1. For meat mixture: preheat oven to 350 F. Mix all ingredients together; place mixture in 9x13-inch glass or metal baking dish. Bake for 45 minutes.

2. For sauce: mix ingredients well until sugar is dissolved. Pour sauce onto meatloaf; bake another 15 minutes.

Family Thanksgiving Dressing

- 2 batches baked cornbread
- 1 stick butter
- 1 large onion, chopped
- 2 cups celery, chopped
- 2 10 3/4-oz. cans cream of mushroom soup
- 2 49 1/2-oz. cans chicken broth
- Rubbed sage, to taste
- Salt and pepper, to taste

1. Crumble baked cornbread into a large foil baking pan; allow several hours drying time.

2. Preheat oven to 375 F. Melt butter in a skillet; add onion and celery; sauté until slightly translucent. Stir mixture into dry cornbread.

3. Mix soup and broth in a bowl; stir into the cornbread mixture. To test moisture, make a handprint in the dressing. The liquid should slightly fill the handprint. If needed, add more broth or water. Add sage, salt and pepper.

4. Pour into a large rectangular foil baking pan or two 9x13-inch glass or metal baking pans. Bake for 45 minutes or until edges and top are browned.

German Sweet Chocolate Cake

Batter:

- 1 pkg. Baker's German Sweet Chocolate
- 1/2 cup water, boiling
- 2 sticks butter
- 2 cups sugar
- 4 eggs
- 1 tsp. vanilla
- 1/2 tsp. salt
- 1 tsp. baking soda
- 2 1/2 cups flour
- 1 cup buttermilk

Frosting:

- 1 cup evaporated milk
- 1 cup sugar
- 3 egg yolks
- 1 stick butter
- 1 tsp. vanilla
- 1 1/3 cups Baker's Angel Flake coconut
- 1 cup pecans, chopped

1. For batter: preheat oven to 350 F.

2. Melt chocolate in boiling water. Cool.

3. In a separate bowl, cream the butter and sugar until light and fluffy. Separate eggs. Save the whites, and beat in 1 egg yolk at a time until all are added. Mix in vanilla and melted chocolate.

4. In a separate bowl, sift together salt, baking soda and flour.

5. Alternately add buttermilk and chocolate mixture into flour mixture, beating well until batter is smooth.

6. Beat egg whites until stiff peaks form; fold into the batter. Pour batter into 3 8- or 9-inch cake pans lined with waxed paper or coated with cooking spray. Bake for 35-40 minutes.

7. For frosting: combine first 5 ingredients in a saucepan. Stir over medium heat until golden brown; add coconut and pecans. Beat until frosting is cool and thick enough to spread. Frost while stacking cake layers.

To view recipes from current and previous issues, visit www.nowmagazines.com.



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