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M A G A Z I N E

February 2010

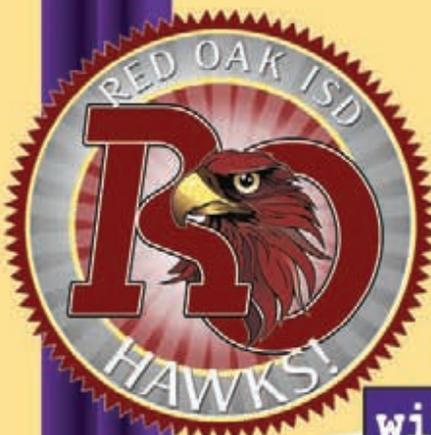
An
**Unbreakable
Spirit**

**Changing
His Tune**

**Labor
of Love**

At Home With
**Rita
Rutledge**



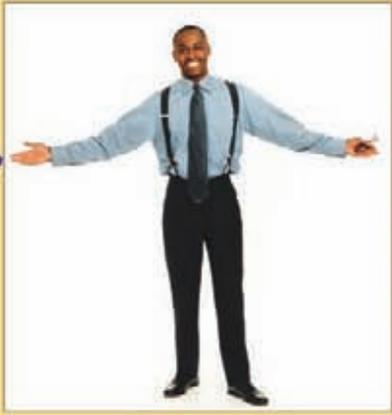


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Contents

February 2010
Volume 5, Issue 2



Randal Sanden Jr. feels that music is one of the best ways to express oneself.

6 Labor of Love

10 The Love of the Land

At Home With Rita Rutledge

14 Around TownNOW

16 ArtsNOW

Changing His Tune

18 SportsNOW

An Unbreakable Spirit

20 BusinessNOW

A Proactive Approach

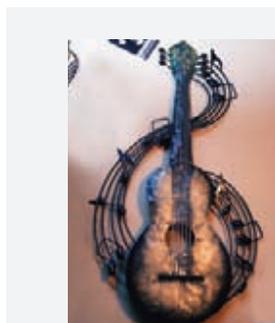
22 EducationNOW

The Sum of an Educator

24 Who's CookingNOW

26 FinanceNOW

27 HappeningNOW



On The Cover

A decorative piece in the home studio where Randal Sanden Jr. works on his music.

Photo by Natalie Busch.

Editor's Note



Dear Readers,

First of all, I would like to offer my sincere apology to Monica Mathews of Pampered Pooch, our January business feature, for inadvertently misspelling her last name as Matthews. A corrected version of the article has been posted on our Web site, www.nowmagazines.com.

To view it, click on Magazines and then on the Red Oak edition archived under January 2010.

Although we are officially into the second month of the New Year, it is never too late to think about our resolutions, or ways we can change our lives for the better. The stories found in these pages are those of people who have been through major adversities but who have allowed their hardships to produce positive changes in their lives. Now they help others who have experienced similar difficulties. Please enjoy this issue and the wonderful residents featured within it!

P.S.

If you know someone who would be great to feature in an upcoming magazine issue, please e-mail me at dclaussen.nowmag@sbcglobal.net.

Diana Merrill Claussen
Red OakNOW Editor



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Labor of Love

— By Diana Merrill Claussen



Before living on the streets of Ellis County, Joy Johnson had a relatively normal life. She had a good job and two sons. Unfortunately, there was a horribly imperfect part of Joy's life. "I was living in a situation

of domestic violence. I had also made a few bad choices while in that relationship," she said. When she decided to leave the abusive relationship, she tried to take responsibility for her choices. She wanted to provide for her children, but caring for them the way she wanted soon became impossible. "I eventually ran out of money," she recalled. Yet despite the hardships she and her sons faced, Joy resolved to never go back to that violent home situation.

Joy found herself living in her car and an abandoned house, forced to make the heartbreaking decision to give her children to a family member. "It was especially hard during that time, because the shelters wouldn't take in single women back then," she said. Knowing

her former husband was trying to track her down also narrowed her choices on where she could live. "When a woman is in an abusive relationship, most of them do not want to leave the area and go to a safe house," Joy explained, noting that it is important to do just that. "It is not safe to go to the same job, school or familiar places where the abuser knows you might be. If someone is serious to leave a domestically violent relationship, then they have to really get away — out of town and out of the relationship for good."

Misconceptions about what happens behind closed doors, as well as many myths regarding the homeless. "Many think that all homeless people are alcoholics and drug addicts, but only one-third of the homeless population have some type of addiction problem. [They are considered the 'chronically homeless']," Joy said. "The other two-thirds of the homeless population are 'situationally homeless' due to life circumstances. People used to tell me, 'Why don't you just get a job?' I had no phone, no address and couldn't take a daily shower," she added, making it



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clear why a homeless person may find it difficult to change their situation. “I am not a sit-around-and-twiddle-my-thumbs kinda girl, so I went to live in the only emergency shelter in the county,” Joy continued. “I then started looking for a job every day. I filled out job applications and went to the Workforce [Texas Workforce Commission].”

When she was not looking for a job, Joy would take initiative and clean the shelter. Her work ethic got her noticed by the president of the facility’s board of directors. “One day he just asked me if I would be interested in being the facility director, and I said, ‘Yes!’ So they gave me the pager and told me to see if I could handle the job,” she recalled. Not only did she handle it, Joy has now been the director for Daniel’s Den in Ellis County for four years.

Since that time, Joy’s facility has gone through a few transformations, as well as location changes, and has grown to assist both those in emergency situations and



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those in need of “transitional” housing. The shelter/Den helps everyone, especially women and children, a blessing for Joy. Although she is able to only occasionally see her own children, the children at the shelter give her the hugs she misses. With a sigh she admitted, “I know I did what was best for my kids.”

Joy’s struggles have taught her much regarding the way society views those who live on the streets. “We do not have

the support from society as a whole," she said. "Homelessness is not considered important because these people are all seen as trouble and are not welcomed anywhere. It's like they are the red-headed, step-children of society. Many assume there are no homeless people in Ellis County, but just because we may not see them, doesn't mean they are not here." Joy predicts that homelessness will increase if the economy continues to decline. "In the four years I have been the director here, I have never left anyone on the street unless that was where they really wanted to be," she said. Joy has been known to travel many miles just to help someone in need. "I only wish more people would call me and tell me they know someone who needs to stay in the shelter," she added.

The rooms at the Den are all the size of a one-bedroom apartment. "Currently, there are eight people at Daniel's Den, but we have been known to take in up to 18 at a time," Joy revealed. The residents have a few rules they are required to abide by in order to change their lives for the better while at the facility. "The girls are allowed to live here for up to six months, and their first requirement is to find a job within a couple of weeks after they move in," said Joy, who has been known to allow some to stay a little longer if needed, until they are ready and able to leave.

Joy's clients have a 93-percent success rate once they leave the Den. They are considered a success when they eventually move from the shelter with a steady job, a savings account and a place to live in where they are paying some type of rent. "I just want those who want help to have a chance," Joy said. "I never want anyone to walk out of here not having the option to receive help. It is so amazing to watch these girls literally transform from being scared kids to grown up women. Besides my kids, this is the biggest blessing of my life. God is graciously allowing me to give back and let others know He will take care of them, too." **NOW**

Reference

"General Domestic Violence Statistics Packet: Using Statistics and Evaluating Research."
 Developed by National Resource Center on Domestic Violence. March 2002. http://nen.vawnet.org/Assoc_Files_VAWnet/NRC_Stats.pdf.



The City of Red Oak and North Ellis County Outreach Presents the Third Annual

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The Love of the Land

— By Janice C. Johnson

Because Rita Rutledge loves animals, especially horses, she considers herself fortunate to live on the farm that her grandfather bought in 1895. George Kell raised cotton, worked the land with mules and kept a dairy cow or two for his family. The land tells part of his story: century-old fence posts that he cut from tough native bois d'arc trees are just now beginning to decay. Brick-lined wells near the old house and in the pasture still brim with water.

Terraces and concrete barriers placed by the Civilian Conservation Corps during the Depression have been holding off soil erosion for well over 70 years.

“My father and uncle were born in a house that used to be up close to the road; it’s gone now,” Rita said. “Daddy talked about one winter that was so cold that the wind blew snow into the cracks around the house. They had to get up and put on all their clothes and sit around the fire.” Some of the original house’s rock foundation is all that remains, not far from a brick-paved rectangle where a barn once stood.



At Home With Rita Rutledge

Like many young people, Rita’s father, Raymond, had been anxious to leave the farm. He went to North Texas Agricultural College, now the University of Texas at Arlington, for an engineering degree. After he graduated, jobs were so scarce he ended up coming back home. “He said they ate a lot of jackrabbit stew in those days,” Rita recalled. Raymond met Rita’s mother, Marie, some time later when they both worked in Dallas. “That was back when they rode the streetcars and Woolworth’s had a lunch counter,” Rita added. Years afterward, Raymond and Marie retired to the family farm, where they grew wheat and oats and raised some cows. Ninety-five of the farm’s original 100 acres are still in the family. Marie now owns the land and lives in a brick house near the front of the property.



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Rita not only lives on the farm, she works there as well. She owns Double R Ranch, a horse boarding and training facility. East of the house, the land that her grandfather planted with cotton is now dotted with horse jumps. Rita pointed out the compact “stadium course” and the point-to-point “cross-country” course, her favorite. “It’s kind of an adrenaline rush,” she said. “You go pretty fast, at a full gallop. Everything out here is an obstacle: tree trunks, gates ... I’ve never wanted to sky dive, but this is pretty cool.” Rita also works full time at



a veterinary clinic, surrounded by animals seven days a week. Does she ever get tired of being around them? “Oh, not at all! Horses have always been my passion, ever since I was little,” she said. “I’ve grown to think that it’s in your genes.” Besides the horses that she boards for others, Rita has six of her own. She admitted, “I’m like the T-shirt that says, ‘One horse away from being the crazy horse lady.’”

Near the west edge of the property, several horses browse in corrals adjacent to a large barn and covered arena. There



you can see one of the horses Rita is “crazy” about, her jumping horse, Caleb. Cross-country does not take a fancy horse; Caleb is half Tennessee Walker and half draft horse. “Draft horses are very heavy, but sometimes they can use those muscles to get themselves over the jumps,” Rita said. The horses do not seem to particularly appreciate their nice barn, and Caleb is often covered with dried mud. “They like to roll in mud,” Rita added. “They prefer to be outside. I just bring them in if it’s cold and wet.”

Rita has always loved the land. “I wish I had grown up on the farm, but I didn’t get to move out here until I was married and had kids. My husband wasn’t quite ready to commit to living on the farm,” she said of David, her high school sweetheart and husband since 1971. After David warmed to the idea, it was his

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drafting skills that enabled the Rutledges to draw up their own house plans, patterned after historic homes in Waxahachie. It took them several years to agree on every feature of the two-story house, but the building did get finished and the family moved to the property in 1986 when their children were in grade school.

The four-bedroom home is decorated with soft blues, ivory and dark wood wainscoting and trim. Lace curtains, her mother's old pie safe and a wood-burning heating stove fit right in with the country personality of the home. A few of the furnishings are salvage finds, like the claw foot bathtub upstairs; some other pieces were rescued from unclaimed freight and storage. "Not many heirlooms," Rita observed with a smile. "Our parents were not well off."

The entry hall features family photographs. Nearby hangs a framed rendering of Rita's favorite Scripture next to her daughter's quilt-block sampler. Pointing to the verse, Proverbs 12:10, Rita explained, "That's my life Scripture: 'A righteous man cares for the needs of his animals...' — which fits in with my passion."

Sadly, David passed away in 2004. "We had 33 years, and I was hoping for 30 more," Rita

said, "but God has blessed me and kept me going with both moral and financial support from my church and family." A friend had loaned Rita a book about a widow who used her husband's life insurance to invest in a bed and breakfast. Inspired by that example, Rita used her inheritance to build the large barn and covered training arena where she and her employees now work with the horses. Her horse training business, while not what David would have expected, has both fulfilled her passion for working with animals and given her the self-sufficiency he would have wanted for her.

The three Rutledge children, now ages 29 to 37, are scattered all over: Washington, D.C., Nashville and nearby Wylie, but they come back to visit when they can. In the summertime, Rita's five grandchildren, ages 1 to 13, like to come and wade in the creek, playing in the mud and trying to catch some crawfish. Between those visits, her mother in her neighboring home, the horses, a mouse-hungry cat and a large, watchful Great Pyrenees dog, Rita does not feel too lonely on the farm she loves. "There's something about land that pulls on your heartstrings," she said. "Especially if you make your living off of it." **NOW**



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Changing His Tune

— By *Diana Merrill Claussen*

Randal Sanden Jr. was destined to become a music man of sorts. “When I was little my dad played the drums, so I guess you could say I was born into it,” Randal said. Growing up as an only child meant Randal did not have any siblings to play with. “So, I grew up always having a musical instrument to play instead. Our family homes always had music rooms with just about every instrument,” he added.

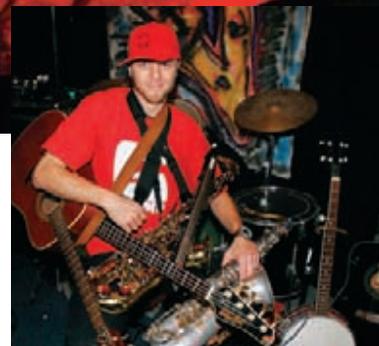
Each day after school, Randal would go home and play some of his father’s instruments. “I would be very careful with them when using them and then put them away the way I found them,” he laughed. When he got a little older, both of his grandmothers taught him to play the piano. “Then, when I turned 10, I learned to play saxophone in the school band. That’s also when I learned to read music,” he recalled.

By the time Randal was 12 years old, he could play almost any kind of instrument. “It is also when I got my first gig,” he beamed. “It was to play on stage with my dad’s blues band. It was at a ‘hole in the wall’ kind of club. I still remember that first night when I stepped onto the stage with my sax and played in some of their sets.”

Randal soon decided he wanted his own band, so he and some high school friends put one together to play in a school talent show. The band worked so well they decided to keep on playing together. “We started playing parties for the senior classes and at night clubs. I had an old Cadillac when I was 16, and we were always able to fit the band with all of our gear into that ‘66 Caddy,” Randal said.

After school, Randal moved to Austin. “I would play gigs on Sixth Street all the time and would get there via skateboard with my sax strapped onto my back,” he laughed. “I just wanted to play every day!” Randal then relocated to California for a few years, where he played in all different genres of bands, earning him the nickname “Horn Solo.” He also produced and created his first solo album. Randal eventually gained an audio/video degree, which helped him write, self-produce, engineer, fund and create the artwork for all of his albums — currently 19 in all.

As a young adult, music showed Randal how to creatively express himself, and he is thankful for all of the support and encouragement he received along the way. “I have been blessed



to be able to come across the people that I have,” he said. He is also very thankful for the gift of music and how it has transformed his life.

“Growing up in the ‘80s, I was considered a punk because I used to skateboard,” he shared, admitting there were some troubling times during his teens. “But my parents didn’t let me get away with anything, especially since I was an only child,” he laughed. “My parents were very supportive of my music and then when I started studying journalism and photography. While I studied, I saw all of my friends were going to jail left and right. The arts kept

me busy because it was time consuming, which kept me out of stuff. Then and now, [music] helps me to forget about a bad day. I think those are truly magical moments.”

Randal feels that creating or playing a tune is one of the best ways to express oneself, and that it is important to pursue and cultivate an innate talent and share it with others. Music gives insight into a very intimate side of the creator, which makes it even more satisfying to share



with others. “People who have the gift of art and music just need to do it and share it with others because it creates joy for both the creator and the listener. My wife, Elizabeth, says that music is the art of the soul,” Randal smiled. “In my music, I usually write about the nuances from my life, relationships and things I have seen or done in my life. My wife and children have given me new inspiration to be successful.” Not only has he written songs for them, but he feels that his songs now have more thought-provoking lyrics.

Besides having a musical production business, booking, promoting and writing his music, Randal also loves to share his music at his church, First United Methodist of Red Oak, where he plays his saxophone. Randal encourages children to play. “All types of art, including music, have been shown to help kids do better in school,” he said. Lately, Randal has been quite involved in creating music videos for his band and performing as a local disc jockey. “I am also going to start teaching beginner guitar,” he said. “I am currently putting together the curriculum that I plan to teach.” While his tunes may have changed throughout the years, Randal’s love of music has always remained, a love he cannot help but pass on. **NOW**

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An Unbreakable Spirit

— By *Diana Merrill Claussen*



Being born into a family whose many generations share a love for something may pose the question: Is it coincidence or genetics? Local racer Mickie Duncan believes the sport of racing is truly in his blood. “My dad was into dirt cart racing,” Mickie recalled. When his father realized Mickie and both his brother and sister were also fascinated with racing, he decided to let the children ride, too. “I think he got us our own bikes to keep us out of his hair,” Mickie laughed. “When I would miss the school bus I’d ride my bike to school and park it in the bike rack. I think I was in the sixth grade.”

Mickie remembers how dirt bike races were when he got into the racing circuit. “Back then we would be racing through woods and trees. It’s a lot different now than it was then,” he shared. As his skills improved, Mickie’s father encouraged him to become a

professional racer. “I didn’t realize I was good enough to go pro because I mainly just rode to have a good time,” he said. “Going pro just meant I would get to ride more and faster.” Eventually, all that fast riding paid off; Mickie became a professional rider at the age of 16, but after racing pro for a while, Mickie realized something. “It wasn’t that much fun because I had to follow other people’s rules, but I did get to go to many cool places, and it was a good experience,” he added.

Mickie’s father and siblings loved racing, and his mom always showed her support as well, although her worry would get the best of her at times. “It didn’t matter how many times my mom would pull a spark plug out of my bike, I didn’t care because I was still going to ride,” he smiled. “We put my mom through a lot of stress.”

When Mickie turned 18, he transitioned to road racing bikes



in the local AMA (American Motorcyclist Association) circuit. Even though Mickie acknowledged the dangers of racing, he admitted, “I need the rush of it. I definitely have a stack of [speeding] tickets I could show you.”

In 1996, the unthinkable happened. Mickie was riding a cycle to drop off at a local shop. As he drove under a bridge, two blocks away from his destination, “An 18-wheeler ran a red light,” he remembered. “I happened to be in the far right lane and ended up hitting the truck’s bumper. The trucker didn’t stop, and I ended up underneath his rig.” Mickie’s body was rolled into a ball under the truck. He had to be resuscitated several times. “Everything from my mid-chest to my back was injured,” he added.

Faced with the diagnosis of being a paraplegic, it took Mickie a while to decide that he would not allow those difficult circumstances to rule his life. “I would throw stuff at the hospital staff to keep them from getting me out of bed,” he said. “One day I ended up on the gym floor and saw kids with spinal cord injuries playing and having a blast. That’s when I realized I needed to quit being stupid,” he shared, adding that there were many such moments of inspiration that helped him take those small but powerful steps toward recovery. Mickie decided to be proactive in his rehabilitation and was later released in mid 1997.

He credits the support from his friends, family and neighbors for giving him the encouragement he needed to keep going.

One of Mickie's first post-accident projects was to repair his broken bike. He then conquered an even bigger goal and opened his own power-washing business. "I did really well with it," he said. He also began working with others to offer help and hope. "The hospital calls me to go and speak with people who have recently gone through extreme injuries. I also do a lot of events for injured kids," he added, explaining that he works with Baylor and their patients on a regular basis.

In 1998, Mickie and his friends decided to build a drag racing truck that would be modified just for him. After racing that truck for five years, Mickie changed gears and built a modified street bike, on which, he said, he "just felt at home."



He then transitioned to 4-wheelers. "In 2003 I built a modified 4-wheeler that had an air-shifter," he said. "The hardest part was figuring out how to get on and off the ATV. It took a lot of riding and a lot of figuring out on how to ride it and make it work." When it all came together, however, Mickie became unstoppable. "I got involved in cross country racing and am currently training to enter the Baja 500 competition." The Baja starts in Tijuana, Mexico, goes through California and then returns to Tijuana.

Some may say Mickie has a death wish. "I don't have a death wish. I'm just not afraid of death anymore," he reflected. "The day I died under the bridge was the day my life started." **NOW**

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From left:

Business partners Chad Clemmer and Carla McGuire; Farmers Insurance service awards won by Carla McGuire; brochures providing information about various Farmers policies.

A Proactive Approach

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— By *Diana Merrill Claussen*

It takes more than service to positively change the life of another. At Red Oak Farmers Insurance, located at 205 South Main Street, Suite 10-09, Carla McGuire and her business partner, Chad Clemmer, not only help enhance the lives of their customers, but they positively impact the community as well, sponsoring many local sports teams and being committed members of the Red Oak Chamber of Commerce. “We are also in the process of putting a tee ball team together,” Carla said. The team will be open to everyone, including those who might not be able to afford to play. “We want to personally sponsor kids,” she added.

Carla and her Farmers team believe in being proactive in both insurance and the lives of others. “We go to local schools

and present a program called the “Wrecked Program,” to the students,” she said. “The video shows the negative outcomes of careless driving.” The video is likened to the type of movie most of us were shown back in the day. It covers topics such as drunk driving and texting while behind the wheel. “After we show them the video, the students then take a test, and then we give them a certificate for them to receive a discount at our branch,” Carla continued. “We are hoping to put on a program in the springtime, especially before the students have occasions such as prom and graduation.”

Having a 16-year-old son herself, Carla personally understands what both parents and new teen drivers go through when it comes time for the youngsters to get behind the wheel. Carla

admitted she is a little overprotective when it comes to her teen driving the family car, so she is always careful to lead by example. "I try not to talk or text while driving," she said, adding that she believes it is important to start teaching them how to drive early and have conversations about safe driving

Carla reminds her family and her clients that every time they get behind the wheel of a car, the liability involved can be devastating. "Every time you get into the driver's seat of the car, everything you own is figuratively sitting in your passenger seat," she said, meaning, that the liabilities of driving can be personally devastating, especially if one is underinsured. "The state minimums with

"We love our community and our service providers."

car insurance are not high enough and can leave you vulnerable," Carla added, explaining that this is an area in which her Farmers team can help.

Red Oak Farmers offers much more than car insurance. "We are a full-service agency which offers everything from homeowners' insurance and home warranties to health insurance coverage for both individuals and small businesses," Carla noted. Perhaps the most important coverage offered at the Red Oak branch is life insurance. It was through her own personal experiences that Carla realized just how important life insurance and family life insurance is. It is not just a need, but a necessity. "If every wife knew what every widow knows, then every family would carry adequate life insurance, or at least a burial policy for final expenses," she said.

Carla and her staff treat their customers like family, addressing and working to meet each individual's needs, no matter where they are in life. "We also provide discounts for those who carry multiple coverages (bundles) through us," Carla said. "All of our teachers, military personnel and emergency service workers receive 10 percent discounts. We love our community and our service providers." **NOW**

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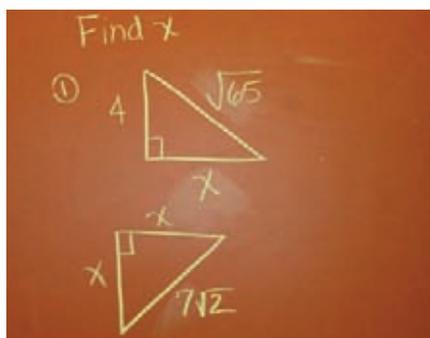
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The Sum of an Educator

— By Katrina D. McNair



We all had one. The one who challenged us to do more, be more and learn more. The one who could make even the most challenging and tedious material come alive. The one whose passion for teaching went beyond books and who we knew cared not only that we understand school lessons, but life lessons as well. For students at Red Oak High School (ROHS), teacher Niki Waddle could just be that one.

Niki has taught geometry at ROHS for three years and is originally from

Palmer, Texas. Describing herself as one who played “whatever sports I could get my hands on,” Niki’s pathway to teaching began in an unusual place – on the basketball court at Tarleton State University. “I got to play basketball there, and I majored in exercise and sports studies,” she said. “I never thought for a second that I would be a teacher. I just wanted to play basketball, and I wanted to be a coach.”

Knowing that she would need to teach a subject should she have the opportunity to coach in high school, Niki tapped into a skill that she had always seemed to have — math. “I started taking more classes in math and realized, I wasn’t bad at it, you know?” she laughed. Though she stopped coaching after the birth of her second child and would like to go back to it someday, Niki has stepped comfortably into a role of educating students in the tried-and-true theories of geometry.

Recalling her own experiences as a student has assisted Niki in formulating her own teaching style for the 15 years she has been an educator. “I remember taking a class in college where I was just thinking, *Why am I taking this? This doesn’t make any sense. All I am is confused.* And I know now I took that so I would know how the students feel in my class,” she said.

Even as a young girl, Niki remembers being on-call to teach. Her mother was a substitute teacher and at times would get Niki out of class to explain a concept or problem to her students. “I guess I have an ability to break it down into simpler terms, and I try to do that when I teach,” she said. “You know, try not to use the jargon as much as possible, so I can reach them on their level and get them to understand.”

A teaching mentor gave Niki probably the soundest advice she ever received about teaching students, and she has not forgotten it to this day: learn what will help each of her students individually, because what may work for one may not work for the other. “You have to adapt,” she explained. “It’s easy to get into a cookie-cutter mentality. It’s nice that we have a curriculum, and it’s great. But you have to reach each kid, and you have to

do what you have to do.”

A fun way that Niki has found to connect with her students is by using humor and good old-fashioned storytelling. “I have always used humor. I try to tell as many stories as I can. I know if they can trust me, then hopefully they will come with me as I try to teach them some of these things,” she said, referring to the mathematical concepts and lessons she teaches. “I just try to let them know that I care about them. I can draw on all the different ways I have taught in the past and now, it’s about nurturing the child as well.”

Like any other educator who has less than one hour per class to relay some often confusing material, Niki does run into challenges. As a math teacher, she wants her students to be able to handle

“It goes beyond the books. I’ve been in large schools and small schools, and they are the best kids here in Red Oak.”

some basic problems without the aid of a calculator or other devices — get back to some basics. However, she knows that the paths of technology and old-school methods must cross and tries to instill basic problem-solving along with her lessons.

No matter the teaching method, Niki, like most teachers, lives for the “ah-ha” moment, that moment when a student just gets it. “That’s what you teach for. That’s what you do it for,” she stated. “You don’t get as many of those as you may like, but if you can find something for them to excel at, then maybe you get to bring them along for the rest of it. Ah-ha moments are wonderful.”

For all of the geometry teaching she does, Niki realizes that it is not just math she is teaching on a day-to-day basis, but also social skills and serving as an example. Her Red Oak students make her job that much easier. “It goes beyond the books. I’ve been in large schools and small schools, and they are the best kids here in Red Oak,” she said. “It’s truly a pleasure, the kids that are here. They make me want to come to work every day.” **NOW**

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In The Kitchen With Kari Fulce

— By Faith Browning

Growing up the youngest of six children, Kari Fulce can recall many memorable family times. “Family meals were always a bit crazy just day to day,” she said. “I have a lot of great memories of family gatherings for special occasions like Christmas and Thanksgiving where there is always a table full of food and what seems to be a revolving door on the fridge.”

Now, Kari enjoys creating memories

with her husband, Scotty, and their son, Sam. They love to swim and have friends and family over for meals. In 2004, Kari started as a volunteer for the Ellis County SPCA and was hired on as fundraising and events coordinator in 2006. “I love working for the Ellis County SPCA because it allows me to help homeless animals,” Kari said. “I meet a lot of people in our community and make a difference that I can be proud of.” **NOW**



GRANDMA'S SWEET PORCUPINE MEATBALLS

MEATBALLS:

- 2 lbs. lean ground beef
- 1/2 cup of Minute Rice
- 1/2 medium onion, chopped fine
- 2 tsp. salt
- 1 tsp. pepper

SAUCE:

- 1 can tomato soup
- 1 can water
- 1/2 cup brown sugar
- 1 small can crushed pineapple (do not drain)
- 2 Tbsp. grape jelly

1. Preheat oven to 350 F.
2. Knead all meatball ingredients together; form into small meatballs.
3. Bake in glass dish for 45 minutes to 1 hour, depending on meatball size.
4. In a slow cooker, combine sauce ingredients.
5. Place cooked meatballs in sauce; let simmer for at least 3 hours. Well worth the wait. These go great with mashed potatoes!

SWEET AND MOIST ZUCCHINI BREAD

Your kids won't know they're eating vegetables.

- 2 eggs, beaten
- 2 cups sugar
- 1 cup oil
- 2 tsp. vanilla
- 2 cup zucchini, shredded (about 2 medium)
- 3 cups flour
- 1 tsp. salt
- 1 tsp. baking soda
- 1/4 tsp. baking powder
- 3 tsp. ground cinnamon

1. Preheat oven to 325 F.
2. Mix by hand first five ingredients.
3. Add remaining ingredients; mix by hand.
4. Divide batter evenly between two lightly greased loaf pans. Bake for 1 hour. Makes 2 loaves. I use Pam with flour to grease my pans. You may add nuts or raisins if you like.

DIRT CAKE

A fun spring dessert that kids and adults will love.

- 1 20-oz. pkg. OREO cookies
- 1 8-oz. pkg. cream cheese
- 4 Tbsp. butter, softened
- 1 cup powdered sugar
- 2 3-oz. pkgs. instant vanilla pudding
- 3 1/2 cups cold milk
- 1 12-oz. carton COOL WHIP Whipped Topping

1. Crush cookies very fine.
2. Mix together cream cheese, butter and sugar.
3. In separate bowl, combine vanilla pudding and milk; fold in COOL WHIP and then add cream cheese mixture.
4. Layer crushed cookies and pudding mixture; end with crushed cookies on bottom and top.
5. Refrigerate 6-12 hours before serving. For added fun decoration, serve in a plastic sand bucket or flower pot and add Gummi Worms and silk flowers.

BANANA SPLIT DESSERT

Cool and creamy "no bake" dessert.

- 2 sticks butter (very soft but not melted)
- 2 cups powdered sugar
- 2 eggs
- 2 cups graham cracker crumbs

- 1/2 cup sugar
 - 1/2 stick butter, melted
 - 4 bananas
 - 1 large can crushed pineapple, well drained
 - 1 carton COOL WHIP Whipped Topping
1. With electric mixer, beat butter, powdered sugar and eggs for 15 minutes.
 2. Combine graham cracker crumbs, 1/2 cup sugar and 1/2 stick melted butter.
 3. Place graham cracker crumbs in 9 x 13-inch pan.
 4. Thinly slice bananas over crust (round slices, not lengthwise).
 5. Pour powdered sugar mixture over sliced bananas, add layer of crushed pineapple and top with COOL WHIP. Refrigerate. Sundae option: sprinkle with chopped nuts, cherries and drizzle with chocolate syrup. Summer option: top with blueberries and strawberries to make an American Flag design.

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- 2 cans Eagle Brand Sweetened Milk
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- 2 cups pecans
- 2 sleeves Ritz crackers

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- 8 oz. cream cheese
 - 1 stick butter, softened
 - 1 box powdered sugar
 - 1 tsp. vanilla
1. Mix together Eagle Brand milk and dates in microwave safe bowl. Place in microwave; cook and stir at 1-minute intervals until mixture is thick.
 2. Add pecans; stir well.
 3. Put one spoonful on each Ritz cracker.
 4. Place crackers on baking sheet; bake at 350 F for 8 minutes. Cool in freezer.
 5. Combine icing ingredients and top each cracker.

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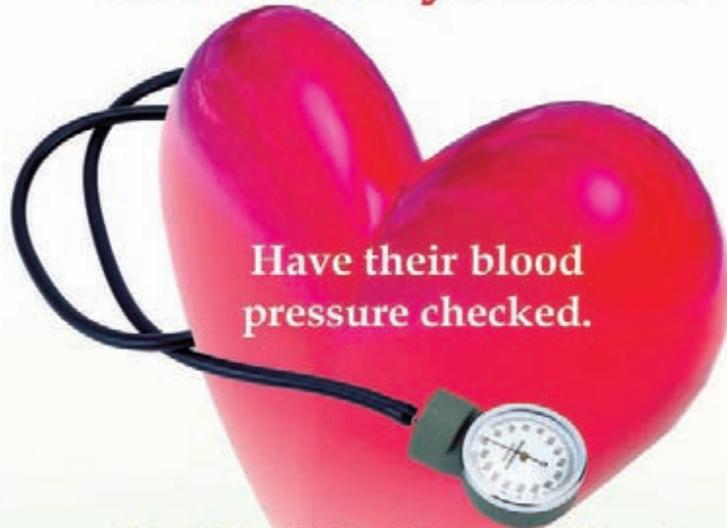
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Buying Your Life Insurance: Information About Permanent Policies

— By *Nickie Weyrauch*

There are many kinds of life insurance, but they generally fall into two categories: term life insurance and permanent life insurance. Permanent insurance is in some respects similar to owning a home; it provides insurance throughout your life. Because it is designed to last a lifetime, permanent life insurance accumulates cash value — like the equity in your home — and is priced so that you can maintain it over a long period of time. And like ownership of your home, permanent life insurance can offer some tax advantages as well — making it a possible consideration for a long-term financial strategy.

Advantages of Permanent Policies

Permanent life insurance provides lifelong protection. Once you purchase your permanent life insurance policy, your monthly premiums will not be affected by your age. In addition, permanent life insurance provides for tax-deferred growth and tax-free death benefits.

Over time, cash value (or equity) accumulates on a tax-deferred basis. Its growth rate is dependant upon a number of factors such as: the cost of the insurance, the interest rate credited by the insurance company and the death benefit.

A secondary reason to purchase permanent insurance is that the cash value in your permanent policy may be accessed for such things as funding your children's education or as a supplement to your retirement income. When you borrow money from a permanent life insurance policy, you are using the policy's cash value as collateral so the interest rates tend to be relatively low. And unlike loans from most financial institutions, there is no lengthy application process when requesting a loan. However, you ultimately must repay any loan with interest,

or you will reduce your cash value upon surrender; your beneficiaries may receive a reduced death benefit and there may be tax implications*.

Types of Permanent Policies

Permanent life insurance is a broad category of life insurance products that contain the cash-value feature. Within this classification, there are many different types of insurance products. The following are some of the most common types of permanent life insurance products you might encounter:

- Variable Life.
- Universal Life.
- Variable Universal Life.
- Whole Life.

The features and benefits for each type vary and one type of insurance may not be better than another. An insurance agent or financial professional is a good resource to help you navigate these complex options and determine which one works best for your individual situation. Also, with variable insurance, there is a risk you may lose value.

Taking the First Step

Now that you have been introduced to the basics of life insurance, you're ready to evaluate the spectrum of life insurance products that are available. A reputable insurance agent or financial professional should be able to help you understand all the options. As you evaluate your policy choices, it is equally important to select a policy from a life insurance company that is financially sound. Your policy is only as good as the claims paying ability of the issuing insurance company. **NOW**

*Loans are generally not taxable if taken from a [life insurance policy] that is not a modified endowment contract. However, when cash values are used to repay a loan, the transaction is treated like a withdrawal and taxed accordingly. If a policy is a modified endowment contract, loans are treated as a taxable distribution to the extent of policy gain. Loans, withdrawals and surrenders are treated first as distributions of the policy gain subject to ordinary income taxation, and may be subject to an additional 10 percent federal tax penalty if made prior to age 59 1/2. Loans, if not repaid, and withdrawals reduce the contract's death benefit and cash value.

Nickie Weyrauch is an Allstate agent based in Red Oak.

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PrimeTimers Senior Group: 10:00 a.m.-2:00 p.m., Oaks Fellowship, 777 S. I-35 East. Fun, food and fellowship. RSVP to (214) 376-8208.

Buffalo Creek Grief Recovery Group: 9:00 a.m., 1329 Brown St., Waxahachie. (972) 937-5999.

AA meeting: 8:00 p.m., Lonestar Cowboy Church, 1011 E. Ovilla Rd. (972) 576-0900.

Tuesdays and Thursdays

Alcoholics Anonymous meeting: 7:00 p.m., First United Methodist Church, 600 Red Oak Rd. (972) 617-9100.

Sound Options Pregnancy Services parenting class: 658 Big Stone Gap, Duncanville. For more information and to register, call Freda at (972) 230-8101.

Every Wednesday

Family Story Time: 10:30-11:30 a.m., Red Oak Public Library, 200 Lakeview Pkwy. All ages welcome. (469) 218-1230. www.redoakpubliclibrary.org.

Wednesdays and Thursdays

Senior Citizens Club meeting: 8:30 a.m.-1:30 p.m., 207 W. Red Oak Rd. Games, exercise and activities. (972) 576-2777.

First and Third Thursday

Senior luncheon. No cost to residents, \$5 for non-residents. Preregister the Tuesday before the event. (972) 576-3414.

Third Thursday

American Business Womens' Association meeting. www.abwa-empoweringwomen.org.

First Friday

Worship Jam: 6:30 p.m., Bubba Que BBQ restaurant.

Every Friday

Celebrate Recovery meeting: 7:00 p.m.,

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First Saturday

Red Oak Fire Rescue CPR classes: 9:00 a.m. Call early to register. (469) 218-7713.

Second Saturday

Lonestar Cowboy Church Motorcycle group ride. 1011 E. Ovilla Rd. (972) 576-0900.

February 1 - 18

Register for Expanding Your Horizons career day program to be held on February 27 from 8:30 a.m.-1:00 p.m. at Cedar Valley College. The program is for girls in grades 6, 7 and 8 and their parents. For more information, visit www.EYH.AAUW-SWDC.org or call (972) 709-1957.

February 5 - 7

Gingerbread Annual Chili Cook-off and Barn Dance. Ellis County Expo Center. Call (972) 937-1870 for tickets.

February 6

5th Anniversary Jazz Café: 6:30 p.m., Waxahachie Civic Center, 2000 Civic Center Ln. (972) 937-2390.

February 11

3rd Annual Taste of Red Oak: 5:30-7:30 p.m., Red Oak Municipal building, 200 Lakeview Pkwy. (469) 218-1202.

February 14

Valentine's Day.

February 26

Winter Jam Christian Concert: 7:00 p.m., American Airlines Center, Dallas. Featuring Newsboys, Third Day and more. \$10 admission at door.

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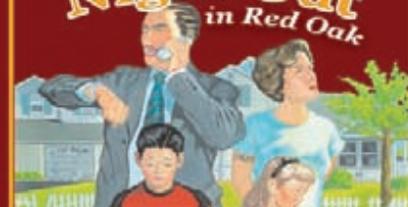
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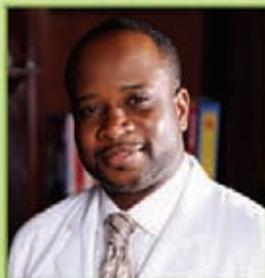
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