

# SouthwestNOW

M A G A Z I N E

MARCH 2024

## Gogh-ing Places

Cree Agent is painting her own future

## The Thrift Shift

How to get the most out of secondhand shopping

In the Kitchen With Marsina Govan

Also inside:

Scavenger Hunt

Crossword/Sudoku

Featured Business:  
Nexxess International





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"Coincidentally, a lot of people who are anxious about going to the dentist are also people who don't have good insurance. That's a bad combination. I have membership plans for patients without insurance, and really good discounts on implants and dentures. A membership might not be necessary if you only need one simple procedure, but if you need sedation and a lot of work, it really pays for itself."

Dr. Allala is a graduate of the Texas A&M School of Dentistry. "When I started there, it was still Baylor. My diploma has both names on it," she recalled. "I specialize in oral surgery, and we're really good at it. I'm nothing without my team. We do everything in dentistry. I like being well rounded. I enjoy being an overachiever, so I'm constantly taking continuing education, keeping up with all the

newest techniques and technology. I'm also a native Spanish speaker. I grew up speaking both languages. Our YouTube videos explaining procedures are available in both English and Spanish."

Dr. Allala is proud of the service they provide at Serenity Advanced Dentistry. "I think we give five-star service. And I know my staff is five-star. We know what works and what doesn't. I know it sounds corny, but this is my life's work. Most of my staff have been with me for years, at different locations around DFW, before I came to Cedar Hill. I met Mariela seven years ago, in Pleasant Grove. It was my first job out of school. Racine has been with me four years, and Jazmine three years, both in Red Oak. Our newest team member is Jessica. She found us three months ago when she emailed me looking for an opportunity to shadow a dentist."

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# EDITOR'S NOTE



Adam

Adam Walker  
SouthwestNOW Editor  
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*What's your story?*

I recently saw a post on social media asking, "If you wrote your autobiography, what would the title be?" And it stopped me in my tracks. I write a lot. I'm always writing articles to tell *your* stories about the fascinating, fun and important things you're doing to make the community a better place to live. And in my other life, I write novels telling the life stories of fictional people and aliens living in imaginary worlds of the future. I've even thought about telling a highly fictionalized story about the life of one of my great-great-grandmothers living on the Texas prairies in the 1800s. But if I wrote my own life story, what would I call it?

Nothing immediately leaps to mind. I've done a lot of very ordinary things, working at shoe stores and grocery stores and warehouses and teaching. And I've done some very unusual things like choreographing dances, puppetry and living in a village with no electricity or running water while helping work on a dictionary. I've eaten things that ... well, let's just say they aren't in the normal American diet. I've experienced miracles, tragedies and lived through a gang war.

But what would I call *my* autobiography? I don't know. Maybe it's easier to name other people's stories. Maybe you're just too close to your own story and have trouble seeing the broad outlines, because you know *all* the details. It's that whole thing with not being able to see the forest for the trees. So, for now at least, I'll just stick to sharing *your* stories with the community we all love.

*Keep the stories coming!*



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# GOGH-ING PLACES

— *By Adam Walker*

Cree Agent grew up in Cedar Hill with her mom, dad and older brother, Xavier — and with a grandfather and an uncle who were Baptist preachers. “I grew up in the Baptist Church. Then I went to a Catholic school, Saint Elizabeth, for middle school and, Bishop Dunne, for high school. When I was thinking about college, I heard about Dallas Baptist University, because my Granny Birdie attended the school, and so I came for a tour. I felt comfortable here and felt like God was saying, ‘OK, go for it.’”

Cree’s journey growing up seemed to always include art. “I always loved art. My mom is really artsy. I got it from her. As a kid, I didn’t talk to people much. I was quiet and anxious. Art was how I expressed who I am, without words. It was a way to filter my feelings and learn more about myself. When I was little and people would ask me what I wanted to be when I grew up, I’d say, ‘Oh, I’ll be van Gogh. I always loved his art, the loose nature of it. When I learned the story of his life and how tragic and messed up it was, I loved him even more. He was going through all that stuff, but he still made beautiful art.’”

Cree knows a bit about going through stuff. The pandemic interrupted her senior year of high school. Then a few months into her college experience, tragedy struck again. “I was in a car accident, and my two best friends passed away. What do you do with that? I struggled with depression. It was hard to grapple with. I was fighting with God and had to learn to trust Him. I dropped some classes, but I came back to school on campus. I was just trying to figure it out. It was a really big part of my freshman year, but I didn’t want it to define me. So I got back into life at DBU. My friends are still with me in spirit, and they’ll be graduating with me in May.









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"I decided not to stay in my room. I wanted to get out and meet people. The community here really supported me. The families of my two friends, my friends on campus and the faculty here all supported me and helped me keep going. I got connected. I'm a busybody, and I can't sit still for long. Sometimes, all it takes is putting yourself out there. I love trying new things. I got involved with student government. I had been on student council in high school, so it was kind of the same thing. I wanted to help people and serve DBU."

She also got involved in the Students with Disabilities Union.

"The leaders of the organization were graduating, so they asked me, 'Hey, do you want to take this on?' It's a way I can help make everyone feel seen and heard." That's a theme with Cree.

One of her focuses during her time in student government has been greater inclusion and involvement. This last year, she has been DBU's first female African American student body president. "My friends on student government, and other people, encouraged me. 'Oh, you should run for president,' so I thought, *OK, I'll do it*. So I went for it and got it. It's great to serve in this capacity. I wasn't sure how I'd fit in this role, but I feel like I've been able to do my own kind of leadership. You have to be strict to do these kinds of things, but it can still be personal. We've worked on making the campus more accessible, expanding dining options, having more weekend events for students who can't leave campus and making campus life more

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connected. Part of serving the student body is collaborating more with other student groups, like connecting more with the international students. It's about opening doors and how we reflect Christ both on and off campus. I feel like part of my job is to help people see that leadership doesn't have to be no feelings and all business. Connecting with people first and caring for people is what it's about."

When she graduates, she's planning to stay here, for a while at least. "I want to get a gallery job. One day, I'd like to open my own gallery. I feel like I've become very well rounded at DBU. I've studied photography, drawing, painting, graphic design, art history. Now I'm studying watercolor. It's good to know lots of techniques. Then if a job asks, 'Can you do this?' the answer is always, 'Yes.' Someday, I want to move to London for a while. I've been a couple of times with DBU and with my parents. There's just so much art in the museums there. Last summer, I worked in a small, local art gallery and got to meet a lot of local artists and see their work."

Cree is posed with her brush, ready to start painting the next canvas in her adventure, but she's mindful of how she got here. "Trying to get through it all, there was God. I've grown a lot in my faith. I've grown through everything, and God has been at the center of it. He's opened doors when I thought they were all closed. It's amazing to see over the years. I'm a control freak sometimes, but we're never *really* in control. I'm also thankful to my dad and my mom. My mom is my biggest superhero, and I couldn't have done this without her." **NOW**

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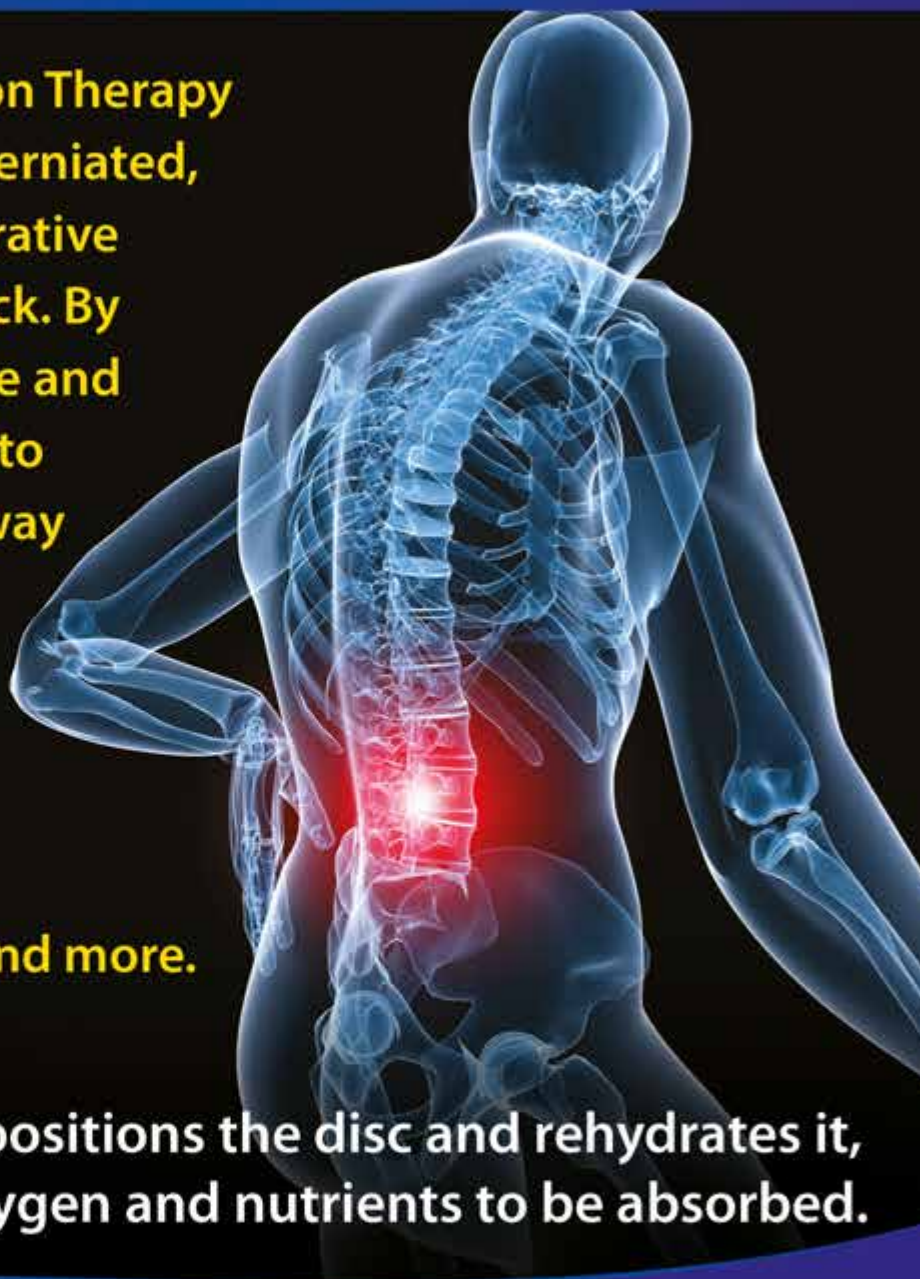
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# THE THRIFT Shift

— By Angel Morris

*As prices on just about everything continue to creep up, visiting your local thrift store may become more enticing. While prices at those, too, are on the rise, there are still great deals to be had on everything from clothing to home decor. When thrift shopping, keep in mind there will be good days — when you find things you had in mind — and bad days — when all you seem to find is junk. Of course, one man's trash is another man's treasure. For the complete newbie, to “thrift” is to shop for reduced-price items at flea markets, garage or estate sales, second-hand or discount shops and, of course, thrift stores. Here are some tips to keep in mind if you're new to the thrifting game.*

**Keep a running list of items you are hunting.** The thrift store is unlikely to be the place for picking up things you must have in a timely manner. Successful thrifters have in mind items they don't necessarily need now but would like to have at some point in the future. When they hit their local thrift shops, they are always on the lookout for these things but are not disappointed when they don't find them. Think of things you know you'll need at a later date, like larger size clothing than what your toddler currently wears or toys for them as they grow up, furniture pieces for a room you want to gradually update or seasonal decor for an upcoming holiday.

**Get to know your discount stores.** Do they restock shelves on a particular day? Mondays are often a good thrifting day, as all the items that folks donated over the weekend will begin to get shelved, and typically a new discount will begin within the store. This begs the question: Is one day of the week set aside for additional discounts? Can you get a store credit if you donate items to them before shopping? What stores offer what products: clothing, decor, toys, furniture, etc.? Do certain stores support a particular charity that is dear to you? Knowing these things can make your thrifting experience more successful by saving you not only money, but also time.

**Get creative.** If you find an item that is close to what



you've been wanting but not perfect, what can you do to make it closer to what you desired? Paint works wonders on wooden furniture. New fabric can update the look of upholstered pieces. Clothing can be tailored more to your style. These changes may not be worth it if they require too great of an investment in money or time. But if you can inexpensively update something that was already a good deal, thrifting can mean getting items you could not get at the same discounted price elsewhere.

**Know your limits.** Just because something is cheap doesn't mean you need it. Ask yourself: Do I have a place for it in mind, or will it end up in my storage shed? Does it fit my decorating style, or will it stick out like a sore thumb? Will it really partner well with my current clothing or end up in the back of my closet?

A bargain is only a bargain if it works with your lifestyle. Thrift stores are a great place to find things to add to your collections. Just don't make the mistake of thinking you need every kind of collectible. Stick to a few that have special meaning to you. If you tire of those or your tastes change, you can always donate them and start over.

**Beware of certain items.** As a general rule of thumb, you do not want to thrift anything that cannot be thoroughly cleaned and disinfected. Avoid items that are stained or damaged, of course, unless it is something you know can easily be repaired. While many thrift stores verify appliances are in working order, you run the risk of them lasting only a short time after purchase. It is not considered wise to purchase safety items like children's car seats or bike helmets because regulation standards change frequently. Makeup, hats, shoes, swimsuits and undergarments are typically no-no's, as you could expose yourself to the germs, fungus or skin issues of the previous owner. In the case of items that are new with tags, you would still want to follow deep-cleaning procedures before wearing them.

Keep these suggestions in mind as you begin your thrifting adventures. Whether bargain hunting is a hobby or a lifestyle, the key is to save some money and have some fun! **NOW**

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Zoomed In:  
Noel Garcia

By Adam Walker

Noel Garcia, the superintendent of the Duncanville Rec Center and Senior Center, spoke to the members of the Duncanville Lions Club. “I gave them information about the services we provide to our members and the physical, cognitive and spiritual benefits of participating,” Noel said.

“The fitness room, indoor track and gym, where you can play basketball, pickleball and volleyball, help you stay healthy,” he shared. “The game room provides laughter, which is good spiritually. We also talked about special events at the Rec Center and Senior Center, and about how the city and the Lions Club cooperate in putting on the annual Fourth of July parade.” The Rec Center and Senior Center are both places you should check out if you’re looking for inexpensive ways to have fun and meet people.



Artist Olaniyi R. Akindiya Akirash unveils his public art display, PALABRA-WORDS in Roy Orr Park.



Melissa, Ryn and Kaelyn Manley stop for hot drinks.



Yoga classes are already using the new library space in Cedar Hill.



Brandi Olmstead, campus director for PreK-second grade, reads to a kindergarten class on the Learning Stairs at Village Tech.





Brittney Walker helps Katherine show off for potential adopters.



DeSoto middle schoolers perform at the Morton H. Meyerson Symphony Center for MLK Day.



Brianna Chambers and Portia Hopkins take advantage of a sunny day.



The city of Duncanville announces the appointment of Matthew Stogner as the Interim Chief of Police.

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— By Adam Walker

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Hours: Monday-Friday: 9:00 a.m.-5:00 p.m.

Nexxess International is a firm specializing in corporate and financial organizational structuring. They offer asset protection through estate planning and strategies to manage various forms of liability. Nexxess claims that nearly half of all their clients were paying 50 to 80 percent more in taxes than necessary, before their experts worked with them. “We



specialize in making sure your company is set up properly, so you can maximize corporate profits,” Scott McGrath, the compliance administrator for Nexxess, explained. “We help you with corporate structuring, from the ground up, starting with the type of ownership and the benefits needed. Any business owner who has a gross income of \$50,000 per month, who is looking to increase their profits and decrease their expenditures, is our average client. Many business owners are doing well with bringing in customers and increasing sales, but they don’t show enough profit because they have too many expenditures, or they’re paying too much in taxes.” Nexxess specializes in serving business owners, doctors and other professionals who pay over \$15,000 in taxes.

“We have over 500 doctors and professionals as clients,” Scott informed. “If you own your own practice, we can show you how to restructure. Many companies choose to set up as S-Corps for tax purposes, but often that’s not the best structure. We can show you a better way. An S-Corp is a



good way, but it isn't the best way. You can pull more profit, and we can show you how and why. We sit down with you and help you understand your structure and how to restructure for better results. CPAs don't always know how to do that. It's not their field."

Capital gains taxes is one of the areas where the experts at Nexxess can really make a difference for business owners. "We can show investors how to legally avoid owing capital gains taxes. The IRS tells you it's completely legal to reduce, minimize, alleviate or avoid taxes, but not to evade them. Evasion is refusing to pay a tax that's already been assessed. The others are ways to keep from owing the tax in the first place. We show you the ultimate strategy to reduce the amount of tax you owe. No other financial planning firm can compete with our strategy. A 401(k) doesn't come close to competing with a trust strategy. We'll show you the correct way to establish a trust to get the maximum benefit for you and your family." Nexxess backs that up with a team of qualified CPAs and IRS-enrolled agents.

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"We charge fees. We don't work for free. But you won't have buyer's remorse," Scott added. "You don't come here to spend your money. We help you keep your money. We help our customers grow because we create a working plan for your success. People come here and say, 'OMG, why didn't I know about you 20 years ago?'" **NOW**



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# CookingNOW In the Kitchen With MARSINA GOVAN — By Adam Walker



Marsina Govan grew up in Dallas but spent summers on her great-grandmother's farm in Freestone County. "I started cooking at the age of 5. My great-grandmother made biscuits with me and taught me how to milk a cow and churn butter. She and my mom were huge influences," she said. Marsina inherited recipes from them for those biscuits, sweet potato pie, collard greens and more. "Soul food is at the core of my cooking, but I experiment with a lot of different techniques and cuisines. I like salt as a flavor enhancer. So many cooks don't salt their food. My favorite herbs are thyme and basil. I love to share my food with friends and family. They encouraged me to start my business, A Thyme to Celebrate Catering." **NOW**

## Dill and Beet Cured Salmon

**2 lbs. wild-caught salmon, skin-on**  
**2 large or 3 small beets**  
**1/2 cup kosher salt**  
**1/2 cup brown sugar, firmly packed**  
**1 tsp. black pepper, freshly ground**  
**1 bunch fresh dill**

**1.** Trim off the thin parts of the salmon.

**2.** Use gloves to protect your hands, and finely grate the beets. Add the salt, sugar, black pepper and dill to the beets.  
**3.** Cover the salmon in the beet curing mixture. Wrap it in plastic, and weigh it down.  
**4.** Refrigerate it for 2 to 3 days until cured. (The longer the salmon cures, the saltier and firmer the texture.) I'd check after 2 days and see how it's doing. (I let my salmon cure for 2 1/2 days.)

## Dill Spread

**4 oz. cream cheese, softened**  
**1/4 cup mayonnaise**  
**2 tsp. lemon juice**  
**1 tsp. dill, chopped**  
**1/2 tsp. garlic powder**  
**1 tsp. dried chives**  
**1 Tbsp. capers**

**1.** Place all the ingredients in a food processor; blend until smooth.  
**2.** Serve with toasted bagels or bagel chips, and top with thin slices of Dill and Beet Cured Salmon (recipe in this article).

## Strawberry Field Salad With Honey Lemon Thyme Dressing

**1 10-oz. container baby spring mix salad greens**  
**8 strips bacon, crumbled**  
**1 yellow bell pepper, cut in strips**  
**1 cup strawberries, halved**  
**1/3 cup Gorgonzola cheese**



1/2 cup fresh lemon juice  
 2 Tbsp. champagne vinegar  
 2 Tbsp. Dijon mustard  
 1/2 tsp. thyme  
 1 tsp. salt  
 1/4 cup honey  
 1 cup avocado or olive oil

1. Arrange the salad greens on a platter. Top with crumbled bacon, bell peppers, strawberries and cheese.  
 2. In a bowl or food processor, whisk together all of the remaining ingredients, except the oil. Slowly drizzle in the oil until the dressing is emulsified. Drizzle the dressing over the salad right before serving.

## Lemon Basil Cheesecake

1/2 cup fresh basil, tightly packed  
 1 Tbsp. olive oil  
 Pinch of salt  
 1 Tbsp. sugar  
 1/3 cup Parmesan cheese grated  
 1/3 cup panko breadcrumbs  
 1/8 tsp. salt  
 1 Tbsp. butter, melted  
 8 oz. cream cheese, softened  
 4 oz. goat cheese, softened  
 2 eggs  
 1/4 cup sour cream

1. Preheat the oven to 350 F.  
 2. In a food processor, pulse together the basil, olive oil, pinch of salt and sugar; set aside.  
 3. In a bowl, stir together the Parmesan cheese, breadcrumbs and 1/8 tsp. salt with a fork. Stir in the melted butter; press into the bottom of a 7-inch spring form pan.  
 4. In a mixing bowl, beat together the cream cheese and goat cheese until smooth and fluffy. Add the eggs, one at a time, mixing well. Add the sour cream and the basil mixture.  
 5. Pour the mixture into the crust; bake for 40 minutes, or until the center is barely jiggly.  
 6. Let cool 1 hour to room temperature, then refrigerate overnight before serving. Release from the spring form pan; serve with fruit and crackers.

## Roasted Asparagus With Parmesan and Balsamic Glaze

2 lbs. asparagus  
 1/4 cup olive oil  
 1 tsp. sea salt  
 1/2 cup balsamic vinegar  
 1 tsp. sugar  
 1 stick butter  
 1 tsp. black pepper  
 1/2 cup Parmesan, shaved

1. Preheat the oven to 425 F.  
 2. Trim the asparagus to remove the woody



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Lemon Basil Cheesecake

ends. Arrange the asparagus on a large baking sheet; drizzle with olive oil. Sprinkle with salt; roast for 12-15 minutes.

**3.** In a saucepan, heat the balsamic vinegar and sugar; whisk, reducing the mixture by half, until it thickens. Remove from the heat; whisk in the butter.

**4.** Remove the asparagus from the oven; arrange on a platter. Sprinkle with black pepper and Parmesan cheese. Drizzle with the glaze before serving.

## Crab Stuffed Shrimp With Creole Mustard Cream Sauce

**24 jumbo (16/20) shrimp**  
**1 Tbsp. Cajun seasoning**

**1 Tbsp. olive oil**  
**1/4 cup green onions, finely chopped**  
**1/4 cup bell peppers, finely chopped**  
**1/4 cup celery, finely chopped**  
**1 egg, beaten**  
**3 Tbsp. mayonnaise**  
**1 Tbsp. Dijon mustard**  
**1 tsp. Old Bay Seasoning**  
**8 oz. picked white crab**  
**1/2 cup panko breadcrumbs**  
**1/4 cup butter, melted**  
**1 small shallot, finely chopped**  
**2 Tbsp. butter**  
**1/4 cup white wine**  
**2 Tbsp. Creole mustard**  
**1 Tbsp. Dijon mustard**  
**1/4 cup lemon juice**  
**1 tsp. Cajun seasoning**  
**1 cup heavy cream**  
**2 Tbsp. capers**

**1.** Butterfly the shrimp; pat dry. Sprinkle with Cajun seasoning; set aside.

**2.** In the olive oil, sauté the onions, bell peppers and celery; allow to cool.

**3.** In a separate bowl, mix the egg, mayonnaise, Dijon mustard and Old Bay Seasoning. Add the cooled vegetables. Add the picked crab and panko breadcrumbs to the mixture.

**4.** Arrange the shrimp in a pan; top with a scoop of the crab mixture. Fold over the tail

to hold the crab. Drizzle with melted butter; bake at 375 F for 15 minutes, until the shrimp turns pink.

**5.** Sauté the shallots in 2 Tbsp. butter until softened. Deglaze the pan with the white wine and reduce. Add the Creole mustard, Dijon mustard, lemon juice and Cajun seasoning. Whisk in the heavy cream; remove from heat. Add the capers. Top the crab stuffed shrimp with the sauce and serve.

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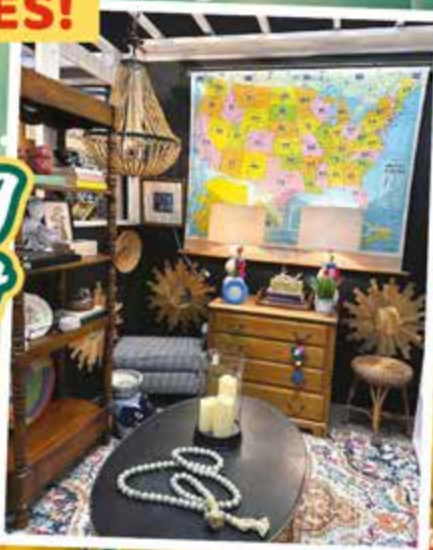
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# MORE THAN A CROSS

— By Bill Smith





*Travel Interstate 40 east from Amarillo, and in just about 45 minutes, a tall beacon will appear on the south side of the highway. You have been driving along what has been known as “The Mother Road” — or the iconic Route 66. There are a lot of things to see along the way — some historical, some quirky and some inspiring. Without a doubt, The Cross at Groom falls into the inspiring category.*

Route 66 met the fate of becoming a decommissioned highway as recently as 1985, and the route was largely overlayed by Interstate 40 across the Texas Panhandle and beyond. Though many of the towns along the way have turnouts from the highway where you can still travel on the road with the Route 66 designation, a desire to reach destinations with the most expedience tends to make drivers bypass the two-lane routes through the small towns in favor of the interstate. Travel guides for the Route 66 trip still exist, and most of them will mention pulling off the highway at Groom.

The reason the cross stands out so prominently to the passing motorist is the notoriously flat terrain across this part of the Panhandle, as well as the magnificent height of the cross, upwards of 19 stories. Made of steel, the cross weighs 2.5 million pounds, took eight months to build and required the work of more than 100 welders. It was erected in 1995 and is visible for 20 miles.

As significant as the huge cross is, it is only the beginning of the attraction if you take the exit from the big highway. The formal name of the exhibition is The Cross of Our Lord Jesus Christ Ministries. The official website has the mission statement, which reads in part: “Our mission is to serve people from all walks of life by creating an environment that is filled with peace, compassion and spiritual direction. We believe in cherishing and strengthening the institution of the family, which we feel is a vital part for establishing a culture that flourishes.”

The exhibit welcomes more than 1,000 visitors per day, and while that sounds like a lot, the parking area is large enough for a significant number of cars and can accommodate large RVs. The outside exhibits are spaced well apart, and the interior gift shop and exhibits are more than adequate for the traffic. The numerous bronze sculptures depict the stations of the cross — that is, the events leading to the crucifixion of Jesus Christ — and continue with an exhibit of the empty tomb, celebrating His resurrection. Each station is accompanied by Scripture that explains the sculpture.

At the top of the steps that represent the climb up Golgotha’s Hill are three crosses with bronzes representing the scene of the crucifixion. Another large, yet unfinished, sculpture represents the Last Supper.

The Cross at Groom is obviously more than a place to take a break from your drive down the highway. It’s a place to pause — a place of spiritual reflection. The exhibits are extremely well done, creating an unforgettable destination. There is no cost to view the exhibit, and it is available for viewing 24 hours daily. **NOW**

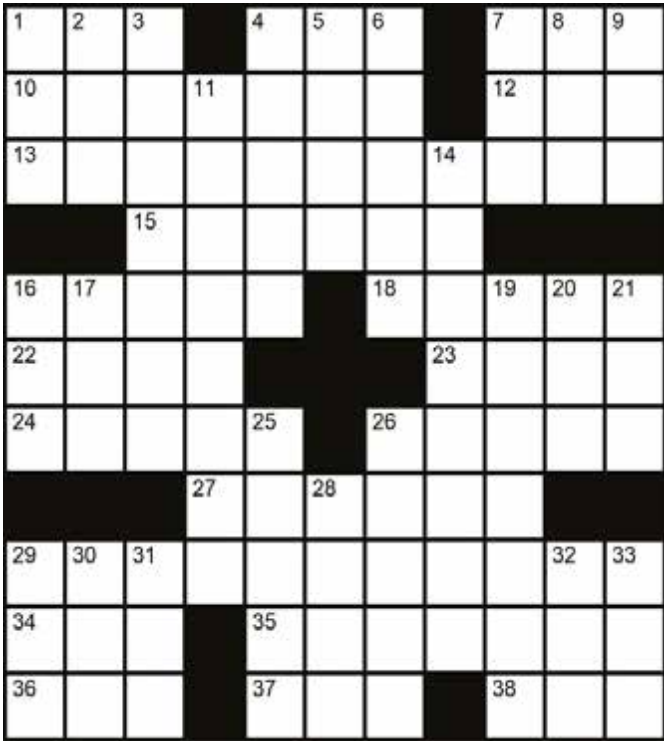
#### Sources:

1. <https://www.audleytravel.com/us/usa/country-guides/route-66>.
2. <https://www.roadsideamerica.com/story/12568>.
3. <https://crossministries.net>.





# Crossword Puzzle



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- Across**

  - 1 Dad, in the boonies
  - 4 TV forensic drama
  - 7 Chinese life force
  - 10 Made self-conscious
  - 12 Strike lightly
  - 13 Competitor
  - 15 Hawk or eagle for example
  - 16 Often split in argument
  - 18 Oklahomans originally from the Midwest
  - 22 Jogger's companion, often
  - 23 Family
  - 24 Blood fluid
  - 26 They're outstanding
  - 27 NASA to shake up composition
  - 29 Concert Ivan arranged for a dodge
  - 34 Arrest
  - 35 Mad Goneril's show with no men and a solitary actor
  - 36 Presidential advisory group created under HST
  - 37 No way, old-style
  - 38 Opposite to 37 Across
- Down**

  - 1 Baby food
  - 2 Lawyers' group
  - 3 Golden State cager
  - 4 Poker pile
  - 5 Religious splinter
  - 6 "Walls have ears" or "in the soup"
  - 7 Bean counter
  - 8 Chinese dynasty of Christ's time
  - 9 "Addams Family" cousin
  - 11 Hoagy Carmichael standard
  - 14 Cause of sticker shock
  - 16 "--- Dark Materials" (Philip Pullman)
  - 17 Take off
  - 19 Its capital is Tirana
  - 20 Floor covering
  - 21 Connections
  - 25 Doofus
  - 26 Goliath's master of old TV
  - 28 Simone of jazz
  - 29 "The Situation Room" station
  - 30 It replaced the Pan-American Union
  - 31 "Superstore" network
  - 32 "--- 'Havoc!' ---" (Shakespeare, "Julius Caesar")
  - 33 Catastrophic occurrence

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# Sudoku Puzzle

Easy

			6				
		8		7		4	
					3		9
	3				4		5
				9		2	3
	1		8				6
					2		1
	8		1	5			
9				8			

Medium

				3			8
2		8			1		
	5						9
3			2	9			7
	9	4					
						5	
7			5	2	6		
5					4		6
	3						

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# Five Financial Lessons to Teach the Next Generation

All parents hope their kids will grow into responsible young adults who manage their money wisely. However, countless students and recent grads often find themselves unprepared for the financial challenges of the real world. Today's sky-high inflation and housing costs only make matters more difficult, leading many young people to struggle with debt, fall short of their goals or even move back home.

One of the greatest gifts parents can give their kids is an early education in money management. Introducing them to key financial concepts in their teens will ease their transition to adulthood and set them up for a lifetime of self-sufficiency. Here are five important lessons to teach your children before they move out on their own:

- 1. *Budget for needs and wants.* It's critical that young people know how to set aside money for core expenses like rent, utilities and groceries before deciding how much they can spend on the fun stuff. Lucky for tech-savvy Gen Zers, today's smartphone apps make budgeting easier than ever.
- 2. *Build credit while avoiding debt.* Using a credit card is a common way for young people to establish a good credit score that will help

- them qualify for loans at lower interest rates. But it's also easy to overspend and rack up debt that can haunt them for years. The solution? Teach your kids to charge only what they can pay off every month.
- 3. *Pay yourself first.* It's hard to save for the future when it's last on your to-do list. The most successful savers take the opposite approach — automatically directing a percentage of every paycheck toward savings and retirement accounts, and spending whatever's left.
  - 4. *Understand insurance.* Many young adults stay on their parents' insurance policies into their early-to-mid 20s, only to face sticker shock and confusion when it's time to go it alone. Before that happens, help them understand the relationship between premiums and deductibles, how the claims process works and the benefits of working with a strong insurance professional along the way.
  - 5. *Stay vigilant.* Sadly, identity theft and financial fraud are extremely common threats that can wreak havoc on anyone's financial well-being. Make sure your children are alert to phishing tactics, electronic payment scams (involving PayPal, Venmo, etc.) and other attempts at fraud.

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# Happy St. Patrick's Day



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

## MARCH

### 3/2

#### **Block Party:**

Celebrate community with a kids' zone and live performances. Free. 9:00 a.m.-1:00 p.m., Sims Recreation Center, 310 E. Parkerville Rd., Cedar Hill.

### 3/5

#### **Free Art Class:**

Teens 13-18, join the Dallas Museum of Art making collages. 6:30-7:30 p.m., DeSoto Library, 211 E. Pleasant Run Rd.

### 3/8

#### **Sneaker Ball:**

Join the Cedar Hill Senior Senate for this gala fundraiser. \$40. 7:00-10:00 p.m., Sims Recreation Center, 310 E. Parkerville Rd., Cedar Hill.

### 3/9

#### **Keep Duncanville Beautiful Annual Garden Workshop:**

Learn from Dallas County Master Gardeners. Free. 11:00 a.m.-1:00 p.m., Hopkins Senior Center, 206 James Collins Senior Center.

### 3/11-3/16

#### **Spring Break at the Library:**

Morning and afternoon events all week with movies, crafts and

a petting zoo. Free. Duncanville Public Library, 201 James Collins Blvd.

### 3/12

#### **The Ramazinis' Juggling Experience:**

A performance to amaze all ages. Free. 1:00-2:00 p.m., Sims Recreation Center, 310 E. Parkerville Rd., Cedar Hill.

### 3/12-3/14

#### **Teen Spring Break 3-D Pop Art Workshop:**

Taught by local artist Michelle Pryor. Free. 2:00-3:30 p.m., DeSoto Library, 211 E. Pleasant Run Rd.

### 3/14

#### **Flavor of Duncanville:**

Meet local businesses and sample local restaurants. Adults: \$10; students and seniors: \$7; under 5: free. 4:00-8:00 p.m., Duncanville High School, 900 W. Camp Wisdom Rd.

### 3/16

#### **Shamrock Shake:**

Register for this fun run and walk for all ages to get an event shirt. \$20. 8:00 a.m., DeSoto Rec Center, 211 E. Pleasant Run Rd.

#### **Move With the Mayor:**

Join Mayor Proctor for cardio and light weight training with

certified trainers. Activities for all ages and levels, including kids. Free. 1:00-3:00 p.m., Corner Theatre, 211 E. Pleasant Run Rd., DeSoto.

### 3/22

#### **Golden Voices Choir Easter Performance:**

Celebrate the Resurrection with uplifting hymns, soulful gospel and timeless classics. 9:00-10:00 a.m., Senior Activity Center, 204 Lion St., DeSoto.

### 3/23

#### **Viper Auto Show:**

Cars compete in multiple categories for trophies created by the students of Village Tech. 7:00 a.m.-5:00 p.m., 402 W. Daniieldale Rd., Duncanville.

#### **Easter Eggstravaganza:**

Come out for egg hunts, face painting and egg-citing games. Free, but register through the city calendar. 10:00 a.m.-1:00 p.m., Zeiger Park, 405 Eagle Dr., DeSoto.

#### **Signature Park Grand Opening:**

Join the city with a fun run, food trucks, live music and fitness demonstrations. 10:00 a.m.-2:00 p.m., 450 Pioneer Tr., Cedar Hill.

#### **Princess Tea Party:**

Come wearing your fairy best. 11:00 a.m.-1:00 p.m.,

Duncanville Rec Center, 201 James Collins Blvd.

### 3/28

#### **Maundy Thursday Service:**

Re-enact the last night Jesus spent with his disciples. 7:00 p.m., Trinity United Methodist Church, 1302 S. Clark Rd., Duncanville.

### 3/29

#### **Holy Saturday Retreat:**

The seven sorrows of Mary with Dr. Karen Baker-Fletcher. 10:00 a.m., Trinity United Methodist Church, 1302 S. Clark Rd., Duncanville.

### 3/30

#### **Teens Unplugged:**

Mental and Emotional Health Fair: Learn about self-care and stress management followed by a Kickback Party. Free for the fair. Party: \$7 9:00 a.m.-6:00 p.m., DeSoto Civic Center, 211 E. Pleasant Run Rd.

#### **Easter Eggstravaganza:**

Come with your basket empty. 11:00 a.m.-1:00 p.m., Armstrong Park, 200 James Collins Blvd., Duncanville.

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



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