# Your Wylie • Sachse • Murphy Community Magazine

**WU** 

~ Tom Noe's Telescopes ~ Roger "RJ" Ray's Boots ~ Danny Senkow's Violins

Unique

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## "YOUR PAL JAL" JAL DENNIS

THE JAL DENNIS GROUP INVESTMENT SERVICES & WEALTH MANAGEMENT

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#### **On The Cover**



Photo by Anne Hiney

Just for fun, find the butterfly! Last issue it was hidden in the bottom right hand corner of page 27.

Your Wylie • Sachse • Murphy Community Maaazine

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For information about advertising in The Connection Magazine please contact Becky Lindstrom at 214•228•5844 or blindstrom@wyliechamber.org. Story ideas should be submitted to Anne Hiney at theconnection.anne@mac.com

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Occasionally we make a mistake. Let us know if you find one so we can correct it. We welcome your feedback - send comments to info@wyliechamber.org. Thanks!

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Robert Jeffrey Doyle, DPM



# **PROFILE OF SUCCESS**

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# Baylor Medical Center at Garland: Comprehensive Medical Care in a Caring, Community Atmosphere







Baylor Medical Center at Garland is a fully accredited, 281-bed medical center serving the residents of Garland, Texas, and the neighboring communities of Wylie, Richardson, Rowlett, Rockwall, Sachse, Mesquite and Murphy.

Baylor Garland - part of Baylor Health Care System - provides advanced medical care in a healing, supportive environment. Recognized for comprehensive services in heart and vascular care, diagnostic and interventional imaging, women's services, neonatal intensive care, sleep medicine, digestive disease, family medicine, and physical medicine and rehabilitation. Baylor Garland has 574 physicians on its medical staff representing an inclusive range of specialties.

#### **Heart and Vascular Care**

Through its Heart and Vascular Center, Baylor Garland provides quality heart and vascular services, includ-ing diagnostic, interventional, surgical and rehabilitation services. From a blood flow study or pacemaker implantation to coronary artery bypass surgery, patients benefit from sophisticated equipment and advanced procedures performed by highly skilled staff consisting of physicians, nurses and technologists.

#### **Emergency Department**

In January 2009, Baylor Garland began a \$10.5 million, 4,300-square-foot expansion and renovation of the Emergency Department. When complete in summer 2010, the Baylor Garland ED will offer a dedicated ambulance entrance on the east side of the medical center, eight medical screening exam rooms, new lobby, checkin and waiting areas, 20 treatment rooms and seven critical care rooms. Laboratory and pharmacy services, as well as expanded radiology capabilities, will be added.

#### **Advanced Imaging Services**

To enhance clinical functionality and patient comfort, both the Baylor Garland outpatient imaging department and the Baylor Garland diagnostic radiology department have been expanded and renovated. Both feature spacious waiting rooms to streamline patient check-in and new patient dressing rooms and holding areas.

In 2009, the Baylor Garland outpatient imaging department added SPECT/CT technology, which offers radiologists precise nuclear images. Baylor Garland is only the fourth hospital in the world to install this system. At the Breast Center, women can obtain comprehensive breast health services, including digital mammography.

Baylor Garland imaging locations include Baylor Medical Center at Garland, Baylor Surgicare at North Garland - North Garland Imaging Center and Baylor Diagnostic Imaging Center at Mesquite.

#### Women's Health

The Women's Center at Baylor Garland is where moms-to-be deliver their babies in spacious labor, delivery, recovery rooms, each equipped with advanced technology. A neonatal intensive care unit provides care for infants as young as 28 weeks gestation. Perinatologists on the medical staff provide care for women with highrisk pregnancies. Baylor Garland also offers genetic counseling and newborn testing to screen for approximately 30 inherited metabolic diseases.

Baylor Garland also offers comprehensive, specialized health care for every stage of a woman's life, including aynecological, breast and menopausal/aging issues.

#### **Rehabilitation Services**

Baylor Garland's 24-bed inpatient rehabilitation unit features a multidisciplinary team of professionals who work with patients to overcome musculoskeletal and neurological deficits resulting from injury or disease, such as arthritis, spinal injury, repetitive-motion injury and stroke.

#### Sleep Center

Lack of sleep or poor quality sleep can lead to many health problems. At the Baylor Garland Sleep Center, patients undergo comprehensive evaluation and treatment for numerous sleep disorders, including sleep apnea, restless leas syndrome, periodic limb movement syndrome, narcolepsy, sleep terrors, REM sleep behavioral disorders and insomnia.

For more information or a physician referral, call 1-800-4BAYLOR or go to BaylorHealth.com.

#### **Baylor Medical Center at Garland Fiscal Year 2009 Statistics**

• 11.815 inpatient admissions

• 281 licensed beds

- 63,321 emergency department visits
  - 574 physicians, total medical staff

• 1.575 births

• Smoke-free campus

- 1,136 full-time employees
- Joined Baylor Health Care System in 1991
- Free parking, complimentary valet parking



\*Physicians are members of the medical staff at one of Baylor Health Care System's subsidiary, community or affiliated medical centers and are neither employees nor agents of those medical centers, Baylor Medical Center at Garland, or Baylor Health Care System.



 71.924 outpatient visits • FY 2009 salaries and wages: \$61,317,122







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You have enough to do without searching all over town for quality health care. Just call Baylor Medical Center at Garland. The network of physicians and specialists on our medical staff and our health care facilities cover Garland and the surrounding communities. We can refer you to a physician that's not only just right for you, but located in your neighborhood. So make one phone call and do two things: Remove the headache of trying to find a quality physician, and add peace of mind.

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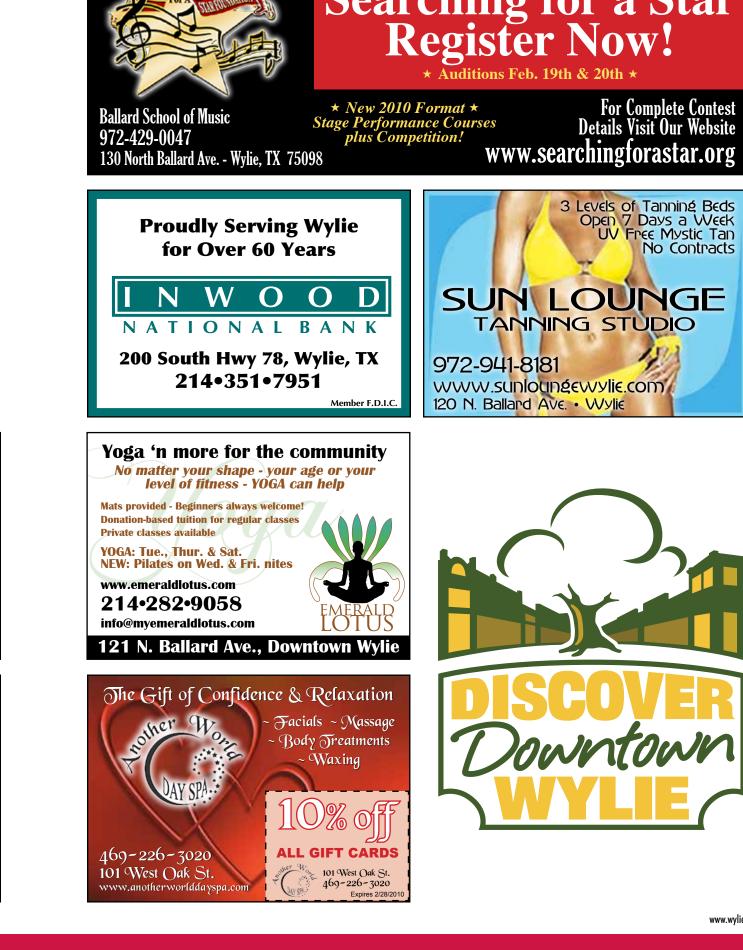


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# JAL DENNIS THE JAL DENNIS GROUP INVESTMENT SERVICES & WEALTH MANAGEMENT

he investment climate has never been more exciting or more challenging than it is today. To take advantage of all available opportunities, investors need two things: an understanding of which investment products are most appropriate for their situation and a relationship with a trustworthy representative who has a clear understanding of their needs. Jal Dennis is the local broker and business owner of the investment firm, The Jal Dennis Group. He is known affectionately as "Your Pal Jal" and works tirelessly to help investors save for their future. By keeping clients' objectives in focus, staying in contact with them throughout all market conditions, and making investment adjustments as economic or lifestyle conditions warrant, Jal maintains a constant commitment to putting service first.

The Jal Dennis Group was founded with the goal of assisting clients in every aspect of their financial lives. They provide the most personal service available and have earned a reputation for excellence in the industry. For each of their clients they strive to help create financial stability and security to provide financial independence.

Jal's staff consists of experienced professionals with a "hands on" approach to financial guidance. Not only will you find his team members knowledgeable, but you will also discover that the staff truly cares about making your dreams a reality. As your Financial Professionals, they will do everything in their power to keep you focused on where you want to go, advise you on how to get there, and continually remind you of the importance of maintaining a disciplined approach to realizing your dreams.



**Cindy Lockaby** 

We caught up with Jal recently to find out how he got started - and we learned that he loves his work. Jal is passionate about investing. His study of and involvement with investing started back in 1973 following the advice of his grandfather. After graduating from Texas State University in 1980, Jal became an investor himself.

In 2000, after being selfemployed most of his life, Jal moved to Wylie. He claims to have "failed miserably at retirement!" He fished all he could ever want in a week then started a home remodeling project that prompted his wife, Michele, to encourage him to go back to work. He became a licensed financial advisor in 2001 then opened his own firm in June of 2008.

Jal is a self-described workaholic who started out to help any and all who came his way. That commitment still holds true. "My primary focus is to help people accumulate



wealth over time and to minimize their taxes." He is not the broker for you if you are interested in getting rich quick.

Anyone who has taken a thorough look at the major areas of his or her financial life, (such as insurance, tax management, estate planning, and capital accumulation), needs to carefully plan in order to ensure that all of the pieces are working together to produce the most favorable results. The Jal Dennis Group can help you reach those results with an in-depth evaluation of your financial profile. This includes an assessment of

#### As a full-service financial consulting firm, The Jal Dennis Group provides assistance in the following areas:

#### Investments

Bonds

#### **Retirement Planning**

- Tax Plans
- Common Stock Educational IRA
- Brokerage Accounts
- Government Securities
- Roth IRA
- SEP IRA
- Simple IRA
- Treasury Bills
- Traditional IRA
- Treasury Notes
- Variable Annuity
- Financial Planning

#### Insurance

- Life Insurance

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every aspect of your financial life and provides you with detailed, interactive recommendations.

The Jal Dennis Group's company policy is based on the principle that education and understanding of your current financial situation is vital to successfully make prudent decisions concerning your future financial condition.

While advising investors, Jal focuses on thoroughly explaining the concept of investing. He stresses the importance of understanding how your money is working for your future and he uses terms that are clear and easy to grasp. When Jal quotes the staggering statistic that "97% of all Americans will die in poverty," he follows it by saying "I try to keep my clients from being in that group." It is never too early to begin planning and investing for your retirement.

Early planning should begin with children. Jal thoroughly enjoys introducing kids to investing.

Beginning to invest at an early age is important in this economic environment and you don't have to have huge sums of money to get started. Children should be taught the basics of setting aside for their future and Jal has worked with many "junior" investors to open an investment account.

Speaking of children, Jal has two: one daughter and one son. His daughter is married and lives with her family in Murphy. They have two boys and the oldest attends Tibbals Elementary. His son lives in Albuquerque, attending the University of

 401(k) Planning 401(b) Planning College Plans Estate Plans Money Purchasing Plans • Profit Sharing Plans

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New Mexico, and is a Marine Reserve Combat Veteran from the Iraq war. Much to Jal's delight, his son has become interested in the world of finance.

Jal understands that most of us are not interested in investing but he knows that we should be. Our retirement depends upon it. That knowledge is what drives Jal Dennis - helping others to prepare financially for their future.

If you would like any further information about these topics, or other areas of investing, don't hesitate to make an appointment with "Your Pal Jal" for help with investing for your future. He can help you make sense of today's investment climate. •

Jal can be reached at 972-429-0603 or jal.dennis@lpl.com jaldennis.com

## Stargazer & Professional Telescope Maker

by Pamela Smith

hen Wylie resident Tom Noe decided to build a telescope 18 vears ago, he had something revolutionary in mind. He imagined one that was lightweight and easy to transport and set up. His passion for traveling across country by motorcycle gave him plenty of opportunity for star gazing, but he couldn't fit a 400-pound telescope on the bike. Not wanting to give up either astronomy or riding, he worked out a design that allowed both.

The former TI engineer turned filmdeveloping machine maker always had an affinity for building things himself, rather than sitting at a desk. "I had already found I didn't fit the corporate world, which seemed destined to take me ever farther from the kind of things I really liked. I also didn't like not choosing what I worked on," Noe said.

Over the years Noe's dreams came true and transformed into Teleport Telescopes. His one-person shop is located beside his home in the far north sector of Wylie - tucked back in the trees at the end of a long, pebble





driveway. In the small shop next door, he now creates portable, high-end telescopes and personally builds each one. His wife (and favorite mechanical engineer), Linda Silas, sews the telescope shrouds and covers, designs the graphics and manuals, and created the Teleport Web site.

Examples of 7- and 10-inch telescopes hang from their living room ceiling. He has made them in 7-, 10-, 12.5- and 14.5-inch sizes. The size refers to the diameter of the mirror inside the scope. The larger the mirror size the greater the light gathering power and resolution (image quality) a telescope has. "With telescopes, size really does matter," Noe said. Teleports are not for beginning stargazers. His customers are serious amateurs who are very experienced in astronomy and many of them have multiple telescopes.

Noe's telescopes weigh between 19 and 68 pounds, while traditional equatorial telescopes of similar optical performance weigh up to 400 pounds. The portability is important for those needing to escape our ever more light-polluted skies and get out to where it is really dark. With only a minute or so setup time, Teleports are easy and quick to prepare for viewing. His newest model, the 12.5-inch, measures 16.5 by 17 by 28.6 inches closed and weighs a mere 47 pounds.

The original bike scope was conceived at the Riverside Telescope Makers Conference in 1991. "A half hour sketch at Big Bear Lake followed by hundreds of hours of design work in FastCad gave me a 10-inch telescope that fit my Honda Gold Wing motorcycle seat," Noe said. "It telescoped open to set up in just seconds and was easy and fun to use. I saw more with it in a month than I had with the three equatorials I had built over the past 20 years.

"That telescope rode to star parties in Texas and Oklahoma, and then in 1992 to the Stellafane Telescope Makers Convention in Springfield, Vermont," Noe added. "With 2,000 people at the country's premier telescope conference, the Teleport won 1st in Innovation, 2nd in Mechanical Design, 3rd in Craftsmanship, as well as a NASA Goddard Astronomy Club Merit Award. Many people asked about buying one. I had made it just for myself, but at Riverside 1993 it was disqualified as a 'professional design.' In 1997, I found those judges had seen years into the future when I got an opportunity to develop a commercial version and became a PTM (Professional Telescope Maker.) It followed the original concept, but was eventually refined to a level I hadn't foreseen."

Noe has been in his Wylie home for 28 years and has made telescopes for the past 13. He can produce only a small number and has a long waiting list of folks ready to place an order and a deposit for one before it is built. He builds 5 to 10 scopes at a time with each batch taking a year to complete.

"Because they use the finest components and take so long to make, they are expensive, but still provide little profit," Noe said. "The astronomy community needs ever lighter and more portable telescopes and the Teleport meets that need. Those who appreciate the ultimate in quality and attention to detail find the Teleport has created a whole new class of telescope."



Noe began his career at Texas Instruments in 1965

as a semiconductor engineer. In 1975 he left to start his own business designing and manufacturing film processing machines. He spent 23 years doing that, the first four in Richardson and the next 19 in Wylie. "I loved designing and building, but not management or the business side of things," Noe said.



"When the processor industry phased down in the mid-nineties I built a small shop next door to my home and became a one-person operation again. I made the last eight processing machines there, which paid for the equipment that later made possible the 'Largest Telescope Factory in Wylie, Texas' (and smallest in the USA.) I enjoy being in the shop, though at age 67 I'm easing off and expect to phase it out over the next few years," Noe added.

Noe enjoys limiting Teleport to just himself. "The personal time and effort I put into building Teleports insures that the user gets the greatest number of the finest possible images with the least amount of time and hassle. There is plenty of demand for more scopes, but that would require me to hire employees. I already went down that road with my film processing machines and promised myself 'never again,'" he said.



Teleport construction.



Tom holds a Zambuto Optical mirror.

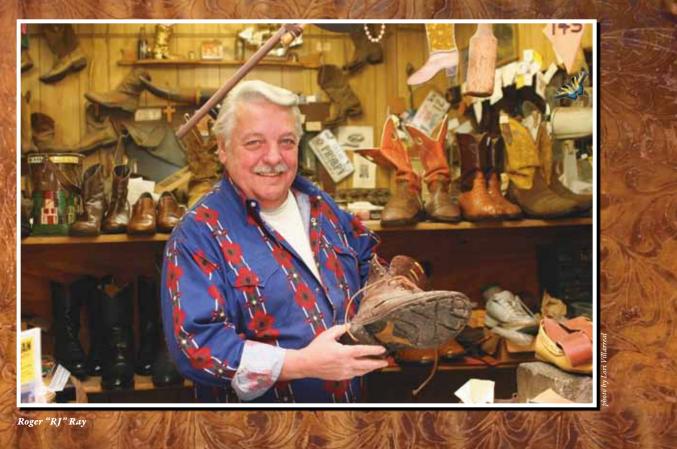
An amateur telescope maker since 1963, Noe's other hobbies include riding his motorcycle across country, playing guitar with his wife, and hosting monthly "house concerts" in his living room. You can see more about the concerts at www. WylieConcerts.com.

For more information about Teleport, visit www.TeleportTelescopes.com. •



Tom and Linda host monthly "House Concerts" and enjoy playing their instruments together.

# RJ's Boot, Shoe & Saddle Repair



t was a brisk cold Saturday morning when I went to meet RJ. His store front, well, let's just say it's been there for awhile and has served many purposes. I pulled open the door to his shop and could not have felt more welcome. I was certain I'd walked into his home. Quick with a greeting, three long-time friends stood to welcome me in. The room was as warm as the welcome and instantly I was absorbed into my surroundings.

Saddles sat on work benches and boots lined the shelves. Ladies shoes waited to be re-heeled while men's shoes sat with soles being replaced. All around were the tools and supplies necessary to service his repairs. RJ's shop is broken in and well loved just like the boots his customers bring to be resoled over and over.

Beyond the expected shoes and saddles the shop is filled with antiques. RJ claims, "At first I just brought my grandparents and great granddad's stuff. Then the customers started bringing in things they thought I was missing. They'd tag the added item with a name and date." Today, RJ's shop looks as much like an antique store as it does a shoe and saddle repair shop.

Certainly it can be said that RJ is carrying on a family tradition as he repairs shoes, boot and saddles. His daddy sold boots, his uncle sold shoes, and his great granddad made a habit of repairing the family's shoes. After 20 years it is safe to say RJ turned his ancestral hobby into a career.

by Lori C. Villarrea

His family had no ties to saddle repair. As RJ tells it, some time ago Billy Joe Rodgers walked in his store one day and overheard a customer ask if RJ could repair her saddle. Not having the knowledge or experience he was about to turn her away when Billy Joe spoke up offering to teach him how. RJ's been repairing and cleaning saddles ever since.

It is clear that RJ takes pride in his work and enjoys his customers as much as the work itself. He appreciates the challenge of a job that other's think "can't be done". Located east off highway 78, RJ has seen Wylie grow from a one stop sign town. "Business is good. As Wylie grows the work grows", says RJ. I have to believe that RJ considers his shoe and saddle repair much as his great granddad did – he's taking care of his family.

Next time I need my pumps re-heeled, I'll be stopping in on RJ. I'll bring my family this time. There are too few places these days where one is invited to "come on in and sit a spell".

RJ's Boot, Shoe & Saddle Repair is located on Highway 78 just east of Wal-Mart. To contact him call 972.442.4234.  $\bullet$ 

# **OPEN HOUSE**





Nursing & Rehabilitation

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#### 721 South Highway 78 Wylie, TX 75098

# JANUARY EVENTS

Thru Jan. 25th - "Coins For a Cure" Your change can make a difference in the fight against cancer. Local banks will be hosting a coin drive in support of the Relay For Life of Wylie/Sachse/Murphy benefiting the American Cancer Society. Stop by American National Bank in Wylie and Sachse, Capital One Bank in Wylie, and Texans Credit Union in Wylie to show your support. For more info, call Candy Arrington at 214-957-5000 or email at carrington@instaff.com

Thru Jan. 31st - Dinosaurs Alive! - Encounter a 46-foot T-Rex and eight new carnivorous life-size animatronic, dinosaurs along the Heard Natural Science Museum & Wildlife Sanctuary's nature trails at the 4th annual Dinosaurs Alive! Life-size Animatronic Dinosaurs at the Heard. The exhibit always gives families and friends a fun, educational activity to enjoy together, www.heardmuseum.org.

Jan. 22nd - Social Security Seminar presented by Sachse's Laurie Schwenk Senior Activity Center at 10 a.m. at 3815 Sachse Road, Suite B. At the corner of Sachse Road and Brvan Street. (972) 495-6282.

Jan. 23rd - Heard Museum Night Hike. Sneak a peek into the nocturnal world and experience nature in a whole new way! A trail which is familiar by day becomes a whole new experience at night. Registration required. Reserve your spot today! 972.562.5566 x237 www.heardmuseum.org.

Jan. 23rd - Cemetery Association of Murphy, Inc. Quarterly Meeting at Mogio's Pizza, 10 a.m. behind Wells Fargo Bank, Murphy. Work party at the cemetery following the meeting. Winter clean-up of perimeter of grounds. Everyone is invited to help.

Jan. 27th - American Cancer Society's Relay For Life Kick-Off Event at American National Bank in Wylie. Last chance to early bird register your team for \$25 - after that it goes up to \$50. Contact Candy Arrington @ 214-957-5000 or carrington@instaff.com for info.

Jan. 26th - Baylor-Garland Health Seminar "Eating out & Eating Healthy" presented by Sachse's Laurie Schwenk Senior Activity Center. Call (972)495-6282 for more info.

Jan. 28th, 29th & 30th - Wylie High School's Theater Department presents Beauty and the Beast, at 7:30 p.m. in the school's auditorium. A matinee is also available on Sat., Jan. 30 at 2:30 p.m. Tickets are \$12 for adults, \$8 for students; purchase them at http://staffweb.wylieisd.net/staff/brendanK/. Come enjoy this time-honored classic!

Jan. 30th - The Wylie Chamber of Commerce 32nd Annual Community Awards Banquet - An Evening of Excellence. 6:30 - 10:30 p.m. Hyatt Place Garland 5101 N. George Bush Hwy. For more info. visit www.wyliechamber.org.

Jan. 30th - Baylor's "For Women, For Life" focuses on women's health. Attendees will receive free screenings, assessments, and first come, first served free 5-minute chair massages, as well as an opportunity to attend education presentations by physicians and allied health professionals. Women attending the education presentations will be entered in a special door prize drawing. A complimentary buffet breakfast also will be provided. There is no charge for admission, but registration is required. To register contact 1.800.4BAYLOR or register online at BaylorHealth.com/Garland, Limited seating available. so please respond as soon as possible. Atrium at the Granville Arts Center, 300 N. 5th Street, Garland, 7:30 am - Noon, Breakfast buffet from 7:30 - 10 a.m., Screenings and booths open from 7:30 a.m. - Noon, Health presentations at 9 a.m. and 10 a.m.

Jan. 31st - Plano Symphony Orchestra's Family Symphony Sunday presents Silly Strings at the Courtyard Theatre, 1501 Avenue H, Plano, at 3 p.m. Come early to experience the Plano Symphony Instrument Petting Zoo - an interactive musical learning experience, and more! For kids ages 3 - 12. To order tickets, call 972-473-7262. www.planosymphony.org.

# FEBRUARY EVENTS

Feb. 1st - 13th - Heard Museum Photo Contest - Submissions being accepted. Contest categories include wild nature, shared world, artistic and creative interpretation, and nature experiences at the Heard, www.heardmuseum.org.

Feb. 2nd - Groundhog Day. Legend has it that if the groundhog sees his shadow he'll return to his hole, and winter will last another six weeks.

Feb. 2nd thru April 14 - Taxaide (free tax service) presented by Sachse's Laurie Schwenk Senior Activity Center, 9 a.m.-1 p.m. each Tuesday. Call (972)495-6282 for more info.

Feb. 9th - Sachse Chamber of Commerce Networking Luncheon, www.sachsechamber.com

Feb. 14th - St. Valentine's Day. The holiday's roots are in an ancient Roman fertility festival. Circa 496, Pope Gelasius I recast this pagan festival as a Christian feast day in honor of St. Valentine, but there are at least three different early saints by that name. How the day became associated with romance remains obscure, and is further clouded by various fanciful legends.

Feb. 14th - Chinese New Year is the most important celebration in the Chinese calendar. Chinese months are reckoned by the lunar calendar, with each month beginning on the darkest day. New Year festivities traditionally start on the first day of the month and continue until the fifteenth, when the moon is brightest.

Feb. 15th - Washington's Birthday or Presidents' Day, (The actual date of his birthday is Feb. 22.) A federal holiday observed the third Monday in February. It is a common misconception that the federal holiday was changed to Presidents' Day and now celebrates both Washington and Lincoln. Only Washington is commemorated by the federal holiday: 13 states, however, officially celebrate Presidents' Day.

Feb. 16th - Murphy Chamber of Commerce Monthly Luncheon www.murphychamber.

Feb. 21st - Plano Symphony Orchestra's Family Symphony Sunday presents Brass-A-Palooza at the Courtyard Theatre, 1501 Avenue H, Plano, at 3 p.m. Come early to experience the Plano Symphony Instrument Petting Zoo - an interactive musical learning experience, and more! For kids ages 3 - 12. To order tickets, call 972-473-7262. www.planosymphony.org.

Feb. 22nd - 23rd - Prevent Child Abuse Texas is proud to announce the 24th Annual Conference on the Prevention of Child Abuse at the Sheraton Dallas. For details go to www.preventchildabusetexas.org.

Feb. 23rd - Wylie Chamber of Commerce Monthly Luncheon. www.wyliechamber.org

Feb. 24th - Richardson Methodist Regional Health Seminar presented by Sachse's Laurie Schwenk Senior Activity Center, Noon (this is a luncheon so we must have reservations) Call 972-495-6282 for more info.

Feb. 27th - 2nd Annual Wylie Women's League Silent Auction & Texas Hold'em Tournament at American National Bank, Hwy 78, Wylie. \$25 Dollar Entrance Fee includes dinner and snacks. Benefits the Wylie Women's League Scholarship Fund. For more details please contact Ways and Means Chair Ella Talavera at ellatalavera@yahoo. com or at 214-505-7305.

## 'LIE'S RITA AND TRL SMITH PUBLIC LIBRARY EV

Wylie's Smith Public Library is located at 800 Thomas Street. Wylie 972-442-7566. Wagging Tales:

Jan. 7th, 21st & Feb. 18th - New readers are invited to practice their reading skills with Abby the Collie in a non-judgmental setting. Abby is a Delta Society trained pet partner 6:30 p.m. For additional info contact Ofilia at 972-442-7566.

**Feb. 4th** - Our Abby is turning four (4) years old so we are throwing her a party! You can meet Abby, learn about Wagging Tales and enjoy some cake. At 6 p.m., brand new readers can practice by reading aloud to Abby. Tickets are required and limited. They are given out free on a first come, first served basis on the evening of the program.

#### Teen Library Council Meetina:

Jan. 14th from 5 - 6 p.m. to decide on teen programs, give feedback on the teen collection and discuss their favorite reads. All teens (6th - 12th grade) are welcome

Feb. 11th - Meet at 5 p.m. for their annual Chocolate Tasting. All teens (6th-12th grade) are invited to celebrate Valentine's Day at the Smith Public Library.

#### BeTween Book & Movie Club:

Jan. 28th - 4th & 5th graders are invited to discuss The Tale of Despereaux by Kate DiCamillo, watch scenes from the movie and enjoy snacks at 6:30 p.m. The first 15 kids to sign up will get a free copy of the book.

Feb. 25th - 4th & 5th graders are invited to discuss their favorite books and movies at

#### Wednesday Morning Story Time:

Big Kids Story Time: Ages 3-5 are invited to listen to books, flannel stories and songs at 9 a.m. or 11 a.m. on Wednesday's.

Wee Read Story Time: Babies and Toddlers ages 0-2 are invited to listen to books, flannel stories and song at 10 a.m. on Wednesday's.

Storv Time Dates & Themes: Jan. 6 - Hibernation Makes me Sleepy; Jan. 13 - What's Cooking?; Jan. 20 - Pajama party; Jan. 27 - G'Day Mates; Feb. 3 - Black is Beautiful; Feb. 10 - Hugs & Kisses; Feb. 17 - Woolie Sheep; Feb. 24 - Sing Song Storytime.

#### Family Fun Night:

Jan. 18th - Professional story teller Cathy Whiteman and musician Len Barnett will Celebrate MLK Day during a free Family Fun Night program at the Smith Public Library. This event will be held from 6:30 - 7:30 p.m.

#### The 4th Monday Book Club (ages 18 & up)

Jan. 25th - Meet in the Bluebonnet Room at 6 p.m. to discuss Three Cups of Tea by Greg Mortenson, For additional info, contact Donna at (972) 442-7566.

Feb. 22nd - Meet in the Bluebonnet Room at 6 p.m. to discuss Emma by Jane Austen. For additional info. contact Donna at (972) 442-7566.

#### Wylie Friends of the Library:

Jan. 21st & Feb. 18th - The Friends of the Rita & Truett Smith Public Library are having their monthly meeting on at 6 p.m. in the Bluebonnet Room. To celebrate the groundbreaking of the new 43,934 sq. ft. library, membership fees are currently half price and a free library bag comes with your membership!

## SACHSE LIBRARY EVENTS

#### Sachse Public Library is located at the corner of Sachse Rd. & Miles Rd. 972-530-8966.

Preschool Story Time: Every Thursday at 11 a.m.

Paws & Read: Jan. 12th & Feb. 9th - Practice with a service dog at 6:30 p.m.

Special Events: Mad Hatters Tea Party: Jan. 19th at 4 p.m.

Mardi Gras Fat Tuesday Party: Feb. 16th at 4 p.m.

Play Mahjong on the 1st & 3rd Wed. of each month at 1 p.m.

Sachse Friends of the Library: Meet the 4th Tuesday at 7 p.m.

The Friends of the Sachse Library are collecting materials for their ongoing book sale. Donations of any gently used books, CDs, videos, or books on tape/CD would be greatly appreciated. Donations are tax deductible - request a tax deductible donation form. Take your donations to the Library's front desk Monday thru Thursday, 12 noon - 8 p.m., Friday, 12 noon - 6 p.m., and Saturday, 10 a.m. - 4 p.m.

Every Wednesday - Wylie Chamber of Commerce Business Card • Exchange, Woodbridge Golf Course club house, 7400 Country Club Dr., Wylie. Network and promote your business from 8 - 9 a.m. For more info call 972-442-2804 or visit www.
wyliechamber.org.

Last Friday of the Month - Sachse Chamber of Commerce Community Coffee, Sachse Christian Church, 5005 Ben Davis Rd., Sachse. Meet for a cup 'o joe and promote your business from 8 - 9 a.m. Call (972) 496-1212 for more info or go to www.sachsechamber.com.

#### Tell me about it.....

To submit your special event to the March/April community calendar send an e-mail to theconnection.anne@mac.com no later than **February 15th.** *Please include contact name, date(s), time(s), loca*tion, a publishable phone number, e-mail and/or web site for information. Only events that are open to the public (no "members only" events) are eligible, as space permits. THANKS!

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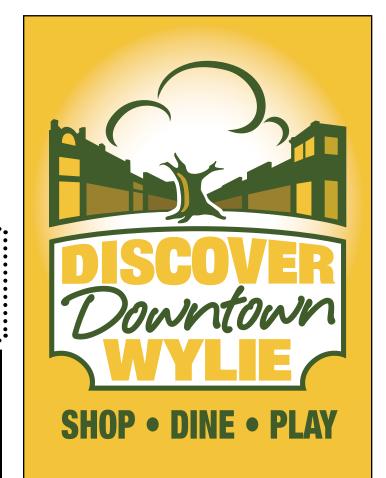
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#### by Kathleen Noble



iolin player and classical music lover Albert Einstein has often been quoted as saying that the recipe for a happy life included four things; a table, a chair, a bowl of fruit and a violin. Self taught violin and viola craftsman, Danny Senkow of Wylie, had a single additional ingredient, his father Walter Senkow.

Walter Senkow was born December 4, 1914 in small town Pennsylvania. He made violins for more than sixty of his eighty-four years. Through years of researching the many secrets of the infamous Italian made violins made centuries ago; the elder Senkow discovered that curing techniques on properly selected woods used in violin making played a significant role in achieving their perfect sound.



Walter Senkow

Walter Senkow's first hand crafted violins were designed within the home of his own father with only the most minimum of carving tools available to him. Walter's grandfather had been a violin player. A devastating fire in New York in the 1930s destroyed all of those first made violins. Walter Senkow and his wife Ann relocated their young family of three to Dallas in 1950.

Though violin making was a passion and hobby for Senkow he was a custom home builder by trade. He dabbled in other extraordinary forms of wood crafting including intricately inlaid checkerboards,



Public Fax: 972-442-1882



Second violin completed by Danny Senkow. It is dedicated to his mother on the inside label.

and custom cabinetry. He fashioned his own family home near Midway Road and is credited with constructing the North Dallas area homes of Pearl Vision founder Stanley Pearl and of the former Dallas Cowboy coach extraordinaire, Tom Landry.

Senkow continued making violins until his death in 1999. He made a practice of dating the inside of each of his instruments with only their completion year dates. His violins, built for sound and finely tuned are an excellent choice for the student violinist, music teacher or professional musician.

It is believed that Senkow built about 60 completed violins in his lifetime. Somewhat of a maverick in the craft of violin making, Senkow steered away from the dimensions of his Italian predecessors and ventured more into custom patterns. In 2000 many of his original works were put up for sale at prices ranging from \$4800 to \$9100.

As a boy, Danny Senkow, the youngest child of Walter and Ann Senkow, would watch his father perform his skillful craft with little interest. "It seemed there were violins everywhere. They were on every available surface in my childhood home, I actually disliked them," said Senkow.

"I purchased my home in Wylie in 2003. I spent the following two years moving all I could from my father's workshop in North Dallas to my own garage. I was able to move long work benches complete with Danny Senkow drawers he made as well. Today my

own garage looks very much like the exact place he made so many of his instruments," said Senkow

the first time to complete a violin left unfinished by his father. The exercise awoke a newly born interest in his father's love of violin making.

Most newly manufactured stringed instruments in today's market are mass produced in China. The Chinese make a good violin that is sold at a good price, but the wood they use is not, according to Senkow, of the same quality as his preferred spruce or maple.

A degreed geologist, Senkow spends much of his free time producing violins and violas from a large supply of both spruce and maple wood accumulated and then left behind by the senior Senkow.

In 2006, as a sort of healing process, Senkow attempted for



Aged and seasoned wood, linseed oil curing, drying time and even varnishes used are, according to both Senkows, key to crafting the perfect instrument.

Walter Senkow applied a thin coat of linseed oil to the unvarnished instruments and then left them to dry for months in the hot Texas sun. He believed that the oil's oxidation gave the violins a much warmer tone.

"Each violin and viola is as unique as people. All of them slightly different in both color and wood grain marking," said Senkow.

Danny Senkow, like his father before him, believes the sound which escapes from a violin or viola comes primarily from its top plate. It is vitally important to accurately graduate the thickness of the instruments top, which allows it to vibrate when played.

"Even talking loudly near a violin

will cause its top to vibrate. I place many of the instruments into a "sound box" where loud music or talk radio is played to force vibrate the instruments," said Senkow.

"It is my theory that the old Italian violins sound as beautiful as they do because they were played, therefore vibrated for hundreds of years. A well crafted violin, made with qual-

'Eachviolin and viola is unique...'

Realizing that single personal goal in his father's memory meant producing the instrument's back totally from scratch. The first project took approximately three years to accomplish. That finished violin now hangs for sale at the Fiddle and Bow, a Richardson violin shop and sports a \$7500 price tag.

"I don't know if the violin will ever find a buyer, but its appraised value makes me as proud as I feel my father would have been of my effort. He was never interested in marketing his own work. He once told me someday people would know who made the violins," said Senkow.

Senkow continues this same labor of love today, in the garage of his Wylie home. He works tirelessly, at his father's original workbench and with his tools, piecing together beautifully hand carved and crafted violin parts patterned and cut by his father's hand years earlier. From start to finish violin and viola production is a several month process.

ity seasoned old wood, that is then played on for many years is the only thing in the world that will continue to increase its value. The more the violin is played the more perfect its sound," offered Senkow.

It is Senkow's mission to make into finished quality violins and violas all the parts and pieces made by his father near forty years ago. "I am currently varnishing a violin my father made 42 years ago," said Senkow.

"I am richly blessed that my father left me with such a wealth of information to understand. I am proud of his incredible work collection and I cherish the fact that I have been able to continue parts of it for him. It is in this way that my father's work will continue to be enjoyed by future generations and a little piece of him will live on," said Senkow.

For more information about Danny's violins you can reach him at danny75252@peoplepc.com. •

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Please join us in welcoming Cesar Torres, MD, to our neighborhood. Br. Torres is accepting new patients at Methodist First Aid Family Care in Wylie for both routine care and prompt medical treatment for minor illnesses and injuries.

#### MEDICAL SCHOOL:

University of Texas Medical Branch at Galveston

PERSONAL: Dr. Torres is a former USA youth national soccer team member. He enjoys attending sporting events and music

concerts, as well as traveling

to new places.

RESIDENCY: Memorial Family Medicine Residency Program in Houston

#### FELLOWSHIP: Methodist Health System

MEDICAL INTERESTS:

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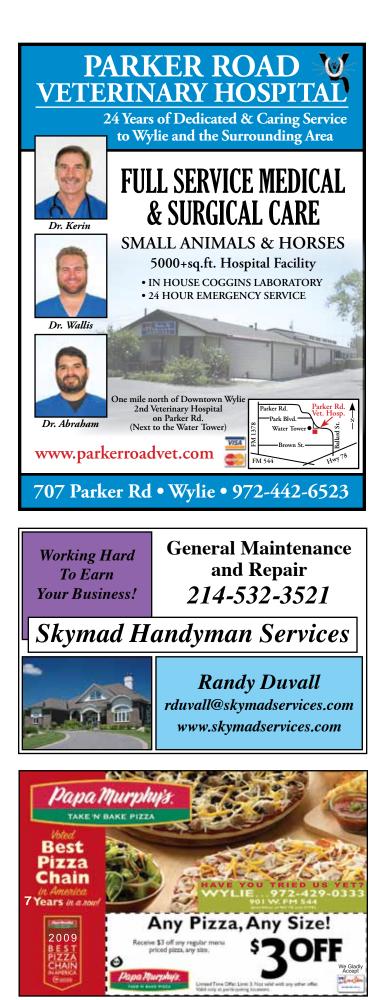
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# Ladies Do Lunch

At Tacos y Salsas in Sachse by Lori Whitten of Poetry & Wylie



belly up to the salsa bar and select from one of their four different types. From mild to wow – burn your mouth off and get me a fire hose hot – or create vour own signature flavor by mixing. Happily munching away on our chips and salsa, we could move past

eaving my toasty office for the frigid outside air was really tough on this bitter cold winter day. But I braved it for a chance to catch up with my girlfriends and have a bite at Tacos y Salsas is Sachse. Chips were sat in front of us. but no salsa appeared. I found that very strange but waited for the requisite salsa that is placed in front of me at Mexican restaurants. Still it did not appear – and then my wandering eyes spied "the salsa bar". Do not wait on the salsa folks, just



deciding "what would we eat" and get down to the true business of our lunches - what has everyone been doing? It seemed like months since we last sat down together, with

all the hustle that comes with Christmas and stress over the end of the year. We missed Stacie and Judy, but were happy to hear what was going on with Leslie and Megan.

Ordering our main course was mostly a group task with everyone voicing her opinion. I was not budging on my desperate need for Chicken Tortilla Soup - nor was I sharing. The soup was delicious, a very tasty broth with HUGE chunks of moist and tender chicken (I actually had to chew). Now, that may sound strange, but I have learned through my years that most chicken based soups have microscopic bits of chicken that are just swallowed down with the broth. Kudos Tacos

y Salsas for a heartwarming soup on such a cold day! Okay, down to the main courses: Megan wanted the Ensalada de Pollo, Anne – the Queso Fundido, Becky wanted tamales and Leslie uncovered the primo item on the menu - Chimichanga de Carne Deshebrada. We must give a shout out to our server for suggesting it. This particular chimichanga is stuffed with a delicious, tender and oh so flavorful shredded beef and covered with a creamy smooth changa sauce. Yum Yum! Me gusta chimichanga! Desserts came next of course and we ladies never shirk our responsibility when it comes to dessert. We ordered Flan, Sopapillas and Nieve y Café (ice cream with coffee flavored tequila). Hands down, the Nieve y Café was the winner – best put by Becky "Me gusta tequila". As a side note for Stacie – they do have wet cake – but we decided to wait until the next time we get

together because we know Stacie "te gustan tres leches".

The "Ladies" had a lovely time dining at this authentic Mexican café. We loved being surrounded by the Mexican flavor of bright colors, iron and matadors; it

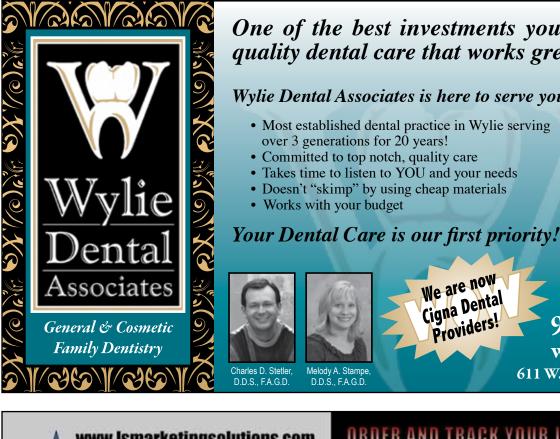
transported us to a warm friendly place, if just for our lunch. If you need an oasis during your day stop by Tacos y Salsas for lunch and you might be tempted to stay for happy hour. Try out their huge selec-

photos by Anne Hiney

tion (more than 100!) of premium tequilas and old-fashioned Margaritas or check out their tequila sampling class - "Tequila 101"! Be sure to tell them the "Lunch Ladies" sent you and bon appétit (oops that's French!).

Tacos y Salsas is located at 6310 S. HW 78, Suite 110, just North of 5th Street in Sachse. Visit their website at www.tacosysalsas.com.

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# Michael Messer Does a Good Deed

Coat drive collects 342 coats for those in need by Susan Dacus

he saying that every individual can make a big difference in this world has been proven true by a Wylie ISD tenyear-old student. If the main ingredients for making a difference are passion and hard work, Michael Messer seems to offer plenty of both.

the During recent inclement weather. the coldest in a decade, 342 individuals had a coat to wear and carry them through the frigid days because of a fourth grade student at Dodd Elementary School. Michael had been worried about people who might not have coats for winter and had an idea of how to help them. After consulting with his principal, Mike Evans, regarding the need for coats, Michael received approval to begin a coat drive at school. He encouraged his classmates, teachers and other staff members to offer up unneeded winter coats for people who weren't lucky enough to have one. Coats began to flow in.

It was on Thanksgiving Day that Michael's concern about coats began. "My family spent a day at a shelter feeding families Thanksgiving dinner.



**"THE BEST PART WAS BEING** ABLE TO GIVE TO OTHERS" Michael Messer

I thought to myself that if there are people who can't afford a meal, they likely can't afford coats. I also knew it was going to get colder because I had been watching the weather. I went home that night and talked with my dad about it and he helped me coordinate it," Michael said.

Michael is a true leader," explains his school principal Mike Evans. "He personally made the morning announcements over our speaker system. He also spoke about the coat drive at the weekly assembly. His genuine concern spread throughout the school. His passion for this project brought other people to participate."

"The hardest part of the project was fitting all of those coats in my house and transporting them to the shelters," Michael explained. "The best part was being able to give to others."

Part of the garments went to a shelter in McKinney and the others were taken to The Bridge in Dallas. Michael didn't get to meet any of the recipients of his hard work. "My mom and I went to the shelter in McKinney and gave them to workers there. My dad did get to meet some, though. He took the coats to The Bridge and got to hand them to people who needed them. One of the people even said, 'we saw your son on TV.'"

Michael, the oldest of four children, received plenty of help from his siblings as well as his parents Kevin and Kristen Messer. "My Auntie Brooke

photo courtesy of WISD

(Bontrager) and Grandma Robin Messer worked, too," he said.

Despite the long hours, storage and transportation issues and just plain hard work, Michael is ready to do his project again. "Yes. I'm definitely ready for next year." •



Stacie Gooch • Rob Mauga

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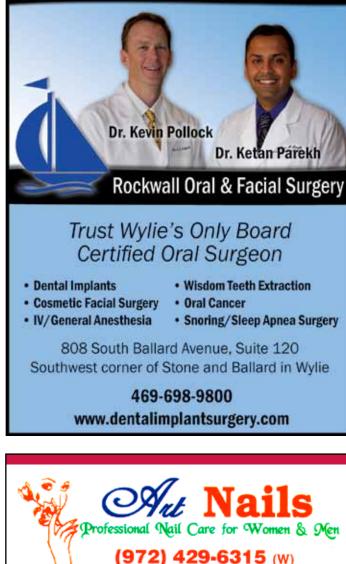
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# Working for the Weekend

Collin College expands weekend college by Mark Robinson

ollin College increasingly pushes the bounds toward making higher education accessible. Through weekday, weekend,

night, day, online, flex-entry, hybrid, Learning Communities, Winter and Maymester, Collin College aims to make all of the people happy all of the time, in theory.

"The goal of higher education is to increase access for students," Dr. Schumann said. "That is addressed by the college in online learning. It allows them to learn at home. But there are many students that desire the face-to-face classroom experience, and Weekend College offers that. The institution continues to examine and expand quality education to a diverse population that has a diverse set of needs."

With Weekend College, the institution is accommodating the 19-year-old working 40 hours a week or the 40-year-old parent of two, who has to juggle work, dinner, trips to and fro between soccer and baseball fields, packed lunches, lawns in need of mowing, laundry and a couple hours of sleep. People's schedules are often inflexible. So Collin College has to be extremely flexible.

Since the college's inception in 1985, it has offered courses on the weekend. In 2003, Weekend College was born. Beginning the fall of 2005, students could take a full load of 12 hours on the weekend per semester with classes on Friday night, Saturday morning or afternoon, or Sunday afternoon.

Weekend College's evolution continued. The Express Block option was created. It entails four three-week blocks per semester and a student can sign up for one course at a time. This course is held three days a week for a three-week block then the course ends. Students can be considered full-time by taking one class per block. Later, Weekend College developed an Extended Block, in which a student takes a class all day Saturday for half a semester.

In Weekend College, a student can earn an associate of arts or science as all core and electives are available. However, some classes in specific areas of study are not yet available on the weekend.

Often, weekend classes can mean the difference between going to college and not going to college. Such is the case with Kathryn Covarrubio.

"I think (Weekend College) is a great resource. If there were not a weekend class I'd be very limited in my choices or not being able to get a degree as quickly as I can. What would I do? I can't quit my job to go to school, so I'd end up staying at a job where I'm not particularly happy. I may have to wait until my children are older when they can take care of themselves before I could make a change for myself. It would delay my timeline to improve my life," she said. The 30-year-old Wylie wife/mother/employee would probably not become an elementary school teacher without Weekend College. She enrolled in the Child Growth and Development Express course this fall and plans to take more weekend classes in the future.

"I'm going for a degree in education, and because I'm married, work full time and have two children, I can't take the normal college classes during the week. I took a weekend class because it works with my schedule. I can work, I can be there for my kids and I can go to class," Covarrubio said.

She graduated with

a associates degree in

graphic design from the

Arts Institute of Dallas in

2001 and had worked in

the industry ever since.

However, four years ago

Covarrubio and her hus-

band added a baby girl

into the fold. Two years

later, that baby girl had a

"It has to do with flex-

ibility," Covarrubio said

of the career change. "A

teacher's schedule will

match my children's sched-

ules – having summers

and holidays off. I also had

a change of heart about

what I wanted to do for

a living. I felt like being a

teacher would be more

fulfilling than what I do

"Right now, I work in

an office and sit at a desk

all day. It's me and a com-

puter. I don't feel like I'm

contributing very much

to other people. Being a

teacher, I'd be contribut-

ing to the community, to

children's lives. I think that

would be more fulfilling

than an office job."

right now.

sister.



Kathryn Covarrubio – with two daughters, a home and a job – did not have time to attend college for a new career in teaching during the week so Weekend College helped her reach her goals.

courses, the Express provided a new and challenging learning experience.

"(I like the Express Block) because instead of going to class every weekend for a semester, I only had to give up three weekends," she said. "You get to know the people really well. It has a small, intimate feel because not everyone can do a weekend class. I enjoyed the class, my classmates and my professor."

For more information on Weekend College or online classes, e-mail an academic advisor at academicadvising@collin.edu, or e-mail weekendcollege@collin.edu.

Check the e-schedule for weekend or online classes (by selecting "weekend" or "web") at www.collin.edu . •

Photo by Nick Young/Collin College

In addition to the flexibility of weekend he Express provided a new and challenging learning



**Baby Talk** Some helpful advice for before and after baby

by Daniel Fleming, MD

Are you ready to start a family? Then here's advice from the experts. Charles Downey, MD, and Daniel Flaming, MD independently practicing physicians on the medical staff at Methodist Richardson Medical Center – discuss pregnancy planning and baby care basics.

#### **Preparing for Pregnancy**

By Charles Downey, MD

If you have baby fever, it's important to try to optimize your health before trying to get pregnant. Eat right, exercise, stop smoking, and cut back on alcohol consumption. Also, managing any chronic illnesses such as hypertension and diabetes is important. You should check with your doctor to make sure any prescriptions medications that you're taking will be safe during pregnancy.

It's a good idea to start taking folic acid, which has been shown to decrease the risk of neural tube defects, such as spina bifida. The recommended pre-pregnancy dosage is 400 micrograms or 0.4 milligrams. Most prenatal vitamins have a proper dose of folic acid.

Charting your menstrual cycle inter-



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vals from day one of one cycle to day one of the next cycle can help you predict when ovulation occurs. Regardless of this interval, the length of time from ovulation to menses is almost always 14-15 days. You can count backwards from your current cycle to help predict around what day of the cycle ovulation occurs.

Experts say sex other every day around the day of ovulation increases chances of conception. Other methods to determine ovulation are basal body temperature charting, ovulation predic-

tor kits, and techniques based on cervical fluid. Having sex 2-3 times weekly is always helpful, and happens to be the average for married couples.

Listen to your doctor. Ask lots of questions if you are unsure. Although I sometimes cringe when a patient whips out "the list," I find it better than a million phone calls. If you have concerns about your doctor's course of action, seek a second opinion. Don't be afraid to tell your doctor you are doing it either. I often get patients who are coming to me for a second opinion. It can be quite reassuring for a patient to hear the same recommendation from a different source.

And for the men out there, be supportive. Pregnant women go through incred-

ible emotional and physical changes, all related to normal hormonal changes.

Helping her feel comfortable is key to making the journey a positive - and joyful - experience for both of you.

Charles Downey, MD, completed medical school at Texas A&M University and residency at Brooke Army medical Center/Wilford Hall Medical Center in San Antonio. He is board certified in obstetrics and gynecology. For appointments, please call 972-231-9144.



#### **Caring for Your Newborn**

By Daniel Flaming, MD

Caring for a baby is all-consuming. Probably the biggest adjustment is constant tiredness. My advice to new parents is get rest whenever you can and ask for help often.

Each baby is different and may have a slightly different feeding schedule. My wife and I found this to be very true with our twin daughters. Generally, breastfed babies feed every 2-3 hours while formula-fed babies need to eat every 3-4 hours. Your baby will give you signs that they are hungry before they cry. You can tell if you baby is getting enough if they are making 6-8 wet diapers per day.

I strongly recommend all women try breastfeeding. Formulas today more closely resemble breast milk than in previous years, but a mother's milk is still superior. Working mothers can still breastfeed by using a breast pump.

To take good care of your baby's health, remember these basics:

• A number of rashes and birthmarks are



Immunizations



common and not dangerous in newborns. Be sure to ask your doctor if you have a question about your baby's skin.

• Your baby should have two soft spots on their head. Do not push on them or put anything directly on them.

 Most babies should be put on their back to sleep. Never shake a baby – severe brain damage or death can occur.

are extremely important. They are the best method we have for fighting infections.

 Fever is an important thing to watch in newborns. Learn how to take a rectal temperature. Report all temperatures over 100° F to your doctor.

 Respiratory distress or trouble breathing can be serious. If your baby is grunting or you can see the skin retracting from the ribs during breathing, or the skin is persistently blue, call your doctor.

• Dehydration can become a big problem quickly. If your newborn has not had a wet diaper in 8 hours, call your doctor. Babies generally have a period of fussiness, usually in the evening, for three hours or so. Colicky babies cry much more than this. They may scream, be inconsolable, and extend or pull up their legs. We do not know what causes colic. Sometimes a mother's diet can upset a breastfed baby. Other times switching formulas will help. You also can try rocking or walking with a baby, using a pacifier, or swaddling a baby. Car rides and bouncing helped with my colicky daughter.

Again, ask for help if you are overwhelmed. Even your baby can sense if you are stressed.

Daniel Flaming, MD, attended Loma Linda University School of Medicine in Loma Linda, California. He completed his family medicine residency at Baylor Medical Center at Garland. He is board certified in family medicine. For appointments, please call 214-576-2227.



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# What Makes a Good Bank

The things you should look for

provided by Jal Dennis Group

t is surprising how many people will put their money in just any bank. All banks are not created equal, and let's just say that some have proven more solvent than others. Besides FDIC insurance, what other characteristics should you seek – and what questions should you consider?

How close is this bank? Is there a branch near where you live and close to where you work? How is the online banking setup? (Yes, you should value convenience, but it shouldn't be the only factor in mind as you choose a bank.)

How cheap is it to bank there? You've heard of overdraft fees and ATM fees. But how about wire fees, notary fees, and fees on cashier's checks and money orders? Returneddeposit fees? Stop-payment

fees? Fees to check your balance? Fees to talk to a teller? (No kidding, some banks do charge for that.) Is it bad taste to ask a bank to detail its potential fees? No, it's smart. Some banks offer you a free checking or savings account and a whole lot of potential charges besides. Some have plans that cover a whole range of

services, plans that could save you some money.

What else can this bank do for me? Can the bank provide your business with credit card processing? Will your checking account give you any interest? What kind



of CDs does the bank offer? How about mortgage and loan types? Could you send money overseas via this bank? Do they do any trust planning?

How friendly is this bank? When you walk into the bank, what's the reception? Do people greet you and ask how they may help you? Or are you ignored for a



prolonged period? What happens may hint at the level of service coming your

Ask to see a bank officer, if possible. Set down a list of what you want, and see how close your potential new

bank comes to providing it. Don't be afraid to make the bank work for your business - they are working harder than ever for it.

What can you do to make a banking relationship better for you? If you bring major amounts of cash to a bank, of course you're going to be treated as a VIP. If you don't, it may help you to establish a relationship or two. So often, we go to a bank and we look at the tellers - and even the loan officers and mortgage consultants as mere functionaries instead of human beings.

If you have a lousy experience at the bank or you get charged some weird fee all of a sudden, ask someone why – maybe the customer service staff can address the matter and work out a solution. Make yourself known - a good way to do that is to bank when it isn't "rush hour". A friendly, recognizable customer who wants the best from his banking relationship can turn into a valued banking client.

Would it be better to bank online? How often do you need to go inside your bank? If you really don't require much in the way of in-person services, maybe an online bank is a better option - after all, why should you pay to support your bank's branches if you never set foot in them?

Thinking small may help. People were leery of small banks in this last economic downturn, but the customer service can be considerably better at such institutions. When a community bank is bought by a bigger one, bigger does not necessarily mean better in terms of attention. •

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