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METRO A2



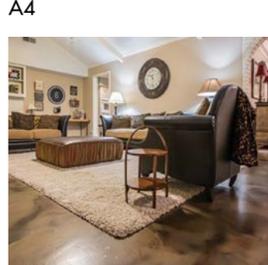
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SPIRITUAL A9



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Highlights from the Desk of Hugh Coleman

Denton County Commissioner Pct. 1 – January 2018



Denton County Adopted New Lower Tax Rate

The Denton County Commissioners Court officially adopted the new, lower tax rate of \$0.237812 per \$100 for the tax year 2017.

This new tax rate will generate approximately \$204.4 million in tax year 2017 and will provide funds for the increase for mandatory debt service payments for voter approved road and facility projects. In addition, the funds generated from new property added to the tax roll, which amounts to \$8,675,101, will be used to help fund employee-related costs and operating expenses.

The decreased rate of \$0.237812 (cents) represents a decrease of \$0.010597 (cents) from the 2016 tax rate of \$0.248409.

Did You Know?

The Secretary of State recently released the special district election calendar for 2018. The first day to file for a place to service on a special district board is January 17 and the deadline for filing is February 16. This includes all Fresh Water Supply Districts, Water Improvement and Control Districts and Municipal Utility Districts.

Check out the link for other important dates, including the last day to register to vote in the May 5 election and early voting dates:

<https://www.sos.state.tx.us/elections/voter/2018-important-election-dates.shtml>

Click the link for the form for candidacy, which can be filed any time after January 17, 2018: <https://www.sos.state.tx.us/elections/forms/poll-sub/2-21f.pdf>

tx.us/elections/forms/poll-sub/2-21f.pdf

380 Corridor Precinct 1 Transportation Updates

FM 720 North - From US 380 to Martop Lane. Widen two-lane rural roadway to six-lane divided urban. The right-of-way acquisition are complete and utilities are scheduled for completion in April 2018. The project is fully funded and is expected to be under construction by the summer of 2018.

FM 720 South - Construction on the \$16 million southern segment of FM 720 from Eldorado to Martop Road began November 2015. Construction crews are working on the final construction items of a six-lane divided, urban facility with raised median. Project is still scheduled for completion by February of this year.

FM 455 - Denton County began the process to widen FM 455 from a two-lane rural roadway to a four-lane urban roadway with turn lanes at IH 35. The project is still expected to be environmentally cleared in February 2018. Denton County has

Continued on B2

Prosper's Streets, Bridges and Signal Lights Set to Greet 2018

PROSPER, TX- Commuters in Prosper will see roadway changes in 2018 that will make it easier to access the growing number of retail and commercial establishments that have opened their doors for business or will soon do so.

New traffic signals are adding to the safety, convenience and flow of commuters travel-

ing along US 380 and Preston Road. Before the end of the month, a traffic signal will be operational at US 380 and Lovers Lane, controlling the flow of traffic into and out of the Gates of Prosper business park. A second signal slated for operation by the end of the month at Richland Blvd. and Preston Road serves the same purpose on the Preston

Road side of the commercial center.

Michael Bulla, Prosper's Capital Projects Manager, says more traffic studies are on the horizon, seeking to quantify the number of autos traversing the areas around the Gates of Prosper.

"Additional traffic studies will be completed to docu-

Continued on B5

Downtown Wells Fargo and Williams Square Parking Lots



DENTON, TX- In May 2017, Jack Bell Properties acquired the four properties associated with the downtown Wells Fargo bank building at the southeast corner of Locust and Hickory Streets: the tower/

bank lobby, the "ATM lot," and two parking lots located between Hickory and Mulberry Streets. Signs were posted this week in the ATM lot and the two adjacent parking lots indicating that those lots will become

pay-to-park via app on Jan. 1, 2018. As these lots are private property, the owner is within his rights to charge for parking.

The impacted lots adjoin the City-owned Williams Square public parking lot, which will remain free and open to the public. The attached map, titled "Wells Fargo and Williams Square Lots", shows the separation between the private pay-to-park lot to the west and the Williams Square free public parking lot to the east. Additional signage will be

Continued on B5

Drowning Suicide Results from Domestic Dispute

LITTLE ELM, TX- Little Elm Police have identified a submerged vehicle in waters near the boat ramp at Little Elm Park containing the body of a 20-year-old female who was involved in a domestic disturbance early Tuesday morning (January 2, 2018).

The apparent drowning suicide was the result of an altercation the young woman, a resident of Kentucky, was involved in with her ex-boyfriend, a resident of Little Elm. Officers were called to a home at an address on Appaloosa Court at about 2:20 a.m. where the young woman was accused of causing the disturbance.

By the time officers arrived on the scene, the young woman has departed the location. Her parents in Kentucky received a call from her in which she threatened to harm herself. The parents

contacted the Little Elm Police Department to report the young woman's threat of self-harm.

Officers conducted visual searches for the individual most of the day, working with information from the ex-boyfriend and her parents. Using triangulation technology to determine the location of her cell phone, they received a digital response from the general vicinity of the boat ramp.

Emergency personnel from Little Elm Fire Rescue deployed a rescue boat and detected a car-sized object submerged in the lake.

Divers from Lewisville Fire Rescue were called to the scene and retrieved the body.

Identities of the individuals involved have not been released as of yet.

Texas Moves Forward With Plans to Improve State Hospital System

AUSTIN, TX -Recently the Health and Human Services Commission announced the release of \$47.7 million to begin improving the state's inpatient psychiatric care system.

The initial \$47.7 million is part of \$300 million approved by the 85th Texas Legislature to improve the state hospital system in the 2018-2019 biennium. This funding is a significant first step toward transforming the hospitals into state-of-the-art campuses focused on recovery.

Texas recently received approval from the Legislative Budget Board and the Office of the Governor to begin using the \$47.7 million.

"A strong state psychiatric system is critically important to all Texans. This investment will benefit the state for generations," HHSC Executive Commissioner Charles Smith said. "With this support from state leadership, we can update our facilities and be sure we are providing Texans

with the very best mental health care possible."

The initial funding will allow Texas to renovate and architecturally plan for the replacement of existing facilities as well as plan and design a new hospital.

Remaining funds will be requested and distributed throughout the course of the biennium.

With this funding and a focus on collaborative partnerships, expanded capacity, and better engagement between state hospitals and the larger continuum of care, HHSC seeks to ensure quality care; highlight services; and relieve pressure on jails, emergency rooms, homeless shelters, and other places not meant to provide intensive mental health services.

Additional information is available at <https://hhs.texas.gov/about-hhs/process-improvement/changes-state-hospital-system>.

Denton ISD's Groundhog Day Gala

Tickets to the Denton Public School Foundation's 16th annual Groundhog Day Gala are available for purchase giving community members an opportunity to support Denton ISD students, teachers and staff members.

The event, which takes place at the Denton Convention Center inside the Embassy Suites on Feb. 3, will kick off with a silent auction at 6:30 p.m. A seated dinner will take place at 7:45 p.m., followed by a live auction. Attire for the event can be either formal or casual.

Tickets for the gala are \$75 per person, with a portion of all tickets tax deductible.

All proceeds from the event will directly benefit Denton ISD students, teachers and staff through a variety of programs. The Foundation has awarded more than \$2.9 million in grants to teachers, staff scholarships and funding for classroom initiatives since 1995. More than \$935,000 has been provided in student scholarships to Denton ISD graduates during the same time span.

To purchase tickets or get more information about the 2018 Groundhog Day Gala visit <http://dentonisd.ejoinme.org/gala2018>



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Advertising and Editorial Submission Deadlines

The publication deadline for advertising, editorial submissions, guest editorials, and letters to the editor is the 20th day of the preceding month for each issue. Letters to the editor must be 400 words or less and include a name, address, and phone number (only name and city will be published). Content may be submitted via email to info@380news.com.

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Denton Council Member Appointed to National League of Cities' Committee

Council Member Briggs to Serve on Energy, Environment and Natural Resources Committee

DENTON, TX – Denton City Council Member Keely Briggs has been appointed to the National League of Cities (NLC) 2018 Energy, Environment and Natural Resources (EENR) federal advocacy committee. This committee is responsible for developing NLC's federal policy positions on issues involving air quality, water quality, energy policy, national wetlands policy, noise control, and solid and hazardous waste management. The appointment was announced by NLC President Mark Stodola, mayor of Little Rock, Arkansas.

"People make our cities great and great cities lead our nation," said Council Member Briggs. "I am honored to have the opportunity to work with this committee to advocate for policies which reflect proven, sustainable, workable, and relevant solutions for our nation's energy, environmental, and natural resource challenges." As a committee member,

Council Member Briggs will play a key role in shaping NLC's policy positions and advocate on behalf of America's cities and towns before Congress, with the administration, and at home.

"Serving on an NLC committee is one of the most effective ways for a local official to advocate for their community in Washington," said NLC President Stodola. "I am thrilled to have Council Member Briggs join a team of local leaders from around the country working to craft our policy platform and to solve the most pressing challenges facing our communities."

The leadership of this year's committee will consist of Chair Cynthia Pratt, deputy mayor, Lacey, Washington; and Vice Chairs Hattie Portis Jones, mayor pro tem, Fairburn, Georgia; and Gerry Horak, mayor pro tem, Fort Collins, Colorado.

For more information on NLC's federal advocacy committees, visit: www.nlc.org/advocacy/committees.

Holiday Express Success!

One of Denton County Friends of the Family's signature events



Denton, TX- The first year of The Holiday Express, one of Denton County Friends of the Family's signature events, was a resounding success! Over 350 from all over Denton County flocked to the Patterson-Appleton Arts Center in Denton on the bright morning of December 2nd, with the event raising over \$20,000!

Families came in to the "North Pole" in their Christmas morning best (pajamas, character costumes, holiday sweaters and more!) and were transported to a winter wonderland. Santa and Mrs. Claus merrily took photos with families; brunch tables piled high with everything from pancakes and mimosas, to a DIY hot cocoa bar; a Christmas cookie decorating station; and fun kid-friendly activities like making reindeer hats and marshmallow

catapults! Mom and Dad had some cheer waiting for them as well with an elaborately decorated silent auction. They were so grateful to all of the local businesses that came together to make the North Pole a ton of holiday fun: Eric Gilmore with DFW Photography, Wildhorse Grill, Hypnotic Donuts, Cartwrights Ranch House, Fossil Creek Liquor, Café Brazil, Starbucks, Emler Swim School, Exploreum Denton, and SCRAP Denton!

After an exploration of the North Pole, families ventured over to the Holiday Express (AKA the A-Train). In partnership with DCTA, Friends of the Family decked out half a train car with holiday tinsel and stockings! Families jumped on board and were magically entertained by performers in association with Musical Theatre Denton. The ride was an interactive perfor-

mance full of carols and holiday fun. When they all jumped off at the "Elf's Playland", they were greeted with a bounce house, playground, and more activities!

They were very blessed to have State Senator Jane Nelson as our top "Rudolph Sponsor" of the Holiday Express! She had this to say: "When victims of domestic and sexual abuse have the assistance they need to heal, they go on to lead happy, healthy lives. I'm proud to support an organization that invests in victims' healing by providing shelter, advocacy, counseling and intervention services for Denton County families. This safe, fun holiday fundraiser will become an annual tradition for my family."

Also, they would like to give a big jolly thanks our top sponsors of The Holiday Express: Senator Jane Nelson, Denton County Transit Authority, Blue Steele Solutions, Bali Mendels with Supreme Lending, Mrs. Sheila Haley, Market Street, Wallace Accounting and Advising, and Sean Kilgore, Attorney at Law and candidate for Judge in Denton County Criminal Court #2.

For more information about Friends of the Family visit www.dcfjf.org. For questions contact Randi Skinner at Rskinner@dcfjf.org.

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Wellness at Work in 2018

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Do I Really Need Life Insurance?

SPIRITUAL A9



Watoto Children's Choir Comes to the Little Elm Area



Aaron Lawrence graduated from Johns Hopkins University with Honors with a BA in economics and a minor in financial economics. Aaron was the captain of the Hopkins club water polo team, made the Dean's list every semester and graduated early. He is weighing his law school options for this fall. Aaron is the son of proud parents Pam and Michael Lawrence of Oak Shores in Cross Roads.

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Vicki Garcia named Executive Denton ISD's Director of Financial Operations



Vicki Garcia, director of finance for LaPorte ISD since 2013, has been named the Executive Director of Financial Operations. The position was created to provide more support for campuses, and has been in the district's master staffing plan for the past two years. Vicki Garcia

"Vicki Garcia brings a great deal of financial experience and relatable business expertise to us - having served at both the campus and central office levels," said Dr. Richard Valenta, deputy superintendent. "We are extremely excited to welcome her to the Denton ISD family, and know that she will be effective for many years to come."

Mrs. Garcia began working in schools with Clear Creek ISD serving in a variety of support positions from a campus data specialist to the administrative assistant to the chief technology officer. After earning her degree, she joined Santa Fe ISD.

As the director of finance in Santa Fe ISD, a position she held

for four years, Mrs. Garcia was responsible for all daily business operations of the district. She supervised the accounting, accounts payable and payroll departments as well as prepared the annual budget including the comprehensive audit.

With LaPorte ISD, Mrs. Garcia supervises the 16-member business office and is responsible for all aspects of the district's business operations. She also serves as the investment officer, developing policy based on a cash flow analysis and a continuous audit process.

Under her leadership, both Santa Fe and LaPorte ISD's have been honored by TASBO and the Texas Comptroller's Office for outstanding fiscal transparency.

"I am excited about joining the Denton ISD team because it is a fantastic opportunity for me to grow both personally and professionally," said Mrs. Garcia. "I have family in Mineral Wells, so returning to the area is also key."

Mrs. Garcia earned her bachelor's degree from the University of Houston - Clear Lake. A native of Colleyville, she is a graduate of Grapevine High School. She and her husband, Julian Garcia, have raised two children.

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North Texas Vet Science 4-H Club



It's a little known secret, that Denton County has one of the fastest growing organizations to offer youth. Spending time with other students, learning a lot more about something that interests a young person. We are speaking about Denton County 4-H's very own, North Texas Vet Science 4-H Club. The club has been in existence for seven years, and continues to blossom and grow.

This club allows students that aspire to become employed or simply enjoy the veterinary science field, are welcome to attend. Youth that are in grades K-12th grade, can experience and learn about animals. Students are also making friendships, learning about and

participating in 4-H, under the supervision of a veterinarian (of their choice), and working toward a program goal.

The North Texas clinical skills with the veterinarian. Once the student has completed, and been Texas A&M Agrilife Extension Denton of program requirements the County. Therefore, and the student reaches the age of 16, they can take a certification test through the Texas Veterinary Medical Association. If the student passes, the student is a certified veterinary assistant.

The North Texas Vet Science Club meets on the 2nd Tuesday of each month, at the Denton County Fairgrounds, September to May. To learn more about the program by viewing the website at www.northtexasvetsscience.com. Also for more information Students will complete about what 4-H is and how 100 lesson and at least 50 activities from an assigned textbook. Students are also responsible for completing a minimum of 500 hours

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cal installs take four days to allow for dry time of each coat): 1) Grinding the concrete to put a proper profile on the concrete for the coating to stick to.

2) Application of a penetrating sealer which will seal up the concrete and stop any moisture vapor from coming through the concrete and causing bubbles in the finish.

3) Application of base coat which is usually black.

4) Application of the "money coat" of metallic epoxy in customer's choice of colors.

5) Application of clear top coat in either satin or gloss.

"A customer of mine had taken out their carpet in the living room and they wanted to stain the concrete. However, after meeting with them it became apparent that the concrete was not in very good shape.

There was patched areas where they had broken through the concrete to place piers under the foundation, which caused a lot of cracks to appear in the concrete when then leveled the house.

The concrete looked like a jig saw puzzle. So instead of staining the concrete I gave them an even better solution, Metallic Epoxy, which gave me the ability to repair all of the cracks, divots, holes, etc. in the concrete and then cover it all up," says Jon Vilhauer.

The customer could not be happier with the finished results; she was looking for flooring that was easier to keep clean and looked great. Her overall result was everything she was looking for plus incredibly durable and truly one of a kind!

The process is as follows (typi-

Another benefit is this flooring does not have all of the health issues that comes along with carpet.

This is really great if you or any of your family members suffer from allergies. "Metallic Epoxy gives you unlimited color combinations and what I think is a much better finished look than stained concrete.

By combining the metallic pigments with a clear epoxy you will get a floor that looks like it is moving as you walk across it," says Vilhauer, "The metallic pigments also deflect light in many directions which creates depth only possible with this type of coating."

For more information on Metallic Epoxy Flooring and to see the color options visit Versatile Coating website at www.versatilecoatingsllc.com. You can also view the application process on his YouTube channel under Versatile Coatings.

'Highlights from...' continued from front page

secured more than \$40 million to construct this much needed roadway.

US 377/Arvin Hill/Stewart Road Intersection Project – Realign the roadway to create one intersection instead of two on US 377 at the Stewart and Arvin Hill intersections (this is part of larger Arvin Hill project to widen roadway and improve drainage.) The design of Rock Hill Road to Red Mesa Trail has been completed. Design on the intersection has begun, right-of-way is complete, and the schematic has been submitted to the county and to TxDOT.

Sam Bass Road – From FM 455 to approximately 500 feet north of Nance Road. Rebuild as a two-lane rural roadway and realign intersection with FM 455. Right-of-way acquisitions and utility relocations are complete and the project is scheduled for completion December 2018.

US 377 North – On October 3 of this year, Denton County retained engineering services to begin the advanced planning and design of US 377 from US 380 to the Denton/Grayson county line. The plan is to reconstruct and widen two-lane undivided rural roadway to four-lane divided facility. A stakeholder kick-off meeting was held with the City of Pilot Point held on November 30, 2017, and stakeholder kick-off meetings with the

City of Aubrey and the Town of Cross Roads was held on December 5, 2017. We anticipate a Public Hearing in September of 2020.

I35 North – The County is working with the Texas Department of Transportation (TxDOT) and the North Central Texas Council of Governments (NCTCOG) on plans to widen IH-35 north of US 380 to six lanes. This is a 14.4-mile corridor with an estimated cost of \$591 million. Three solutions have been determined for the extension of the Outer Loop and IH 35 and TxDOT is evaluating. Schematic approvals are expected by March of 2018.

High School Musical, On Stage!

Maddie Moore

Braswell is All in This Together! The Braswell Fine Arts Department presents their first ever musical, Disney's High School Musical, On Stage! Come see the show on January 18th through the 20th and again on Monday the 22nd!

High School Musical, On Stage is based on the Disney production of the movie, High School Musical, written by David Simpatico, includes songs such as "Bop to the Top," "Counting on You," "Getcha Head in the Game" and many more! High School Musical On Stage highlights the important message of being true to who you are and never letting anything get in the way of your dreams!

The Braswell company consist of nearly 80 high school students from every fine arts department at Braswell with 48 students in the cast, 20 in technical roles, a live band, and drumline!

High School Musical, On Stage can be seen in Braswell's new auditorium on 26750 E. University Drive, in Aubrey. Presale tickets can be purchased from www.braswelltheatre.com for \$10 or bought at the door for \$15. Braswell Bravo Company welcomes everyone to come see Braswell High School's first musical!

Disney's High School Musical On Stage is directed by Michelle Greene with technical direction by Tayler Daniels. The book is written by David Simpatico, with songs by Bryan Louiselle, Faye Greenberg, David N. Lawrence, Greg Cham, Matthew Gerrard, Robbie Nevil, Ray Cham, Andrew Seeley, Randy Peterson, Kevin Quinn, Adam Watts, Jamie Houston, and Andy Dodd. High School Musical's music is adapted, arranged and produced by Bryan Louiselle. The Musical is based on a Disney Channel original movie by Peter Barsocchini with special arrangement from Music Theatre International

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S SPORTS & ENTERTAINMENT

Talon Martial Arts Adds Krav Maga Self Defense Class



With our ever more dangerous world, being able to protect yourself and escape quickly is a skill everyone should process. While personal firearms are usually the first

choice around these parts, you may not have enough time to draw your weapon when confronted with a threat. Taking a self-defense class once a year will not develop the reactionary skills you may need. To that end, Talon Martial Arts is now offering a Self-Defense Class three days a week based on the popular Israeli Fighting System of Krav Maga.

Krav Maga has been around

since the 1930s and pulls from many different fighting styles and arts to teach techniques that work for everyone - no matter the size, skill or body type of the student. Class starts with a cardio workout to simulate the state of mind when facing a threat - with adrenaline pumping and heart racing. Then, the student moves on to various techniques that give a strong

foundation in quick, simple and effective moves.

Classes, for ages 12 and up, are held on Mondays at 6:45 PM, Fridays and 6:30

PM and Saturdays at 10:30 AM. Come try two weeks for free. Call 972-837-3466 or email KravMaga@Talon380.com for more

details or just show up and try a class at Talon Martial Arts, 26795 E. University Dr. #500, Savannah, TX (right next to Subway).

Santa Visits Oak Point



Jakes Place in Oak Point was alive with activity as



residents and visitors awaited the arrival of Santa to light the Town Christmas Tree. The visitors were treated



to free hot chocolate and cookies, a jump house, pony rides, and of course a visit with Santa and Ms. Clause.

Happy New Year!

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HEALTHY LIFESTYLES

Wellness at Work in 2018



Designed to help improve the health and wellness of people across the state through awareness, education and action, Texas A&M AgriLife Extension Service provides a host of health-based programs that can be tailored to any number of audiences. In 2018, Texas A&M AgriLife Extension Service of Denton County will be hosting a number of wellness programs specifically targeting worksites.

According to the Institute for HealthCare Consumerism, studies show that worksite wellness programs can create a 28% reduction in absenteeism and sick leave, a 28% reduction in health costs and a 30% reduction in worker's compensation and disability costs (www.theihcc.com). In addition, with a

renewed focus on healthy living and healthy habits, employees have the potential to:

- Develop knowledge to better prevent or better manage chronic disease
- Develop coping skills and support systems among co-workers, supervisors and family in an effort to prevent/manage disease or health issues
- Gain access to health education in the form of print materials, face-to-face and/or online programs
- Make improvements in physical activity, healthy food consumption, weight loss and blood pressure
- Lower health care costs, and
- Improve their quality of life

All AgriLife Extension programs are research-based and contain unbiased information. Programs can be offered in-house by Extension personnel or by trained employees from the worksite. Several programs are also offered online. Program options include Step Up Scale Down, Dinner Tonight!, Do Well, Be Well with Diabetes, Cooking Well with Diabetes,

Health Talk Express (Lunch N Learn programs), Master Wellness Volunteers, Walk Across Texas! and more!

AgriLife Extension and Healthy Texas are hosting a special worksite wellness conference on January 16 at Great Wolf Lodge to bring together professionals from human resources, benefits, health care, insurance and safety or risk management to learn about what works and what doesn't, share resources and mingle with their peers over a networking lunch. Registration for the Building a Healthy Workplace: Research Meets Practice conference is currently available at worksitewellness.tamu.edu.

For more information on upcoming program dates or on other worksite wellness options, contact Courtney Davis, Denton County Extension Agent for Family and Community Health at 940-349-2882 or cmdavis@ag.tamu.edu.

Smoking Ordinance Implementation

DENTON, TX—In April 2015, the Denton City Council passed an ordinance that prohibited smoking in certain public places and businesses. This ordinance updated and replaced a previous smoking ordinance passed in 2012. The newer ordinance instituted changes, including:

- Prohibiting the sale of electronic cigarettes to minors

- With some exceptions, prohibiting smoking in bars and restaurants
- Prohibiting smoking within 30 feet of any storefront entrance

In order to give bars and restaurants that allow smoking ample time to comply, the ordinance included a provision that delayed the implementation for certain establishments. Starting Dec. 31,

2017, all prohibitions and restrictions of the ordinance will be enforced. Unless prohibited by the establishment, smoking is still permitted in private clubs, bingo parlors, tobacco shops, and on the open aired patio of a restaurant or bar. For a full list of exceptions, see Ordinance 2015-121 on the "Health Permits" section of www.cityofdenton.com, or contact Development Services at (940) 349-8541.

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B BUSINESS & DEVELOPMENT

Do I Really Need Life Insurance?

Personal finance experts agree you should do one thing when looking for life insurance



Clark Howard, Dave Ramsey, and Suze Orman are three of the most popular personal finance experts. Between them, they have dozens of books, radio programs, and TV shows. They've helped millions of people find their financial footing. One piece of advice they always have? Buy life insurance.

Howard, Ramsey, and Or-

man have spent their lives helping people manage their money and make smart financial decisions. They don't want home purchases, retirement accounts, and college savings to be put at risk because of an untimely death. So it makes sense that they'd believe so strongly in life insurance: Life insurance provides a safety net so your family is protected against financial uncertainty.

Let's face it. Most people put off buying life insurance for any number of reasons—if they

even understand it. Take a look at this list—do any of them sound like you?

It's too expensive. In the ever-burgeoning budget of a young family, things like day care and car payments and possibly student loans eat up a good chunk of the money each month, and a lot of people think that life insurance is just outside those "necessities" when money's tight. But two things: life insurance is often not nearly as expensive as you might think, especially when you can get a good policy for less than the cost of a daily cup of cof-

fee at the local café, and well, if money's tight now, what if something happens to you?

That's that stuff for babies and old people, right? People of a certain age remember Ed McMahon telling them their grandparents couldn't be turned down for any reason and figure that's the target demographic for life insurance. Or, you might have been offered a small permanent insurance policy for your newborn, attractively presented with a cherubic infant on the envelope. The truth of the matter is that these are very specific insurance products—just as there are many insurance products for adults in their working years.

I'm strong and healthy! You eat right, you stay active, and everyone admires how grounded and centered you are. You passed your last physical with flying colors! That's GREAT! But you're neither immortal nor indestructible. It's not even that something could happen to you—though it could—so much as when you're at your strongest and healthiest, there's no better time to get a policy to protect your loved ones. If you fall seriously ill or suffer significant injury later, it will make it tougher to get that kind of policy, if any at all.

I have life insurance through my job. Many people are offered life insurance as part of their employee benefit coverage—and often, it's the first time they encounter life insurance

and have no idea that a \$50,000 policy, or one or two times their salary, isn't as much as they think it is. It sounds like a lot of money (and it is!), until you figure that it has to cover some or all the expenses for your loved ones in your absence. Plus, if you leave the job, it's typically the type of insurance that doesn't "move on" with you.

I don't have kids. Sure, kids are a big reason why some people get life insurance. But that's not the only litmus for needing protection. If there is anyone in your life who would suffer financially from your loss—your spouse or live-in partner, a sibling, even your parents—a life insurance policy goes a long way in making sure everyone's still OK even if something happens to you.

Life insurance—it's on my

list ... eventually. There's no deadline on life insurance, no mandate from the government on purchasing it. Your parents may have never talked to you about its importance, and it's certainly not the most invigorating topic for conversation. But don't let your "eventually" turn into your loved ones' "if only."

If any of this sounds daunting, just know that it doesn't have to be. And just know that you can also talk things through with Farmers Insurance agent Jeff Clarke and his staff at no cost. They will help you figure out how much you may need, and also find a policy that fits into your budget. Call or visit today...202 South Coleman Street, suite 200 Prosper, TX 75078 (469) 525-7407

'Prosper's Streets...' continued from front page

ment the necessity of a signal at the Preston and Lovers Lane intersection," he said. "Based on current projections, the signal at Preston and Lovers should meet Tx-DOT's criteria in late 2018 or early 2019."

Meanwhile, contractors working on the Texas Department of Transportation project to widen US 380 from four to six lanes are progressing rapidly toward completing the remaining section within Prosper's town limits, expecting to complete the westbound portion from the Dallas North Tollway to the Town's western boundary in February.

The completion of this

stretch promises to improve access to the growing list of businesses, residential developments and institutions on the Prosper side of US 380, including Texas Health Prosper, St. Martin de Porres Church and School and Longo Toyota. Over 40,000 vehicles travel through this segment daily.

Kara Brinley, VP and General Manager at Longo Toyota, says the completion of the westbound lane will significantly improve safety. "Longo Toyota of Prosper is dedicated to providing a safe environment for our guests and our team members. Redirecting this traffic will greatly assist us in our mis-

sion," she said.

Redirecting traffic away from temporary lanes into permanent patterns allows contractors the ability to begin and accelerate construction of the bridge configurations over US 380 at Preston Road and the Dallas North Tollway.

Pillars are already sprouting at the Preston Road intersection, and soon will be erected at the tollway crossing. Both of these overpasses are expected to be completed before the end of the year.

Motorists must still exercise caution through construction areas. Fortunately, very few accidents have been reported in the affected area, and police urge continued vigilance.

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Denton Designated "SolSmart Bronze" for Advancing Solar Energy Growth

DENTON, TX – Denton has received a Bronze designation from the national SolSmart program for making it faster, easier, and more affordable for homes and businesses to install solar panels.

This designation recognizes Denton for taking bold steps to encourage solar energy growth and remove obstacles to solar development. For companies looking to expand, a SolSmart Bronze designation is a signal that Denton is "open for solar business."

"I am proud of the dedication and hard work of staff to obtain the Bronze designation for Denton," said DME General Manager George Morrow. "Our city has made a commitment to renewable energy and sustainable practices and this award shows how we are making that commitment a reality."

The SolSmart program is

led by The Solar Foundation and the International City/County Management Association (ICMA) and funded by the U.S. Department of Energy SunShot Initiative. More than 100 cities and counties have achieved a SolSmart designation since the program launched in 2016.

To achieve a SolSmart designation, cities and counties make changes to their local processes to reduce the time and money it takes to install a solar energy system. In Denton, staff implemented a streamlined application and approval process by combining the Denton Municipal Electric solar application with the Building Inspections permit application. This created a "one-stop shop" for customers throughout the solar application, approval, and permitting process.

'Downtown Wells Fargo...' continued from front page



installed to clearly indicate the free public parking.

The attached "Downtown Parking Map" shows both free and paid public parking locations in downtown Denton.

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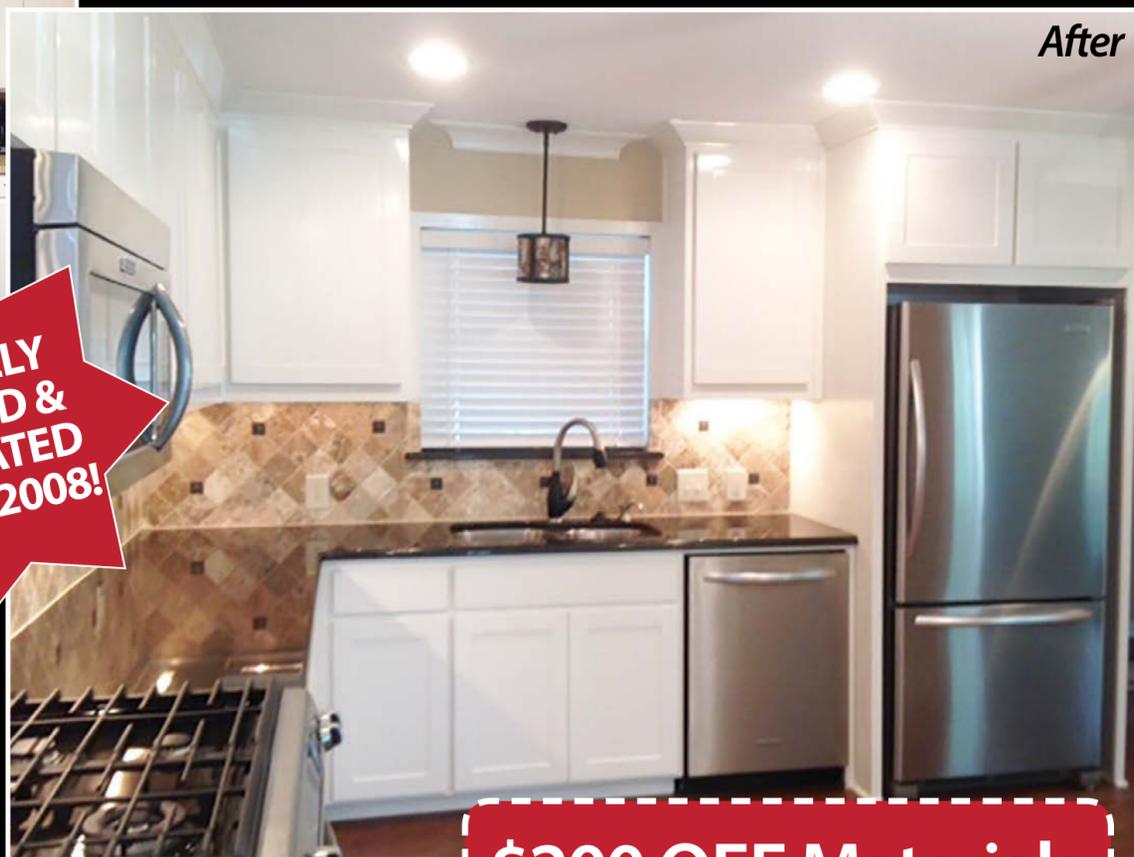
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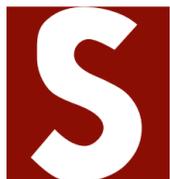
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www.trilogy.church

Baha'i Faith
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www.bahai.org and www.bahai.us

Baptist
Antioch Baptist Church
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Aubrey, Texas 76227

Bethel Baptist Church
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Pilot Point, Texas 76258
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Calvary Baptist Church
Corner of 125 N. Jefferson & Walcott St., Pilot Point
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Cowboy Church of Cooper Creek
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http://www.cowboychurchofcoopercreek.org/

Cross Fellowship Church
Meets at Savannah Elementary
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www.crossfellowship380.com
972-292-1953

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www.firstrockfellowship.org

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Rock Hill Church of Christ
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Episcopal
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Lutheran
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Methodist
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Take A Good Look

“For if anyone is a hearer of the word and not a doer, he is like a man beholding his natural face in a mirror, for he beholds himself, and goes away, and straightway forgets what manner of man he was. But he that looks into the perfect law, the law of liberty, and so continues, being not a hearer that forgets, but a doer that works, this man shall be blessed in his doing”
(James 1:23-25).

The “perfect law” reveals the origin of the soul (Genesis 2:7). It also tells us of the great value of the soul (Matt. 16:26). The “mirror” God gives us also shows our personal defects and weaknesses (Gal. 5:19-21; 2 Tim. 3:1-5). Most important of all, God’s Word shows us the eternal destinies of the soul (Matt. 25:46).

The physical mirrors we use sometimes becomes smudged and dirty. Good housekeepers will clean them with diligence. A dirty mirror tends to blur our vision of what we actually look like. When a mirror is clean we can see a better and more accurate image. The word of God is ever clean and pure. (Psa. 12:6). It never fails to show us how we really “look” spiritually.

James pictures one who, after looking in a mirror, soon forgets what was seen. The one blessed is the honest person who sees self as God sees him. They are one who makes whatever corrections are needed and does what God would have him do.

Take a good look at yourself in the mirror of God’s Word.
What do you see? What does God see?

Watoto Children’s Choir Comes to the Little Elm Area

Jim Manning

In 1994, Gary and Marilyn Skinner founded the Watoto Child care ministries in Uganda. They were in the war-torn capital, Kampala, when their vision began. It is now caring for more than 3000 children within the three Watoto villages. Each child is raised in a family setting. The Children’s Choirs perform throughout the world and have performed before royalty and world leaders.

They will be performing at Living Word Baptist Church on January 30th, 2018, at 6:30. This is the second time they have been in Little Elm. You may not want to miss this inspiring and talented group of young children. Watoto means: The Children, in their language.

The church is located at 2315 Oak Grove Parkway (Hwy 720), just north of Eldorado Parkway about a mile up the road. The phone number is 469-362-9010.

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