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**Cover Credits:** Special thanks to Charla and Michael Schulz for allowing their son, Titus, to pose on the same day his adoption was finalized. Location: The Villages of Indian Lakes, courtesy of The Shellenberger Team, Melina & David, Keller Williams Realty. Photo by Chandler Arden, Chandler Arden Photography.
EVERY MARCH INSITE examines the local real estate market. A series of excellent stories in this issue will tell you what you need to know about buying and selling in the current climate, how to approach investing in these uncertain times, and how to protect your assets. That’s the “home” part of the cover headline Heart and Home.

Titus Schulz, in all his blue-eyed wonder, posed for this month’s cover on the same day his adoption by Charla and Michael Schulz was finalized at the Brazos County Courthouse. The Schulz agreed to add the photo shoot to an already monumental day in the life of their family because, in their words, “We would do anything for Aggieland Pregnancy Outreach,” the agency that facilitated the adoption. That’s the heart part.

In another excellent series this month, a young woman tells how she came to make the loving choice to place her child with caring parents through open adoption. A companion article highlights three area agencies, including Aggieland Pregnancy Outreach, that provide support to women facing an unplanned pregnancy. All three organizations rely on local individuals and charitable groups for the financial and volunteer contributions that make possible their important work.

Some readers will disagree with the decision to profile Planned Parenthood in the unplanned pregnancy story, even though 94 percent of their offered services support reproductive health: family planning, birth control, well woman services and STD testing and treatment. Planned Parenthood is part of that story because more than 25 years ago, a young couple with no health insurance wanted to delay the start of their family until they were financially and emotionally prepared to be parents. Actually, the woman swore she would never have children; her more moderate husband said, “Maybe someday.” Planned Parenthood, then located in Downtown Bryan, provided the woman with her first well-woman visits and contraception on an affordable, sliding-scale fee basis. Six years later when the couple decided to start a family, much had changed, including having health insurance. What hadn’t changed was the woman’s reproductive health thanks in part to the caring professionals at Planned Parenthood.

The Gammon children, and their parents, are grateful to all the area organizations whose mission it is to ensure that every child has a healthy start in life and is raised by caring parents. For me, that’s really the heart of the matter. – Angelique Gammon
March 26 at 11:30 a.m. at the College Station Hilton, the Community Foundation of the Brazos Valley will honor community volunteers Janie and Fain McDougal at the annual Tribute Luncheon. For more information or reservations, email ragsdale@suddenlink.net or call (979) 229-1200. Deadline for reservations is March 19.

March 2-26, the Arts Council of the Brazos Valley and the Brazos Valley Art League present their “Juried Member Art Show.” A reception for the artists will be held on Saturday, February 28 from 12 p.m. to 2 p.m. The Texas Gallery hours are Monday through Thursday from 9 a.m. to 6 p.m., Friday from 9 a.m. to 5 p.m., and Saturday from 10 a.m. to 2 p.m. Admission is free. For more information, contact the Arts Council at (979) 696-2787.

March 3 at 6:30 p.m., Brazos Valley Reads presents a discussion of Sherman Alexie’s “The Absolutely True Diary of a Part-Time Indian” at the Bryan Civic Center. For more information, go to http://www-english.tamu.edu.

Beginning March 2 and continuing throughout the month, join The Children’s Museum of the Brazos Valley for a variety of special programs and activities for children and parents. Highlights this month include recycling programs, storytelling “ChildreNinos,” and more. For a complete list of activities and times, call (979) 779-KIDS or visit www.mymuseum.com.

Through March 31, the Arts Council of the Brazos Valley and Humanities Texas will present “Texas Writers: A Humanities Exhibition” and “J. Frank Dobie: Making of a Texas Legend” at the Brazos Valley Museum of Natural History. Admission to this exhibit and the museum’s permanent galleries are $5 for adults and $4 for children, students and seniors. Children 3 and under are free. For additional information about this and other museum events and exhibits, call (979) 776.2195 or visit www.brazosvalleymuseum.org.

March 1 at 2 p.m., the Navasota Theatre Company presents “George Washington Slept Here.” For more information, call (936) 825-3195 or visit www.nta-stage.org.

March 1 at 2 p.m., the Theatre Company will present “Chicago.” Tickets are available online at www.thetheatrecompany.com, at the Arts Council, 2275 Dartmouth St. in College Station, or at the Box Office. For more information, call the Arts Council at (979) 696-2787.

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March 5–7 at 7:30 p.m., MSC OPAS presents “Andrea Marcovici–Intimate Gatherings.” For ticket information, call (979) 845-1234 or visit www.mscopas.org.

March 8–9 at 7 p.m., the Theatre Company will hold auditions for “Big River.” Visit www.theatrecompany.com for more information.

March 8 at 5 p.m., the Brazos Valley Symphony Orchestra presents “American Landscapes” with the Texas A&M Century Singers at Christ United Methodist Church. For more information and tickets, call (979) 696-6100 or go to www.bvso.org. Special discount tickets are available for Veterans for this performance, who will be recognized at the concert. Call (979) 845-1234 or go by the MSC Box Office to purchase tickets.

March 12 at 7 p.m., the George Bush Presidential Library and Museum presents “Classic Film Series: The Forbidden Planet.” Admission, beverages and popcorn will be free. Call (979) 691-4000 for more information.

March 14 at 1:30 p.m., the International Festival Institute at Round Top presents the “Percussion Galore 2009.” For more information, call (979) 249-3129 or visit www.festivalhill.org.

March 20–21, the International Festival Institute at Round Top presents the 14th Annual Herbal Forum, celebrating Bay Laurel, Herb of the Year 2009. For more information, call (979) 249-3129 or visit www.festivalhill.org.

March 20–21 from 8 a.m. to dark, the Museum of the American G.I. will hold their “Open House,” with a WWII battle reenactment on Saturday at 2 p.m., and a vehicle display and flea market on both days. Scouts in Class A uniforms are admitted for free; otherwise, the cost is a $5 donation. For more information, call (979) 777-2820.

March 22 at 1 p.m., the Arc of Bryan/College Station will host their 2nd Annual Bowling Buddies
Fundraiser at Grand Station Entertainment Center. Pre-registration is $25 and includes a t-shirt. Contact Paula Etheridge at (979) 703-5638 or arc2005@suddenlink.net for more information.

March 23-24 at 7 p.m., the Navasota Theatre Company will hold auditions for “No Mother to Guide Her.” For more information, call (936) 825-3195 or visit www.nta-stage.org.

March 25 at 10 a.m., join the Brazos Valley Society of Children’s Book Writers and Illustrators for their monthly Schmooze. Schmoozes are informal monthly gatherings held in the Art corner at Barnes and Noble, with open discussion on a given topic, led by a facilitator. For more information, email lizbmrz@gmail.com or visit www.scbwi-brazosvalley.org.

March 25 at 10 a.m., Jeff Carroll, cowboy poet and Texas historian, will speak at the Hospice Auxiliary Meeting at Pebble Creek Country Club. Optional $15 lunches will be served. For luncheon reservations, contact Judy at (979) 825-6493.

March 26 from 4 p.m. to 8:30 p.m., the Mental Health Mental Retardation Authority of Brazos Valley is hosting their 35th anniversary celebration at the Brazos Center in Bryan. Tickets are $10 and include programs, dinner and entertainment. For information about tickets or donations, call (979) 822-6467.

March 27 at 6 p.m., the Forsyth Galleries will present the opening reception and awards for their “Regional Juried Art Exhibit.” For more information, call (979) 845-9251 or visit http://forsyth.tamu.edu.

March 28, Texas A&M University students invite Bryan residents to participate in Big Event. This annual event gives students a chance to perform various service projects in the community. The student volunteers can accept up to 1,300 job requests. To sign up for a service project, call the event hotline at (979) 845-9618 or visit http://bigevent.tamu.edu.

March 28 at 10 a.m. to 2 p.m., Bryan ISD will present their 8th Annual Artfest, featuring around 1,000 original creations from kindergarten through high school age artists at the Bryan High Silver Campus Cafeteria. Hands-on workshops will also be available for the entire family to enjoy.

March 28-April 4, attend the LaBahia Antique Show and Sale at the LaBahia Hall in Burton. The show opens daily at 8 a.m. and admission is free. For more information, contact Carol Schmidt at (979) 289-2684 or visit www.labahiaantiques.com.

March 29 from 11 a.m. to 4 p.m., the Bridal Association of the Brazos Valley will proudly present the 17th Annual Spring Bridal Show and Benefit at Reed Arena on the Texas A&M campus. Proceeds benefit the Brazos Valley chapter of the American Red Cross. Tickets are $15 online at www.ido-idoo.org or $20 at the door.

April 1-4, the 41st Annual Spring Antiques Fair will be held in Round Top. Exhibitors offer the best quality of a wide variety of collectibles. Admission is $10 for all days and locations. Visit www.roundtoptexasantiques.com for more information.

April 2-5, the Unity Theatre in downtown Brenham will present “Angel Street.” Enjoy this Victorian thriller with performances Thursday at 7:30 p.m., Friday and Saturday at 8 p.m., and Sunday at 4 p.m. For ticket prices and details, call (979) 830-8358 or visit www.unitybrenham.org.

Bakery ♦ Pizzeria ♦ Deli ♦ Café

Discover “Living With Style” in Bryan/College Station during The Woman’s Club House & Garden Tour 2009. Each spring for more than 25 years, the members of The Woman’s Club have offered guided tours through area homes that offer a designer showcase of home styles and furnishings, according to tour co-chairs Candy Rust and Janice McKean. This year’s tour will be April 15 from 10 a.m. until 6 p.m.
The home of Lisa and Peter Currie in the Traditions development in Bryan reflects a casual elegance that blends with the outdoor living of the “old world estate.” Varied ceiling heights subtly divide the downstairs Great Room living area without using walls. The warmth and charm of this home are showcased with spectacular wood floors, custom fireplaces, tile and cabinetry. The Great Room flows into the open kitchen and dining room on one end and the game room areas on the other side, where “custom maroon tiles” highlight the back splashes on the counters and the Aggie Spirit of the home. The six private bedrooms and baths offer comfort and convenience on both floors.

Family and friends enjoy unique outdoor sports areas, a fantastic swimming pool complex with grottos and waterfalls, as well as downstairs and balcony open living rooms. Wrought iron fences surround the spacious property and offer fabulous views.

If you go

In addition to the home tours, there will be a buffet luncheon from 11 a.m. until 1:30 p.m. the day of the tour at The Woman’s Club, 1200 Carter Creek Parkway, Bryan. Seating for the luncheon is limited and requires advanced reservations by calling (979) 774-3757. Tour tickets are $15. Luncheon tickets are an additional $15.

Tour tickets may be purchased at the luncheon, at the door of any tour home, from any member of The Woman’s Club, or by calling (979) 822-5019. Proceeds from The Woman’s Club House & Garden Tour 2009 will be used to provide outreach to local charities.
Visitors will be fascinated by the 1 1/2 -year-old French Manor, owned by Dr. Barry and Linda Toombs. “The home and furnishings are designed for entertaining family and friends,” says Linda Toombs. “The outdoor kitchen/screened-in porch is where we spend most of our time, weather permitting.”

French antiques and character enhance the beauty of this home. The French-style wrought iron balcony across the front of the home is a copy of an antique balcony from an 1890 Philadelphia bank. “Antique furniture, light fixtures and mirrors are of special interest to us,” says Linda Toombs. Formal French gardens that are very low maintenance surround the home. Spectacular views of the Pebble Creek golf course and spacious backyard can be seen both upstairs and downstairs.

The elegant and open downstairs Great Room features a fabulous kitchen at one end. Pale blue ceilings reflect the beauty of the outdoor skies. Spacious living areas continue upstairs and offer additional outdoor views.
Home of John and Sue Webb, this beautiful traditional home is located a short distance from Texas A&M University and offers luxurious Bed & Breakfast accommodations called 110 Lee. “We loved the quiet neighborhood and knew we wanted to build (or renovate here),” says Sue Webb, a design consultant. “Since the original house on the property could not be expanded to meet our family needs, very open, casual living and entertaining was the design for the new home,” says Sue Webb. With three adult children, the Webb’s call their home “Future Son-in-Law” friendly. Exterior entrances for the bedroom suites offer privacy and convenience.

“Many of the elements of 110 Lee are reminiscent of an old New Orleans style home,” explains Sue Webb. French doors leading from the open Great Room to a brick courtyard offer spectacular views of this quaint neighborhood setting with natural landscaping and fence lines. A wrought iron stairway from the courtyard leads to the upstairs bedroom and living areas. Family and guests benefit from modern and convenient elements mixed with traditional Southern charm.
2009 Real Estate Forecast: Mostly Sunny (With a chance of rain in the retail market)

Gone are the days when viewers could easily find a handful of house-flipping shows on cable television. The bubble? Popped long ago. However, for our community, with its steady real estate market and stable economic pillars, things are less dire than you might think from watching the national news. We’re not completely immune and recovery may not be immediate. But for many aspects of the real estate forecast, the outlook continues to be mostly sunny.

Residential Real Estate
Buyers still want to buy
Sellers still want to sell

Trish Thornton Havel is a realtor with Classic Realty GMAC Real Estate, and she’s been working in our market for many years. “Obviously, the current economic climate is affecting almost everyone in somewhat of a negative way,” Havel says. “For many, just the uncertainty of what lies ahead makes it difficult to see the positive.” But Havel says there is good news: buyers still want to buy, sellers still want to sell, transplants still move here. She also notes that the value of homes continues to increase; in fact, the dollar value of 2008 home sales sold in Bryan/College Station was up 2.4% from 2007. That rate of growth “is not out of the norm for what we have experienced in the past locally,” says Havel. While she has seen an increase in foreclosures and short sales, she chalks those up to loans given to people who were “not in a good position to purchase in the first place.”

Havel is quick to point out that we are not “insulated” from national problems, but does feel that “in many ways, we are in a much better position in the Bryan/College Station area than in many other areas of the nation.” Texas A&M University’s continued enrollment growth and development of academic programs protects the whole community in myriad ways, not only those who are employed there.

“The one thing that I see that has changed somewhat is the ‘thought process’ of the home buyer and seller,” says Havel. “Many home buyers are coming into the area from other areas in the nation with a preconceived notion that they will be able to purchase properties at a very low price. That may be happening in other areas around the nation, but for now, it is certainly not the case here locally.”

Value, Value, Value
Slow and steady wins the race

Marty Cangelose of M.G. Cangelose & Associates, a certified residential real estate appraiser, has been working in real estate since graduating from Texas A&M in 1984, and for most of those years, he’s been in this area. Cangelose concurs with Havel’s assessment that the university, as the number one employer in the area, provides stability in the real estate market. Cangelose points to the state funding of the university as a protection. He also notes that our area economy benefits from the development of Bryan/College Station as “a regional medical center” for surrounding counties.

“That doesn’t mean we won’t have a hiccup every now and then as a reflection of what’s happening nationally,” he says, but overall, the state of Texas and our community specifically are “doing better than the national average.”
The increase in foreclosures should not be confused with an increase in “declining values.” The foreclosure problem, as Havel noted too, is more about lending practices than home values.

Cangelose analyzes sales every week, and he sees a 3% appreciation rate per year holding strong. “We have slowed down a bit,” he adds, a bit slow even for the months of September through February. In March, the residential market usually picks up.

“Everyone is taking a wait and see attitude, but that isn’t affecting values,” he says. “The higher the appreciation, the harder the fall,” says Cangelose. “Our good, stable growth will see a lot less of a drop than those areas.” He would be more concerned if our local market had been more volatile before the economic crash. “It’s hard to predict the future, but looking at the past trends, since we’ve been stable to 3% in past years, that will provide protection.”

If life was an Aesop’s Fable, then Bryan/College Station could be the tortoise: slow and steady wins the race.

“2009 probably will be a little bit slower,” admits Cangelose, “but we’ve been in good shape the last 15 to 20 years, and it will pick up again.”

He has definitely noted an increase in home refinancing. Homeowners are taking advantage of the lowered interest rates provided as part of the federal government’s economic stimulus efforts. There are also good deals and possible bargains in foreclosure sales.

Though the residential market is holding steady, the commercial real estate market is more problematic. Josh Isenhour, an associate with John R. Clark & Associates, believes that the retail market is the local real estate market that will be “most intensely affected” by national problems.

He is concerned, for example, that very soon at the Gateway Center on University Drive, both Circuit City and Linen’s-n-Things will stand empty. The closing of the big box stores will “continue to affect the smaller tenants in that center and will send a ripple effect through the entire retail market.”

Isenhour notes that there are other shopping centers, also recently built, with “tenants that are already being affected by the downturn in consumer spending. Many of these businesses stretched the parameters of true demographics to make sense out of sites that did not fit their business plan.”

Another concern in the commercial market, according to Isenhour, is that “tenants are not moving quickly to acquire new space and are maintaining their current locations.” The prospective buyer calls are still coming in to his office, but “are rarely moving forward to a contract or a lease.” He sees banks tightening lending requirements to protect themselves, and “passing over loans that still make sense but are slightly risky,” all because of “financial uncertainty.” This can hurt business growth.

“It seems as if no one is safe from the cutback in consumer spending and that the longer that this cutback continues, the more vulnerable every business is,” he says. Isenhour has been surprised by the number of “established retailers, office tenants, and commercial and residential developers” in trouble, either closing up shop or seriously cutting back.

Isenhour concludes that it is difficult to “gauge the true impact on commercial real estate or what the length of the downturn will be, at this point.” Timing will be everything. Typically, the year-end for a business means a focus on taxes and budgets; it’s possible that as we move into the spring, there might be an increase in commercial retail leases.

“The office market in Bryan/College Station is still doing well,” he adds, because of a multitude of Texas A&M University or university-related offices. That lease stability is unlikely to be affected by the economic downturn.

Janelle Carver, senior vice president with Cornerstone Mortgage Company, is optimistic. “I would say that Bryan/College Station has been very fortunate to have been ‘isolated’ from the economic woes most of the nation is feeling right now,” she says.

Carver, who has been with Cornerstone for 18 years, and in the mortgage business for 26 years, notes the same “small annual appreciation in value” that Cangelose has observed. This is good news when most of the country is experiencing a decline in property values, “and are the ones that caused most of the problems with homeowners losing their homes in the first place,” she says.

According to Natalie A. Joyce, lending assistant at First Victoria Bank, “I believe that there are some great opportunities to buy a house right now, and some people should be taking advantage of the great rates.” Joyce would actually like to see an expansion of the mortgage lending at her bank because of the great stable market found here in
At a time when most investors are being told by their investment brokers to “just don’t open your statements,” Janet Briaud of Briaud Financial Advisors is greeting them head on. Janet has been warning clients since 2000 that returns on stocks would be terrible for the next decade. She has kept clients from experiencing major losses and her business has grown to the point that she is expanding into a new building later this year.

Unlike many investment advisors, Briaud operates on a fee-only basis. She and her staff work primarily with university professors and doctors, and she has won numerous national awards. From her Bryan office she advises clients all across the United States.

Briaud has been concerned about the overevaluation in the stock market for several years. She started reducing the percentage of stock holdings in her portfolio as early as 1999 and she even lost some clients with her conservative approach. However, those who stayed with her and those who have come to her since then are happy now that their money is invested in assets other than expensive stocks.

My question to Briaud was fairly obvious: “What do we do now?” After the longest bull market in American history, most of us don’t remember a time when the market was seriously down. In Briaud’s view, we are in a long-term bear market in stocks that began in 2000. Historically, bear markets start with very high valuations and end with cheap valuations. At the present time, the market is fairly valued but not yet cheap.

“Near the bottom, investors will claim that they will never invest in stocks again. There will be maximum fear,” Briaud continues, “but it will offer the greatest opportunities. So one possible strategy is to have cash available for what could be the greatest buying opportunity of a lifetime.”

Until then, Briaud believes the first and possibly most important thing people can do now is to pay off debt. “If you have credit card debt or you owe on a car, pay that off as soon as possible. It is very difficult to make 6% or higher right now but if you pay off a car loan with 6% interest, you are absolutely making that much on your investment. That is equally true if you pay off a credit card with 16% interest. If you pulled your money from your investments when the market started to go down but don’t know what to do with it, pay off your mortgage. You will have the peace of mind of knowing that your home is yours, even if you lose out on a small tax deduction.”

The second step is to stop spending. Briaud advises. We are in a deflationary cycle, where prices are going down and money goes farther. People are not in the mood to shop which forces prices down even further. Retailers are putting merchandise on sale as soon as
it arrives at the store. “In the ’80s and ’90s, people overspent. It was very rational to buy and buy, even to incur debt to do it, because prices were constantly going up. Now, with prices dropping and jobs uncertain, most people are hesitant to spend and are waiting to see what happens.” Briaud says building up savings makes good sense right now preparing people both for future investment opportunities or emergencies.

Third, Briaud suggests that people look for other investment opportunities. High quality municipal bonds, investment grade corporate bonds and Treasury Inflation Protected Bonds (TIPS) are good buys at the moment. “They may be boring,” she explains, “but in deflationary times, you don’t have to make a lot of money to do well.” Briaud also offers some suggestions for a smaller portion of your investments in such areas as gold and energy. “Gold is sold by the share; you don’t have to literally own gold bullion,” says Briaud. She especially likes gold bullion as it often serves as insurance against catastrophic events. She has been purchasing gold bullion since 2003 when it was at $325 an ounce and it is now more than $900 an ounce. Oil, now at $40 per barrel, can be added to a portfolio through energy stocks, natural gas funds, or oil services funds. Since demand is increasing and supply is declining, Briaud expects energy to go substantially higher in the future. These can be intimidating areas for an ordinary investor and she recommends, “no more than 10% of your portfolio should be invested in these type of alternative investments.”

Fourth, consider your stage in life. If you are nearing retirement and still heavily invested in stocks, you need to look at pulling back when the market is up. “Forget trying to get back to where you were, pick a number that you can live with and stick with it. If, for instance, the market reaches 9,000 again, that might be a good time to sell 10% of your stock funds. Take your proceeds and put it into safer investments; even holding it in cash will give you peace of mind.” If you are younger, with at least 15 or 20 more years before retirement, you need to consider the fact that time is on your side.

“When everyone else is really disgusted and bailing out, that might be a good time to increase your equity allocation.” Briaud advises younger investors to consider a program of dollar-cost averaging into stock funds immediately. “If the market goes down, you will be buying more shares for the same money. Just be prepared for much lower prices so you don’t jump out again if markets go substantially lower.” A quick glance at “The Cycle of Market Emotions” (created by Westcore Funds/Denver Investment Advisors LLC) can help her clients recognize the emotional impact that changes in the stock market can cause, and to understand just where we might be in the cycle.

“The most important thing to remember,” Briaud says, “is that this is the winter of our economic season. You wouldn’t look at our brown grass and bare trees and assume that it will never get better. Spring will come. At some point, new innovation will be the catalyst for change and new opportunities.

“This is the best country to live in,” Briaud believes. “Where else could a woman like me start out poor, major in sports management, then create a business in financial management and be taken seriously? And be successful? Only in America. We have hope for better things to come. I have confidence that we will come back better and stronger.”
In Bryan/College Station. She believes that the credit crisis has not poisoned the well in our community. That crisis was brought about by “lending practices in volatile markets” in California and elsewhere. The subprime mortgage market meltdown had a domino effect on banks that participated in, purchased, or gave those loans. However, “there are still some small banks left here in the B/CS area that never participated in the California market, and do not have so-called ‘bad loans’ sitting in their portfolios,” notes Joyce. Customers and potential buyers do not need to fear imminent credit collapse here just because it happened elsewhere.

That's not to say things haven't changed, however. Potential customers may discover that a 100% financed loan is a thing of the past. “With the exception of FHA loans, most banks will not lend unless you have a sufficient down payment, usually ranging from 10% to 20%,” she says.

**Buy Smart**

Protection for buyers & sellers

So what’s the forecast? Mostly sunny with a slight chance of rain?

Trish Havel reassures that loans are still there for qualified buyers. “The key here is the term ‘qualified buyers.’” The tightened guidelines and reformed policies have changed what it means to qualify for a loan. Credit scores will determine interest rates. What matters is having a down payment (Havel recommends at least 3½ %) and a good credit score. With those in hand, opportunities are plentiful.

“In today’s market, a 20-year-old home with no updates will sell at a very different price per square foot than a 20-year-old home with all new features,” she notes. “An active realtor will know the difference, so listen to what they have to say.” Sellers should also be smart about upgrades: “Unless it helps in marketing the property or getting the house sold, it’s not a good investment to spend a dollar on upgrades if the seller will only receive a dime back in return,” she says.
Insurance
The answer to ‘What if … ?’

Insurance advertisements are everywhere, and they make the world of insuring your life, car, and belongings seem like a piece of cake. But if understanding insurance and finding the “perfect coverage” for every aspect of life is a piece of cake, that is one massive piece of cake. You don’t have to be an insurance expert to understand everything there is to know about insurance … you just have to talk to someone who is an insurance expert and know the right questions to ask them.

What if…
the wheels fall off?

Car insurance premiums vary greatly depending on everything from the driver’s age and sex to the age of the car and the deductible amount you choose for the policy. Jacqueline Voss, a personal financial representative with Allstate Insurance, recommends two different types of basic plans based on the age of your car. Individuals who own a vehicle that is less than 10 years old should carry full coverage, including collision and comprehension. While collision helps pay for repairs due to an accident involving other vehicles or stationary objects, comprehension helps cover the cost of damages due to other types of accidents like theft and natural disasters. Depending on deductible and driving records, full coverage with collision and comprehension will, on average, cost around $75 per month.

On the other hand, individuals who own a vehicle older than ten years should at least carry liability, underinsured/uninsured motorist, and personal injury protection. Liability coverage helps pay for the cost of damages towards property and injured individuals if you are at fault for an accident, while underinsured/uninsured motorist coverage covers the cost of your property and/or injuries when an accident is the fault of someone who is not adequately covered by car insurance. Personal injury protection goes into effect in the event of lost income due to an accident and generally compensates you for those expenses. On average, these three types of coverage will cost around $60 per month.

Fortunately, there are many different ways to decrease your premium. Carrying a higher deductible, or the fixed amount of money you pay out of pocket for an insurance claim, for example, will help lower premium costs. Changing your deductible from $250 to $500 may have the power to lower your premium 10% or even more. Most insurance agencies offer discounts for students under the age of 25 who meet good student GPA requirements, as well as for completion of some teenage driving programs. Other driving courses such as drivers’ education, for example, may also lower your premium. Voss suggests bundling insurance policies (car, home, etc.) with the same agency, as this will also often lower premium costs. Be sure to ask your agent what kinds of discounts apply to you and your family.

Driver age also plays a huge role in determining premium costs since younger drivers are proven to be involved in more accidents. The premium for a 21-year-old male driver, for example, may cost $600 every six months, while the same amount of coverage for a 25-year-old male driver might cost $400 every six months. Your insurance agent is your best resource, especially when it comes to young, teenage drivers.

What if…
someone storms your castle?

Homeowner’s insurance protects your home, property and valuables. Knowing exactly what your homeowner’s insurance does and does not cover and what your responsibilities are to ensure that these items are covered completely is incredibly important.

Your responsibility as a homeowner is to be able to prove what is in your home. The question is, though, if something is stolen or burned to nothing but ashes and soot, how are you supposed to prove you even had that item in the first place? An easy and effective way to document your belongings is to go on a walking tour of your home and either videotape or photograph the tour.

Dallas Shipp, president of the Shipp Agency, advises homeowners to make multiple copies of the tour. "Keep one copy...
What if... you are a renter?

If you are currently leasing your home or apartment, renter’s insurance should be a given. Similar to homeowner’s insurance, renter’s insurance protects your belongings in the event of a burglary, fire or other accident. Don’t think that you’re immune from a fire or burglary just because you are renting ... rented spaces are burglarized 80% more than owned residences, and if an accident such as a fire does happen, your landlord’s policy will NOT cover your belongings.

Renter’s insurance is an easy and fairly inexpensive way to protect yourself. According to Burleson County Farm Bureau Agent Shelly Burnett, renter’s insurance, especially in Bryan/College Station, is incredibly affordable.

“I have customers paying as low $120 per year,” Burnett says. “Renter’s insurance should not be something that is overlooked.”

If you do have renter’s insurance, documenting proof of your belongings with an inventory record or through a videotaped or photographed tour is just as important for you as it is for homeowners. Renters often overlook this important step, despite the fact that on average renters own $30,000 worth of belongings. “People don’t realize how much their clothes are worth,” Shipp says, “and in college towns like Bryan and College Station, things like laptops and textbooks have a tendency to wander off.”

What if... the waters keep rising?

Just because the Brazos Valley is not within walking distance of an ocean, it is not pardoned from thunderstorms and collateral damage from coastal hurricanes, both of which can lead to flooding. Shipp reports that flood insurance policies will likely cost anywhere from $10 to $20 per month or $200 to $300 per year versus the tens of thousands of dollars flood damage may cost.

What if... someone steals the family jewels?

Expensive or sentimental items like jewelry, rifles and heirlooms should be included in homeowner’s insurance policies through a rider, a policy added on to homeowner’s or renter’s insurance that covers specific items that a basic insurance policy alone won’t completely cover. The majority of basic homeowner’s insurance policies only cover up to $1,000 for jewelry. A rider, however, insures that if something happens to a piece of jewelry, it will be replaced.

“If a woman owns a $10,000 engagement ring, it will cost around $100 per year to insure,” Shipp says. “No matter what happens, if the ring is stolen, if the diamond falls out, or even if the woman loses it, it is replaced for free.”

What if... you have to replace everything?

Valuing your house in case the worst happens – your seven-year-old decides to light a pillowcase on fire to see what happens – makes it very important to understand the difference between your home’s “house value” and its “replacement value.”

Take for example a house that is valued at $200,000 but is 150 years old. The cost of replacing that home in the event of a catastrophe will be much greater than $200,000. In order to calculate a home’s replacement cost, insurance agents can perform a reconstruction cost analysis based on the year a home was built and any sort of customizations or improvements that have been made according to Shipp.

What if... it’s not just a bad cold?

Even on a good day a trip to the emergency room without health insurance can cost you around $2,000 for the visit itself, and as they kick you out the back door, plan on adding on $3,500 for that CAT Scan and some blood work they had to do on top of that initial $2,000. If you can’t afford a $6,500 bill for a few hours in the ER, health insurance is a must.

According to Richard Kasper of Kasper Insurance Group, there is always a need for health insurance no matter how young, old or healthy you are. Even if you haven’t seen a doctor in years, the possibility of being seriously injured in an accident or being diagnosed with an illness or disease is always there. Protecting yourself against tens of thousands of dollars in medical expenses is the main reason to have health insurance coverage.

Although there is not one ideal health insurance fit for every individual or family, an insurance agent can work with your needs and income to develop a health insurance plan you can afford.

What if... you aren’t there for your family?

Those electricity and cable bills stacked up on your dining room table will need to be paid whether you are alive or six feet under. Life insurance covers these debts and any others you leave behind so your loved ones do not become responsible for them.

Ross Gunnels, a Life and Health agent with Anco Insurance of Bryan/College Station, says that there are many variables that determine exactly how much life insurance a person needs. “A complete needs analysis is usually a good way to measure the amount of coverage needed,” he says.

As a general rule of thumb, Kasper reports that most people usually need around 10 times their annual income in life insurance, as recommended by independent life insurance organizations.

Although there are many indefinites
when it comes to life insurance, there is, however, one absolute: the younger and healthier you are, the cheaper it is. If you are young and can afford life insurance, even if you are single, it will save you a lot of money down the road. When major life changes like marriage or children come about, however, life insurance should not be questioned or put aside.

According to Shipp, “One of the biggest reasons for foreclosures is the result of a death. You want to make sure your spouse and children will still have everything in life as if you were still alive, such as paying for the mortgage, college, and weddings.”

Even stay-at-home moms should have their lives insured, he says. Although you do not bring in a recorded income for the household, you help keep your family going. It is going to cost a lot for daycare and for somebody to wash the clothes and clean the house if something happens to you. “The main thing with life insurance is to protect yourself,” said Shipp. “Your biggest asset is you.”

**What if... the golden years aren’t so shiny?**

Long-term care insurance funds both at-home and in-facility care for individuals who can’t care for themselves any longer. According to Burnett, the cost of a nursing home room per day ranges from $215 to $225. This does not include any additional healthcare costs. With the high price of nursing home rooms and at-home care, it is vital that you consider your options.

A common misunderstanding is that Medicare or Medicaid will cover the expense of this type of care for everyone.

“Medicare will only pay for long-term care costs under very limited circumstances and will only do so for 100 days at the very most,” Burnett says. Medicaid is a needs-based program that only applies to individuals who “pass” a three-part test that proves a person has medical, age or disability, and financial needs. In addition, both Medicare and Medicaid require all individuals in need of long-term care to forfeit all of their assets and income before funds are granted.

Long-term care insurance on the other hand, covers the cost of both nursing home and in-home care. “Due to recent changes in Medicare and Medicaid laws, many people who own their homes and other assets may not qualify. Long-term care insurance allows individuals to protect their homes and other assets that they have worked so hard to accumulate.”

Knowing when the right time in life to consider long-term care insurance is critical. Burnett refers to CNBC host and author Suze Orman’s recommendation to start looking for and considering long-term care in your 50s. Just like life insurance, “Your premium is based on health and the younger you are, the healthier you are likely to be,” says Shipp. “If you wait until your 70s, then long-term care insurance is going to cost you more.”

It’s a good idea to talk to your insurance agent at least once a year about your current needs, and be sure to check with them again if you have a “Change of Life” event, like a change in marital status, new child or changing jobs, recommends Burnett. 

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Amber Gilbert was a senior at Sam Houston State University when she found out the unimaginable – she was pregnant. Once she got over the shock, she became realistic. As a 22-year-old student with no money and no intentions of staying with her boyfriend at the time, she knew she had only one choice. “I never considered anything other than adoption,” Gilbert says. “It was just the right thing to do.”

Gilbert’s daughter was adopted by a married couple in the Woodlands. Gilbert loves to visit them whenever she can, and says that she and her little daughter, Rianna, have become best friends. “When I want to see her, I just have to call,” Gilbert says. “We’ve grown so attached to each other.”

When she was pregnant, Gilbert found Aggieland Pregnancy Outreach, Inc. (APO), an open adoption agency in College Station. Open adoption agencies allow the mother to pick her baby’s adoptive parents, and also allows for the mother to remain in contact with her child after the adoption placement. “APO made it easier. It was nice to know my counselor was always there for me. She made sure that I looked at all my options before I committed to adoption,” says Gilbert.

APO provides the mothers with “Life Books,” scrapbooks of the parents looking to adopt a baby. This is the first step in the process of selecting an adoptive family. Gilbert says she initially had only two requirements: she wanted a family that lived in Texas and one with Christian values. “I wanted my daughter to be a Texas girl,” she says. However, the further along in the process she went, the harder the choice became. Gilbert says at first she did not care about which family adopted her daughter, wishing to detach herself from the baby and the pregnancy. “After a while it got harder because I started to care about my baby and who would raise her.”

Gilbert says the most difficult part didn’t start until after she delivered Rianna. During the pregnancy she tried to view her baby as a nuisance. She couldn’t wait to deliver up early to exercise, attending classes, and working. Gilbert says she even worked the day she went into labor. In her mind, she was going to have the baby and that would be the end of it. But something changed after she held her for the first time. “I didn’t plan on falling in love with my daughter,” Gilbert says.

Gilbert was in the hospital with her daughter for three days. She held her during those days and the baby slept on her. Rianna seemed to become more a part of her than she ever had been during the pregnancy. After those three days, the staff of Aggieland Pregnancy Outreach conducted a ceremony at the hospital called an entrustment ceremony. This was a time to honor the baby and Gilbert’s commitment to entrust her daughter to the care of Paul and Lois. It also honored the commitment of Paul and Lois to little Rianna to be her parents and their commitment to Amber. “I had to physically place my baby in Lois’ arms,” Gilbert says. “Hardest part, absolutely.”

For Gilbert, the pain of loosing her baby did not stop that day. Over the next

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The non-profit group Child Trends ranked Texas first in the nation for teen pregnancies in 2007. That statistic underscores the importance of educating all women about where they can go for help when an unplanned pregnancy occurs. The Brazos Valley is home to a number of agencies dedicated to educating and supporting women through the process. And, no matter the choice, these organizations’ commitment to providing medical and emotional support to area women is invaluable in promoting reproductive health care in the community.

Prenatal Clinic

The Prenatal Clinic, a private, non-profit agency, has provided prenatal care and education for low-income women with no health insurance in the area since 1985. The mission of the clinic is simple: to help low-income mothers deliver healthy babies. Statistics from 2008 show that the facility took on 811 new patients, pushing the number of women it has served to more than 12,500 since its inception.

For women planning to parent their baby but unable to afford traditional medical care, the Prenatal Clinic opens the door to ensuring their baby’s prenatal needs are met. Patients’ need for services is determined by the state’s formula for Medicaid and an extensive interview conducted by clinic staff. If determined eligible, “It’s our turn to help them,” says Executive Director Steve Koran. “Our goal is to make sure the baby comes out strong and healthy.” Clinic documents show that mothers of more than a quarter of the babies born in Brazos County are clinic patients.

In addition to free prenatal care, including physical examinations, vitamins, and testing, the Prenatal Clinic offers medical care after childbirth. Family planning education and classes for expectant mothers to prepare for childbirth and parenting also are taught. Recognizing a community need, the education classes are offered in both English and Spanish. Through the clinic, social services and referrals to other care facilities and programs is available. Koran says that clinic staff even help clients find family doctors and dentists.

Incredibly, the clinic is able to financially support the entirety of its patients’ medical needs during pregnancy (the clinic does, however, charge for flu shots and copies of medical records). Equally as impressive is the low operating cost at which the clinic efficiently and effectively runs. According to clinic documents, the average cost to care for a patient throughout her pregnancy is less than $630; on average, each patient visit costs less than $54. Through Medicaid, CHIP Perinatal and Title V programs, as well as community donations, the clinic has survived and thrived over the last 23 years.

The support of the community, says Koran, has been the foundation for the clinic. “Government programs do not provide enough funding,” he says, explaining the growth of the clinic as a result of the aid of a number of area individuals and organizations. Koran lists local churches, United Way, Texas A&M University students and the Brazos County commissioners, among others, as great promoters of the clinic through their time and monetary donations. The efforts of area physicians are also a “tremendous source” of help for the clinic, he adds. About 20 doctors from a number of private practices, both obstetricians and family practitioners, volunteer their services to see patients at the clinic. “They all come here, sacrifice their time, to help us do what we do,” Koran says.

Planned Parenthood

Since the early Seventies, Planned Parenthood has served the Brazos Valley area by providing a number of reproductive health services. Though they also provide abortions, the clinic’s primary workload focuses on family planning. Birth control visits, annual well women exams, pap smears and STD testing and treatment for men and women account for 94 percent of its services, according to Abby Johnson, director of the Bryan facility. “What we’re really about is prevention,” says Johnson, to “keep yourself healthy and protected” and to avoid unintended pregnancy.

What Johnson calls a “truly comprehensive health care center for men and women,” the Bryan facility is the only center in its affiliate to offer its three clinic programs – family planning, dysplasia and abortion services – at one location. Though it does not typically offer prenatal care, the clinic will see pregnant women for their gynecological needs if they are not yet established with an obstetrician.

Planned Parenthood’s role in the Brazos Valley has become more pronounced in recent years as state and federal funding cuts for family planning forces more clinics to limit their services. “A lot of the health department clinics have gotten out of family planning,” because of

Educating the public about better sexual health remains key in preventing unplanned pregnancy.

– Abby Johnson, Planned Parenthood.
In the months following, she went through the worst depression of her life. “Giving her up for adoption was like someone ripped my heart out piece by piece,” Gilbert says. “Something was gone that couldn’t be replaced...something I needed.” She felt so alone and empty that she had thoughts of suicide, and says she could not have gotten past her depression without her faith and the support from her parents and her best friend. “I would be curled up crying on the bathroom floor and my mom would come and just hold me,” Gilbert says.

During the first few months, Gilbert says she irrationally focused feelings of anger and hatred toward the adoptive couple. Over time, that the pain began to lessen. Lois, the adoptive mom, would periodically call her to tell her about Rianna. At first, Gilbert felt like shouting at her, “You took my baby away,” even though she knew this was not the case at all. Eventually however, the phone calls helped Gilbert open up to Lois. “It helped me to know how happy they were, how lucky she (Rianna) was,” Gilbert says. “I couldn’t give all of that to my baby. I had to go on Medicaid just to have her and she wouldn’t have a daddy in her life if I had kept her.” She started visiting Rianna once a month. Although she didn’t plan it to be this way, the adoption became incredibly open. “I visit at least once a month now, sometimes every other week,” Gilbert says.

Rianna is now 2 ½ years old. Gilbert says it is no longer painful. “I think about...
the expense, says Johnson. Residents in small and rural communities find themselves traveling to larger cities for affordable healthcare.

A member of the Planned Parenthood of Houston and Southeast Texas affiliate, the local facility serves a highly varied client base. Not only is it geographically diverse, but Johnson says that it is impossible to pinpoint a “typical” client. She admits that the presence of two college campuses affects the demographic of clients, but says that there is not one target group for whom services are intended. “We want people to know that we are here for anyone who needs health services,” says Johnson.

For women considering abortion, Planned Parenthood’s specially trained educators provide information and counseling to help in the decision. Minors facing unplanned pregnancy in Texas must involve parents in the process. In 2005, Texas abortion laws became more stringent, requiring parental consent – in lieu of parental notification – for minors. Parents of minors meet a lengthy legal process of signing paperwork and affidavits. Workload aside, the new regulations have not posed a significant problem for the clinic, Johnson says. Whether or not the law is a help or hindrance for pregnant teens, though, is debatable. “We certainly would encourage all teens to have an open dialogue with their parents about pregnancy,” says Johnson, “but we know that it is not always realistic.”

Educating the public about better sexual health remains key in preventing unplanned pregnancy, says Johnson. “We are truly fulfilling our mission if people feel comfortable enough to come into our facility to receive health care.”

Aggieland Pregnancy Outreach

For the pregnant woman or teen still searching for the best outcome for her and her unborn child, caseworkers at Aggieland Pregnancy Outreach, Inc. counsel pregnant women as they consider marriage, single parenting or adoption. Licensed as an adoption agency through the Texas Department of Family and Protective Services, the agency assists women through the legal process of adoption. Unique among most adoption agencies, APO places its attention on the pregnant client, regardless of her final parenting decision.

Founder Kim Schams, herself the mother of two sons via open adoption, modeled APO after an agency she encountered during her own experiences. “There’s a lot of grief and loss involved in adoption,” says Schams. “I wanted to be able to provide support for women, like my sons’ birthmothers, who make this difficult decision.”

Throughout their pregnancies, clients meet with Schams and her staff, who often function as sounding boards for the women when contemplating adoption. Educating clients in the realities, both positive and negative, of the adoption process is a primary effort of agency workers. The counseling sessions exhaust all imaginable topics of discussion, from health precautions for the baby to the anticipated support and involvement of the father of the baby as a potential husband and parent. Needs of the child, both material and emotional, are picked apart. In one session, the women evaluate the various family members or friends who could provide support if the woman should choose to parent the baby. Another session might explore the financial aspects of parenting by developing a baby budget, involving trips to stores to price toys, clothes, formula and other items necessary for raising a child and comparing the balance to the client’s probable income. Schams says that process of uncovering the information is essential for women to make the right decision for the child. “We

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how overjoyed Paul and Lois are, and how lucky Rianna is that Lois doesn't work, and that Paul is a doctor in The Woodlands,” she says. Gilbert says Rianna's adoptive parents are wonderful. “There's nothing they do that I don't agree with,” she says. “Just watching them gives me a lot of tips.” Rianna realizes that Gilbert is like a family member, but at this age, she doesn't fully understand adoption. Gilbert says that Paul and Lois have explained to her that she grew in Amber's tummy and when she came out, they adopted her and they became her

mommy and daddy. Gilbert hopes that in the future they will continue to be really good friends, and she will someday serve as a mentor figure to Rianna. “I hope she can come to talk to me with stuff she can’t talk about with her mom and dad,” she says.

After experiencing the pain that comes with giving up her baby for adoption, Gilbert says that she thinks the experience matured her, and she now feels older than most 24-year-olds because she had a child at age 22. “I would like to consider myself less selfish,” she says. She said it also grew in her the desire to someday have her own family. Before she had Rianna she wasn't fond of the idea of being a mother. “I will be a better parent because of this.”

For women facing an unplanned pregnancy, Gilbert offers words of encouragement. “It's not the end of the world,” she says. “There are options. You're not going to die even though you think you will.” Gilbert says she refused to let her pregnancy stop her from achieving her goals of graduating from college and getting a job. After experiencing open adoption, Gilbert says she would highly encourage any mother facing an unplanned pregnancy to consider it.

“Yes, adoption was painful, but it was so worth it,” says Gilbert. "Yes, adoption was painful, but it was so worth it."

– Amber Gilbert
want to help them not just have a baby,” Schams says, “but to be really great parents or provide really great parents.”

If choosing adoption, the client is also in charge of picking the family with whom she would like to place her child. Schams says that ensuring the mother retains those decision-making rights is important for the child, as well. “It’s a big responsibility, and it shows that [the mother] was actively making a plan for adoption, for placement of her child into a great family,” she says. “And that’s a mother’s job: to ensure the safety and well-being of her kids.” The client will peruse a number of scrapbooks made by waiting-to-adopt families whose qualifications match her desires for the baby’s future family. Later, a match meeting is arranged during which the client and the adoptive family interview one another, and “that’s how open adoption begins,” says Schams. “When children grow up knowing what their background is, knowing that their birth parents loved them and didn’t just abandon them,” she says, “it gives a much broader sense of completeness.”

All counseling services are free of charge, no matter the client’s final decision. The adoptive family pays medical expenses for women who are uninsured or ineligible for Medicaid on a reimbursement basis following adoption. The method allows for APO to keep its adoption fees low by industry standards, and adoptive families are aware of the potential charges before they meet a birthmother.

As the agency continues to grow, Schams says that expanding services to single mothers is a primary goal. In 2006, APO initiated the “Mama Club,” a weekly outreach for teen mothers. The program came about because statistics show 70% to 80% of children born to teen mothers will suffer from some form of abuse or neglect. The agency purchased five acres of land in 2008 and once the necessary funds are raised, the plan is to open a group home for single mothers. The home will have an on-site social worker and live-in house parents to mentor young mothers in parenting, job and life skills.

“When looking at all the options in an unplanned pregnancy, there is not one perfect choice because we’ve already entered an imperfect situation,” Schams says. “Each choice comes with its own difficulties. We help women assess their unique situations and teach them as adults to make decisions with the best interests of their child in mind.”
IN THE EARLY 1970s, a well-known Aggie visionary named Sterling Evans co-founded the Friends of the Library to support and promote the university’s libraries, one of which now bears his name. Some may have thought the dream of a world-class library at this historically agricultural college was an impossible one. But now, not quite four decades later, it is clear that Evans and others were not merely tilting at windmills.

The Cushing Library will host a four millionth volume acquisition celebration on March 26 from 3 p.m. to 5 p.m. in the Cushing Memorial Library & Archives. The event is open to the public and begins with a reception at 3 p.m., followed by a special program that begins at 3:30 p.m. and includes the dean’s welcome and a reading by Lionel Garcia, a Texas A&M alumni and artist whose own work has been strongly influenced by Cervantes. The Century Singers will perform a song from the musical “The Man of La Mancha,” and Bill Reese, a noted rare book dealer, will talk about how the holdings of Cushing library have developed over the last ten years, says Dr. Todd Samuelson, Cushing Library outreach curator.

The library also is celebrating the 10th anniversary of its renovation and its dedication as Special Collections and Archives and will displaying special acquisitions from the last 10 years. “The concept is 50 items that we’ve acquired in the last 10 years that are not only high spots but also things that show the ways in which the collection has grown,” says Samuelson. Cushing Library recently received from Dan and Barbara Clinton, who have also contributed many other important volumes to the Colonial Mexican collection, “two wonderful early histories by Bartolomé de las Casas and Peter Martyr, each claimed as the first historian in the New World,” shares Samuelson.

During the celebration, the 50 items will be displayed on the 1st floor, with signature acquisitions including an extremely rare 1617 edition of Don Quixote de la Mancha, parts I and II, by Miguel Cervantes, displayed on the second floor. As the “Thanks a Million: Reaching Library Milestones” catalog points out, even the Library of Congress and the British Library do not have this complete Don Quixote, gifted to Cushing Library by noted Aggie supporters John and Sara Lindsey.

March 26 from 3 p.m. to 5 p.m., the public is invited to the Cushing Memorial Library & Archives’ acquisition celebration. Fifty important items, including an extremely rare 1617 edition of Don Quixote de la Mancha by Cervantes, will be on display.
"The years at which these milestones have hit and the acceleration rate, especially since in the world of special collections, acquisitions have been slowing down instead, shows the generosity of the Friends of the Library and other donors," he says. "People are recognizing that Texas A&M libraries are a great resource." Cushing Library also enjoys close relationships with faculty members. Dr. Eduardo Urbina of the Hispanic Studies department has been instrumental in the building of the Don Quixote collection, and it was Urbina who helped connect the Library to the 1617 Quixote set, all the more exciting since it is "the first time in decades that the set had become available," notes Samuelson.

Cushing Library’s three millionth volume, Walt Whitman’s 1855 Leaves of Grass, was a tremendous addition to the work done by a French scholar, Roger Asselineau, whose collection of secondary texts came to Cushing through an association with Dr. Jerome Loving, a professor in the English department and Whitman biographer. "The same is true for the John Donne collection was housed here because of the professors Gary A. Stringer and Paul A. Parrish, who had been working on Donne, we were able to find a collection with the 1633 first edition," says Samuelson.

Cushing Library is a treasure trove, one that many community members have yet to discover. "The disadvantage that we have is that we’re landlocked. It’s difficult for people to get to us," Samuelson points out, "but we are eager to share our resources with the entire community. We do exhibitions every five to six months. We have one of the largest painting collections on campus. We do classes for outside groups, and that can be an exciting thing."

For more information about the four millionth volume celebration, other offerings or tours of Cushing, visit www.cushing.library.tamu.edu or contact Todd Samuelson directly at (979) 845-1951. i
Though Bryan/College Station does not have the traffic congestion, towering skyline, or professional sports team of a larger city, we are not free from the horrific sexual assaults and attacks found in Houston, Dallas or any other large urban center. Rape is not a big city problem. “Man accused of raping his girlfriend,” read one recent headline. Another man, charged with child molestation, was extradited back to the United States to stand trial in Brazos County after he fled to Ukraine. A twenty-six-year-old man was arrested and jailed after being accused of raping a teen girl, reported the local newspaper. Frank King Powell, who was convicted after being tried for rape and attempted rape in November 2008, was given a life sentence in prison; he pled guilty to brutally attacking both a Texas A&M student and a Blinn College student last year, and his trial details, including heartbreaking testimony from victims, sent shockwaves into the community.

Alesha Istvan, executive director of the Sexual Assault Resource Center, says the 2007 law enforcement reports for the seven counties served by the SARC note 69 “reported incidences.” She clarifies the number by noting, “We are well aware that only approximately 20% of all sexual assaults are reported, so the number of actual incidents are much higher.”

Decades ago in December 1981, Justice of the Peace Carolyn Hensarling, District Attorney Travis B. Bryan, III, and Assistant District Attorney Carolyn Ruffino, “became the incorporators of Brazos County Rape Crisis Center, Inc., a non-profit, private corporation,” said Istvan. This action followed discussions in the Brazos County District Attorney’s Office about how to help sexual assault victims. After several years of training and planning, the center was officially opened in October 1983.

It celebrated its 25th Anniversary last year with a name change; The Rape Crisis Center became the Sexual Assault Resource Center. Its purpose, however, is unchanged. In Istvan’s words, the goal is “to provide support services to all survivors of sexual assault, to reduce the number of sexual assaults, and to increase the number of convictions.”

The SARC offers a 24-hour hotline (979-731-1000), a 24-hour escort to hospitals, police departments and court, as well as education programs, like safety awareness and self defense. Counseling sessions, a Friends of the Family program, and various support groups for adults sexually abused or molested as children as well as sexually abused teens are also available through the center. Although the SARC is located in Brazos County, it provides outreach to all of our surrounding counties, Madison, Leon, Burleson, Grimes, Washington, and Robertson.

Istvan, who took over as executive director in 2008, is “hard at work, building on the work done by Linda Castoria and Laury Kasowski.” The new staff is energized about the next 25 years. Part of what they have planned includes prevention programs. Safety awareness and self-defense workshops are offered twice a year in Brazos County, most recently at the Neal Recreation Center. This year, the
SARC will be holding a self-defense workshop in the other six counties it serves for the first time starting with a workshop that was held in Leon County in February and a March workshop in Brazos County.

These three-hour, free workshops are open to anyone. “We really challenge people to be aware of the risk factors of sexual assault and to make themselves aware of their surroundings,” says Istvan. The self-defense workshops help people learn to be more aware and include a law enforcement panel, a Sexual Predators presentation by Bob Wiatt, and self-defense maneuvers training by Ray Montoya.

For information on the specific dates, times and locations, people can email the SARC (reachingout@rapecrisisbv.org) and subscribe to its quarterly newsletter.

While prevention and defense are vitally important in the effort to decrease sexual assaults, attacks are not the fault of the victim. Though 25 years have passed since the Center opened its doors, the ugly reality of rape remains, and for some, the stigma of the attack makes it difficult to seek help. This is where the SARC comes in, with escort and counseling services.

“If someone has been assaulted, they should go to the hospital,” urges Istvan. “We also encourage all survivors to report the incident to law enforcement.” Underreporting does no favors to the victim or the community.

The SARC is designed to help victims report and recover, and everything they do is confidential. The 24-hour hotline provides assistance whenever it is needed and individual counseling is offered by appointment. “Advocates from the center are available to go with survivors to hospitals, court, police stations,” adds Istvan. “We are also available to talk on the hotline, if that is what the survivor wants to do.”

Of course, in order to be able to provide these hotline, escort and advocate services, the SARC needs trained volunteers. Our community has been volunteering in this effort since 1983, and the work continues.

“To continue offering our services free of charge, the center is actively looking for individuals interested in going through advocate training and becoming volunteers,” requests Istvan.

Financial help is always appreciated as well; this 25th anniversary year was financially difficult for the SARC. The varied services they provide are necessary, beneficial, and cost-free for victims in need, but do come with a price tag for the Center. “Any financial help that community members can give would be appreciated,” Istvan requests.

In April, Sexual Assault Awareness Month, a National Crime Victims Rights Week Conference will be held at A&M Church of Christ. Details are provided on the SARC’s helpful and informative website, www.rapecrisisbv.org.

“Sexual Assault is not something many people want to think about happening in their community, but it does happen. We are seeing more and more new clients at the center and the need for our services continues to increase,” Alesha Istvan reminds. Even in our seven-county area, rape and sexual assault destroy lives and damage families. The work of the Sexual Assault Resource Center shines a light on this problem, and helps the community protect and heal itself.

To continue offering services free of charge, the Sexual Assault Resource Center is actively looking for individuals interested in going through advocate training and becoming volunteers.
Stephanie Hansson of Coldwell Banker United, Realtors in College Station was recently awarded the Certified Residential Specialist (CRS) designation, and previously earned the Accredited Buyer’s Representative (ABR) designation. Both designations are recognized by the National Association of Realtors as achievements in advanced education and specialization within the residential real estate industry. Hansson specializes in residential sales, both resale and new homes in the Bryan/College Station area, with experience in land, ranches and restaurants. She also has been certified as an Accredited Staging Professional (ASP), an expertise in preparing homes for the market.

For more information, contact Stephanie Hansson at (979) 574-6281 or shansson@cbunited.com.

Scotty's House Brazos Valley Child Advocacy Center has broken ground on a new 7,000-square-foot facility in Bryan. Scotty’s House provides crisis intervention, counseling and supportive services to abused children and their families. (l-r) Scotty’s House Board of Directors members Robin Woods, Mary Jo Prince, Scott McCollum, Chris Kirk, Candy Rust and Ivan Olsen; Executive Director Linda Patton and Capital Campaign Committee Co-Chair Nick McGuire.

The Florence Nightingale Awards were recently presented to a nurse-aid at each of the area nursing homes for outstanding performance of their job. The winners are selected by the administrators of the individual nursing homes and are awarded a certificate and a monetary gift by the College Station Rotary Club. The goal of the award is to reward those caregivers who improve the care of our elderly in this community. (l-r back row) College Station Rotary Board Members — Phil Granberry, Oscar Beard, Gary Thomas, Tom Jackson, Michael Posey, Jay Goss (President), John Fackler, Mike Adams, Crestview Retirement Community; Matthew Currie, Crestview Retirement Community (l-r second row) Mark Westbrook, Magnified Health & Rehab; Joanne Hough, Magnified Health & Rehab; Brenda Van DELL, St. Joseph’s Manor; Lana Bryant, Sherwood Health Care; Mary Culpepper, Sherwood Health Care; Cheryl Clark, Crestview Retirement Community (l-r first row) Award Recipients - Linda Davis, Magnified Health & Rehab; Shelvia Young, Fortress Health & Rehab; Sherry Flax, St. Joseph’s Manor; Lynn Franklin, Sherwood Health Care; Victor Abendano, Crestview Retirement Community. Not pictured: Verlinda Williams, Lamstand Health & Rehab.

The Bryan Rotary Club is accepting nominations for the 16th annual Newman 10 Business Performance Awards to recognize the top 10 fastest growing small businesses in Brazos County. For more information, email jere@blackwelder.org or visit www.bryanrotary.org.

Heirloom Gardens & Interior Décor joined the ranks of the horticulture industry’s top independent garden centers when it was named one of Today’s Garden Center’s Revolutionary 100. Sponsored by Activant Solutions, Bayer Advanced, Goldsmith Seeds and Nexus Greenhouse Corp, Today’s Garden Center’s Revolutionary 100 program, now in its fourth year, surveys garden center owners and managers and culminates in a listing of the 100 most revolutionary garden centers in the nation. Heirloom Gardens is a full service garden and related business open to all independent garden centers. For more information, call Heirloom Gardens & Interior Décor at (979) 695-2944 or visit www.heirloomgardensexperts.com.

2-1-1 Texas, the statewide Texas 2-1-1 system, was recently recognized along with the rest of the 2-1-1 system for 2-1-1 day. 2-1-1 Texas is a free, statewide information and referral line answered by nationally Certified Specialists 24 hours a day, seven days a week. Information can be provided in more than 90 languages, including services for the hearing impaired. 2-1-1 Texas and the United Way of the Brazos Valley are in partnership to provide useful community data to planners and agencies, especially regarding caller needs and gaps in services. For referrals or more information, dial 2-1-1.

At a recent press conference at The Tap in College Station, Chilifest 2009 organizers announced that Robert Earl King will headline this year’s charity fundraiser April 3-4.

(1-r) Jake Hughes and Chilifest Co-chair James Redfield

(1-r) Cade Lunsford, Chilifest Co-chairman; Chase Griffin; Bryan Moore, Chilifest co-chairman

 Representatives from Aggie 96 and Miller Lite, the presenting sponsors, as well as Sherri Hooper with Burleson County Go Texan and Chilifest Chairman David Towery spoke about Chilifest’s purpose to raise money in order to help thousands of people in the area. “Everything Chilifest gets is given back to the community,” Towery (above) said. To date, eight annual Chilifests have raised more than $1 million.
Dining

Blue Baker, www.bluebaker.com, 800 University Dr, CS (979) 268-3096; 201 Dominik, CS (979) 696-5055, Blue Baker is an artisan bakery. Call for their banana bread in the Bryan Valley. C&J offers all your favorite Texas barbeque such as sliced beef, jalapeno sausage, pork loin, turkey, chicken, or ribs. Catering and banquet rooms are available. M-Th:10am-5:30pm; F: 11am-5:30pm; Sa 11am-5pm. Hours may vary among locations.

Café Eccell, www.cafeeccell.com, 101 Church Ave., CS (979) 846-7908. It’s a true grill and seafood bistro. Located in College Station’s Old City Hall, the café offers fresh seafood daily and a kitchen that fires up with food that excites the senses. Lunch M-Th 11am-2pm; F & Sa 11am-5pm; Sa 12pm-5pm; Dinner M-Su 5pm-10pm.

Cafe’ Capri Italian Restaurant, www.thecafeator italiana.com, 222 N. Main St., Bryan (979) 822-2675. Discover the unique flavor of the Corone family kitchen with a blend of taste-tantalizing recipes of old. House specialties are constantly being created by adding savory touches to Italian classics. Lunch M-F 11am-2pm; Dinner M-Th 5pm-9pm; F-Sa 5pm-9pm.

Carter’s Burgers, 3105 S. Texas Ave., Bryan (979) 779-7900. For a pleasurable dining experience the entire family can enjoy, it’s Carter’s Burgers. rough 25% of their menu includes traditional southern comfort foods, and fried chicken. The atmosphere is casual, with indoor and outdoor seating.

Casa Rodriguez, www.casarodriguez.com, 300 N. Bryan Ave., Bryan (979) 779-9101. Casa Rodriguez has been serving Bryan and College Station for more than 30 years. Their menu consists of traditional Mexican food recipes that have kept the locals and visitors coming back for more. Serving breakfast on weekend.

Chicken Oil Co., www.dixiechicken.com, 3060 S College Ave., Bryan (979) 846-3306. Chicken Oil Co. opened in Bryan, Texas as a gas station and burger shop in 1977. Since then it has become one of the most unique restaurants in the world. It is most recognized for its delicious hamburgers, one uniquely called the Death Burger. Su-Th 11am-9pm; F-Sa 11am-9pm.

Christopher’s World Grille, www.christophersworldgrille.com, 5001 Boonville Rd., Bryan (979) 776-2181. A trip to Christopher’s World Grille, in the historic Andrews House in Bryan, is a fine dining experience that can best be described as food with character. The Republic offers a variety of gourment steak options, seafood, wine, and whiskey. Their focus is on the use of fine, locally grown foods and simple Texas cooking in an elegant setting. M-Sa 5pm-9pm.

The Tap, www.thetapbryan.com, 815 Harvey Rd., CS (979) 696-5570. The Tap is a former train depot transformed into a sports bar and restaurant. This local favorite has more than 30 TVs, darts, pool tables, NTN trivia, dominos, two huge sofas, occasional live music, and a piano bar. Their menu consists of lunch specials, burgers, sandwiches, and free peanuts. M-Sa 11am-2pm;

SWEET TREATS

Sweet Memories, www.sweetmemoriescafe.com, 4001 East 29th St., Bryan (979) 268-2342. Sweet Memories is a quaint cafe in Bryan that serves freshly made breakfast in a warm, inviting atmosphere. Their decadent wedding and special occasion cakes are custom designed by talented cake artists. M-F 7am-5pm; Sa 8am-12pm.

Truman Chocolates, www.trumanchocolates.com, 4407 South Texas Ave., Bryan (979) 260-4519. Truman Chocolates is your source for exquisitely handcrafted gourmet chocolates. Each chocolate is made of only the finest ingredients and carefully designed to maximize your sensory experience. M-F 9am-6pm; Sa 10am-3pm.

ACTIVITIES AND ENTERTAINMENT

Bryan Golf Course, www.bryangolf.com, 206 W. Villa Maria, Bryan (979) 823-0126. This 18-hole municipal course is great for all types of golfers and convenient to the entire Brazos Valley. Their mature and well-manicured course is a pleasure to play year-round. A pro shop, chipping and putting practice areas, as well as bar and grill.

City of Bryan Parks and Recreation, www.bryan.tx.gov, Bryan (979) 209-5528. With plenty of beautiful parks and walking trails to keep you entertained and exercised, Bryan Parks and Recreation has this and so much more. They have programs and camps for all ages, sports fields, pavilions for picnics, hockey rinks, skate board parks. Also, the aquatic programs hosts a 175-foot waterslide at Bryan Aquatic Center and splash pads at Tiffany and Tanglewood Parks. Check website for information.

Play-N-Trade, www.playntrade.com/bryan, 3001 Woodcreek Dr., Bryan (979) 776-4263. Play-N-Trade buys, sells and trades games and gaming equipment. To maximize patron satisfaction, customers are able to try any game, new or used, before purchasing it. Call about holding your child’s next party at Play-N-Trade for a truly unique celebration! M-Sa 11am-9pm; Su 1pm-6pm.

The Theatre Company, www.theatrecompany.com, 4001 East 29th St., Bryan (979) 779-1302. The Theatre Company is a community theater performance group dedicated to the presentation of high quality productions suitable for family audiences at an affordable price. The group strives to provide community enrichment for all ages. Call for production dates and times.

U Paint-It, www.upaintit.com, 900 Harmony Road, Ste. 5A, Bryan (979) 695-1500. U Paint-It is a contemporary paint-it-yourself pottery studio. They provide the materials for you to design and paint your own pottery. They give you a clay piece and in 5-7 days you’ll have a personal masterpiece and keepsake! T 11am-8pm; W 10am-10pm Th-Sa 11am-8pm; Su 2pm-6pm.
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