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DECEMBER 2023

DR. MELISSA GRAY:
SPREADING SEEDS
OF HAPPINESS

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DEAR RESIDENTS

I love this time of year. I'm a huge fan of family and spending time with them and I get a bunch of excuses to do that when the calendar nears the end. I hope you are able to have a love-and-laughter filled next few weeks before the New Year starts demanding our resolutions.

We want to hear from you as well. If you have family photos from this holiday season that you'd like to share with us and your neighbors in East Athens Living, let's see 'em! Email them to us and specifically Mark (markwhite@bestversionmedia.com). We might put your family in our January issue!



ARKY SHEA

Publisher

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July 10
August 10
September 10
October 10
November 10

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RECIPE

5 EASY COLD WEATHER DRINKS TO WARM YOUR SOUL



By Chelsea Scott

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Caramel Dipped Apple

INGREDIENTS:

- 12 oz. apple juice
- ¼ teaspoon cinnamon extract or ground cinnamon
- Whipped cream
- Caramel sundae topping

Heat the apple juice in a sauce pot on medium-high until simmering and add the cinnamon. Serve in a mug, topped with whipped cream and caramel.

VARIATION: This drink will warm you up even more if you add 1 oz. of caramel or vanilla vodka!

Chocolate-Hazelnut Spread Hot Chocolate



The chocolate hazelnut spread that swept the nation, is even better as hot chocolate. Here's how to make it:

INGREDIENTS:

- 1 cup whole milk
- 2 tablespoons chocolate hazelnut spread
- 1 tablespoon caramel sundae topping
- 1 tablespoon unsweetened cocoa powder

In a small pot set over medium heat, add the milk, the chocolate hazelnut spread, sundae topping and cocoa. Whisk frequently until mixture is almost at a simmer. Serve hot.

Spiced Coffee Misto



Misto means "mixed" in Italian, so it's no surprise that this drink mixes one part coffee with one part milk. Add some spice and it warms you from head to toe.

INGREDIENTS:

- 6 oz. brewed coffee
- 6 oz. hot milk (dairy or non-dairy)
- ½ teaspoon pumpkin pie spice

Mix all ingredients together in a mug.



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Chai Tea Latte

INGREDIENTS:

- 6 oz. hot water
- 2 chai tea (or black tea) bags
- 1 cinnamon stick
- 6 oz. almond milk

Steep the teabags in the hot water for 5 minutes. In the

meantime, heat the almond milk and cinnamon stick in a small pot on the stove over medium heat until just below a simmer. Remove the tea bags from the water and combine with the milk and cinnamon stick.



Winter White Hot Chocolate

INGREDIENTS:

- 1 cup half n half
- 1/4 cup white chocolate chips
- 1/4 teaspoon vanilla extract
- 1 jumbo marshmallow

Add half n half to a small pot over medium heat and stir in white chocolate. Stir constantly, until chocolate melts and mixture is just shy of a simmer. Remove from heat and stir in vanilla extract. Top with the marshmallow and serve.



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NAVIGATING AFFORDABLE HOMEOWNERSHIP: **A GUIDE TO BUYDOWNS AND INNOVATIVE FINANCING**

by Archie Weaver

Achieving homeownership often comes with excitement but also financial challenges. In today's dynamic rate environment, it's crucial to consider options like temporary buydowns, permanent buydowns, and inventive financing.

TEMPORARY BUYDOWNS: SHORT-TERM RELIEF, LONG-TERM GAIN

A powerful tool is the temporary buydown, allowing the seller to reduce the interest rate by 2% in the first year and 1% in the second. This leads to substantial monthly savings for the homeowner. This approach provides homeowners with breathing room, allowing them to wait for improved market conditions by enjoying reduced mortgage payments for the first two years.

PERMANENT BUYDOWNS: ENSURING LONG-TERM AFFORDABILITY

Permanent buydowns offer a lasting solution by allowing the seller to lower the interest rate for the entire loan term. This results in a more manageable monthly payment, ensuring sustained affordability throughout the homeownership journey.

ADJUSTABLE RATE MORTGAGES: SHORT TERM RELIEF, GAINING TIME FOR RATE IMPROVEMENTS

ARMs are loans that are set at a lower rate for a fixed duration of time (3,5,7,10 years for example). This allows you the time to wait for rate

improvement that will allow for a refinance down the road. After the fixed term is up, these rates can go up or down depending on the market so choosing the right term is imperative.

COMMUNITY LENDING: TAILORED SOLUTIONS FOR LOCAL HOMEBUYERS

The Community Lending product is an innovative solution tailored to assist local residents in purchasing homes amidst today's challenging rate environment. Unlike traditional loans, this program considers the property address as the main qualifier, similar to USDA Rural Housing loans.

Unlike USDA Rural Housing, Community Lending has no income limits for the buyer. The expedited underwriting process further streamlines the application and approval process. The program's true value lies in its competitive interest rates, typically 0.75% to 1% lower than average conventional loan rates.

In the complicated landscape of homeownership, understanding and leveraging creative financing options are crucial. Having a reliable partner in the process is essential.

Archie Weaver, Bryant Bank Mortgage Lending Officer
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DR. MELISSA GRAY: SPREADING SEEDS OF HAPPINESS



by Mark White | photos by Fly Leaf Photography

Dr. Melissa Gray was born and raised in a small town in Tuscaloosa County, Alabama, called Buhl.

"I attended Tuscaloosa County High School and The University of Alabama. My first career was journalism and I worked for the *Tuscaloosa News* the majority of that time and then, decided to make a career change," said Gray.

When Dr. Gray had an issue at the newspaper, she went to a friend at the university for advice.

"I went to Dr. William Winternitz about possibly changing careers. I was in my mid-30's and he told me I was going to be in my 40's regardless and unhappy and I would either be in a career that I didn't enjoy anymore or I could be in my 40's and be a doctor. That was it. I went back and turned my notice in," said Gray.

Dr. Gray always wanted to go into the medical field, but she also had an early influence who encouraged her in the field of science.

"I had a teacher, Marilyn Stephens, who I am still friends with on Facebook. She pushed me in that direction as well, because she knew I loved science. She took time with me, but it didn't seem like the right

time at that time and it wasn't. Things happen for a reason, so it was good that I went through journalism for that many years, because that helped me be more comfortable with people. Those 15 years in journalism helped me with the relationships I have with patients today," said Gray.

Dr. Gray always wanted to be in family medicine.

"It's the relationships. It's taking care of people that I felt were being overlooked and dismissed. I'm always for that person. Older people are my favorite. I feel like a lot of doctors go in, hit the high points, and write prescriptions. That's what I was seeing and hearing about from others. I see my grandparents in the older patients. I take care of them like I would take care of my own. If they are not my family, they're somebody's family," said Gray.

Working at the Waddell Center for 11 years gave her experience, but also allowed her to see how she wanted to serve in her own practice.

"I wanted to do things differently, so I opened Better Weighs. We have a program, which is paid for by insurance, called chronic care. We are able to do so much with these patients. I have so many instances of their lives

being completely changed because somebody is listening, somebody's paying attention and they know that we care. It's night and day. Once they saw that we cared, their lives have completely turned around," said Gray.

A big influence on Dr. Gray's life was her maternal grandfather, John McAteer, who raised horses.

"If I wasn't at school, I spent pretty much every waking hour with my grandfather. He raised horses and that was everything to me. I would stay with them until my mother made me come inside. It was just riding, that was part of it, but just training," said Gray.

Word of mouth from those who have been treated by Dr. Gray has been the best advertisement for her practice.

"I listen. I take time with patients. It's what I'm called to do, to hear them, to take care of them, and lift them up. That's how we take care of our patients," said Gray.

Dr. Gray has two daughters.

"My daughter, Lauren Harwell, is my manager at the urgent care. My other daughter is Amanda Steeley. My daughters are 14 months apart. Amanda lived in the Athens area until she got married," said Gray.



When thinking about her roots in Tuscaloosa

County, Dr. Gray sees similarities between there and Athens.

"Northport always felt like home and it didn't take long for Athens to feel the same way and my kids say the same thing. I can't say I would never move, but I don't see it. This is my new home. I would never move away the way I feel today," said Gray.

Between Better Weighs, Urgent Care, and beauty Marx Dr. Gray stays on the go.

"beauty Marx was the first business I started after leaving the Waddell Center. We do IV's, massages, and facials. It helps people feel better," said Gray.

While Dr. Gray has the ability to write prescriptions for issues such as depression, she has some advice.

"The best advice I have to fill you up is to do for somebody else. In so doing, that will change your life. When you get the focus off of yourself. Be good to others and do for others. That's happiness all day long," said Gray. Our purpose is not to live in a bubble and amass things. Making someone smile, that's rewarding. You smiling may be the only smile someone gets that day. I learned that from Dr. Lee Carter. You've got to help make people happy, make them smile."



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LIMESTONE COUNTY IS GROWING

AND WE WANT TO GROW WITH YOU

by Russ Mitchell

Limestone County has been receiving a lot of attention lately for obvious reasons. The area is known for its rich history, vibrant job market, and offers a wonderful quality of life. Limestone County was recently named as the fastest growing county in Alabama. According to the newest report from the U.S. Census Bureau, 10 new people move to area each day.

First National Bank opened its first office in Limestone County in 2008. Over the past 15 years the bank has experienced incredible growth. The Federal Deposit Insurance Corporation (FDIC) releases market share data each year that reports the percentage of deposits in an FDIC insured institution within a defined geographic market. The FDIC Market Share numbers were released as of June 2023, and First National Bank was the market leader for Limestone County. First National Bank has 24.97%

of the Limestone Market Share that placed them at #1. This success has been achieved by the hard work of and dedication of the employees and most importantly the confidence of each customer that we have the privilege to serve each day.

We're your dedicated, involved, supportive, independent and reliable community leader. As a community bank with a commitment to help our neighbors, we promise you'll enjoy convenience without getting lost in the shuffle. We like to let our bankers tell our story best through incredible service and simply good citizenship here in the community.

With the word "first" in our name, we better have something to show for it. We're genuine community bankers, on a mission to be your first and favorite choice. First National Bank, making communities great.

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INDOOR ACTIVITIES TO KEEP YOUR DOG ENTERTAINED DURING THE WINTER MONTHS

by Melissa Magliocco

Not a fan of those bitter cold days? Me either and neither is my pup. But he still needs to release his energy so that he's not driving me bananas! There are some days that are just too cold to venture outside. Those sub-zero temperatures for weeks at a time can be taxing on you and your beloved pooch to find entertaining activities to do together. The following list of indoor activities can provide some relief from the boredom of being cooped up in the house:

TAKE YOUR DOG TO AGILITY OR OBEDIENCE CLASSES.

With several K-9 Training Facilities all over the country, there are many options for obedience training or agility classes. Local pet stores usually offer training classes, as well. A quick Google search will provide you with a list of classes in your area.

TEACH A NEW TRICK. Training can be completed at home, as well. YouTube is a great resource to find various dog tricks to teach your dog. Pick one you want to work on, grab your pups' favorite bag of treats, and practice.

WALK AROUND THE PET STORE. A visit to the store can be extremely stimulating for your dog. They will encounter many new scents that will keep them nose-to-the-ground from the moment they walk through the door. They will be happy to sniff and check everything out. Some hardware stores allow pets, too. Be sure to check the store's website before bringing them.

GO FOR A RIDE IN THE CAR. Getting out for a drive is a perfect way to entertain your dog for a bit, even if it's just a quick trip to get a

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cup of joe from the coffee shop drive-thru. Never leave your dog in the car unattended, especially when the temperatures are frigid.

DOGGIE PLAYDATES. Invite a friend and their dog over for a play date. Your dog will enjoy playing with their friend while you enjoy chatting with yours. Be sure to slowly introduce the dogs before turning them loose to play.

WALK ON A TREADMILL. Some dogs have more energy than others and require several long walks during the day. You can invest in a treadmill to give your dog the exercise he or she needs.

INTERACTIVE STIMULATION GAMES. There are several games you can play with your dog to offer them the needed stimulation to keep them from becoming bored.

Hide and Seek: This game should be played with two or more people. Person One should wait with the dog while Person Two hides. Person Two can call for the pup. After the dog finds Person Two, reward the dog with a small treat and play again. This time Person One can hide.

Tug of War: Using a long rope or toy, have your pup hold one end in his mouth while you hold the other end in your hand. Move it around, tug, and pull. Allow your dog to try and pry the rope from your hand.

Three-Cup Game: With your dog watching, place a treat under one of three cups. Mix the cups up then have your pup try to uncover the treat.

Treasure Hunt: Hide several treats or favorite toys around your house. See how many your dog can sniff out.

Fetch up and down the stairs: Playing fetch with your dog up and down the stairs is a great way to run your dog's energy out and get them some needed winter exercise. Throw your dog's favorite toy down the stairs. Allow them to retrieve it and call them back up to do it again. Some dogs will even enjoy chasing a laser pointer up and down the stairs.

Obstacle course: Set up an obstacle course for your dog to complete. Use tunnels to run through, pillows to jump over, and chairs to weave between.

PUZZLE TOYS. Local pet stores sell a plethora of puzzle toys that will provide your dog with lots of stimulation while trying to get to their favorite treat. There are many different kinds of puzzle toys. Try to rotate through various ones so your pup doesn't fully master the toy right away.

PURCHASE OR MAKE A SNUFFLE MAT. Like puzzle toys, these mats make it challenging and entertaining for your dog to find their treats. You can also use it to hide their food, promoting slower eating.

CUDDLE UP AND TAKE A NAP. There is nothing wrong with snuggling up on the couch under a blanket and binge-watching your favorite Netflix show with your favorite furry friend snoozing by your side.

Hopefully, this list will provide you with many opportunities to entertain your dog during these icy cold months. Stay warm!



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LIMESTONE

CHILD ADVOCACY CENTER

by Mark White

Fast Athens Living Magazine was able to sit down with Christina Bowsher and discuss the importance of the Limestone Child Advocacy Center in the community.

“We are a 501(c)(3) non-profit and we provide services to children who have been victimized by abuse. Law enforcement or Alabama Department of Human Resources will refer a child and their non-offending family members to our center and we conduct a forensic interview. The forensic interview is an unbiased interview where the child has the opportunity to tell their story one time. It is recorded and can be watched by anyone who needs to see the interview such as law enforcement, medical professionals, the district attorney’s office, and DHR. From that point, they can figure out what the next steps are to help the child,” said Bowsher.

To accomplish the work of Limestone Child Advocacy Center, it takes a team of several members.

“The director is Becky Bentley. She makes this whole place run. Without her, we don’t have any money, so she does all the grant writing. Ann Chandler is a forensic interviewer. Stephanie Abner is the victim advocate. I do community awareness, fundraising, and marketing. Teresa Browning is the bookkeeper. Jennifer Kassay is our education specialist. She is in the Limestone County Schools and teaches a safety curriculum for grades K through 8th. We have Sydney who is our therapy intern and Pam Burkett and Colby White who are our therapists,” said Bowsher.

As we are in the middle of the holiday season, the Limestone Child Advocacy Center is also a resource for gifts for local young people in need and their families.

“Especially around the holidays, we’ve had different groups of people come together and sponsor a family. They provide toys or clothes and that has been really helpful to these families. We don’t release any information about who the families are, but we give lists and accept the donations for the families,” said Bowsher.

Bowsher gets to experience first-hand what it means to these families to have gifts.

“When they come in and pick up the wrapped presents, their faces and their eyes are so big and they are so thankful. It’s really great to see how

much they appreciate everything. They walk through the door and see all the things they can pick out. It’s really wonderful to see,” said Bowsher.

The Limestone Child Advocacy Center needs support not just through the holidays, but year-round.

“Outside of the holidays, spreading the word about the work we do here is really important. We need people in the community to know that we are an available resource to children and their families. Everything we do here is through grants and fundraising. All of our services are 100% free of charge. We never charge any of the families who come to us for services,” said Bowsher.

The Limestone Child Advocacy Center has several ways to connect.

“Our website is limestonecac.com. We are on Facebook, Instagram, and TikTok. We are trying to make a presence there. Our phone number is 256-998-5556 and our physical address is 104 East Washington Street Athens 35611,” said Bowsher.

For Bowsher, her work at the Limestone Child Advocacy Center is a passion.

“For me, with the community awareness, being able to help these families when they are in a time of crisis, whether it’s talking to a family member or sitting with one of the kids or going into the school and hanging out with one of them. It’s about being there for them during a time of crisis and helping them as much as possible,” said Bowsher.

COLOR-BY-NUMBERS LOGIC PUZZLE

By Madison Farkas

In this puzzle, the numbers around the sides of the grid represent how many boxes in each row and column are colored in. One number represents one group of colored squares, and multiple numbers mean there are gaps between the groups. These gaps can be any size. Compare the rows to the columns to color in the correct squares and find the hidden picture!

TIPS TO SOLVE THIS PUZZLE:

- Watch for lines that have only one possible solution and solve them first. If the number is 10, you know right away that every box should be colored in. A combination of 3-1-4, for example, also has only one possible arrangement.

EXAMPLE:

	1	2		2	1
	1	2	5	2	1
5					
3					
1					
3					
5					

- Use an X to mark squares that you know can't be colored in.
- If you can identify a full number group that starts at the beginning or the end of a line, you know that the next square must be blank.

				1	1		1	1		
	0	0	1	1	1	10	1	1	1	0
1										
3										
1										
5										
1										
5										
1										
7										
1										
1										



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TIPS TO MAKE YOUR HOME ENERGY-EFFICIENT THIS WINTER

by Aubrey Nash

Making your home energy efficient is a smart move that can save you money and reduce your environmental impact. Check out these tips:

1. UPGRADE TO ENERGY-EFFICIENT APPLIANCES: Look for appliances with the Energy Star label. They use less energy and can cut down on your utility bills.

2. SEAL AIR LEAKS: Replacing Windows & Doors makes a major change to a home's efficiency. Drafty windows and doors can let in outside air, making your heating and cooling systems work harder. Use weatherstripping and caulking to seal any gaps and keep the temperature inside more stable until you're able to have them replaced.

3. INSULATE YOUR HOME: Proper insulation helps keep your home cozy in the winter and cool in the summer. It reduces the need for constant heating and cooling, saving energy and money.

4. INSTALL A PROGRAMMABLE THERMOSTAT: Set different temperatures for different times of the day. This way, you can avoid heating or cooling an empty house, which can lead to significant energy savings.

5. USE LED LIGHT BULBS: LED bulbs are more energy-efficient and last longer than traditional incandescent bulbs. They may cost a bit more upfront, but they'll save you money in the long run.

6. UNPLUG ELECTRONICS WHEN NOT IN USE: Many devices consume energy even when they're turned off. Unplug them or use power strips with switches to easily cut off power to multiple devices at once.

7. HARNESS NATURAL LIGHT: Open curtains and blinds during the day to let in natural light. This reduces the need for artificial lighting and can create a more pleasant atmosphere in your home.

Remember, these changes don't have to happen all at once. Start small and gradually incorporate them into your routine. You'll be amazed at the difference they can make! Let me know if you have any more questions or need further advice. Home efficiency is one of our specialties here at EarthSmart Windows & Doors and we'd be proud to help improve yours!



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december

CALENDAR OF EVENTS

ALL DECEMBER

NORTH POLE STROLL

Once again the Athens-Limestone Tourism Association lights up Athens Big Spring Park with 100 unique and individually sponsored and decorated Christmas Trees.

COST: FREE

TIME: All Day

LOCATION: 100 N Beaty St.

SUNDAY, DECEMBER 3

ATHENS STATE UNIVERSITY COMMUNITY BAND CHRISTMAS CONCERT

Join the Athens State University Community Band and get in the holiday spirit with the annual Christmas Concert! This event is packed full of all your holiday favorites and is sure to put you in a festive, jolly mood.

COST: FREE but registration is required due to limited space.

TIME: 2:30pm

LOCATION: Athens State University, McCandless Hall, 302 Bryan St.

MONDAY, DECEMBER 4

ATHENS STATE UNIVERSITY COMMUNITY BAND CHRISTMAS CONCERT

Join the Athens State University Community Band and get in the holiday spirit with the annual Christmas Concert! This event is packed full of all your holiday favorites and is sure to put you in a festive, jolly mood.

COST: FREE but registration is required due to limited space.

TIME: 7:00pm

LOCATION: Athens State University, McCandless Hall, 302 Bryan St.

THURSDAY, DECEMBER 7

ATHENS-LIMESTONE COUNTY CHRISTMAS PARADE

Theme: Bright Lights & Christmas Delights.

The parade route will begin at Athens Middle School, go west on Hobbs Street, south on Jefferson Street, east on Market Street, south on Marion Street, west on Washington Street, south on Jefferson Street, and ending at the Hometown Shopping Center.

COST: FREE

TIME: 6:00pm

LOCATION: Parade Route Noted Above

SATURDAY, DECEMBER 9

13TH ANNUAL SIPPIN' CIDER FESTIVAL

Downtown merchants will be open late for shopping and dining. While shopping, patrons can sip on cider and vote for their favorite! Merchants are competing for the coveted Cider Cup and bragging rights for the year.

COST: FREE

TIME: 4:00pm - 8:00pm

LOCATION: Downtown Athens

SUNDAY, DECEMBER 10

ATHENS STATE UNIVERSITY COMMUNITY CHOIR CHRISTMAS CONCERT

Join the Athens State University Community Choir and get in the holiday spirit with their inaugural Christmas Concert!

COST: FREE but registration is required due to limited space.

TIME: 2:00pm

LOCATION: Athens State University, McCandless Hall, 302 Bryan St.

FRIDAY, DECEMBER 15

ATHENS ACTIVITY CENTER GAME NIGHT

Join the Athens Activity Center for a Game Night for ages 50 and up. This month will feature dominoes, pool and corn hole and more.

COST: FREE

TIME: 3:00pm - 7:00pm

LOCATION: Athens Activity Center, 912 W Pryor Street



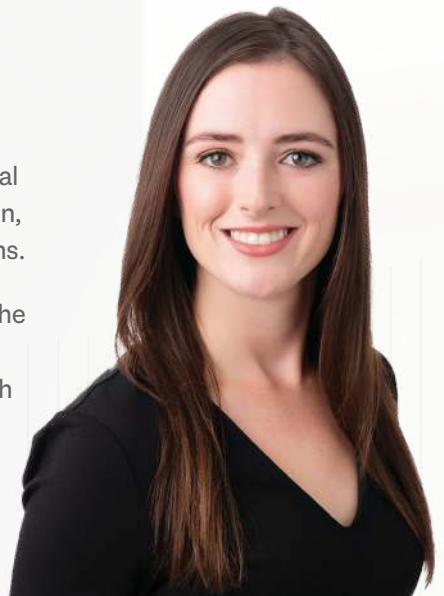
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Athens, Alabama native Robyn Carter, a fourth-generation professional on the historic downtown square, is an Athens High and Calhoun alum who began her real estate career in 2015. Licensed in 2018, she serves North Alabama with dedication, from Athens to Muscle Shoals, and is a proud member of local Realtor associations.

Robyn is known for her creative, reliable, and open approach, focused on easing the stress of real estate transactions and bringing joy to her clients. Committed to integrity and community, she eagerly embraces the opportunities for growth with Engel & Völkers, aiming for continuous personal and professional excellence.

Robyn Carter, Real Estate Advisor

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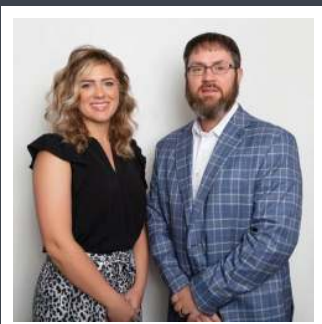


MERRY *Christmas*


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