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ON THE COVER:

Cover Photo: UNT Freshman, Vance C. Miller III, helped carry the UNT Men's Polo Team to their first Central USA Intercollegiate Championship.

Photo credit: www.TDproPhoto.com

October/November 2020



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DENTON COUNTY BASED
POINTBANK AS AN ENTRENCHED
LEADER IN COMMUNITY OUTREACH
AND SUPPORT

PointBank, a family-run community bank with more than 130 years of faithful service in Denton County, has been named the winner of the “Doing Well by Doing Good Award” presented by MasterCard.

The second-annual MasterCard Community Institution Segment Awards were announced in August at the Executive Round Table event in New York. These awards recognize partners for their outstanding efforts in payments and in their communities. PointBank was named a winner for best use of assets in community service or charitable contributions, outlasting a strong list of finalists selected from a multitude of nominations. This is PointBank’s first year to win the prestigious award.

“This award is special for our family here at PointBank because it symbolizes our undying commitment to the communities we serve. It’s a commitment that has been ingrained in everything we do since the very beginning,” PointBank President Ray David Jr. said. “The best part is that we are in a solid position to continue these efforts in many different ways moving forward. I want to thank Mastercard. It is an honor for us to be selected for this award.”

PointBank’s community focus and commitment to its residents’ financial success have been well-documented over the years, and this past year was no different. In 2019, with roughly \$544,601,000 in assets, PointBank allocated over \$250,000 to more than 150 organizations. This included partnering with the University of North Texas Athletics program for its first-annual “Touchdowns for a Cause” and “Hoops for Hunger” campaigns to support local charities. For the Touchdowns for a Cause campaign, PointBank donated \$100 for every touchdown the Mean Green scored at its home games to one of six designated charities predominately serving local low-

income families and \$10 per free throw to the Denton Community Food Center, totaling over \$5,000.

PointBank continued reinvestment efforts with its long-term pledges in 2019: \$5,000 to the University of North Texas endowed scholarship, \$5,000 to the United Way Improving Lives Campaign, \$5,000 to Serve Denton Center Capital Campaign, and \$12,000 to the North Texas State Fair, which awards scholarships to graduating seniors involved with FFA, FHA or 4-H activities in the community.



Over 3,400 Denton County elementary school students got their annual supply of school folders courtesy of PointBank. And for every PointBank checking account opened with a debit card, PointBank offered to donate \$25 to a participating high school or booster club along with a personalized school logo debit card courtesy of its “Switch and Support” program.

“These are just a few examples of the lengths we will go to in order to live up to the high bar we’ve set for ourselves,” David said. “Our Chief Operations Officer Jonathan David serves on the Cloud 9 Charities board, and in September 2019, he secured an \$18,000 grant to the non-profit in partnership with the Federal Home Loan Bank of Dallas. We also help with canned food drives during the summer, and our all-inclusive business breakfasts at our branches have brought local business owners and entrepreneurs together in solidarity.”

For PointBank, community reinvestment is cyclical: when you empower your neighbors with the opportunity for financial well-being, you begin a partnership that can easily last a lifetime.



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CITY OF CELINA HOSTS SECOND BEWARE! OF THE SQUARE

By Donna Lynch

The City of Celina is hosting its Second Annual Halloween Celebration. Beware! Of the Square, Part 2 will be held on Saturday, October 24th, from 6:00 – 10:00 p.m. Admission is free, and all festivities will be on and around the Downtown Square. Park and Ride options will be available from Brookshire's and Celina Middle School.

This year's event promises to be even spookier than the last! Visitors will enjoy fun and activities for all ages.

- Trick-or-treating • Vendor booths • Food and beverages (Adult and age-appropriate)
 - Games • Carnival Rides • Haunted Trail – sponsored by the Celina High School.
- Those who dare enter, will be taken through a spooky, back alley maze.

Wind down your night with the spooktacular movie, title TBD. The movie is rated PG-13 and will begin at 10:00 p.m.

For more information on the event, visit the LifeInCelinaTX Facebook page and click on events.



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During a trying year of a global pandemic, social distancing and mask wearing you may be feeling more alone or further disconnected than ever. At Slay Memorial..... Let's Remember! Let's Reconnect! The 380 community is welcome to gather with us for our annual candlelight memorial.

Safety precautions will be observed at this year's Candlelight Memorial. Slay Memorial Funeral Center has carefully designed this memorial to allow a time and a place to rejoice and remember our loved ones.

Slay Memorial understands that with the holidays approaching it can also be a very emotional time for people

You Are Invited

to Slay Memorial Funeral Center's Candlelight Memorial

who have lost loved ones. It is always nice to know you are not alone with your grief. By lighting a candle of remembrance it represents not only our grief and pain but it also is a light in our memory and a light of our love.

The Slays have built their business and reputation on going beyond the services that people in their time of need require. This family owned and operated funeral center has mastered the art of sincerely caring about people who may very well

be dealing with the most difficult times in their lives.

The Candlelight Memorial is not just open to clients, but to anyone in the community that would like to attend.

Please join us on Sunday, November 22, 2020 at 6:00 in the evening at Slay Memorial Funeral Center located at 400 U.S. Highway 377 in Aubrey. The Slay family looks forward to sharing this time with you. For more information please visit www.slaymemorialfuneralhome.com.



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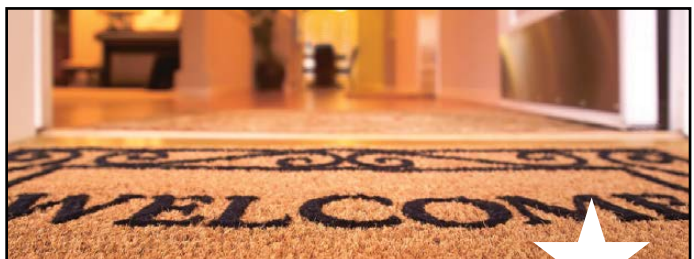
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*UNT Men's Polo team 2020 USPA Central Region Champions
L-R: Vaughn Miller Jr, Andrew Scott, Vance Miller III with Coach Vaughn Miller & wife Dena, parents of Vaughn & Vance Miller.*

The year 2020 has been a challenging year for everyone but one thing remains consistent, everybody loves horses and polo is the best way to enjoy them! Polo, considered one of the greatest things a man and horse can do together, has survived great world wars, great depressions and is still enjoyed right here in North Texas. We have a great schedule planned for Fall 2020 & Spring 2021 so pick a date and come watch the sport of kings. We're proud to announce that the UNT Men's polo team, whose home is Prestonwood, won its first Central USA Intercollegiate Championship in 2020, defeating Texas Tech 25-3 and SMU 11-6. The victory earned UNT the No. 2 seed in the United States Polo Association's National Tournament.

The Fall 2020 polo season kicks-off Saturday September 26 with our popular White Party and continues every Saturday through November 14, the Spring 2021

polo season will start Saturday May 1, 2021 with the 20th anniversary of Polo on the Lawn Kentucky Derby Day and continues every Saturday through July 4, 2021. We invite you to come watch one of the most amazing sports in the world, it's truly a spectacle! Tickets and Club Memberships may be purchased online at www.PrestonwoodPolo.com



Mark Anderson books Umai Khaimkani in the finals of the North Texas Open©

Tell Them You Found Them in 380Guide

PRESTONWOOD



POLO CLUB
OAK POINT, TEXAS

2020-2021 Schedule

FALL

Sept 26 – White Party (Fall Season Opener)

Oct 3 – October Challenge Cup

Oct 10 – Texas OU Shootout

Oct 17 – VCM Memorial

Oct 24 – TCU Challenge Cup

Oct 31 – 380 Guide Cup / North Texas Open©

Nov 7 – North Texas Open© Finals

Nov 14 - Intercollegiate Arena Cup

SPRING

May 1 - Polo on the Lawn Kentucky Derby Day

May 8 - Frisco Life Cup

May 15 - Preakness Stakes Cup

May 22 - May Challenge Cup

May 30 - Memorial Day Cup

June 5 - Belmont Stakes Cup

June 12 - Patriot Cup©

June 19 – Patriot Cup© Finals

June 26 – Dallas Symphony Cup

JULY 4 - Fireworks Watch Party & Season Finale

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Know a Fungi?

By Janet Laminack



Mushrooms are a great subject because of the obvious pun value, but they are also interesting. And no, we aren't going to talk about eating mushrooms for food or pleasure. Also, since I'm not a mycologist, I'm going to keep this really simple but hopefully factual.

Let's start with the basics, the part of a fungus that we call a mushroom is the fruiting body. It is like the flower of fungus. It's the reproductive portion of the organism that contains spores.

What I find fascinating is that every mushroom or toadstool that pops up represents a much larger underground network of fungus called mycelium. Mycelium are thread-like and can extend a long way (several kilometers was mentioned in one source!). They are the vegetative part of the fungus and only shoot up a mushroom when the timing is right. Often this is after rain or a certain time of year.

If you have ever seen a fairy ring, that gives you a really good concept of the expanse of the mycelium. All the mushrooms that pop up in that ring are part of the same organism. That's why if you have a mushroom in your lawn or mulched landscape beds, there's not much of a point in doing anything about it. It's connected to so much more underneath. And besides that, these fungi are helping with the decay process of plant materials. If you have ever removed a tree, you might see a mushroom appear months or years later around the stump area. I've seen the mushrooms sprout up in a line from a trunk mirroring the tree roots the fungus is devouring.

Mushrooms can come in all sorts of sizes, shapes and smells! A friend of mine recently had red, fingerlike mushrooms coming up in a flower bed. She said they put out quite a stench and I just took her word on that. Some of the common names for that particular mushroom are stinkhorn and dead man's fingers. Another thing I like about mushrooms – the common names are straightforward. And sometimes even the scientific name. The stinkhorn family of fungi is Phallaceae. When people call me about the mysterious thing growing in their yard but are very sheepish about describing it...I usually suspect this mushroom family.

Another friend sent me a photo of what looked like a "bloody brain" next to her flowers. Again, a mushroom, but what great Halloween décor! She says every year about this time they appear. This one is a red boletus. But there are puffball mushrooms that look brain-like with a species name of craniiformis. I haven't run across that one before. But in general, puffballs are round and poof when you kick them.



Photo By Heidi Klein

I'll close with what can be another disturbing find in your landscape: dog vomit slime mold. It's not actually a fungus, but how could I resist mentioning it? You will find this brightly colored, foamy-looking blob on mulch or in flower beds. And yep, it looks like dog vomit.

While these organisms appearing in your yard may be shocking, they don't stick around long. Within a day or two, they will have transformed, dried up and will just be a memory that you probably won't soon forget.

Have a horticulture question? You can email, call, or now text our Master Gardener Help Desk at master.gardener@dentoncounty.com or 940-349-2892.

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The Facts of REVERSE MORTGAGES

Seniors Enhance Their Financial Stability

By Jack Cawthon

A Reverse Mortgage can offer Seniors an option to Age-in-Place at home. They are federally insured, with the rules and guidelines all set by the FHA and HUD. And, it may surprise you to learn that this program began in 1988 under Ronald Reagan's administration, with the express purpose of helping seniors stay in their homes.

As your local reverse mortgage professional, my 30 years in the business, with the last 13 working exclusively with Reverse Mortgages, gives me the knowledge and experience to clearly explain the benefits. I will tell you up front, this program is not for everyone, but then for others it can be a life changing event. We offer a stress-free review of the facts so you can decide what is best for you. No Hassle.

Through the years I have helped those that faced the sudden loss of family income. Often after the passing of a spouse.

I've helped others plan ahead for a quicker and more comfortable retirement by establishing a standby ready source of cash or income stream.

And I've helped those wanting tax free cash from the equity of their home for personal reasons (a special purchase, gifts to their children or gifts to their church, etc.).

In all of these situations there are no required monthly payments. That means the mortgage and/or debts get paid, and the cash that was taken from the Income Stream or the Line of Credit are all obtained without a monthly mortgage payment for life. However, don't be confused, nothing is free, the debt is simply accruing. We can talk about that in detail.

The thought that a Reverse Mortgage is just for those struggling with financial difficulties is just not true. While it is common for us to pay off an existing mortgage or advance immediate cash to pay bills, it is just as common for us to setup a Line of Credit or Income Stream on a home with no existing mortgage.

There is a difference on how you can obtain a Reverse Mortgage. The Movie Stars on TV hawking Reverse Mortgages will give you their spiel on the phone and offer you their program. If you are comfortable with that, then go for it. But, we don't think that's the best process and we don't do it that way.

We believe that in order to make an informed decision, you need all the facts and a ten-minute phone call just doesn't do that.

We will discuss the basics with you over the phone to see if you qualify, then we prefer to follow that up with a sit-down, face to face discussion with you and your advisors about all of the various options, all in the comfort of your home. It just works better that way. We are Seniors as well and we strictly practice social distancing.

Once you've made the decision to go forward, we will visit you again to complete the application. You deal directly with us throughout the entire process, all in the comfort of your home.

Please call me, I look forward to discussing the various options that might work for you.

Jack Cawthon is a Denton area mortgage broker (and native Texan) with more than three decades in the mortgage business. For more information call Jack at 940-289-3100 or visit his website at www.PreferredReverse.com

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380 Obscura

By Jodie Linton-Prickett

380 Obscura was inspired by one of my favorite travel guides, Atlas Obscura. Every day we see the obvious beauty and history that the 380 Corridor and the surrounding areas have to offer but if you look closer there are some peculiar and intriguing curiosities waiting to be noticed. It is almost always exhilarating to get off the beaten path, but sometimes it is just as fun to explore right under your nose finding something waiting to be noticed!

If you are new to the area or have been here a lifetime we hope 380 Obscura inspires you to take a closer look at your surroundings. By celebrating the strange, obscure and little-known you get a unique perspective about your environment. Also, driving around and finding these little treasures is a great and inexpensive way to spend an afternoon with the family.

380Guide hopes to grow this list and run an extended version of this feature in a future issue with additional area wonders and novelties. We hope that our readers will share their favorite hidden gems with us and get involved with expanding this feature for next year! If you would like to tell us about your favorite area obscurity please send us a photo and location to Info@380Guide.com, please put 380 Obscura in the subject line. Happy hunting!



The Historic Skinner Cemetery from 1858.

To visit Turn off US 377 heading south on Debbie Lane for about one third of a mile. You will find the cemetery is on the north side of the road canopied by giant oak trees.



Franklin College Bell

The original bell from Pilot Point Seminary School, which opened in 1872 as a primary and secondary school. The school started offering bachelor degrees in 1884 and officially changed its name to Franklin College in 1892. This was the earliest college in Denton County. The bell can be viewed at the Pilot Point Museum on the Historic Square.



Tucked between modern homes is the historic **Rucker Cemetery** located at 9920 Marthas Vineyard Circle in Providence Village.

Public art embraces Horse County USA located near the main entrance to Providence Village on Providence Boulevard off of Highway 380.



Another wonderful horse sculpture by **The HouseOfJustine** positioned at the entrance of Shady Shores RV Park located at 1893 FM 1385, on the edge of Pilot Point and Aubrey.



Historic stables, The Legends, formally known as McQuay Stables, located off of FM 922 and Ferguson Street in Tioga is the final resting place of two celebrated world famous horses. A Hall of Fame Stallion and a Ten Million Dollar Sire, Colonels Smoking Gun (Gunner), and legendary Hall of Fame Six Million Dollar Sire, Hollywood Dun It. Their resting site is visible from the highway.



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A NEW YEAR OF 4-H IS UNDERWAY

By Zach Davis



As 4-H clubs plan for the upcoming year, things look quite a bit different for 4-H meetings, but the goal of the program is still the same. Youth development has always been a driving force behind the 4-H program.

It's the motto "to make the best better" which was introduced in 1919 is what the program is all about. Improvement. For parents, youth, and their projects.

Meeting during Covid-19 is quite different than it was for a 4-H member like me back in 1995. Back then, we met in the school cafeteria and I filled out the green form at the beginning of each year. I wrote down all the projects I wanted to do with a number 2 pencil and always looked forward to the activity and snack portion.

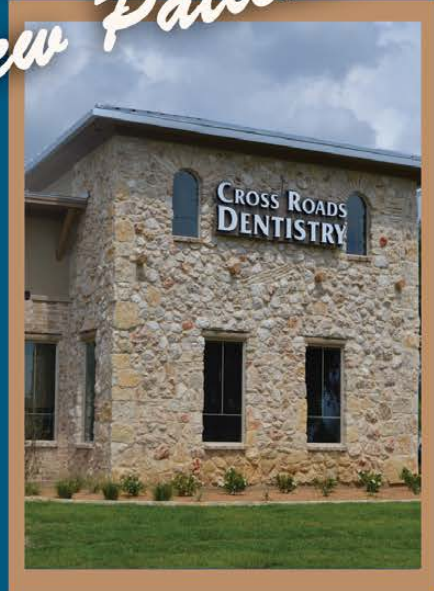
Today things are quite a bit different.

Members complete their enrollment online. Most of the questions are still the same but, there is a different feel. As a state, we just debuted our second online enrollment program that includes training and screening for volunteers. This year there are no snacks as part of a preparedness plan to control Covid-19. Members and families aren't crammed into one home economics room like they were at some of my meetings. Everyone is socially distanced, possibly indoors or outside. Instead of everyone meeting up in person now, most 4-H meetings are planning for a virtual component for those choosing to participate in that way.

At times it seems peculiar and disheartening, but as I visited with parents the past few weeks I encouraged them to continue developing those kids. Accept the challenge we've been given, and use this as a life lesson that things are not always going to be ideal. Being adaptable and facing challenges is a lot of what being a leader is all about.

Once we get through this pandemic we'll be stronger for it. We can utilize the new skills we learned while still being able to go back and do some things the old fashioned way. In some ways, some parts of the program have never changed. Kids will still work hard on their projects, they will still laugh and cut up and mess around as kids do, and families will still have to spend time working together as a part of this program. Improvement will still be the driving force even if it's not exactly what we had in mind.

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Sarah from Pilot Point Feed had her 380Guide with her while putting out Halloween decorations.

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