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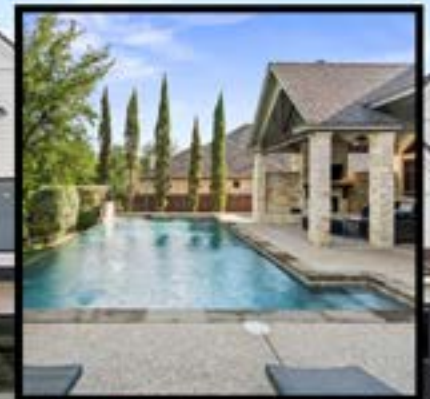
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# Rachel Holman

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# RLH, Independent Businesswoman, Helps the Community with her Expertise in the Healthcare System

**By Michelle Rodriguez**  
*The Belton Journal*

Rosa Hernandez, independent businesswoman, proud East Bell County native is branching out from the Area Agency on Aging while continuing to help the community with her expertise in the healthcare system, estate planning, and funeral preplanning as an independent contractor with her business RLH.

"I work on what I do best; I help people navigate resources and op-

tions. My company helps families navigate and even explain in layman's terms their doctor's appointments," said Hernandez.

"I learned how to navigate the healthcare system. It's difficult handling insurance, especially now that we have open enrollment. People don't know if they should change plans. I'm getting so many calls asking 'what should I do?' I can tell them exactly how to take care of that. The other thing is it's very important to understand health plans because some

providers don't accept the health plans that you get over the phone and our seniors are the ones that are penalized. I would rather them ask than be sorry. It's so important to understand how it all works," said Hernandez.

When discussing funeral preplanning, Hernandez says, "It's a gift that parents can leave for their families after death. When it has all been taken care of by preplanning, then the family can just focus on the grief and mourn the loss. They just make some last-minute changes like picking out the coffin, picking out whether it's a direct burial, cremation, traditional burial, or just to gravesite with a memorial service. Funeral preplanning is something that will give them peace," said Hernandez.

"We can incorporate it with our estate planning. When we're taking care of all our other business, we can take care of this and we have time to pay it out, which is the beauty of it. The other thing with the pre-need is not only does the money follow you, if you are on a Medicaid spin down with a pre-revocable policy, which is what I do, you will not be penalized as Medicaid income so this does not count as income so you can actually pay for your funeral plan, and pay for your plot, pay for everything, and it is not counted as in-

come, but the policy is an insurance policy. We are insured by the FDIC, and so we have that security that the money is protected. I want people to know that they're not alone in making decisions and that there is someone who understands both sides of the business," adds Hernandez.

Her funeral home plan and service area cover the state of Texas. Even though she works her plan through Crotty Funeral Home, the plan and money follow the insured. Meaning, if they get it locally, and then leave the area, or the state, the policy will cover the prepaid options chosen in the plan. The reason that she is doing pre-policies is because she saw with Covid that a lot of younger people were affected with residual conditions, they end up passing away early, and they had no money for funerals.

Hernandez has been doing this since the 70s. She retired recently, so is focusing more on giving back to the community with the things she's learned with her 44 years of career experience. She works with estate planners, attorneys, nurses, and skilled nursing facilities. Her circle of network is huge so she can connect people with the right resources where they will be able to get good information so that they can make informed decisions.

"I'm having some upcoming seminars. I

will have one on November 13th at 5:30 pm at Rosewood Assisted Living located at 5700 East Central Texas Expressway in Killeen for Financial Planning and more. Then on December 11th at 10:00 am I will be at Central Texas Council of Governments located at 2180 North Main Street in Belton. I am bilingual, so I can help people that speak only Spanish," said Hernandez.

She was raised in East Bell County on the Martinez farm which is now 83 years old. Her grandpa bought it in 1936. They have five generations that have worked at the farm, which is her grandfather, father, brother, his son and now his grandson.

"This is my community. This is where I was born and raised. My goal through RLH is to educate people while helping them save money when it comes to making decisions about

Medicare, Medicaid, and insurance policies and their impact in the area they live.

Hernandez says that her goal at RLH is to not only help people make informed decisions about their health insurance policies, but to also help them connect with the right resources for end-of-life planning. Understanding that prepaid funeral plans are not just a gift to your children, but is a cost savings to you as well, because it locks in today's prices, which is an additional gift," said Hernandez. RLH also uses a resource which can help people compare prices of their electricity, phone, internet and healthcare and offer cost savings, a benefit for those on a fixed income.

Hernandez can be reached by calling 254-624-5050 or emailing her at [rlh@martineztx.org](mailto:rlh@martineztx.org). Or visit her website at [martineztx.org](http://martineztx.org).





## Entrepreneur inspired by Grandmother

By Leah McHorse

I've wanted to have my own business for most of my life. My grandmother owned a small thrift store, and when I went to visit her, I liked to spend time in that store. I would explore the merchandise and help with displays. It was the foundation for a retail career and led me to major in fashion merchandising in college. I moved to Temple because my husband, a chiropractor, began his career here. Since we expected to be here for a long time, I started to look for business opportunities, and opened my original store on Adams Ave. It wasn't long before I needed more room, and I then moved to my present location opening Darling Decor and

More, and later, A Darling Thrift Store. Along with my stores featuring furniture, antiques, collectibles, and decorative items, I expanded to also do estate sales. We do estate sales almost every week. With two stores and the estate sale business, I am a very busy person, but I enjoy the friendships I make. I also enjoy constantly searching for great merchandise. In my spare time, I love to spend time with my daughter and her family, especially my 3-year-old grandson, and his baby sister. I enjoy the people of Temple; we have a fantastic clientele. We try to meet their needs with a knowledgeable and helpful staff, offering excellent customer service. Shopping with us is a unique and joyful experience.

## Belton native finds new passion in long-term care

By DAVID STONE

The Belton Journal

Belton native Katie Schwake worked in a nursing home for a week before realizing she was meant to take care of elderly and disabled people. Now, she serves as community liaison for two Caraday skilled nursing facilities — both located in Temple.

"I was born and raised in Belton, and I worked at McDonald's for about 10 years," Schwake said this week. I also worked as a loan officer in local banks. But one day I received a phone call to help out at a nursing home."

"I'd never wanted to do that, but I said yes," she added. "A week later, I know I made the right call."

Schwake studied online through Western Governors University and eventually earned a degree in health-care administration, she said.

Caraday is a group of long-term care, skilled nursing and rehab facilities that stretch across Texas from Corpus Christi to Fort Worth, including four facilities in Temple.

Schwake serves as community liaison for Western Hills and Westin Inn retirement communities in Temple. Caraday also owns TLC East and TLC West retirement communities, but Schwake is not affiliated



with those centers.

According to Schwake, Caraday facilities are advancing integrated and coordinated care that delivers superior outcomes, experiences and value.

"Patients can expect highly skilled and compassionate care along the entire long-term and post-acute care continuum," she said.

The 125-bed facilities offer physical, speech and occupational therapies, plus long-term care.

"I'm kind of a marketer," she said. "My focus is on education — I educate case managers and health-care partners. I also help manage social media for our nursing

centers."

"Nursing home has always been a scary word," Schwake added. "Some look at it as a place where people go to die, but that's not true. So many of our residents get their lives back by socializing and taking part in activities such as cooking classes and Bingo. There's really a lot to do."

"Caraday is also a good place to work," she continued. "I'm 38, but I just had my first baby — he is 5 months old. Caraday let me take eight weeks off work, then I was able to work from home so I could care for my child. Now I'm back in the office full force."





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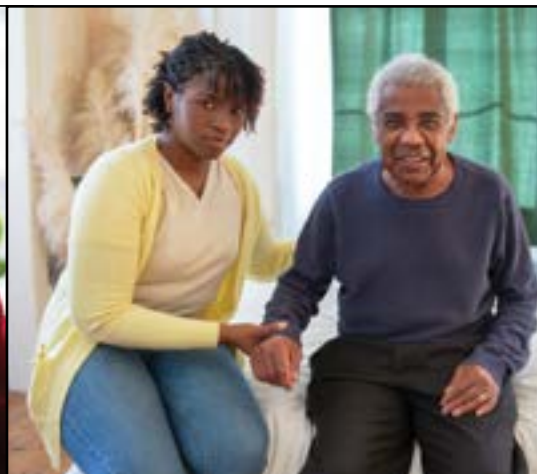
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*Vista*  
REAL ESTATE

# Local realtor dedicates herself to clients

By **ANNIE DOCKERY**  
*The Belton Journal*

As a self-proclaimed people person, Sue Lockett of RE/MAX Temple Belton specializes in helping clients buy and sell residential properties.

Lockett said, “Work has always been my passion. I went to work when I was in high school and I have always loved being out in public, meeting new people, and making new friends.”

As an established agent, Lockett says, “Many of my clients have become best friends.”

Lockett is an award-winning agent including the RE/MAX Life-time Achievement Award and the RE/MAX Hall of Fame award who has been in Real Estate since 1992.

She enjoys her career and appreciates all it has to offer.

“It’s the excitement. Always something different. Every client and every transaction are different,” said Lockett. “Lots to learn.”

A quick look their website, templebeltonhomefind-er.com shows Re/Max Temple-Belton has a wide range of realtors to work with.

“Our agency has both young agents and some with lots of years of experience,” said Lockett.

“A charming career backed up by incredibly hard work, perseverance, and love for the job. The key to loving your job is finding the right company and the right people to work with. Our office is fun, yet very professional, and all have very high values. Enjoying what you do is so very important,” Lockett said.

She became a realtor with Re/Max because they were a National Leader in Real Estate. The brand is easily recognized by their red, white and blue hot balloon logo.

\*Voted most trusted Real Estate Agency brand by American shoppers based on the 2022 Brand-Spark® American Trust Study. Each office is independently owned and operated. For more information, contact Sue Lockett at 254-718-3394 or email [suel321@aol.com](mailto:suel321@aol.com).

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Rosa L. Hernandez  
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# Residential home owner offers unique end-of-life care

*Special to the Journal*



I own and operate Little Elm Residential Care Home in Temple, TX. We provide a crucial service for individuals who cannot care for themselves, supporting them until the end of life. Our residents become an integral part of our family, receiving exceptional care that is simply unmatched in the community. With over 32 years of extensive caregiving experience, I recognized the resource gaps in our community, which solidified my commitment to opening our doors. We offer three private rooms, each with everything necessary for an

outstanding quality of life, along with other services personalized for each resident.

My passion for helping others drives me to fulfill our area's vital need for quality care. I founded this residential care home because people deserve to feel heard and valued. Many people ask for assistance caring for their loved ones. Each person receives individualized care planning, allowing them to be active in their daily care.

We believe that families of patients should actively participate in their care, which enhances continuity for everyone. This approach reduces stress,

enabling families to focus on being families rather than caregivers. We aim to lighten the load on families, fostering healing relationships so that loved ones can cherish their time together and our residents can enjoy meaningful moments with their families.

Three years ago, God led me to Temple, TX, where we converted our home into a purpose-driven facility suited to diverse needs. Many larger institutions struggle to meet the varied demands of families and residents, often sidelining them in care planning. As a result, residents may feel forgotten or abandoned. Our care home aims

to alleviate these added burdens.

Our comprehensive wrap-around services, including social work, chaplaincy, mental health support, and experienced caregiving, distinguish us from other facilities. We also provide end-of-life doula services to guide families and patients through dying, facilitating end-of-life planning and addressing often-overlooked needs. My mission is clear: to carry out my life's calling, care for others with the dignity and respect they deserve, and deliver exceptional end-of-life care in a beautiful, peaceful, and quiet home.



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# Tirzah: In the heart of wedding planning

By DAVID TUMA

*The Belton Journal*

Diana Arldt-Roberts is one of those unique people who will take a chance. She is the owner of Tirzah, a small business on East Street. Her story is more than just opening a business, though. It is about risk and de-termination.

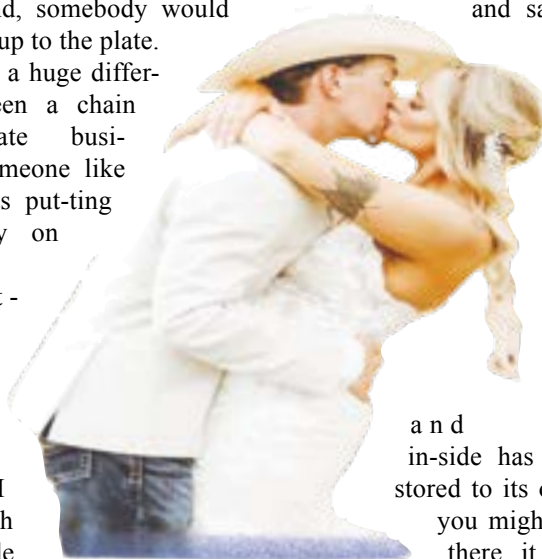
The building she purchased was in ill repair; it was actually condemned. Like many buildings in downtown Belton, it was crumbling in the 1990s. Years of shopping any-where but Belton led to a half-empty downtown area. Many of these buildings were in desperate need of repair. But without a doubt, there is actually some retail downtown.

The change has been dramatic over

the past five years. In order to turn things around, somebody would need to step up to the plate.

There is a huge difference be-tween a chain or corporate business and someone like Arldt-Roberts put-ting their money on the line.

“W a n t - i n g to start a business began be-fore my daughter was born. I had to push it to the side.



I drove down East Street one day and saw one of the abandoned buildings. It went on the tax auction. I watched every month to see if it was still up for auction and saved my money,” Roberts said.

And guess what? She purchased it. The building’s back wall was crumbling and near collapse. The in-side has been completely re-stored to its original state. Even if you might never host an event there, it is worth a visit. She

even matched the original color scheme. “Buying the building was a risk,” Roberts said. “We have restoration photos, so people can realize the scope of the project.”

She is predominantly a wedding planner, but this facility hosts a variety of events including children’s birthdays, graduation celebrations, bridal and baby showers and much more. The upstairs has also been re-stored, along with the back area being simply beautiful and allowing room for photos.

“I am having so much fun! Being a part of the special events in people’s lives makes it well worth it,” Roberts said. If you are interested in hosting an upcoming event at Tirzah, you can visit their Facebook page at Tirzah. oohlala.

# Kimberly Cables, Your Favorite Salesgirl

*Special to the Journal*

It will be four years on November 12th that I’ve worked at the Belton Journal as the Sales Marketeer and Senior Expo Expert. Previously, I worked at our sister paper, the Copperas Cove Leader Press for close to a year doing sales. During my hiring process is when I first met the owner, David Tuma. In speaking with him now, he said the only reason he hired me was because I was wearing cowboy boots and jeans. We all fuss over that first impression outfit for an interview; I’m sure glad I made that choice that day.

Over the next 10 years, I worked for several other businesses and a handful of papers in Central Texas, including the Lampasas Dispatch Record. I worked in just about every position, such as sales, writing, ad design, photography, and page layout. My favorite role has been

at the Belton Journal because I get to do the Bell County Senior Expo every year. This is the first event I’ve been able to help plan. I’ve been doing it for four years, but the event has been going on for 14 years. My goal is to grow every project. We have doubled our vendors; received exponential support from the community with sponsorships, and I try to do the same thing with the paper.

I always like to tell people that newspapers are dying because y’all are working us to death. We do the weekly paper, 20-30 page bi-monthly specials, two annual magazines, a 200-vendor annual event, and when we are not busy doing that, I’m always looking for more projects to pick up. I don’t like to do the bare minimum; I like to grow everything I touch.

I’m always looking for ways to get advertisers more bang for their buck and more exposure. I have several mentors that have been amazing to me and part-

nering with the paper who have greatly contributed to the success of the paper including Ron Ducharme, Rosa Hernandez, and Tommy Fettig.

Two groups that we have partnered with at the Belton Journal, that we absolutely could not have made it this far without, are the Temple Worked Based Learners and the BISD Delta students. They come in two to three times a week and do all the secretarial work that I need done, which allows me time to catch up on all that we are doing.

I’ve always loved working on newspapers since I was 15 years old. In high school, at Har-ker Heights I did page layouts and photography for the Knightly News. But sales, in general, has always been one of my favorite things to do. When I look back on my career, and when I was not working at a newspaper, I would always yearn to go back. It is the best addition in my edition of life.





# Using personal experience to help others

*Special to the Journal*

CareAge HomeCare was founded in 2006 in Temple, Texas by Vickie Smith and JoAnn Walter. It was founded on the idea that individuals should receive kind, compassionate, and qualified care, tailored to their unique needs, and in their own homes.

Their experience in caring for Walter's mother and seeing the challenges our elders experience inspired Smith and Walter to help other seniors. Their passion is "shared by all of our caregivers and staff, and we are dedicated to helping our clients live the life they are accustomed to while providing



**Vickie Smith**

the support they may need." They say they know "sometimes all you need is a little assistance. Assistance to stay in your home with peace of mind and freedom from worry. A caring, warm smile of someone who has a genuine concern for you and a helping hand that allows you to



**JoAnn Walter**

meet your daily needs, with independence to maintain the lifestyle you choose."

DaRonna Ford, a former Caregiver at CareAge, speaking of Smith and Walter said, "I like how they look at care for our seniors in need. Our clients are not just a number.

They become like fami-

ly to them. They matter."

She continued, "The fact that CareAge has been in business for 17 years is impressive. They are not a franchise. Therefore, they can offer better quality care. When you see an elderly person smile and share their knowledge, it's heartwarming. Some may not have family nearby. One day, I myself will be in need of care. My wish is to be cared for with the same respect and have trust in my caregiver. That's what CareAge does for the elderly that they meet and care for. Vickie & JoAnn's goal is to make their clients happy and to always help because they are the eyes and ears in the home."

On their website CareAgeHomeCare.com, they say "We take great pride in our work, which is based upon our Care Management System, which we believe sets the standard for elderly home care in Texas. A non-medical home care coordinator will visit you in your home to create a personalized service plan that will meet your needs. A caregiver will be assigned to you based on this service plan, and our coordinator will check in frequently to ensure that you are receiving the best care possible."

Their Texas elderly home care agency is fully licensed, bonded and insured, and all of their experienced

caregivers are subject to background and reference checks to ensure the clients' safety and security. The caregivers serve clients in many different ways, including personal care and companionship services. They provide in-home elderly care and transportation assistance for seniors in Killeen, Temple, Copperas Cove, Harker Heights and Belton.

CareAge HomeCare provides non-medical home care to seniors in Bell, Coryell and Lampasas counties. We are committed to providing assistance while allowing our clients to remain independent. They say "Our Care Management System sets us apart."

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# Creating Generational Wealth: Rachel Holman's Inspiring Journey

*Special to the Journal*

In Central Texas, Rachel Holman is a radiant source of hope and inspiration. As a dedicated real estate agent and broker, she has transformed the lives of over 2,300 families, helping them build not just homes, but futures. Rachel's journey is defined by her unwavering passion for empowering her clients to achieve their dreams and create generational wealth.

Rachel distinguishes herself by providing her clients with a tailored roadmap to financial success in real estate. Her creative solutions and dedication have earned her a reputation as a trusted advisor in the community, ensuring that every family she works with feels valued and understood.

Rachel's drive and respect in the industry come from her genuine desire to see others succeed. For her, success is not measured by awards or titles, but by the triumphs of those around her. She believes in the power of connection and the potential within every individual, fostering an environment where her clients can thrive.

Throughout her career, Rachel has been shaped by powerful experiences and mentors. One story that profoundly impacted her came during a difficult season of her life. A close friend shared the mantra of a successful mortgage broker who had faced unimaginable loss. In the midst of her grief, this woman found strength in simply getting up, dressing up, and showing up each day. Rachel adopted this philosophy, and it became her guiding light: "I can't tell you how many days I spoke that to myself, and you know what? It worked!"

Despite her achievements, Rachel remains humble, often surprised that aspiring agents wish to shadow her. "Why would they want to follow me? I fell all over the place," she reflects. Yet, her journey proves that success isn't about perfection; it's about persistence and resilience. Through the late nights, sacrifices, and moments of doubt, Rachel has consistently shown up—proving that the foundation of success lies in hard work and dedication.

Rachel's real estate career began after she graduated from the University of Mary Hardin-Baylor in 2006, armed with a degree in Marketing. With a six-month-old baby at home, she completed her real estate training and quickly established herself in the field, building relationships with builders and clients alike. This first job as a design consultant was just the beginning of a remarkable journey.

In 2014, Rachel began building her dream home, and with the encouragement of her mentor, she chose to rent out her first house instead of selling it. This decision paved the way for her successful investments in luxury lake properties, which she now operates as short-term rentals. Her journey took an unexpected turn when, after purchasing her first lake property, the pandemic struck. Rather than being discouraged, Rachel persevered, and soon found herself with a flourishing Airbnb business.

With a wealth of knowledge gained from mentors, real estate appraisers, and top brokers, Rachel opened her own office with Magnolia Realty from 2018 to 2023. Leading a team of over 20 agents, she was instrumental in advancing their careers and helping them achieve new heights. Her commitment



# ational Holman's rney

to sharing knowledge stems from her own experience; If only someone had shown her the ropes earlier in her investment journey, but thankful to the ones who eventually did, which is why she's now dedicated to helping others navigate the complexities of real estate.

Today, Rachel is not only a successful real estate broker but also a devoted mother of two incredible daughters, a philanthropist, and a source of inspiration for many. Her journey illustrates the importance of resilience, passion, and community.

Rachel Holman Real Estate is her newly established brand and brokerage for this next chapter. Rachel has found great joy in serving her clients—whether they are buying, selling, or investing—while also relishing the newfound freedom to spend quality time with her daughters. With one daughter finishing her senior year and the other just beginning middle school, Rachel has come to appreciate how precious and fleeting time truly is.

“Tomorrow isn’t promised,” Rachel emphasizes. “Every opportunity the Lord presents to love others in your path, take it. Share your gifts and talents, uplift others, and make an impact that will leave a lasting legacy.”

Rachel Holman is not just a name in real estate; she is a force of nature, creating pathways to success for herself and countless families, one step at a time.

To connect with Rachel and discover how she can help you on your journey to success, reach out to her by phone at 254-231-1089 or follow her on social media. IG: [\\_rachelholman\\_](#) FB: Rachel Holman Real Estate





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# Jennifer Bates: A Central Texas Leader in Compassionate Care

*Special to the Journal*

For over two decades, Jennifer Bates, RN, FNP has been a driving force in hospice care. As a Family Nurse Practitioner and hospice nurse with 23 years of experience, she turned her passion for compassionate end-of-life care into action by co-founding Our Hospice House alongside her husband, Dr. Jeff Bates, MD. This nonprofit organization offers a home and around-the-clock care, allowing terminally ill patients to spend their final days surrounded by love, dignity, and compas-

sion—completely free of charge for guests and their families.

Jennifer’s approach to hospice care transcends the medical aspect. “Hospice is about being present, providing emotional and spiritual care as much as medical,” she explains. Our Hospice House employs a team of seven professional women, including Executive Director Annie McCall, all dedicated to creating a peaceful, home-like environment for guests and their families. The house is also supported by numerous volunteers, who generously give their time and talents to ensure that each guest re-

ceives personalized care and attention.

In addition to her hospice work, Jennifer is committed to serving her broader community. She volunteers at Hope Pregnancy Center in Temple, offering free prenatal ultrasounds to expectant mothers. “Encouraging the sanctity of life and supporting women during such a critical time is a privilege,” Jennifer says, noting the connection between supporting individuals at both the beginning and end of life.

Through her leadership, Jennifer has built a legacy of care that touches lives across Central Texas. Her work at Our Hos-

pice House and her involvement with Hope Pregnancy Center showcase her unwavering dedication to service. Whether she’s comforting hospice patients or providing care to expectant mothers, Jennifer’s mission is deeply rooted in love, compassion, and a strong belief in ‘loving your neighbor as yourself’.

Jennifer Bates isn’t just a leader in our community—she’s spearheading a movement centered on compassion, dignity, and humanity. With her dedicated team of professionals, her efforts continue to make a lasting impact on countless lives.





# Local real estate agent strives to go above and beyond

## Special to Journal

With a compassionate heart and the drive to connect with and help others at her core, Maria Jones Hall quickly built herself a seat at the table with top local realtors.

Originally from Overland Park, Kansas, Maria's interest in homes started at the age of 12 when her parents hired an interior designer.

She spent 14 years as an accomplished sales specialist in Interior Decorating before starting her real estate career.

"As a little girl I remem-

ber thinking 'I can't attain that level of success, I can't be a real estate agent, only a certain kind of person can, that's unreachable.' But hard work pays off," said Hall.

Maria joined Vista Real Estate in 2017, and has consistently remained one of the top three realtors out of a team of 50 since then.

Always making sure to keep a healthy balance between her successful career, being a wife, and mother of two, she was able to maintain her position at the top even while relocating her parents

from Tallahassee, Florida and building a home that met all of the requirements for the Americans With Disabilities Act (ADA) to accommodate her father with Parkinson's Disease.

Maria not only goes above and beyond for her loved ones, but for each and every one of her clients as well. Whether it be through utilizing her experience in interior design to help a client sell a home, working through tough negotiations, or recording extensive virtual tours for her clients out of state or overseas to make the decision making process easier on them, she always makes sure everyone is completely happy.

"This isn't just a game to me, my daily motivation has always been to help others. It's not about the money or the commission. I love helping people find the forever home of their dreams, it's an extremely important decision that shouldn't be rushed and my number one goal is to help people find a home they are truly happy with down to the very last detail on their list."

The passion to help others doesn't stop with real estate. Maria always finds a way to give back to her community and helps annually with the Central Texas Project Angel Tree, an organization that allows incarcerated individuals to send gifts to their children on Christmas and feel a deeper sense of connection with their loved ones over the difficult holiday season.

"One of the reasons why I fell in love with Vista Real

Estate and why my loyalty lies with them is because we are so community driven and are constantly utilizing our resources and connections to help the community we serve which I think is important for a small tight knit community like ours."

You can read all about the ways Vista serves the community in the "About Us" section at [www.viewvistashomes.com](http://www.viewvistashomes.com)

"I absolutely love what I do and can't see myself ever doing anything else," said

Hall. "I think we businesswomen are extremely lucky. Decades ago we didn't have these options and weren't allowed to climb our way up the ladder of success, and now we get to live in a time when it's not only accepted but respected as well."

If you're interested in selling or letting Maria Jones Hall help you with the difficult process of finding your perfect forever home, go to [www.homesforsalewithmaria.com](http://www.homesforsalewithmaria.com) or speak with her yourself by calling (254)563-9058.





# My Giving Tree: A Belton made success story

By **DAVID TUMA**

*The Belton Journal*

Leila Valchar embarked on her entrepreneurial journey in January 2011 when she opened My Giving Tree Gift Shop & Gallery in downtown Belton. It was a challenging endeavor, and Leila often went without a regular paycheck. The small business faced its toughest test during the COVID-19 pandemic, but the Belton community rallied to support businesses like My Giving Tree and iMERAKi.

These small businesses are the lifeblood of the local

economy, responsible for over 50 percent of it and employing countless people. Leila's journey began when she noticed a small rental space in 2010 and later purchased a 6,000 square foot building. My Giving Tree started as a mishmash of various items, but with perseverance, dedication, and a keen eye on what sells, it began to thrive.

Today, downtown Belton is bustling with people, and My Giving Tree boasts a diverse collection of custom-made jewelry, clothing, gifts, and artwork from local artists. Leila Valchar's daughters, Jessica Shelton and Jamie Davenport, also joined the family business with the opening of their store,

iMERAKi, in 2019. Together, they've made a significant impact on their community, helping their mom organize events, supporting new businesses, and fostering a sense of togetherness.

Looking ahead to the future, the story of My Giving Tree and iMERAKi is one of sacrifice, success, giving back, and a passion for what they do. Leila is incredibly proud of her daughters and the hard work they've put into their business and the community. It's a testament to the resilience and strength of small businesses and the communities that support them.

## Visiting Angels support Central Texas seniors

By **Annie Dockery**

*The Belton Journal*

Giving peace of mind to loved ones, Visiting Angels Temple is helping seniors be able to stay in their homes safely and happily in Temple, Waco, Salado, Cameron, Gatesville, Killeen, and Communities in Bell, Lampasas, and Coryell County.

Jamie Moseley, Director of Community Relations, and Ashley Caufield, administrator of client care, oversee the daily operations, and marketing and community relations for Visiting Angels Temple.

Moseley said, "I have chosen the career of home care with Visiting Angels Temple because it has allowed me to truly make a difference in the lives of clients and their families. Home health and Hospice professionals enjoy the personal relationships we build and the sense of accomplishment that comes with knowing they are enhancing an individual's quality of life."

The organization specializes in non-skilled private caregiving.

Caufield says she feels the Visiting Angels Temple can be set apart from other companies similar to theirs by "the longevity of each of our staff members and how hard they work to make sure our clients and caregivers are taken care of."



According to [visitingangels-temple.com](http://visitingangels-temple.com), every member of the Visiting Angels family has made it their mission to put seniors first, prioritizing the safety, security, and personal well-being of each and every client in our care.

Visiting Angels Temple offers home care services including light housekeeping, grocery shopping, meal planning, and meal preparation, assistance with mobility issues or difficulties, support and guidance during light exercise, companionship for conversation and activities, help with dressing, grooming, bathing, and person-

al hygiene, mental reminders for medication and events, assistance getting to important appointments and commitments, and much more.

After the free in-home care consultation has been completed, Visiting Angels Temple will design a plan to fit the senior's individual needs.

"Each of our personnel assistance caters to each individual needs," Moseley said. "We have over 250 Angel caregivers just for the Temple service area."

Characteristics to look for in a home health provider include com-



passion, integrity, energy, passion, hands-on, community-minded, and dedication.

"We have a very caring staff that is like family," Caufield said.

Moseley said, "When you partner with Visiting Angels Temple TX for your loved one's home care services, you will be working with a team of driven, compassionate individuals – individuals who have dedicated their lives to improving the living conditions of Temple-area seniors."

The franchise was established in 2003 by Brent Wilson. Casey Fretty is now the owner/director.

Moseley said, "Both amazing men with caring hearts. We are honored to work under great leadership with Godly values."

Although the majority of their clients are private pay, they take pride in also serving our veterans with programs that allow them to receive services at no cost. Long Term Insurance is accepted as well. For more information contact Visiting Angels Temple by calling 254-899-9400 or visit their website at [visitingangels.com/Temple](http://visitingangels.com/Temple). Visiting Angels Temple is located at 2213 Birdcreek Terrace in Temple.



# West Temple Orthodontics serves the community

Special to the Journal

Dr. Larrissa Cali knew she wanted to work in a community that she could be a part of. She found exactly that with West Temple Orthodontics.

Cali had been working in Houston and didn't feel entirely fulfilled. "I come from a small town, my husband did, too," Cali said of her background.

She had been working in Houston and felt that she wasn't able to form lasting connections simply because of the size of the city and the numerous locations she was assigned.

"Here I am working in this giant city. I remember never seeing my patients anywhere," Cali said. "I worked in several different offices throughout the week."

When the family moved to Bell

County, that changed.

Cali joined West Temple Orthodontics in 2013. At the time, Dr. Julie Sieh was the owner. When the two talked about where Cali was thinking of putting down roots in the county, Sieh suggested staying local instead of commuting. She wanted a partner who would be a part of the community and could make lasting connections with her patients. Cali wanted that, too.

Cali took over the practice in 2018 and Sieh retired. She jokes that the first year of owning a business is like the first year of marriage. She had to figure out a vision for the office.

"It's trying to find some kind of balance," Cali says, "where we can still have fun and be normal and it's not so clinical."

She strives to keep the smalltown,

community feel that Sieh fostered prior to Cali taking the practice.

"The whole 'I know who you are, you know me. I know your kid. I've treated your family.' kind of feel," Cali said.

It's paid off. Cali still recounts the first time a new patient came in asking for her.

"The community has really embraced us," Cali said. "It's cool to see people online asking for [orthodontics] recommendations and see your name come up."

A patient once

told Cali they were going to miss seeing her after their braces were taken off.


"I pour my soul into this office," Cali said. "So it's rewarding to see that other people think you're doing it right."

Cali says she believes in meeting people where they are.

"I always tell my staff that our patients can come from different walks of life," Cali said. "I think that's why we have people that come back. Because they feel special and they have been heard. They're not just a set of teeth."

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Supporting Women in Business



# Dedication to goals leaves Rosie Chapman unshakeable

*Special to Journal*

Rosie Chapman had always been driven by a desire to care for others. As a single mother, her life was full of challenges, but her dedication to her goals was unshakeable. She knew that the path to creating a stable and fulfilling future for herself and her son lay in education, so she enrolled at Wayland Baptist University, juggling her responsibilities as a mom and student. At Wayland Baptist University, Rosie completed her bachelor's degree in nursing. She found a deep sense of purpose in health-

care, recognizing that nursing was more than just a job; it was a way to make a meaningful difference in people's lives. Her professors and classmates often noticed her determination and compassion, qualities that quickly set her apart as someone with both skill and heart. After completing her nursing degree, Rosie knew she wanted to make an even bigger impact. She decided to pursue a master's degree in business administration with a concentration in healthcare management, hoping it would give her the tools to create positive changes in the healthcare industry.

The journey was demanding, but Rosie pushed through, her focus unwavering. Late nights of studying and early mornings of preparing her son for school were just part of her routine as she inched closer to her dream. Soon after graduating with her master's, Rosie took a bold step: she founded her own home care agency, HERE AT HOME. For Rosie, this agency was not just a business; it was a calling. She envisioned a place where compassionate and personalized care would be available to seniors in the comfort of their own homes. HERE AT HOME became a bea-

con of loving, professional home care, marked by empathy, consistency, and a genuine commitment to each client's well-being. Today, HERE AT HOME stands as a testament to Rosie's resilience, dedication, and passion for caregiving. Through her agency, Rosie has become a source of comfort and support for many families, helping to transform the way care is delivered—right where people need it most. Her story continues to inspire everyone who meets her, reminding us all of the power of perseverance and the impact of a compassionate heart.



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# Mobi Dog and its owner are rebounding from a bout of mold poisoning



By **DAVID STONE**

*The Belton Journal*

Brandi Nicole Reese has found great success in the dog grooming and pet supply business. But just over five years ago a mold infestation nearly cost the owner of Mobi Dog Luxury Pet Salon, Barkery & Boutique her businesses and her life.

Brandi went into the dog grooming business in 2008 in Copperas Cove, but she didn't start Mobi Dog until after she moved to Chicago just a few years later.

"I had a grooming trailer and was a mobile groomer," she said. "But my family decided to move back to Texas, and we settled into Belton in 2012. I opened my first Mobi Dog store the next year at a small location on Greenbriar. We quickly outgrew the space and moved into a cute house on Main Street."

Brandi parked her mobile trailer out in front of the pink house, and it became a Belton icon. But, just six months after moving into the new location, she became ill.

"It was a mystery," she remembers. "I started having severe migraine headaches, and I was diagnosed with fibromyalgia. My immune system became very weak, and I lost a ton of weight."

A Fort Worth physician eventually was able to pinpoint the cause of her ailments — inflammation in the brain from toxic mold. Eventually, at her own expense, the house was tested and proved to be positive for mold infestation.

"What they found in the business was

exactly what the doctors found in my body," she said. "I informed my landlord, but the situation was never repaired. I stayed another 10 months while he promised to get rid of the mold, but my husband finally shut down the business when I couldn't physically get to work."

Brandi said several of her employees also started having symptoms of mold poisoning.

"My doctor told me if I didn't get out of that building, I would die," she said this week. "It was the hardest time in my life — I had three teenagers, and I had a business, but I just couldn't do it. I had to take vitamins and supplements to boost my immune system, and I changed my diet and lifestyle."

"I had to remove myself from that environment, and it was no quick fix," she added. "It took the same amount of time for me to heal as I had been in the building. I'm just now starting to get back to where I was. I've regained some weight, and people didn't recognize me at first."

Brandi said her plan was to stay in Belton and continue to serve the pets and customers who had become regulars.

"I didn't want to lose the business I had worked so hard to create. I got attached to the dogs I served like they were my own."

"I was too sick to look for a new location, but my husband helped," she said. "Unfortunately, we couldn't find anything suitable for a pet-grooming business and in our price range. It was a tough time to be in business because of the post-pandemic economy."



Reese found a suitable location, but it was a few miles to the northeast in Temple. The new location for Mobi Dog Luxury Pet Salon, Barkery & Boutique, located at 4311 S 31st, opened about six months after the Belton shop closed.

"I was hoping my customers would make the short drive to the new store," she said. "Some did, and they helped me while I rebuilt the businesses. They are the ones who kept the business alive."

While some of her Belton clients have stuck with Mobi Dog, Brandi and staff have built a new clientele at the Temple location. In addition to grooming and bathing dogs, the business also has a large selection of pet supplies, apparel and food. Brandi also operates a barkery that provides Pup Tarts and other doggie delicacies to Central Texas canines.

Brandi is now well on her way to recovery, although she likely will suffer from the problems associated with mold disease.

"I want to bring awareness to mold illness," she said. "A lot of people don't take mold or water damage seriously. It can really make you severely ill. Now that I understand it and I've been through it, I know the signs and what to look for before entering an older building."

"I bet there are a lot of people who are sick with mysterious illnesses, and they don't know why. Many hospitals don't know much about it — I found answers with very expensive specialists."

"I'm grateful that I was able to find out what was making me so sick, but I wish I had

found answers sooner," she said. "Hospitals kept treating the symptoms but not fixing the root of the problem. Come to find out, it was simply from going to work every day."

Today, Brandi continues to rebuild her life and her business, but she also takes time to help others.

Following recent hurricanes on the East Coast, Brandi and her parents teamed up to provide North Carolina shelters and dog-grooming businesses with much needed help.

"My folks live up there, and they told me about storm-related problems the Foothills Humane Society was facing," she said. "I decided to get donations and ship supplies to my parents, and they get the needed items to shelters and Foothills."

Within a week, Brandi and her customers, as well as the Temple and Belton communities, filled a 16-foot Penske trailer with donated pet supplies and a local moving company volunteered to take the truck to North Carolina.

Mobi Dog also is about to get back to its mobile roots. The original trailer was damaged in Temple's May 22 tornado, but Brandi located a new trailer in Fort Worth.

"My old trailer, Myrtle, is gone, but we have replaced her with Geraldine. I'm converting it to a mobile store, and soon we will be hitting local markets and pop-ups."

"People will be able to shop inside for pet supplies and dog treats," she said with a grin. "I won't have mobile grooming, but it will be a mobile boutique."



# Pam Krumnow, Successful Career Woman stays Involved in the Community

By Michelle Rodriguez

The Belton Journal

Pam Krumnow is a successful career woman as the Community Liaison for Aspen Hospice and Palliative Care located at 12 North 5th Street in Temple. She is philanthropic as a Sunday School teacher at First Baptist in Belton, involved in the Central Texas Bra Brunch as the Decoration Chair, and involved in a women's service organization called Altrusa. She's lived in Belton for 7 years.

"I provide education about hospice care to patients and families in the community. In my role, I gather information from physicians and patients and connect the dots with the care team in order to provide excellent hospice care. We provide care wherever the patient resides in the assisted living, skilled nursing, in their private home, or even in the hospital sometimes. The reason I am passionate about hospice care, in 2017 my dad had Parkinson's, and he began to de-

cline. It was presented to me to have hospice care. I discovered that, yes, this was something that could help my dad. What appealed to me the most was the Chaplin with the bereavement team. His name was Tim Rudolph. He came to me after he met with my dad and said he never had to scream scripture before. Dad was hard of hearing. Even though dad had a relationship with God he was fearful and afraid he would not go to heaven. People with Parkinson's usually have nightmares and hallucinations. He had a bad temper throughout his life and was fearful that he would not go to heaven. Tim was able to help dad to find peace again to have a peaceful passing. Once I saw that and the impact it had on me, I knew I had to be part of the hospice world," said Krumnow.

Luckily, she had a sales background working in a clerical role for 15 years with a passion for people. She plans on retiring doing this work. She doesn't want to do anything else. She likes to be the calm reassuring voice

during the stressful time.

"My faith motivates me, and my God given servant's heart. I've volunteered for 6 years for Breast Cancer Awareness. I am involved with Altrusa. It is an amazing group of women who work together on service projects in the community, and I am one of many who participates in the Taste of the Holidays event where all of the funds raised go to scholarships in Bell County. I have been a member since 2019, and I am an adviser to our Astra club at UMHB. I've been married for 20 years to my best friend Doug. We have 4 children and 1 grandson," said Krumnow.

The Central Texas Bra Brunch. It's a runway show. This year it was on October 1st, 2024, at the Cadence Bank Center. Last year, they raised \$65,000 for Breast Cancer Awareness. She is the Decoration Chair. She is on the committee with 9 other ladies: Karen Dungan, Sheryl Sofge, and Kathy Armstrong are Event Coordinators; Brook Fowler, model chairperson; Christy Perry, Silent Auction Coordinator; Debra Lackey, Sponsorship Chair; Randi Cash, Wine Pull Coordinator; Devin Kay Franklin American Can-

cer Society Partner; and Julie Doughty, Social Media Rock Star. Baylor, Scott, and White are their main Sponsor. They support them and all the funds raised is utilized for the American Cancer Society.

"What makes me successful is my drive to be a part of an amazing team. My mom was a single mom. She didn't graduate from high school, but she always encouraged me and my brother to do my best. I was in a pageant, and they asked a question about what motivates me, and my answer was my mom was my hero. She watches over me. I pride myself to try to encourage new employees of the team. I try to lead by example and be supportive anyway I can," said Krumnow.

The next Central Texas Bra Brunch will be October 7th, 2025. The theme for next year is we need a hero.

"I look forward to serving together with our committee and models as we fight against breast cancer together. I hope you join with me. We all need a hero," said Krumnow.



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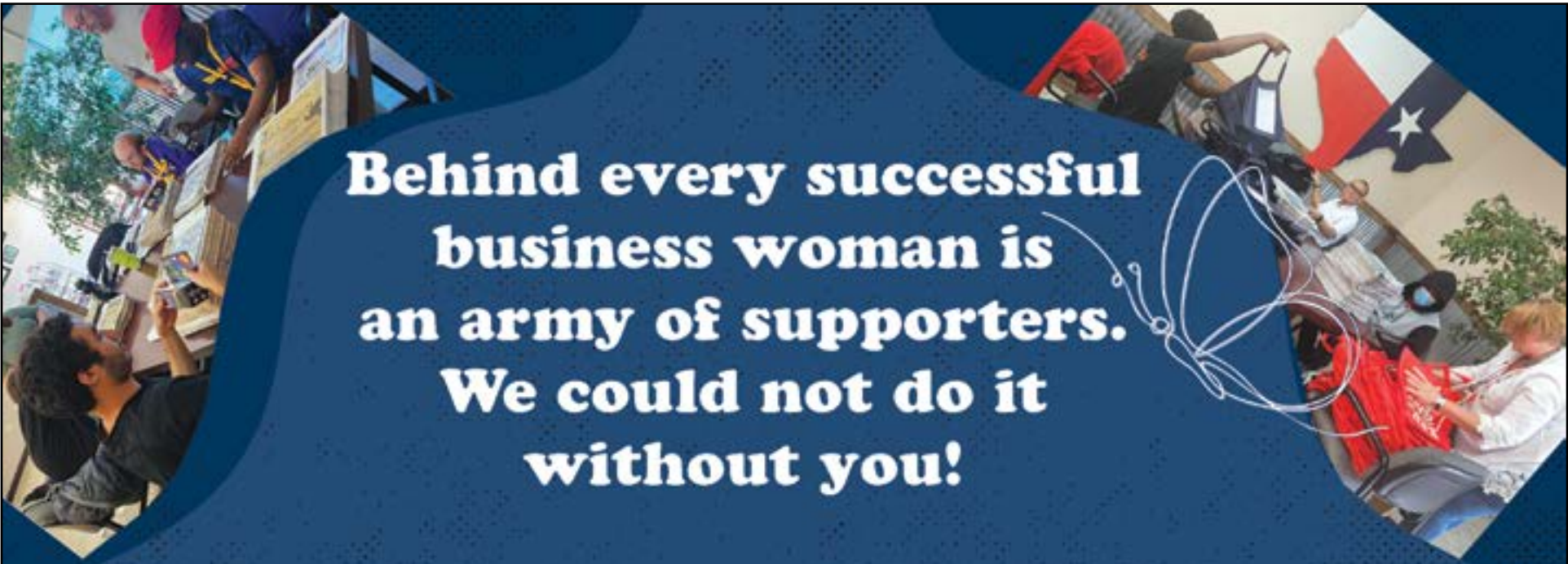
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