Bartlesville

February 2021

Dreaming Of Owning Your Own Home?

How to take the right steps - Page 21

Look inside for articles about Dr. Kris Parchuri, Medusa, Perspective Advisors, & more! City View

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About the cover: Tips to help you buy your own home.

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Dr. Kris Parchuri is bringing modernized expertise to Bartlesville. He will create a specialized plan of conservative care to meet each patient's specific needs and work with you to determine the correct path to healing for you.

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Advice for a Healthier Back

A local orthopedic physician wants to help educate people about reducing or eliminating pain and restoring a healthy back.

Dr. Kris Parchuri, a spinal surgeon with offices in Bartlesville and Tulsa, specializes in bringing the best possible procedure and treatment to every patient by connecting with them on a personal and professional level. He is a proud graduate of Kansas City University of Medicine and Biosciences College of Osteopathic Medicine. He completed his orthopedic residency in Tulsa at Oklahoma State University Medical Center, followed by a spine fellowship at Texas Back Institute in Plano, Texas.

"The key to treatment of spinal injuries is prevention," says Dr. Parchuri. "Not only is it important to maintain good core strength, but it is imperative to always use proper lifting technique. Neck and back injuries can occur regardless of our age, so we need to be smart about the risk we take with activities."

With more than 13 years of professional experience in orthopedic surgery and orthopedic surgery of the spine, Dr. Parchuri has been practicing in the area since 2010. While he specializes in treating spine-related diseases and disorders, his practice area also includes general orthopedics. Dr. Parchuri treats all types of fractures, as well as conditions related to the shoulder, elbow, hand, hip, knee, foot, and ankle.

When you are experiencing pain involving your spine, Dr. Parchuri offers this advice: "Listen to your body. Fortunately, most neck and back injuries are muscular. Being so, they will resolve with rest and sometimes use of anti-inflammatories such as ibuprofen. If the pain does not resolve in 7-10 days or starts to shoot down the arms or legs, get a medical evaluation soon. There might be a more serious underlying condition."

What type of medical professional can help evaluate you for a spinal injury?

"There are many health care providers that can offer the initial evaluation and work up. These include your primary care, chiropractor, or a physical therapist. These individuals will usually offer conservative options - non-surgical - prior to making a referral," said Dr. Parchuri.

At the office of Dr. Parchuri, a team of medical professionals is ready to help you get your life back today. If you are suffering from chronic or acute pain, you need the leading medical professional in Tulsa spinal surgery. He is committed, dedicated, specializes in orthopedic spine surgery and pain management, and is ready to exceed your expectations with the very best service and treatment. Dr. Parchuri can put you on the road to recovery and help you reclaim your life.

Dr. Parchuri said many people are scared or anxious to visit with a spine surgeon, because they believe the surgeon will want to operate.

"Unfortunately, this is a myth perpetuated by non-facts," he said. "Most surgeons will only recommend surgery when it is absolutely needed and when all other non-surgical options have failed.

"Typically, in my practice, less than 10 percent of the patients I see on a weekly basis end up needing surgery," Dr. Parchuri added.

Another myth is that many people believe their working careers are over after they have spine surgery. Dr. Parchuri said this is not often true.



"The examples I use to explain to my patients the healing potential after spine surgery are two well-known athletes, Peyton Manning and Tiger Woods. Peyton Manning had neck surgery and went on to win a Super Bowl. Tiger Woods had multiple back surgeries and is still a successful golfer.

"Also, technology has dramatically changed in that fusions are quickly becoming a thing of the past," Dr. Parchuri adds. "My practice is one of the leaders in performing artificial disk replacements of the cervical and lumbar spine. This allows for a much faster recovery and essentially no loss of motion."

Dr. Parchuri's offices are located at 226 SE DeBell Ave., Bartlesville, and 8165 S. Mingo Rd., Ste. 201, Tulsa.

"Our number one goal as a staff is to make every patient feel at home," he said. "We welcome you to a comfortable environment and medical office that is both clean and relaxing.

"Our professional staff prides itself on listening to each patient to ensure they receive the correct treatment," he added.

Dr. Parchuri and his team have the advanced clinical training and education to ensure that you receive the best care for your pain.

"We focus on more than just the problem," says Dr. Parchuri. "We focus on each patient as a whole and as an individual, giving you the attention you need and deserve to start moving forward in your life."

Take back what is yours — contact the office of Dr. Kris Parchuri. To schedule a consultation, call 918-286-3124 or contact them online at https://sostulsa.com/dr-kris-parchuri/.

Choose Life

"Today, I have given you the choice between life and death, between blessings and curses. Now, I call on Heaven and Earth to witness the choice you make. Oh, that you would Choose Life, so that you and your descendants might live!"

Deut. 30:19 (NLT)

by Kristen Marie

Have you ever struggled with overeating or trying to lose that 10 or 50 pounds? I did for nearly two decades. My name is Kristen Marie and I was 40 pounds overweight and desperate for a solution that had lasting results! I tried every diet and weight loss fad and just couldn't keep the weight off. Now, I've lost the weight and have never felt better. Want to know what finally worked for me? Take a minute and read my story below.

When did your struggle with weight and food begin?

"I grew up in a REALLY unhealthy environment (I share more of my story in my book, The Zoë Life). I didn't know how to deal with pain and brokenness in a healthy manner. It wasn't until I was born again that my eyes were open to an addiction that I had. It was food.

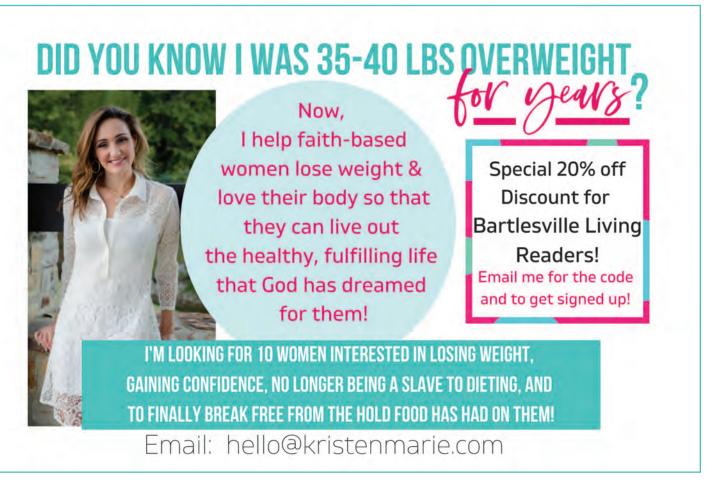
"I can't recall when my struggle with overeating began. It probably started at an early age when I was hungry and our food pantry was often empty. During those times, it seems I developed a poverty-mindset. I was afraid of being hungry and not having enough, so when food was available I would overeat and 'store it up.' On other occasions, when there were shelves full of groceries, I would overeat in order to feel full and provided for. (Obviously still operating out of a poverty-mindset.) Either way, I became emotionally tied to food. My internal pain manifested in a physical way."

How did you gain freedom from the unhealthy hold food had on you?

"Many people struggle with becoming "an overcomer." I did for years. Even though I had sincerely surrendered to Jesus, and I was a new creation, I was confused as to why I didn't see immediate change. At the time, I didn't realize I had to learn to walk out this "new creation transformation" with my choices. I learned the importance of me continually agreeing and aligning myself with what God says and thinks of me. My daily "Yeses!" to Jesus and partnering with Him and His Word in my daily moments is the key that caused me to overcome my food addiction and overeating. These decisions allowed me to connect with my true self and disconnect from my old "autopilot" habits that had been in motion for years. This is why I am so excited and passionate in helping other women be set free!

"In just 40 days, I have seen many women experience more abundance and wholeness in every part of them — spirit, soul, and body! I'm so proud to see so many women commit to making Choose Life Choices in this area and reap the blessings of weight loss, food freedom, no more slavery to dieting, self-confidence, and begin to live out the healthy, fulfilling life that God has called you to."

Now is the time for the women to truly arise and shine, and live as an overcomer in this area! Are you ready for lasting transformation? Are you interested in learning more? Email me at: hello@kristenmarie.com or join my FREE, private FB group: Choose Life Community. I continually answer questions about my victory story and help others overcome, too!



HELPING SMALL BUSINESSES

BY DEANNA EVANS

Valor Payroll Solutions helps small businesses navigate payroll and human resources with the experience and knowledge of true payroll professionals.

Owner Christina Hageny opened the business in October 2020, with the goal of helping small businesses.

"It has been a dream of mine to open my own business, and I have the experience and was ready to take that leap of faith," she said. "I truly believe I have something to offer small businesses."

"Each client I bring on is so happy and so thankful," she added. "That's why I do what I do. I help people resolve their issues and try to make sure they don't have to deal with those issues in the future."

Clients of Valor Payroll Solutions have voiced their satisfaction with the services. "We can't thank Christina enough for the work she did for our company. We were really in the weeds with some very complex issues stemming from a company with employees in multiple states working remotely and setting them up the appropriate way to ensure labor and tax compliance. The work was exceptional and her capacity to produce a large volume of work in a very short time was incredible! We will use her for future needs for sure," said Tony G.

Valor Payroll Solutions offers special discounts for military personnel, veterans and non-profits. For more information, please call 918-860-2708 or visit valorpayrollsolutions.com.



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Medusa's Serving Up Family Dining

March 20 Grand Opening On Tap for Grill and Bar Restaurant



One local woman is definitely not afraid of hard work. Chelli Consuelo, the owner of Sabores Mexican Cuisine in Dewey, has recently opened another restaurant. Medusa Tavern opened for business in Bartlesville in November 2020, and is keeping Chelli busy.

"It has been a dream of mine to own businesses where people can come to relax and have fun after work," she said.

A grand opening celebration is scheduled for March 20 at Medusa, and will feature live music and drink specials.

Located at 201 SE Washington Blvd., Bartlesville, Medusa offers family dining with various grill items, including specialty burgers and fries, a shrimp po boy, and Medusa wings, plus soups and salads, seafood, and some yummy Mexican dishes. (This writer highly recommends the Street Tacos!) The kids' menu features chicken tenders, mini corndogs, and cheeseburgers. Desserts of tres leches cheesecake, molten chocolate lava cake, and sopapillas are also served.

The restaurant décor is pub-like, and includes television sets and a beautiful bar area in a relaxing atmosphere.

Medusa Tavern is open for family dining from 11 a.m. to 10 p.m. After that time, the menu changes to accommodate the bar guests and the bar remains open until 1 a.m. Alcohol is served all day.

Chelli said she initially looked at purchasing the restaurant in October 2019, but personal tragedy and COVID-19 interfered with her plans. She could have given up, but the busy single mother of three beautiful children — Ashley, Lucy, and Austin — has her priorities in order. She pushed forward and got the new restaurant up and running.

"I get up in the mornings and spend time with my children," said Chelli. "They are my world."

Working to keep two restaurants running successfully takes a lot of hard work and determination.

"I work very hard to make sure my customers are happy," said Chelli. "I also want to help my employees, too. I know what it is like to struggle, and I want to help people."

Her employees agree. One of her waitresses at Sabores Mexican Cuisine, a popular restaurant in Dewey, said she loves working there and they treat her like family.

Sabores is located at 317 S. Osage Ave., in Dewey, and is open from 11 a.m. to 10 p.m. $\,$

Sabores' menu features a variety of authentic Mexican food and a bar is located inside, as well. Specialty Mexican drinks are served, both non-alcohol and alcohol varieties. Daily specials and a lunch menu make eating out affordable.

The décor is bright and lively, and the staff are friendly and dedicated to making their customers happy. The smells of the spices and the sounds of Mexican music fill the air. Weather permitting, there is outdoor seating offered in the patio area.

Chelli attributes her success in the restaurant business to her years of working and learning. She had previously co-owned a successful Mexican restaurant in Bartlesville. Along the way, she learned how to balance the books, order supplies, hire great staff and gained enough confidence to strike out on her own as a successful restauranteur.

She hopes to continue to provide for customers — and her employees — with a wonderful experience. What a great goal in life!

Congrats to Chelli for setting personal goals and priorities.

Exciting Events On Tap at Platinum

Mardi Gras Party in February, Sip & Smoke in March

by Deanna Evans

Platinum Cigar Company has an exciting lineup of special events planned in the coming weeks, including a Mardi Gras Party on February 27, and B'Ville Sip & Smoke on March 13. These events are in addition to the popular live music on tap each week.

On February 27, during the Mardi Gras Party, a shrimp and crawfish boil, will feature two dumps, one at 6 p.m. and another at 8 p.m. Tickets are \$20 and entitles the guest to a selected drink and cigar.

That night, Luke Christenson will be performing live at 9 p.m. Luke was named the Texas Country Music Association's 2020 Country Songwriter of the Year. His songs have been on the Texas charts in the Top 25 for three months. Luke has a new single coming out this spring.

On March 13, Platinum and the Bartlesville Daybreak Rotary are hosting B'Ville Sip & Smoke. The event will be held from 6:30-9 p.m. at Platinum Cigar Co., 314 S. Johnstone Ave. Tickets are \$30 at the door or can be purchased for \$31 via PayPal to BartlesvilleDaybreak-Foundation@gmail.com. Admission includes a cigar, drink, and appetizers from the popular restaurant, Crossing 2nd.

During the event, Zack Baker will be performing live music and there will be a 50/50 raffle and silent auction. Proceeds will benefit Bartlesville Daybreak Foundation's scholarship fund. Follow Platinum's Facebook page to stay up-to-date on upcoming events and specials.

Platinum tantalizes the senses with the flavors of cigars, wines, and spirits, all while listening to the sounds of live music on the weekends. Platinum provides a unique lounge atmosphere to the ever-growing downtown Bartlesville.

"We have a well-stocked humidor and bar with a casual atmosphere to relax and enjoy your day or night," according to the company's Facebook page.

Platinum Reserve Club is now accepting applications for locker rental and membership. Annual membership is \$300, monthly is \$30. Members get their own locker, free merchandise, and exclusive specials and events just for them. Sign up at the bar today.

Platinum Cigar Company is located across from the ConocoPhillips building in downtown Bartlesville and is open from 3-11 p.m. Tuesdays and Wednesdays, from 3 p.m. to midnight on Thursdays and Fridays, and from 1 p.m. to 1 a.m. on Saturdays.

For more information, please call 918-214-8252.





AC&H: Best of Bartlesville

By Deanna Evans

AC&H Services was once again named Best of Bartlesville, a distinction the business has achieved for the second year in a row and a total of five times in their history.

The Bartlesville Examiner-Enterprise newspaper hosts the annual contest, and allows their readers to select businesses they feel deserve the honor of being named Best of Bartlesville. Winners are announced in November each year.

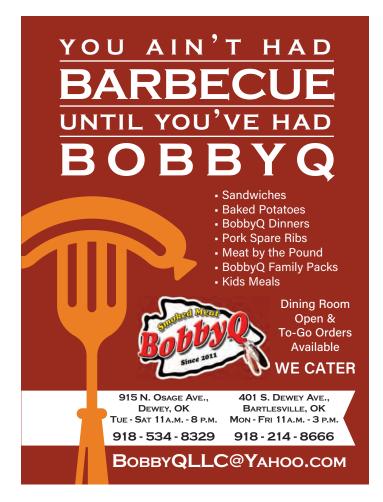
"Thank you to all that voted for AC&H Services," said owner Ron Schollenbarger. "We are proud to be the Best of Bartlesville."

With more than 20 years in business, AC&H has a vast amount of experience helping its customers with various heating and cooling needs. From new air conditioning installation, maintenance and repair, full service in commercial refrigeration, ice machines, as well as heating and cooling, AC&H has the knowledge and experience to handle your needs.

In addition to servicing individual and commercial refrigeration, heating, and air conditioning needs, AC&H also provides duct and filter cleaning, which helps improve indoor air quality by getting rid of dust mites and allergens.



If you would like to speak with Ron or get an estimate, please give him a call at 918-337-9207 or 918-440-2575.



Brewery Serving Up Unique Flavors

by Deanna Evans

Scissortail Brewing Company brings unique flavors in a relaxed atmosphere to Dewey. The locally-owned, independent craft brewery opened for business on January 22, at 623 E. Don Tyler Ave.

"We serve eight different beers on tap with a wide variety of tastes," said James Pinney, who co-owns the business with his wife, Sue. "It has been a dream of mine for more than 25 years to open a craft brewery, and we thought it would be a good model in the current market here.

"This has definitely been a labor of love," he added.

The eight flavors they make include California Common, a lighter flavored beer; American Pale Ale; New England IPA; Milk Stout; American IPA; Amber Ale; American Stout, which is black and really rich; and Neurotic, an experimental recipe. And for those who do not know, IPA stands for the India Pale Ale, which is available in a range of styles and flavors.

"We are constantly trying new variations in our Neurotic recipe," said James.

Customer Elaine B. shared her experience at the newly-opened business, "Scissortail Brewery is

a new GEM. The beer selection is great. The staff is awesome and friendly. The building is a treasure."

There are three different sizes of drinks, 4, 8 and 16 ounces. Customers can try a flight of beers in the 4-ounce size that allows them to sample the different flavors and determine which ones they like.

> Their serving area — which is called a tap room— is 1,200 square feet and is a relaxed atmosphere.

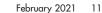
"On tap for the future, we are planning on having a beer garden on the east side of Scissortail brewery in place by the spring," said James.

"In the future, we will move into canning beer and will probably be supplying local restaurants," he added. "But right now, our focus is on our tap beer."

Scissortail Brewing Company is open from 4 - 9 p.m. on Thursdays and from noon to 10 p.m. on Fridays and Saturdays.

For more information on the brewery, drop by 623 E. Don Tyler Ave., in Dewey or visit their Facebook page.

Cheers!



Save Money at Foxhound Automotive

By Deanna Evans

Whether it is an automobile or a small engine, Foxhound Automotive Division aims to help their customers save time and money.

"We repair any type of small engine," said co-owner Matthew Brown, an ASE certified mechanic.

Since the business opened in October of 2020, they have repaired several types of engines, including lawn mowers, tractors, and even installed a snow plow on the front of a truck.

"If it has an engine, I can figure out how to fix it," said Matt. "We work hard to get repairs finished quickly. It has been a longtime dream of mine to own a repair shop, and it is my goal to help people and keep them happy with my work."

In addition to Matt, co-owner Brian Howard also aims to keep costs down and customers happy. "Our customers do not pay extra for the parts, because we don't mark up the prices. You pay only what we pay for parts," said Brian.

One thing that already sets Foxhound Automotive Division apart from other repair shops is the extended hours of operation: 8 a.m. – 8 p.m. Monday through Friday and 8 a.m. to 7 p.m. Saturday and Sunday. Yes, you read that right!

For more information on Foxhound, please call 918-886-0209 or stop by at 1000 S. Osage (Highway 75) in Dewey. Walk-ins are welcome. You can also find them on Facebook and Google.



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Perspective Through Experience

by Deanna Evans

Perspective Advisors sums up their role in helping people with this simple statement: "To start, we listen."

They all share the same mentality, that customer service comes first and client relationships are paramount to the success of the firm.

"Our team first works to understand your vision and then develops a customized plan of comprehensive investment and financial solutions," said Nathan Barham, a partner with the firm. "Whether simple or complex, business or personal, short- or long-term needs, Perspective Advisors has the experience and expertise to build strategies that work for you."

The team at Perspective Advisors came together because they share a likeminded vision of placing service to the client above all else. Since opening in 2019, they have gained a loyal customer base and their business has continued to grow.

"To meet the needs of our clients, we've grown from five employees to 10," said Barham. "Our growth was necessary to meet the needs and desires in our community. It is due to our relationships and the trust that people choose to place in us."

Tax season is upon us, and Perspective Advisors is ready to help. Tax code and legislation continuously evolves, which makes tax planning even more important to address throughout the year.

"Tax is an important part of your financial picture, as it can impact your estate, investments, the success of your business and longterm financial picture," said Matt Rovenstine, partner. "Here at Perspective Advisors, our tax and accounting solutions include tax estimates, tax preparation and filing, payroll, bookkeeping, budgeting, accounting software training, and accounting review."

Perspective Advisors dissects the entire financial picture of each client — business or individual — in order to create an efficient tax strategy.

"We are not a transactional firm. We like to dig in and look at the entire picture in the process of preparing and planning for taxes for both individuals and businesses," said Barham.

"Trust and relationships are cornerstones of all we do," said Rovenstine. "When you invest WITH us, we know you are also investing IN us. You are investing in our years of experience and our complete, yet unique, perspective of business."

Financial planning can sometimes be an overwhelming prospect. No matter where someone finds themselves, looking at income, wondering how much to save, and planning for the unexpected can be a daunting task. Instead of seeking help, many push off the decision, or perhaps they do only the very minimum, thinking it is something they can get to later.



"Everyone has a different picture," said Rovenstine. "Financial planning is definitely not one-size-fits-all. We want to ask all the right questions and understand the client's goals."

The team at Perspective emphasizes the desire to adapt to the client's picture, and not the other way around.

"We want people to benefit from our experience of helping the clients we've served over the years," said Barham. "The key, really, is the perspective we've developed through our years in the busi-

"In this business, you live a thousand lives," added Rovenstine. "You live through other people's lives because you care about them."

"Our clients become family," said Barham.

The entire staff at Perspective Advisors echoed this sentiment from their leaders, and provide a fantastic level of service and relationships.

> In addition to tax preparation, Perspective offers expertise in business consulting, insurance management, wealth management, estate planning, and navigating retirement.

Perspective Advisors is located at 1740 SE Washington Blvd. The entire team looks forward to not only serving their clients, but also the community. Each team member has served the community through various organizations and events, and they are looking forward to doing so collectively.

> For more information or to schedule a consultation, please call 918-214-8858 or 918-214-8859, or you can visit website www.planwithperspective.com. Office hours are 9 a.m. to 5 p.m. Monday through Friday.



(BPT) — While everyone is cooking more at home now, ambitious home chefs are seeking to boost their skills, taking their culinary creations to the next level. If you're one of them, a new video series featuring Mark Bittman, author of "How to Cook Everything," provides an exciting new resource.

Over the next few months, the "Cooking in Your True to Food Kitchen" series will explore a range of cooking modalities and doable gourmet recipes, offering today's "Technicurean" home chefs inspiration for elevating everyday fare.

Bittman partners with executive chef Nick Ritchie from Signature Kitchen Suite's Experience & Design Center in culinary-centric Napa Valley, Calif., to showcase delicious, healthy recipes that bring restaurant-quality meals right into your home.

Pro Cooking Tips

Here are some of Bittman's tips to consider when cooking:

- Practice! I always tell people that if you want to be a better cook, you've got to keep at it. The more you do it, the more recipes you try, the more you explore, the better you will become. Every time you cook, you'll learn something news. Plain and simple.
- Keep a stocked pantry: My advice is to think about the cuisines you really love and start building those flavor profiles so they are at the ready when it's time to get cooking.

When you saute or simmer something moist - like vegetables, beans, or sauces - lay a protein on top (fish, chicken, or eggs), cover with a lid and let the steam naturally cook that upper layer. For instance, for a fast Eggs Florentine, steam eggs on top of the spinach rather than poaching separately.



- Be efficient with your prep time: Put all the produce together in a colander and rinse under cold water. If you have a large amount, wash in batches, putting what's done on towels. During downtime while cooking, wash vegetables used toward the end of a recipe. Rinse foods like carrots and cabbage after they've been trimmed or peeled.
- It's okay to take short cuts: For example, only brown meat on one side. If you're making a stew or braise that requires browning meat, just brown it really well on one side (rather than turning it to brown every surface). The point is to develop flavor, and one nicely caramelized side is usually sufficient.
- Approach veggies differently: Instead of roasting winter veggies, eat them raw. Squash, beets, parsnips, and celery root make great salads and slaws. Since root vegetables are sturdy, grate them. If they're still too crispy for comfort, marinate them for a half hour or longer in a vinaigrette.

Restaurant-Quality Recipes

Next, try out one of Bittman's signature recipes, featured in the first video of the series.

Herb Seasoned Fish

Ingredients

- 4 tablespoons extra virgin olive oil or butter
- 1 tablespoon minced onion (or garlic, ginger, shallots, scallions, or lemongrass)
- 2 tablespoons freshly squeezed lemon juice or balsamic vinegar
- Salt
- Freshly ground black pepper
- 1/2-1 cup chopped mixed fresh herbs (like parsley, basil, tarragon, rosemary, chives, marjoram or sage use smaller amount for stronger herbs)
- 2 tablespoons extra virgin olive oil
- About 11/2 pounds large fish fillets (monkfish, halibut or tuna)
- 1 cup chicken, fish or vegetable stock (more if needed)

Directions

- Heat oven to 450° F.
- Mix herbs with salt and pepper.
- Heat large ovenproof skillet over medium-high heat about 2 minutes; add olive oil.
- When it's good and hot, dredge fish in the herb mixture. Brown for couple minutes on both sides.
- Add liquid to pan and put uncovered in oven.
- Roast until fish is tender, 20-30 minutes, turning once or twice (1-inch thick steaks of most fish will take 5-10 minutes less).
- Regardless of thickness, fillet will still be firm and juicy when done, but will



be opaque inside, and a thin-bladed knife will pass through fairly easily.

To make "five-minute drizzle sauce," put oil or butter in saucepan over medium heat.

When oil is warm or butter is melted, add onion and cook, stirring occasionally, until softened (turn heat down if it starts to color), 1-2 minutes.

Stir in 2 tablespoons water and lemon juice and sprinkle with salt and pepper; maintain heat so it bubbles gently for 1-2 minutes. Taste and adjust seasoning.

Transfer fish to warm platter. If pan juices are thin, reduce a bit; if they're too thick, add a little more stock and cook over medium heat for a minute or two. Serve fish with drizzle sauce spooned over it.

Upgrade Your Kitchen to Boost Your Results

To make recipes shine, Bittman advises at-home chefs to upgrade the tools and equipment — especially appliances and other must-haves they use every day. He recommends today's ultra-versatile appliances, like those from Signature Kitchen Suite,

which feature multiple modalities — from steam and gas to induction and even industry-first sous vide built right into the cooktop - to deliver elevated creations and make your cooking experience easier and more successful, night after night. The investment in pro-quality equipment leads to better results, wherever you are in your culinary journey, according to Bittman.







Change is hard. It is something our flesh fights against, even if it is something we've been praying for. Change is about transitioning from one season to the next.

If you are a Believer, this means that you trust in Jesus', or Yeshua's in Hebrew, work on the cross. You believe the Lord is who He says He is. You believe what He says about you.

Believing involves faith and trust. While we are saved once and for all, we put our hope in Him, and then oftentimes find ourselves in seasons when trusting becomes a real challenge and time of testing.

First, understand that trusting in the Lord for your circumstances is a moment-by-moment decision ... and, that He is more than worthy of our trust!

"And those who know Your name will put their trust in You; for You, Lord, have not forsaken those who seek You." — Psalm 9:10

This verse tells us that when we know our Father's heart, and when we seek a covenant relationship with Him, we will trust Him. He will not forsake us. Trust happens when there is a relationship built.

So then, how do we walk in trust?

3 Steps to Trusting the Lord | A.C.T.

Step 1. Apply the Word. The Word bears the fruit of trust. Are you spending time in the Word, getting to know your Father's heart? Unless you are willing to spend time with the Lord, having the heart to apply His Word to your life, you can't expect trust.

Step 2. Change. Allow the Word to speak to your heart. His Spirit within you will reveal how the scriptures you are reading apply to your life. Follow the Spirit's instruction. In essence, He asks that you cooperate with His Spirit. He gives you a choice, and when you choose His ways, He will illuminate your path.

This requires you to yield to His instruction by changing habits and patterns in your life — usually starting with a thought pattern — that hold you back from trusting Him.

Step 3. Transform. Naturally, a transformation follows the two steps above. He starts to shape the desires of your heart to align with His. He gives you His heart when you seek Him, making it clear that you can fully put your trust in Him.

Trusting in the Lord during times of transition is a discipline of the heart and mind to align with the new spirit within you.

You must view seasons of transition as purposeful for His Kingdom, His glory, and your good.

Ecclesiastes 3:1-4 says...

"To everything there is a season, a time for every purpose under heaven:

A time to be born.

And a time to die;

A time to plant,

And a time to pluck what is planted;

A time to kill,

And a time to heal;

A time to break down,

And a time to build up;

A time to weep,

And a time to laugh;

A time to mourn.

And a time to dance..."

Seasons. Changes. Transitions. They all are uncomfortable. They all require trust.

Takeaway: Find a verse that speaks to your transition. Meditate on it. Apply it. Allow the Spirit to penetrate your soul with it. And live by it—moment-by-moment. Because there is a blessing waiting on the other side.

"Blessed is the man who trusts in the Lord, and whose hope is the Lord. For he shall be like a tree planted by the waters, which spreads out its roots by the river, and will not fear when heat comes; but its

leaf will be green, and will not be anxious in the year of drought, nor will cease from yielding fruit." — Jeremiah 17:7-8

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Fresh Trends to Inspire Your 2021 Garden

(BPT) — Home gardening offers plentiful benefits that support mental and physical health, and many people have decided to begin or expand their gardens during the pandemic. Whether you're a new gardener looking to learn or a seasoned green thumb who has been growing plants for years, you want inspiration for the upcoming growing season.

Following expert-recommended top trends can help set you up for success and make your garden the envy of the neighborhood. The 2021 Burpee GardenCast forecast, which can be found at www.burpee.com/GardenCast, is an inspirational resource based on industry trends and cultural insights, combining expertise from Burpee horticulturalists, registered dietitian Marisa Moore, and HGTV star and lifestyle expert Kelly Edwards.

The GardenCast Trends for 2021 Include:

Immunity Garden

Health is top of mind for people across the country. An abundant garden full of vibrant vegetables like winter squash, radishes, and tomatoes can help you commit to a nutrient-rich diet that strengthens your immune system.

A vegetable's color reflects the different



phytonutrients and antioxidants inside, according to the Journal of Nutrition and Metabolism. Growing a rainbow of vegetables allows you to create multi-hued meals with health and disease-fighting benefits.

"Planting an Immunity Garden right in your own backyard will do a world of good," said Moore. "It offers unlimited access to nutrient-dense vegetables that help support your overall health and well-being. Tomatoes are a great example: they are rich in vitamin C, which plays a vital role in a healthy immune system."

Garden of Joy

Gardening helps you reduce stress, move your body, and enjoy the outdoors. The psychological benefits of caring for plants can support the mental health of people at any age. That's why individuals, as well as families, are planting gardens of joy, with blooms that are as pleasant as the process of gardening itself.



The garden of joy is a flower bed full of bright "faces," including pansies and violas, that are sure to inspire many smiles of pure happiness. Every time you tend to these happy blooms you will feel a little lift in your day, plus it brightens your outdoor landscape in a cheerful way.

World Herb Garden

Experiencing international flavors in food is an important part of traveling, and with so many people pausing vacation plans, the associated explorational eating has paused as well. Your palate is ready for something new and you can experience a world of flavors



from your own backyard when you grow a world herb garden — no passport needed.

Herbs like lemongrass, dill, and cilantro are easy to grow and offer bright flavors to enhance your favorite recipes, no matter the cuisine. Whether you use them fresh, dry, or in custom blends, you'll have a bounty of flavor at your fingertips to complement meats, vegetables, pasta, and more.

"We want to inspire all gardeners in 2021, which is why we launched the GardenCast," said Burpee Owner George Ball. "Through these trends, we're providing inspiration and creative ideas paired with techniques and product tips to give gardeners of all levels the tools they need to grow with confidence this season."







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(BPT) - This post is sponsored by Bank of America.

Are you dreaming about owning your own home? If so, you're not alone. And, whatever your timeline, it's never too early to start planning. Bank of America's 2020 Homebuyer Insights found that 89 percent of prospective buyers remain motivated to buy their first homes, and four in five consider saving for it a priority. More than half are either on pace or actively accelerating their home purchase plans. That's not surprising, given today's favorable interest rates.

Despite this optimism, some challenges remain. "Some would-be buyers self-select out of homeownership, assuming they can't afford a monthly mortgage payment or the upfront costs," said AJ Barkley, Neighborhood Lending Executive at Bank of America. She added, "Other potential buyers simply don't know where to start. No matter what stage of the home buying process you are in, there are various solutions to make homeownership affordable and sustainable, such as innovative low down payment mortgages, significant down payment and closing cost grants, and thought-provoking financial education tools."

So what are the steps to take if you're ready to start pursuing homeownership? Here are suggestions to get you started.

Learn How Home Financing Works

Bank of America's First-Time Homebuyer Online Edu-Series can take away the mystery of the home-buying journey and provide you with actionable guidance. The free series, available in English and Spanish, reviews topics from preparing your finances to making an offer on a home to applying for a mortgage. In the series, you'll hear from a first-time homebuyer as he shares his experience with using down payment and closing costs programs to help him realize the dream of homeownership.

Answer the Question: Are You Ready To Buy?

First-time homebuyers may be holding off for the "right time," but there is no such thing because home buying is such a personal decision. While there is no secret formula to assessing emotional and financial readiness, these resources can help you determine how close you are to becoming a homeowner and equip you to

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move forward. After all, the more informed you are about the homebuying process, the better prepared you are to find the best options.

Assess Your Finances

Not sure where to start? The Homebuyer Insights found 80 percent of first-time homebuyers needed help understanding what they could afford. Begin by asking yourself, "How much should I borrow?" instead of, "How much could I borrow?" This helps you focus on the amount that comfortably fits your budget. Then, a general rule of thumb is to multiply your monthly income before taxes by 28 percent or use an online affordability calculator to do the math. The resulting dollar amount is typically how much a manageable monthly payment might be, including taxes, insurance, and private mortgage insurance.

Research Affordability Resources and Programs

If you're concerned that you may struggle with the upfront costs, be sure to do your homework to find programs and resources which provide financial support and guidance for affordable and sustainable homeownership. For example, Bank of America's Community Homeownership Commitment* ** offers specific solutions for modest-income and first-time homebuyers, including affordable mortgages, grant programs, resources, and expertise.

Thanks to low interest rates and lending programs tailormade for low- and moderate-income and first-time buyers, homeownership may be well within your grasp. Take time now to check out your options and determine whether Bank of America's mortgage programs could help you realize your dream of becoming a homeowner.

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* Qualified borrowers must meet eligibility requirements including, but not limited to, being owner occupants, meeting certain qualifying income limitations and purchasing a home within a certain geographical area. Minimum combined loan-to-value must be greater than or equal to 80%. The America's Home Grant Program is a lender credit. Program funds can only be used for



nonrecurring closing costs including title insurance, recording fees, and in certain situations, discount points may be used to lower the interest rate. The grant cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back. Maximum income and loan amount limits apply. The home loan must fund with Bank of America. Bank of America may change or discontinue the America's Home Grant Program or any portion of it without notice. Not available with all loan products, please ask for details.

** Qualified borrowers must meet eligibility requirements such as being owner-occupants and purchasing a home within a certain geographical area. Maximum income and loan amount limits apply. Minimum combined loan-to-value must be greater than or equal to 80%. Program funds can be applied toward down payment only. Borrowers cannot receive program funds as cash back in excess of earnest money deposits. Down Payment Grant program may be considered taxable income, a 1099-MISC will be issued, consult with your tax advisor. May be combined with other offers. The home loan must fund with Bank of America. Down Payment Grant may only be applied once to an eligible mortgage/property, regardless of number of applicants. Bank of America may change or discontinue the Bank of America Down Payment Grant Program or any portion of it without notice. Not available with all loan products, please ask for details.

