

# • EVENTS • EDUCATION • ACTIVITIES • OMNIClub *Outlook*

APRIL - JUNE 2025

## *Summer Skin Survival:* PROTECT AND PREVENT

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*Did you know that just a few bad sunburns may increase your risk of skin cancer?* As summer approaches, it is the perfect time to remind ourselves how to properly protect our skin while enjoying the outdoors. As a young mom of three under the age of 13, my family and I are always on the go and outside for some kind of sporting event or family function. We often get in a hurry and out the door without thinking twice about being outside in the blazing Texas heat. Then when we make it home in the evening, the fight begins for who uses the Aloe Vera first. I always say that I need to make it a priority to keep sunscreen in my purse or car to avoid paying the price of not using proper sun protection.

As I age, I often wish I would have listened to the experts and made it a priority to wear sunscreen every day. I am now starting to see the effects of not caring for my skin properly. Regardless of outdoor plans, it is important to be diligent to protect our skin from UV exposure. We have to be more aware of early warning signs and getting regular skin checks are crucial to minimizing chances of skin cancer. Even if you do not have any current issues, regular checkups with a dermatologist are recommended for early detection. If you think about it, your skin is your body's first line of defense, and it takes a lot of hits. As the largest organ in the body, your skin protects you from germs, repels water, and covers your blood vessels, nerves, and other organs.

If you are someone that has battled skin cancer or dealt with other serious skin conditions, you know firsthand how crucial it is to take action. Your journey has likely given you a deeper awareness on the importance of regular check-ups and sun safety. Past experiences may have changed the way you view sun exposure or even your daily skincare routine. Remember, you are not alone in this journey and your story may serve as a powerful reminder to your loved ones and friends about the importance of proactive skincare.

### BELOW ARE JUST SEVEN REASONS TO SEE A DERMATOLOGIST:

#### 1 You Have a Mole That's Changing

Most moles are harmless, but if one changes in shape or size, it could indicate skin cancer. About 20-30% of melanomas develop in existing moles, so see a dermatologist immediately if you notice changes. Early detection is crucial—melanoma has a 99% survival rate if caught early but drops significantly if it spreads.

#### 2 Persistent Acne

Acne isn't just a teenage problem—many adults struggle with it due to hormonal changes or bacteria. It can worsen at inconvenient times, but a dermatologist can provide an effective treatment plan to reduce pain, inflammation, and self-consciousness.

#### 3 Itchy, Irritated Skin

Chronic itchiness and discomfort can be signs of psoriasis or eczema. Scratching often worsens the condition, but a dermatologist can diagnose and provide relief.

#### 4 Hair Loss

Dermatologists also treat hair loss, whether due to genetics, stress, or other factors. They can help identify the cause and recommend treatments to promote healthy regrowth.

#### 5 Skin Discoloration

Dark or light patches on the skin are usually cosmetic but can sometimes indicate underlying health issues. A dermatologist can assess the cause and recommend next steps.

#### 6 Signs of Aging

Aging is natural, but dermatologists offer treatments like lasers, injectables, and CoolSculpting to improve skin tone, texture, and elasticity.

#### 7 General Skin Health

Even without concerns, an annual dermatology checkup is recommended, especially for those at higher risk for skin cancer. A dermatologist can perform a full-body exam and offer personalized skincare advice.



Source: <https://dermatologyassociatesmt.com/>

### Save The Date: LUNCH-N-LEARN

To learn more about healthy skin tips, join us for our next Lunch-N-Learn where we will hear from a Board Certified Dermatologist with Wallis Dermatology Associates.





# *The Importance of Mother's Day & Father's Day*

**Mother's Day and Father's Day are more than just dates on the calendar** – they give us the opportunity to honor and celebrate the profound impact that parents and parental figures have on our lives. These special dates, year after year, serve as reminders to express gratitude, reflect on the sacrifices made, and strengthen the bonds between generations.

As a mother, I look back and often reflect on the type of role models my parents were to me and my siblings. Both being self-employed, they regularly rearranged their schedules to make it possible to be at every school or sporting event that my siblings and I participated in. They were encouraging, protecting, hard-working, honest, and generous. Time spent together and the memories that came from it are more precious than gold, even more so when I suddenly lost my father at the age of seventeen. In my adult life, I have been blessed with additional parental figures through co-parenting relationships. They may not be my parents through DNA, but they love me and support me like I was their own. I am thankful to continue to have the opportunity to recognize them and their selflessness each and every year.

So, on these special days of celebration, we, at **Texas Bank and Trust**, want to express our deepest gratitude for the love, dedication, and sacrifices you made every day, as moms and dads. Your unwavering support, guidance, and care shaped children's lives and made a lasting impact that extends far beyond words.

*Thank you  
for all you have done  
and continue to do  
for your families.  
We appreciate you  
today, and always, and  
we hope you **feel the**  
**love** and recognition  
that **you deserve.***



## **Investment Management Services at Texas Bank and Trust**

*Our investment professionals employ a disciplined process in managing client portfolios, including:*

- Analysis of each client family's unique goals
- Designing a diversified portfolio based on those goals
- Assessment of the economic backdrop for potential impact to client portfolios
- Ongoing evaluation and review for:
  - » Progress toward client goals
  - » Adjustments for changes in client circumstances
  - » Short- and long-term cash flow needs



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## Upcoming Events

### Dates to Remember

- APRIL 18** Good Friday
- APRIL 20** Easter Sunday
- MAY 1** National Day of Prayer
- MAY 11** Mother's Day
- MAY 26** Memorial Day (**BANK CLOSED**)
- MAY 28** OMNIClub Lunch-n-Learn (**LONGVIEW**)
- JUNE 4** OMNIClub Lunch-n-Learn (**HIDEAWAY LAKE**)
- JUNE 14** Flag Day
- JUNE 15** Father's Day
- JUNE 19** Juneteenth (**BANK CLOSED**)
- JUNE 20** Summer Begins
- JULY 4** Independence Day (**BANK CLOSED**)



### Lunch-n-Learn

#### "Healthy Skin Tips"

With a Board Certified Dermatologist from Wallis Dermatology Associates

- **WEDNESDAY, MAY 28, Longview**  
Hazel Hickey Community Room  
301 East Whaley Street | Downtown Longview  
11:30 a.m. - 1:00 p.m.
- **WEDNESDAY, JUNE 4, Hideaway Lake Clubhouse**  
101 Hideaway Lane Central | Hideaway  
11:30 a.m. - 1:00 p.m.



If you are interested in learning more, join us in May and June for our **OMNIClub Lunch-n-Learn in Longview and Hideaway Lake**. A Board Certified Dermatologist from **Wallis Dermatology Associates** will speak about healthy skin tips at our next Lunch-n-Learn.

RSVP to Sabrina Dickerson, TBT Community Relations, at 903-237-5568, or register online at [www.texasbankandtrust.com](http://www.texasbankandtrust.com). Seating is limited.

## If You Missed It: Economy Lunch-n-Learn



Thank you to our OMNI friends who were able to attend our February Lunch-n-Learns. **Senior Vice President and Chief Investment Officer, Kimberly Spinks, CFA, CFP®** gave her perspective on the outlook of the Texas economy in 2025, with the financial markets, Artificial Intelligence, and interest rates.

The following is a recap of her talk.



We anticipate one rate cut this year, and if it does indeed happen, it likely will happen after the summer.



Artificial Intelligence: The jury is still out on the ethics of A.I. use and the quality of its information. However, it continues to increase productivity for companies.



The Texas economy remains strong and the GDP (gross domestic product) is on track to expand at 3.5% from 2022 to 2027. (source: The Perryman Group)





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