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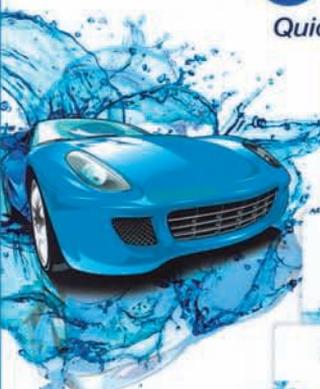
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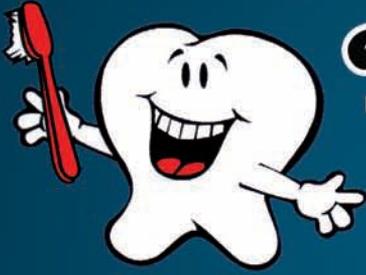
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Jeff Irish . Larry A. Jinks . Melissa Rawlins

Callie Revell

Editors/Proofreaders, Pat Anthony

GRAPHICS AND DESIGN

Creative Director, Chris McCalla

Artists, Kristin Bato . Julie Carpenter

Morgan Christensen . Martha Macias

Brande Morgan . Shannon Pfaff . Felipe Ruiz

PHOTOGRAPHY

Photography Director, Jill Rose

Photographer, Amy Ramirez

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ON THE COVER



With only five certified dives to her credit when she left, Wendy Hall returned from the Solomon Islands with 33.

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Editor's Note

The old is gone, the new has come ...

As one year ends and the new begins, I usually find myself in a nostalgic mood. I remember people, pets, places and events as I sing "Auld Lang Syne." I remember the magical feel New Year's Eve had for me as a child — like everything changed and was completely new at the stroke of midnight. Fairy tale thinking, some might say.

But if you think about it, every day is brand new — a clean slate on which we write the story of our

lives. Will today be a bright or dark spot in the story? The choice is ours, based on our decisions and reactions to the world around us. The magical thing about New Year's is it is like starting a new chapter in a book. What will you do to fill the pages of Chapter 2015 in your life story?

Happy New Year, Ennis!

Becky

Becky Walker
Managing Editor
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becky.walker@nowmagazines.com

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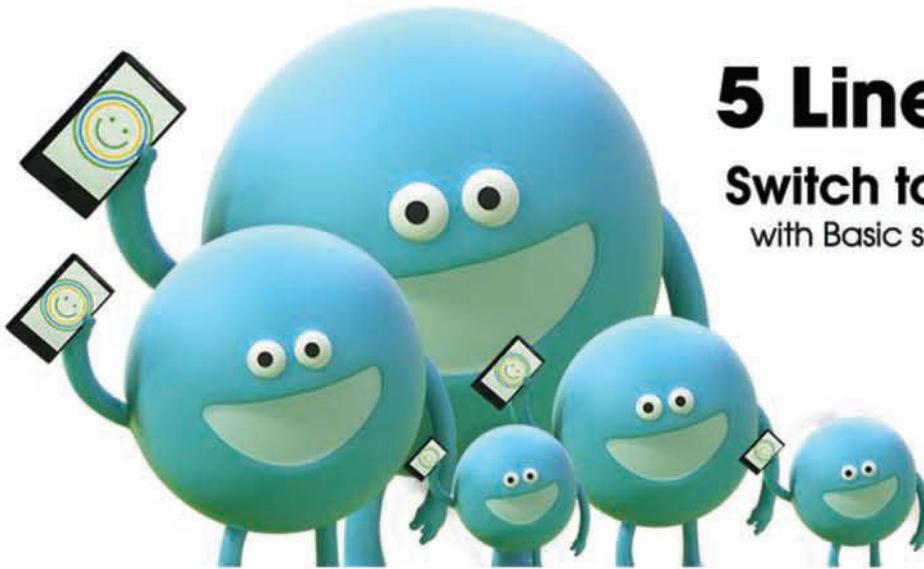


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FANTASY ISLAND

Wendy Hall returned last June from an expedition to the Solomon Islands with noted marine biologist and scuba diving pioneer Dr. Eugenie Clark. Yet the undersea adventures she enjoyed alongside the famous "Shark Lady" are still vivid and exciting. "The beauty of the ocean, and the dives, were magnificent," recalled Wendy, a graphic artist at a Dallas publishing firm, who has made Ennis her home for over 30 years. "But the islands and the people are just as wonderful. It was an incredible experience."

— By Randy Bigham



For Wendy, the trip was one thrill after another: diving through coral gardens, exploring the wreck of a World War II Japanese aircraft, examining caves, all while researching the nests of triggerfish. Although only an unofficial member of the team assembled by Dr. Clark, Wendy participated in a grid survey of the ocean bed and helped with later analyses of the nests discovered. "It was an honor," she said, "a really unbelievable chance to be a part of important research, even in a small way."

The opportunity was also the fulfillment of a long lost dream. Growing up in Sarasota, Florida, she had befriended Aya Konstantinou, Dr. Clark's daughter. Soon a regular visitor to the family home, Wendy led a charmed childhood. Witnessing all the interesting activity that swirled around the household, she met many fascinating people there, including the Cousteau family of oceanographers who were friends of Dr. Clark. In 1972, when Wendy was barely out of high school, she was asked by Dr. Clark to join an expedition to the Red Sea but was unable to accept due to family commitments.

"I wanted so badly to go," she admitted. "I'd dreamed of someday being able to see for myself the ocean life that Eugenie loved so much." Wendy remained in touch



"IT WAS MAGICAL, A TRIP OF A LIFETIME, AND I'D GO BACK IN A HEARTBEAT!"

with her and Aya, but as school, her career and rearing a family took precedence, she put the thought of adventure out of her mind. That is, until Dr. Clark, now 92, invited Wendy to go on last summer's trip.

This time, there was no holding her back. She went alone, wished well by her landlubber husband, Jack, and their two children, Dusty and Megan. Joining her lifelong friend, Aya, and her legendary mother on a research stint was finally a reality for Wendy, and she absorbed every nuance of what promised to be a voyage to remember. Starting out June 3 on the 10-day sojourn to Honiara in the Solomon Islands, Wendy couldn't believe her luck. Surrounded by a seasoned team of scientists led by Dr. Clark to research *Canthidermis maculata*, otherwise known as Spotted Oceanic Triggerfish, it was a distinct privilege.

Dr. Clark's fame as a leading authority in the field of ichthyology (the study of fish) is almost unparalleled. Noted for her expertise on whale and lemon sharks, which has won for her the "Shark Lady" sobriquet, Dr. Clark founded Florida's Mote Marine Laboratory. She remains a trustee for the world-renowned institution and, despite her age, she's actively engaged in undersea research. "These days," Wendy observed, "she feels much better underwater than on land!" Professor emerita of zoology at the University of Maryland, Dr. Clark is a beloved member of the National Geographic Society. Finally, a tireless advocate of marine conservation, Dr. Clark is a pioneer in scuba diving for purposes of research. In fact, 2015 marks her 70th year of deep sea diving.



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Dr. Eugenie Clark and Wendy Hall.

To be with her mentor, seeing her in her element at last, was gratifying in itself for Wendy. "The trip was special in many ways," she said. "One is that some felt this could be Eugenie's last expedition. Of course, people always say that, but she keeps going back!"

The Solomon Islands, the site of Dr. Clark's latest exploration, is formerly a British territory. Although governed independently since 1978, the country is a constitutional monarchy, and Queen Elizabeth II remains its head of state. From the moment the dive boat, *MV Bilikiki*, hove into port at Honiara, Guadalcanal, Wendy was mesmerized. "I was struck by the pleasantness of the Solomon Islanders who came out en masse to greet us," she remembered.

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“There were even kids in canoes, waving and cheering. The islands are relatively undeveloped but English is the people’s third language, so communication was fairly easy.”

Soon the research was underway. “I had five certified dives under my weight belt when I got on the *Bilikiki*,” Wendy shared. “But I returned with 33 of the most amazing dives. “We searched for triggerfish nests and split into groups, taking sections in different directions from a red buoy that was anchored nearby,” she explained. “We saw lots of empty nests but did see quite a few with females circling over the tops.” When Aya brought up some of the gravelly residue to observe, Dr. Clark calculated how long it would take for any eggs inside to hatch. “The gravel was put in wine glasses, and I got up two nights in a row to watch the tiny little eggs hatch,” Wendy enthused. “The almost microscopic baby fish would spring up to the top of the glasses. I was even quoted in the research notes, saying, ‘It’s just like Jiffy Pop.’”

Apart from innumerable varieties of fish, including white and blacktip sharks in the distance, Wendy admired ghost shrimp and blind gobies. “I also saw several sole scurrying along the sand, almost completely disguised, and crabs




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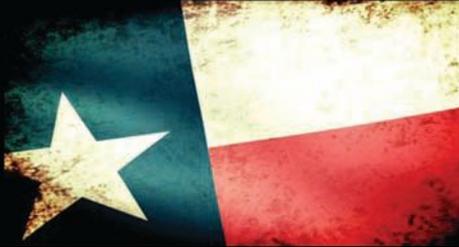
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inside shells, inching along,” she shared. She experienced a night dive in a cave to observe red and black lionfish at rest, sat on the ledge of a coral reef to watch mantas feeding and heard the underwater rumblings of a local volcano.

The indigenous people were as captivating as the undersea life the team was exploring. “Twice we went ashore on islands where the villagers sold their carvings and weavings,” Wendy said. “The dive masters informed us how to barter with the villagers, and how much to reasonably pay for various items.” The crew also knew the inhabitants accepted supplies and other goods, so Wendy came prepared with school supplies, clothing and over-the-counter medication.

Wendy’s Solomon Islands adventure, the realization of a childhood dream, was one she not only enjoyed to the fullest but hopes to renew someday. “It was magical,” she enthused, “a trip of a lifetime, and I’d go back in a heartbeat!” **NOW**



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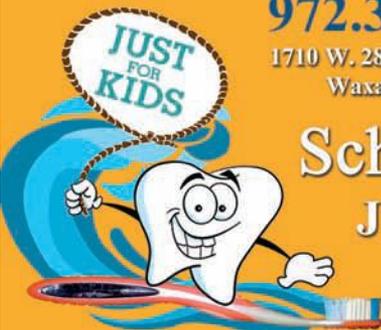
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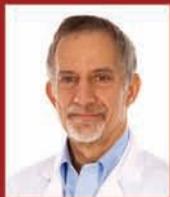
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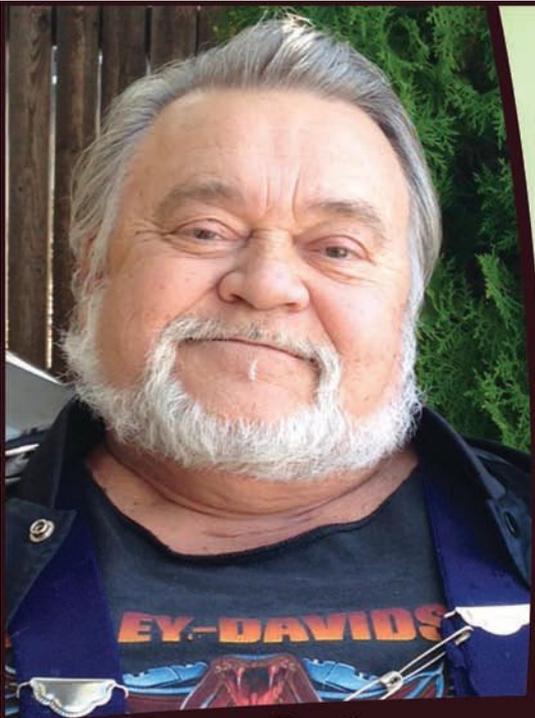
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~J. Zhanel

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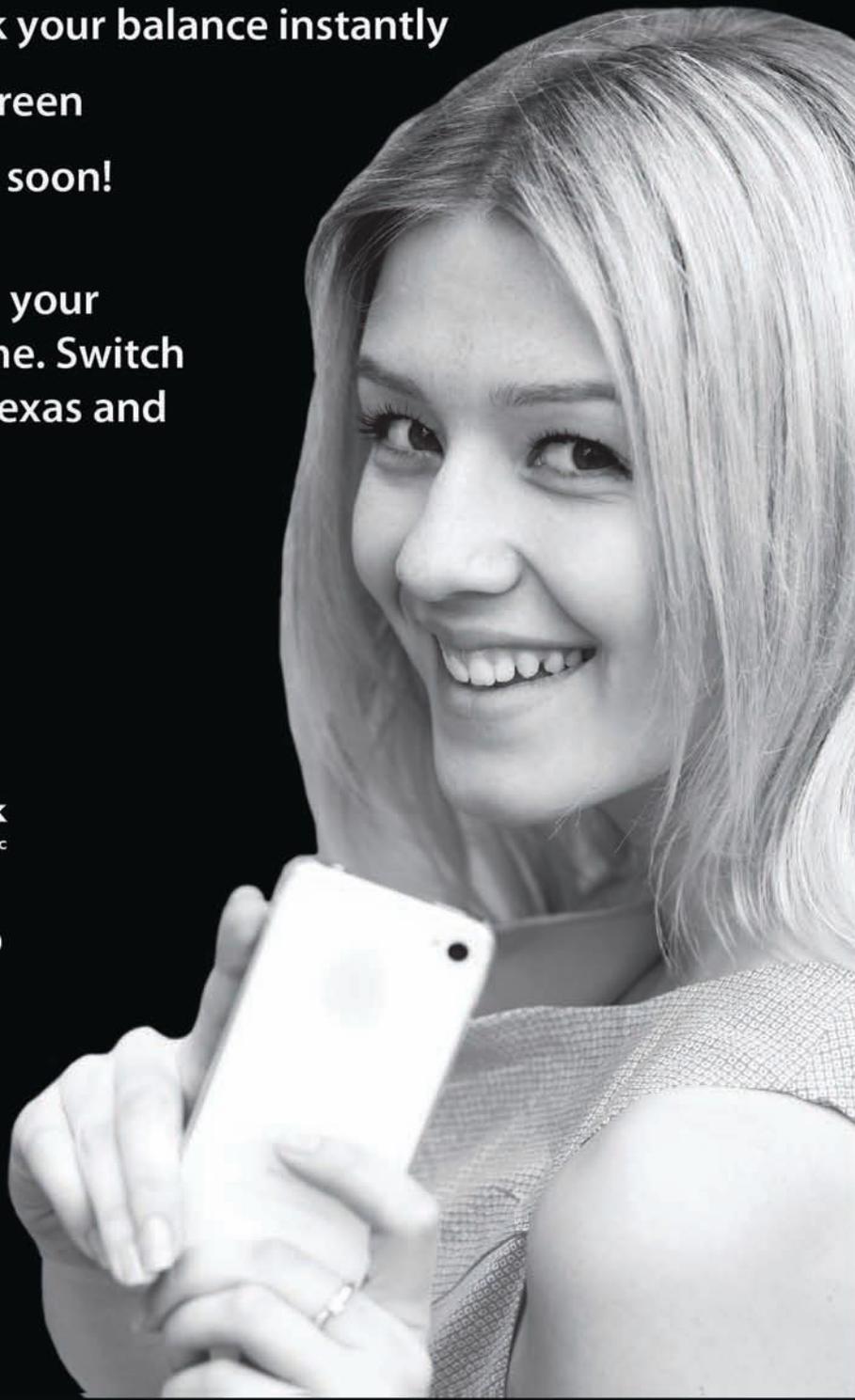
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At Home With
Chet and Tia Hensley



Finding Their Niche

— By Sara Edgell

Church has always been important to Chet and Tia Hensley, but it wasn't until later in life that Chet surrendered to the Lord to become a pastor. Despite the calling he knew lay ahead, Chet was determined to live by his own terms, until God intervened. With the support of his wife and children, Chet made a difficult decision that marked the beginning of their long journey to Ennis.

The trek started in 1991 when the couple met at a Sonic in Liberal, Kansas. "He tried to get me to buy him tater tots," Tia

recalled, "so I gave him a quarter to get him to leave me alone!"

"After that," Chet laughed, "she chased me for about seven years." In reality, they ran into each other again a few weeks later at the flower shop where Chet worked. He gave her his card, which led to dating, which in turn led to their engagement. In August 1993, the two married. They moved all over the country early in their marriage, welcoming three beautiful children into the world along the way: Chase, 20, who's away at Baylor University; Caleb, 15, who is into music and working with his hands; and Caden, 11, who loves spending time with her mom and her friends.

They first lived in Kansas, followed by the Virgin Islands and Iowa. Chet soon joined the Army and was stationed in Georgia. But during a 30-day training maneuver in the Mohave Desert, the





family's lives were forever changed. On a test drive, a Bradley that Chet had been working on caught fire. He was forced to run from what he had nicknamed "The Whale" at its remote location back to camp for help, resulting in a heat stroke, delirium and gratitude to be alive. But something else happened that day. "I kept hearing someone telling me to keep going," Chet remembered. "I called Tia and told her the call was answered."

"Now we joke about 'The Whale,' because he really did pull a Jonah," Tia acknowledged. In the belly of the beast, in the thick of despair, Chet persevered and finally relented to the nagging sense of duty he'd felt within him for years. Making the choice to attend seminary, Chet once again relocated with his family, this time to Texas, pastoring first in Paluxy, then North Zulch and finally San Augustine. "We were happy there, and we loved our church," Chet said. "We weren't



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actively looking to move, so when asked to submit a résumé to Baylor Baptist, I said no." However, after much prayer, he complied. Eventually, the Hensleys relocated one last time.

"Everything just fell into place," Tia recalled. As an English teacher, she found a job with relative ease, and the family was able to purchase their current home with rapid success. "I love this house," she said. "It's small and easy to clean — and it's ours! We love having our own home

that we can fix up the way we want."

Chet's favorite part of the house is the yard. He dedicates many hours each week to caring for the front and back yards. Weeds aren't tolerated in any form, though flowers are permitted. "I do let Tia plant some, but the yard is mine," he teased. "I'm very particular about my grass."

The family spends lots of time on the back patio enjoying Chet's well-manicured lawn and watching their little

dog, Maggie, flee from bouncy balls. "She's terrified of them, but it's great entertainment," Tia chuckled. In addition to the feisty little pup, two cats, Dipsy and Daisy, complete the Hensley clan. They can be found lounging on the furniture, snuggled up on throw blankets and napping in true feline leisureliness.

The Hensleys love having company. According to Tia, "Our door is always open," and the floor plan of the house accommodates this perfectly.



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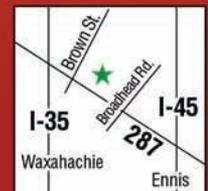
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On entering the 1,700-square-foot brick home, the comfort and cheery atmosphere is undeniable. The front door leads straight to the heart of the home — the living room. It's here that the family shares time together, enjoying a variety of activities. They frequently watch movies or play games, and every Saturday during football season is sports



day. The whole family drives to Waco to watch Baylor home games or stays home when the team travels.

The living room is adjacent to a built-in office area, dinette and a galley-style kitchen that houses "his" and "her" coffee makers. Tia prefers her Keurig, while Chet is old school and rocks the traditional 12-cup pot. Throughout the home, the decor is comfortable and reflective of the family's values: love, family and God. "There isn't anything in this house that didn't come from Pinterest," Tia declared. "I'm addicted!" From the cross wall to a shelf, hand-made by Chet, the home exudes a warm, crafty feel. However, each bedroom echoes the individuality of its inhabitant, offering an

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ideal retreat from life's hustle and bustle. "We are constantly on the go between church functions and the kids' activities," Tia explained. "When we are home, we just enjoy being here."

Caden's room mirrors her zest for life. The zebra print and teal tones blend well with a stuffed animal collection and posters. Caleb's room also indicates his strong, determined character, featuring an impressive array of speakers and technological devices suited to the most knowledgeable of gamers and tinkers. "He has his own little apartment in there," Tia joked, "and those speakers! They are so loud they rattle the walls and knock things off shelves."

The spare bedroom is a guest room, where family and friends often spend the night, while the master suite includes an oversized tub, separate closets and a comfy-cozy, king-size bed. This appealing space has clean lines and a minimalistic atmosphere perfect for rest and relaxation at the end of a long day.

While they lead a busy lifestyle, Chet and Tia make it a point to share weekly family nights. From walks around the neighborhood, playing board games and watching movies to dinners with their extended family, the importance of being together is what it's all about. "Family is the center of our home and where church begins," Chet pointed out.

This sense of togetherness is a quality he carries over into his ministry. Indeed, for the Hensleys, Baylor Baptist is an extension of their family. Though the road was long, Chet and Tia have finally come home. "We just love Ennis," Tia admitted, "and the people!" **NOW**



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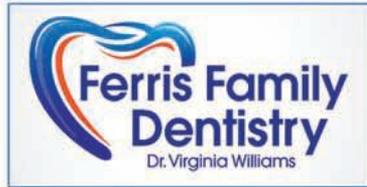
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LONE STAR PRIDE, NEW YORK STYLE

— By Callie Revell

Eric Wagliardo's career as a freelance art director, photographer and app designer has led him to the biggest city in America, but he still calls Ennis home. "I balance between the two," Eric said, referring to the Manhattan high rise apartment where he lives most of the time and the quaint house he also owns in a leafy neighborhood in the Bluebonnet City. While his busy lifestyle calls



for a cross-country commute, he's found a way to adapt and thrive. Being a part of the New York art and fashion scene has offered many opportunities for creativity, friendship and adventure, but his heart is firmly rooted in Texas.

Eric grew up in Ennis, and his parents and siblings still live nearby. "For me, Ennis isn't about my career," Eric explained. "It's about enjoying time with my family." Eric spends several months each year in Ennis. "My parents are getting older, so I'm trying to get down to Texas to spend more time with them," Eric added. After high school, he attended Navarro College in Corsicana, where he graduated with an associate degree in multimedia. He then transferred to the University of North Texas in Denton, graduating with a bachelor's degree in communication design in 2003.

Eric's love of art stems from childhood. "From a young age, my mom encouraged me to make different things," Eric recalled. "I would cut up my baseball cards and glue them back together to make my own layouts. We had a VCR camcorder when I was a kid, so I would make little Claymation videos. We were always doing crafty things like that. Eventually, it grew into making art." He originally wanted to pursue computer science, but soon decided art was more exciting. "I thought art seemed like a challenge," Eric said. "Pursuing something more philosophical sounded

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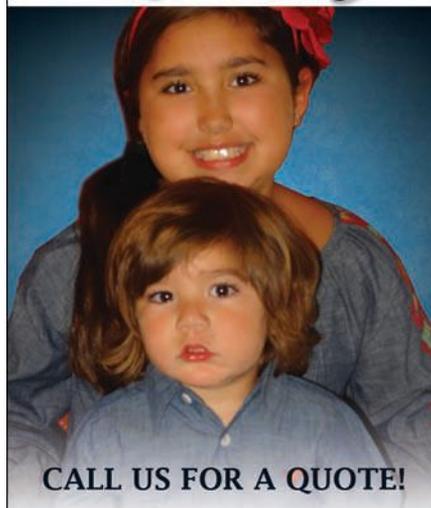
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interesting. I wanted to see how people interpret the world through the objects they surround themselves with. At that point, it wasn't about having a creative outlet. It was about understanding human consciousness." Upon graduating from UNT, Eric's goal was clear. "I wanted to pursue advertising and art direction," he said. "And New York seemed the natural place for that."

After completing an internship in Miami in 2005, Eric decided to try a round of job interviews in New York. His first visit there was memorable. "I went during a blizzard, so it was really beautiful, what you might imagine from the movies," Eric remembered. But soon disaster struck. A hurricane hit the airport in Fort Lauderdale, so Eric had to stay an extra week in New York. Yet the delay ended up working in his favor. "I had been on about 10 interviews," Eric said, "and I had a few leads but no offers. Because of the hurricane, I was able to work in one more interview, and I landed that job." Eric lost little time packing up and moving to Brooklyn and, eventually, to Manhattan.

Eric has learned to stay flexible in his Texas-meets-Big Apple lifestyle. "My schedule is really fluid," he said. "Last winter was really cold in New York, so I spent two solid months in Texas. Then, I went out to Los Angeles for two months to work on a project. I spent all of June in Ennis, working on my business and renovating the house. After that, I was back in New York for a month. It's not structured at all." Where Eric lives really depends on the time of year and where





his career leads him. “Ideally, if it’s too cold in New York or too hot in Texas, I can go to either place,” Eric pointed out. “It doesn’t always work that way, because sometimes projects will pop up and someone will need me in New York or LA.” His erratic lifestyle has its fair share of challenges, too. According to Eric, moving around so often can put a strain on friendships. But for the most part, his experience has been a fulfilling one, professionally and personally.

In fact, living in more than one place also has had its advantages. “Ennis



allows me to reduce my expenses,” Eric admitted. “Texas in general is phenomenally cheaper than New York.” Eric’s favorite thing about his house in Ennis is its backyard. “I can go out to a canopy of oak trees and kick my feet up, just relax, and drink a cup of coffee,” Eric smiled. “If I want to see trees in New York City, it takes 25 minutes to hop on a subway and go to Central Park.” But New York has its own charm. “It’s not a fairytale, but in a lot of ways, it’s much better than one,” Eric said. “It’s not small-town America, but it’s an adventure.”



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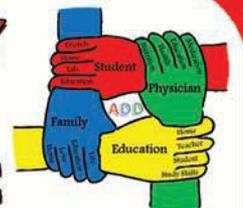
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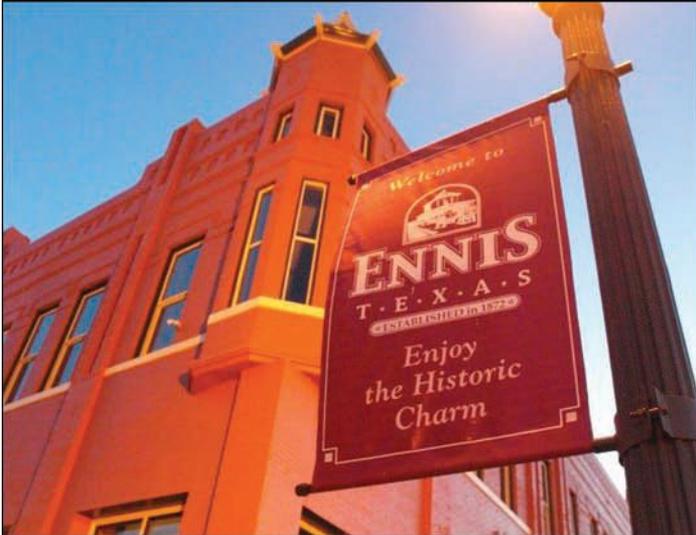




The contrast between Ennis and the Big Apple is a simple one. “Ennis is a small town where everyone knows each other,” Eric said. “When I get my hair cut, the ladies here who cut it have been cutting it since I was little. They recognize and remember me, but when I go to a barber shop in New York, that kind of familiarity just isn’t happening.” Eric notices cultural differences everywhere he goes. “In New York, I can walk outside and there are 10 restaurants, 10 bars and two grocery stores all within four blocks,” he observed. “The convenience and variety is amazing.”

To Eric, the effort he makes traveling across the country is worth it to support his love of art. He believes art in its various forms is needed to expand society’s horizons and its concept of itself. Moreover, he’s thankful his career allows him to express himself and contribute to the broader conversation about what art is. “A big part of staying creative is always looking for a new outlet, finding something to get excited about,” Eric confessed, mentioning that his own work has evolved over the years to match his lifestyle. “I like to do photography on the side to stay connected,” Eric said. “It helps me expand my craft and to continue growing as an artist.” Over the last few years, he’s traveled across the country photographing fashion, culture and art. Eric is grateful his nomadic lifestyle allows him to grow his career beyond the Big Apple, while staying grounded and close to his family in Ennis. **NOW**

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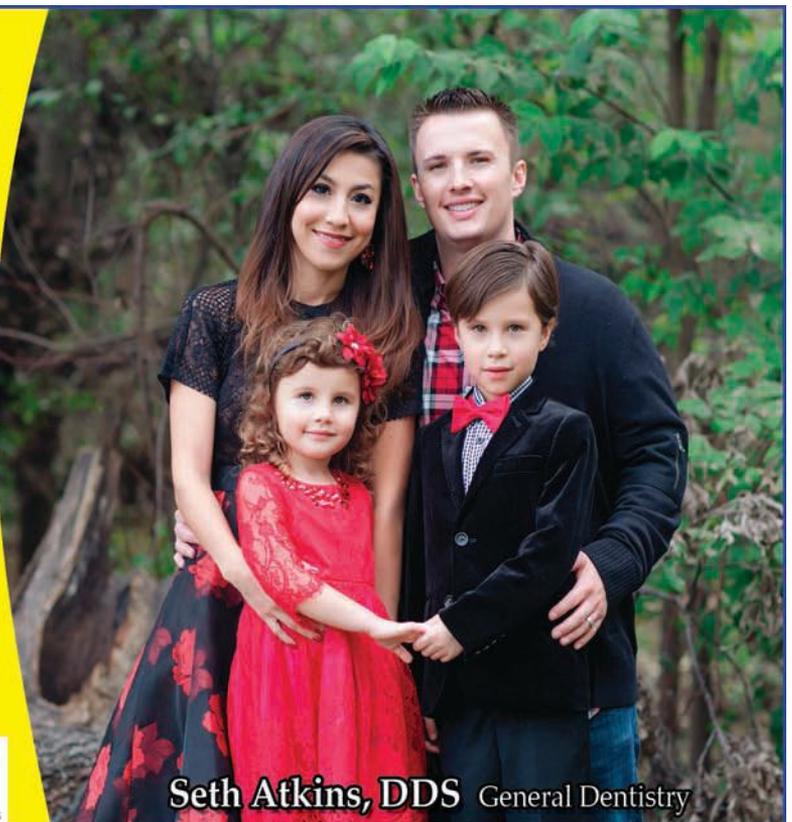


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HEALTH FOR FITNESS

— By Melissa Rawlins

We all know the Golden Rule: Do unto others as you would have them do unto you. The flip side is: The manner in which we treat others depends upon how we treat ourselves. Are we compassionate to our own selves? Do we understand our fitness to do the work at hand depends on our level of health? Being fit requires you strive for great health.

In this world we live in, there are too many outside sources of stress and contamination to think we can stay healthy without exerting proactive effort to prevent health issues. The choices we make turn us into the person we are. From food and entertainment to work and romance, we should be mindful to promote purity. Just as a vehicle needs a clean engine to prevent heavy exhaust fumes, our bodies need good food, regular exercise and peaceful relationships to prevent future breakdowns. Maintaining a well-functioning mind and body are not two separate agendas. Start this year off with a trip to your family doctor or chiropractor. Ask for an annual physical and



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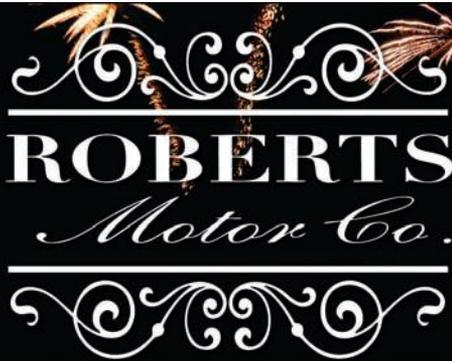
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confer with them on areas where you can improve. Then, whether you find yourself in your home or out on the town, you can balance mental and physical goals for great health.

Think about your dining experiences. At home, you have absolute control over what's in your refrigerator and what ends up on your plate or in your glass. Installing water filters will help ensure you are drinking fresh, pure water. Shopping for groceries certainly takes time, but every moment spent reading labels is well worth it to ensure you're purchasing nutritional additions to your body chemistry.

Wine bars, draught houses and coffeehouses are great places to meet a friend while sipping stimulating drinks that are beneficial, in moderation, as sources of vitamins and anti-oxidants. Enjoying mutually beneficial friendships



is just as vital to our health as well-balanced meals. A variety of restaurants promote whole-food menus along with more traditional selections. Many of these meeting places also present a calm environment, and studies show quiet music soothes the nerves. This is the best way to digest a good meal.

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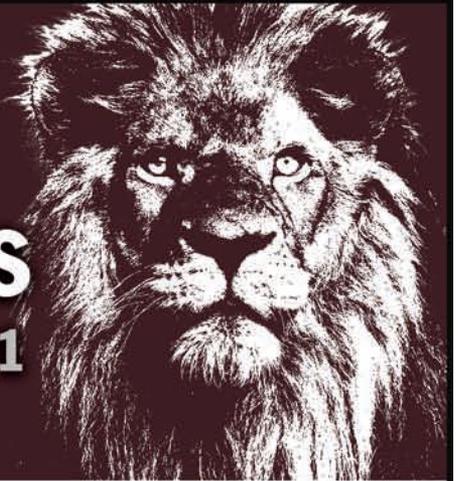
If you join a local gym or fitness center, you'll feel like a kid in a candy store with all the exercise choices offered. If you are not into high-energy kick-boxing or Zumba, nor meditative yoga or tai chi, consider combining your exercise session with fun. The YMCA, many senior centers and even nightclubs offer dancing to tunes that are less jarring to the system, like ballroom, swing or country western.

Hobbies best enjoyed in the daytime, like boating, fishing, raising livestock or gardening, can keep the mind and body fresh. By tending a garden, you'll bond with your family while providing affordable, healthy vegetable side dishes for your table. Local feed stores and gardening supply centers have all the supplies necessary, and your county's agricultural extension agent can provide guidance on how to get started.

Sounds like work? You're blessed if you have work that makes you really happy. Keep in mind, any hobby giving you joy still requires work — but think of it as soul-feeding work. When you feel satisfied, to the point of brimming over, then sharing your knowledge with others is a great way to maintain your mental health. Throughout your communities are charitable organizations in need of your volunteer services.

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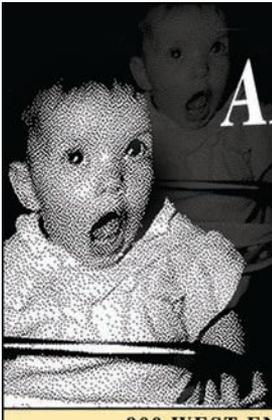
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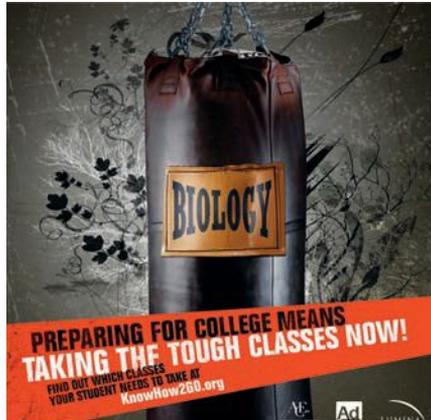
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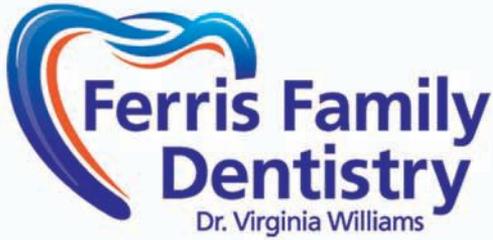
When your work is over, patting yourself on the back is not optional. For many people, healthy social networks fulfill this need. For others, an ideal method is a weekly massage. Research proves touch therapy generates highly efficient blood circulation, relaxing all organs of the body along with muscles. Relaxation is key to properly managing the fight or flight instinct built into us all. Proper impulse control results in successful living.



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Left to right: Casey Sloan, executive vice president; Sharon Kudrna, assistant vice president/ real estate loan officer; Dorothy Holt, administrative officer; Debra Morton, vice president and cashier; Bramlet F. Beard, president, chief executive officer and chairman of the board; and Les Harris, vice president.

Your Banker, Your Neighbor

For Ennis State Bank, money matters but investing in community means more.

— By Randy Bigham

“We are Ennis — Past, Present and Future.” That’s what Ennis State Bank (ESB) is calling its current campaign, but it’s more than a catchy slogan. It actually stands for something. A local mainstay since 1933, ESB has been a vital part of the history of the Bluebonnet City. Its community outreach projects and charitable contributions ground it in today, while new technologies point the way to tomorrow.

Of the home-like atmosphere clients enjoy, ESB’s marketing officer, Jennifer Wartsbaugh, said, “Customers are not numbers here. We call them by name, and the hospitality is real, because our customers are our friends and neighbors. And it’s that small-town feeling that we’re proud of.”

The camaraderie among the staff must be genuine. The average employee has been with the bank for over 25 years. One, F.E. Hoefler Jr., has worked there 66 years. It was he who waited

on customers when ESB launched the first drive-thru window service in Ellis County in 1953. Ennis has changed a lot since then, and so has the bank. ESB Mortgage was established in 1996, and in 2012 a branch was opened in Dallas. Called Trinity Capital, it brings a small-town touch to Big D. Although located in the heart of Dallas’ design district, Trinity Capital serves many clients with Ennis roots. “We have customers there who tell us, ‘Hey, I grew up in Ennis,’ or ‘My mom is from there,’” Jennifer related. “So it’s like a big family there, too. And, of course, Ennisites who work in Dallas now have another outlet for their banking.”

While Ennis State Bank has expanded, its commitment to friendly, quality service remains unchanged. And the depth of the bank’s community involvement is another critical component of its appeal to customers. “We believe in aiding our schools, local charitable groups and other great projects that deserve support,”

Business **NOW**

Jennifer pointed out. ESB's far-reaching effect on bettering so many aspects of Ennis life is seen in its officers' and employees' ties to local organizations like the Greater Ennis United Way, Greater Ennis Development Alliance, Helping Hands of Ennis and Boys & Girls Club of Ennis. Recently, the bank contributed \$25,000 toward the new Ennis ISD Education Foundation and donated with a matching grant from FHLB Dallas \$20,000 to A-CROSS. In addition, bank employees volunteer their time covering routes for Meals-on-Wheels.

Through ESB President Bramlet Beard, the bank maintains a close relationship with Ennis ISD, which Bramlet also serves as school board president. "We have a great program we call Bank Day,

While Ennis State Bank has expanded, its commitment to friendly, quality service remains unchanged.

open to all EISD sixth-graders," Jennifer commented. "Once a month, we go on campus to teach students about the importance of saving." In this outreach, classes create their own bank, complete with the names and logos of their choice, printed on T-shirts which ESB provides. "Students are able to open bank accounts with a 5-percent interest," Jennifer explained, "and we match amounts up to \$5 to encourage them to save."

Along with community and educational efforts, ESB is at the forefront of technology — whether it's hosting giveaways on Facebook or promoting local events through a quarterly online newsletter. The bank also offers free text message account alerts and an app, available for Android, iPhone and iPad.

"But in the end, it's all about our customers," Jennifer acknowledged. "We are dedicated to protecting their assets as if they were our own. We are loyal to this community just as they have been loyal to us for more than 80 years." **NOW**



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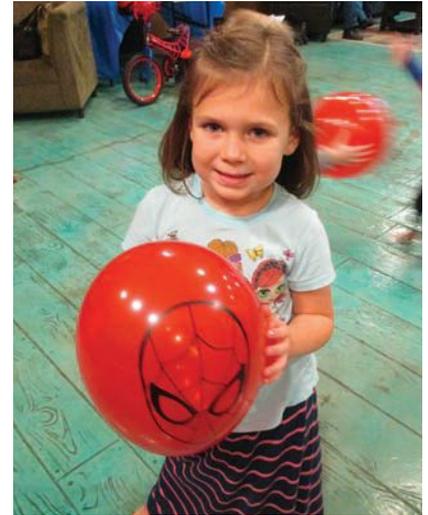
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Members of the Lucky C.C., a local car club, host a car show and toy drive at All Star Bowl to benefit Angel Trees in the community.



Yeldell Wilson employees collect turkeys and food for Helping Hands instead of a gift exchange this year.



Dylan Lange, 3, enjoys a Spiderman themed birthday party.



Ennis Now's Linda Roberson takes a photo with Now Magazine's General Manager Rick Hensley and his wife, Rhonda, at the annual Christmas party.



Lacey Owen poses with funny car driver, Matt Hagan, at the Texas Motorplex.



Cheryl Morales Maulden enjoys hosting Miriam Piechottka, her German exchange student.



The tots at Sokol get ready to exercise and perform.



Gentri Kirby and Keller Shaw from Palmer take their dog, Sissy, to watch the Christmas tree lighting ceremony in downtown Waxahachie.



Tiny Sokol gymnasts entertain the crowd at Fall Fest.



Santa stops by the Railroad Museum after the Christmas parade.



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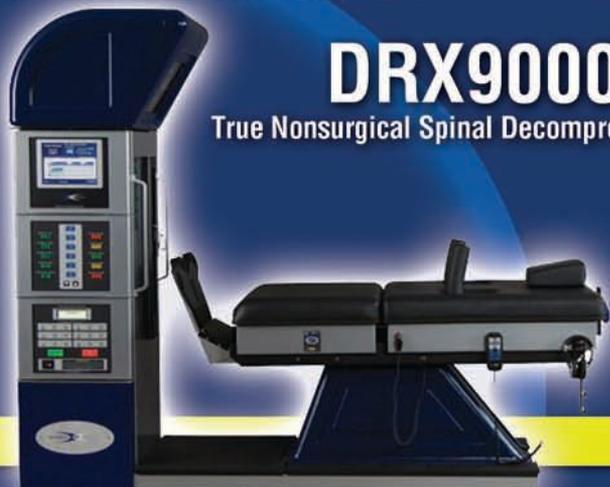


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Seek to Balance “Risk Tolerance” and “Required Risk”

Like everyone else, you have financial goals. To help achieve these goals, you may need to invest — and when you invest, you’ll need to take on some risk. But the more you understand this risk, and the better you are at managing it, the greater your potential for staying invested for the long term.

To begin with, then, take a look at these terms:

- **Risk tolerance** — Your risk tolerance is essentially your comfort level with taking risk. For example, if you have a high tolerance for risk, you may be comfortable investing aggressively. Conversely, if you tend to be risk-averse, you might lean more toward more conservative investment vehicles that offer greater protection of principal.

- **Required risk** — While the term “required risk” may sound odd, it is actually an integral component of your ability to invest successfully. Basically, your required risk is the level of risk necessary to help you achieve your investment goals. The higher the return necessary to reach those goals, the more potential risk you’ll need to assume.

As you invest, you’ll need to balance these two aspects of risk. For example, what might happen if you have a low-risk tolerance, leading you toward safer, low-growth investments, but your goal is to retire early? For most people, this goal requires them to invest in vehicles that offer significant growth potential, such as stocks. And, as you know, investing in stocks entails risk — specifically, the risk that your stocks will lose value. So in this situation, your risk tolerance — the fact that you are risk-averse — is going to collide with your required risk level, the amount of risk you are going to need to take (by investing in stocks) to achieve your goal of early retirement.

When such a collision occurs, you have two choices. First, you could stretch your risk tolerance and accept the need to take on riskier investments in exchange for the growth potential you will require. Your other choice is to stay within your risk tolerance and adjust your ultimate goal — which, in this example, may mean accepting a later retirement date.

Obviously, this is a personal decision. However, you may have more flexibility than you might have imagined. For instance, you might feel that you should be risk-averse, because you have seen so many fluctuations in the financial markets. But if you have many decades to go until you retire, you actually do have time to recover from short-term losses, which means you may be able to reasonably handle more volatility. On the other hand, once you’re retired, you won’t have as many years to bounce back from market downturns, so you’ll have less risk capacity than you did when you were younger.

In any case, by balancing your risk tolerance and your required risk level — and by understanding your risk capacity — you can be better prepared to take the emotion out of investing. When investors let their emotions get the better of them, they can make mistakes such as chasing hot stocks or selling quality investments due to temporary price drops. By having a clear sense of what risk really entails, however, you may be able to avoid costly detours — and stick with your long-term investment strategy. **NOW**

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Jeff Irish is an Edward Jones representative based in Ennis.

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New Year’s is a time to reflect on the year past. It is also a time to set goals for the future, and Edward Jones can help you do just that. We’re in your neighborhood and available to help you take steps now to help meet your long-term financial goals.

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Red Hot Shingles

— By Betty Tryon, BSN

Many of us have seen the commercials of people sharing their stories of pain from screaming blisters on their body caused by shingles. If you have ever had chickenpox, the varicella-zoster virus that causes chickenpox, remains in you and may later cause shingles. After the infection of chickenpox goes away, the virus goes dormant or asleep in your body. Later in life, it can reawaken and manifest itself as shingles.

Approximately 1 million cases of shingles occur in America every year. The majority of people affected are elderly. However, if a child has had chickenpox, it is possible for him or her to get shingles. The reason the virus reactivates in some people is not clear. Some conditions causing this are a weakened immune system from cancer or HIV. Chemotherapy, steroids and/or radiation can all increase the risk of reactivating the virus and producing shingles.

While it isn't a life-threatening condition, shingles can be very painful. The usual pattern is a band or strip of inflamed skin covered with fluid-filled blisters that usually appears on one side of the body. Several days before the blisters appear, you may experience itching, burning, numbness and tingling. Pain is frequently listed as the first symptom felt. Other symptoms of fever, headache, chills and an upset stomach may be present also. Shingles may persist for weeks.

Shingles cannot be spread from person to person. However, the varicella-zoster virus from a person with an active case of shingles can be

transmitted by direct contact to a person who has never had chickenpox or been vaccinated for chickenpox. The resulting infection would be chickenpox, not shingles.

If you have an active case of shingles, try to keep the rash covered. Avoid touching the area and stay away from people with weakened immune systems and pregnant women until you are no longer contagious.

Diagnosis is made by patient history and visual examination. Your physician may choose to take a sample of the fluid for laboratory examination. While there is no cure for shingles, antiviral medications can decrease the severity of the symptoms and help avoid complications. It is important to take the antiviral drugs as soon as symptoms manifest themselves. Numbing topical agents to the rash may provide temporary symptomatic relief. In some cases prescription medication may be necessary for the pain.

Needless suffering can be avoided through vaccinations. Children should be vaccinated against chickenpox. If you are older and have had chickenpox, a vaccine is available to lessen your chances of getting shingles. Check with your doctor for information regarding vaccinations. **NOW**

This article is for general information only and does not constitute medical advice. Consult with your physician if you have questions regarding this topic.

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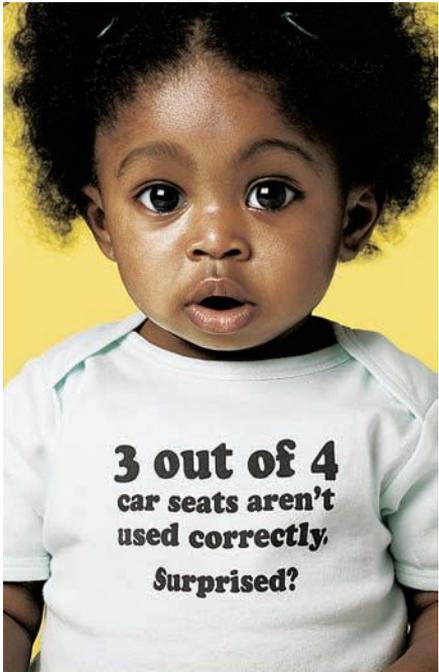
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January 10

Country singer and songwriter Jon Wolfe: 9:00 p.m., Rockett Café & Club, 5790 FM 813, Waxahachie.

January 15

Martin Luther King Jr. Oratorical and Art Youth Contest (for grades K-12): 7:00-9:00 p.m., San Jacinto Auditorium.

January 17

County Wide Health Fair and Community Fest: 10:00 a.m.-1:00 p.m., Ennis High School, 1405 Lake Bardwell Dr. Ellis County residents may receive free testing and screening for certain medical issues, such as: BMI, diabetes, sickle cell, blood pressure, mammograms, prostate, high cholesterol, blood glucose, asthma, vision/dental, HIV, hearing and more. Admission is \$1 or 2 can goods to benefit Helping Hands of Ennis.

January 18

Martin Luther King Jr. Memorial Service – More Than a Dream: 7:00-10:00 p.m., San Jacinto Auditorium.

January 26 — 28

EHS Canapalooza: 6:00-7:30 p.m., Ennis High

School Ensign Media Center. The National Honor Society will collect can goods to benefit Helping Hands of Ennis.

January 29

Annual FirstLook Fundraising Banquet: 7:00 p.m., Waxahachie Bible Church, 621 N. Grand Ave., Waxahachie. Reservations are required. An opportunity to make a financial gift will be extended. For reservations or more information, visit www.txlifeinvestors.org or call (972) 938-7900.

The Mavericks in concert: 7:30-9:30 p.m., The Palace Theatre, 112 W. 6th Ave., Corsicana. Tickets are \$20-\$35. Call (903) 874-7792 or visit www.corsicanapalace.com for more information.

February 6 — 8, 13 — 15, 20 — 22

Little Women: **Fridays** and **Saturdays**: 7:30 p.m.; **Sunday** matinees: 2:30 p.m., Ennis Public Theatre, 2705-C N. Kaufman St.

February 7

Ennis Czech Music Festival: 1:00-10:30 p.m., Sokol Activity Center, 2622 E. Hwy. 34. Listen and dance to five polka bands. Tickets

are \$7 per person; ages 14 and under are free. Visit www.ennisczechmusicfestival.com for more information.

February 20

Daddy/Daughter Dance: 7:00-9:00 p.m., Ennis High School Bardwell Commons.

February 28

Waxahachie Symphony Orchestra presents Arts District Chorale: 7:00-9:00 p.m., Presbyterian Church, 402 N. College St., Waxahachie. For more information, visit www.waxahachiesymphony.com.

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Ennis Masonic Lodge No. 369 meetings: dinner at 6:30 p.m., meeting to follow at 7:30 p.m., Masonic Lodge, 209 N. Dallas St. For more information, contact Cecil Curry at [ccurry_98@yahoo.com](mailto:c Curry_98@yahoo.com).

Submissions are welcome and published as space allows. Send your current event details to sandra.strong@nowmagazines.com.

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In the Kitchen With Ginny Svehlak

— *By Randy Bigham*

Since childhood, Virginia “Ginny” Svehlak has loved cooking — or baking to be exact. “My first attempt was jelly rolls, made with my mother’s homemade jelly,” recalled Ginny, now happily retired after more than 50 years in the business world. Her aunt, Carrie, was also a good cook who inspired her. “We were neighbors,” Ginny said, “and she would work in the field in the morning and come home about 11:00 to prepare lunch, and I’d be sitting on her back porch waiting to help her cook!”

Ginny has since taken the skills she learned from her mother and aunt to create many of her own recipes. Specializing in the “meat and potatoes” dishes her husband, Edwin, enjoys, she bakes almost everything — stew, chili, even spaghetti sauce. **NOW**

Microwave Fried Potatoes

3 large potatoes
1/2 large onion, chopped
Salt and pepper, to taste
3 Tbsp. Shedd’s Spread Country Crock margarine
Sour cream, to taste
Grated cheese, to taste

1. In a deep microwave container, slice potatoes (as for frying); add onion, seasoning and margarine.
2. Microwave 15 minutes. When potatoes are done, top with sour cream and grated cheese; return to microwave for about 1 minute or until cheese is melted; mix well and serve.

Sauerkraut, Klobase and Potatoes

1 32-oz. jar Vlasic sauerkraut
Caraway seed, to taste
Dry dill weed, chopped, to taste
3 3- to 6-inch klobase, thinly sliced
4 Tbsp. Microwave Fried Potatoes
Oil, to taste
Onion, sliced, to taste
Flour, in sufficient quantity to lightly coat
Salt, pepper and garlic powder, to taste

1. Rinse sauerkraut and add water to a large pot, add caraway and dill weed and boil for 30 minutes or longer.
2. Boil klobase and prepare potatoes (see

- above recipe, minus sour cream and cheese).
3. When sauerkraut has cooked, in a small skillet add oil, onion and flour; cook until brown.
4. Pour into sauerkraut; add potatoes, klobase and seasonings; cook for about 10 minutes.

Hamburger Patties With Dill Potato Gravy

1 1/2 lbs. ground beef
Salt, to taste
Flour and water in sufficient quantity to thicken
2 large potatoes, cut to desired size
Salt, to taste
1 Tbsp. dry dill weed
Garlic powder, to taste

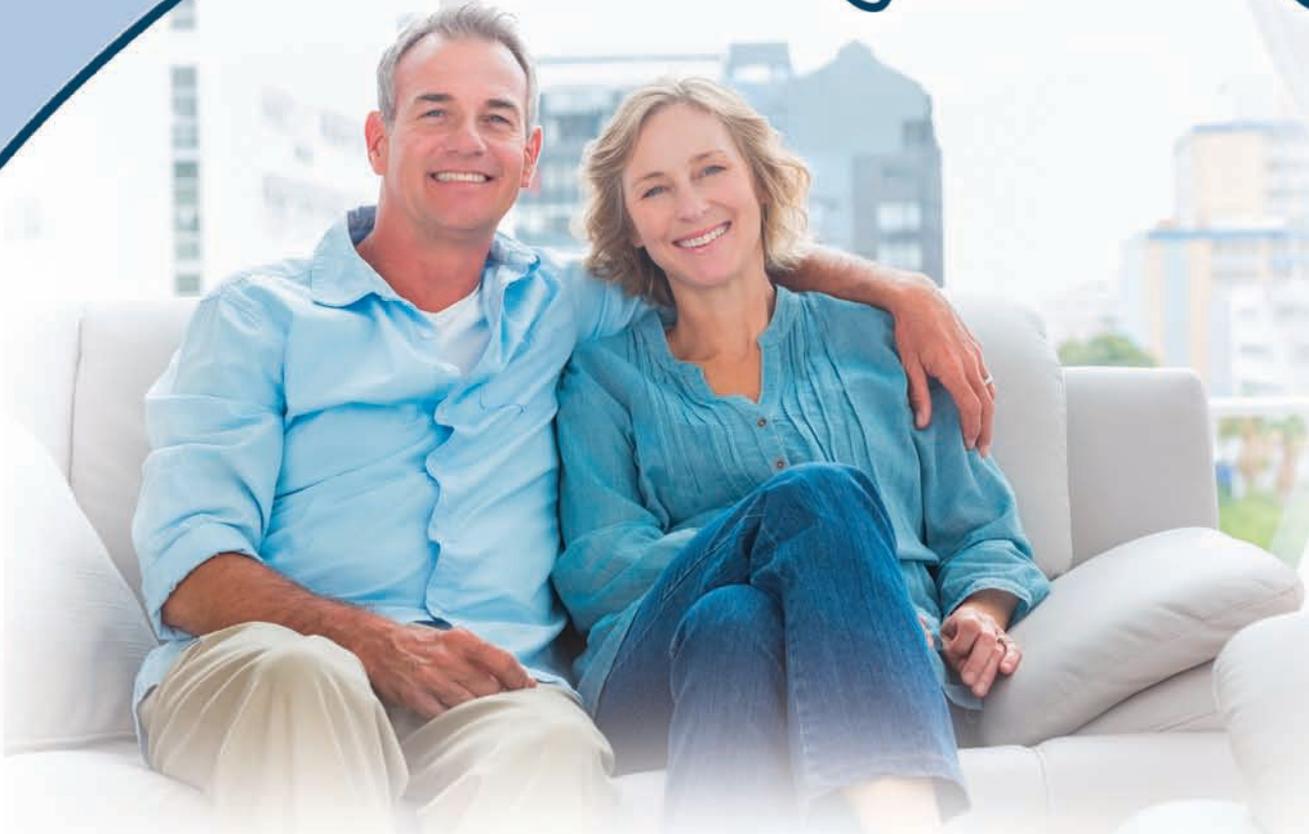
1. Make ground beef patties about the size of a biscuit, flatten and season with salt.
2. Place patties in a roast pan with a lid and bake in oven at 350 F or until meat is very brown.
3. Add flour and water to oil residue to thicken and prevent burning.
4. Cut up potatoes and boil with salt and dill weed; place dill in center of potatoes to prevent sticking to sides of pan.
5. When potatoes are done, pour potato water over patties; if gravy is too thin, mix about 1/4 cup of flour and water.
6. Beat with fork to flatten all lumps and, on top of stove, slowly add to gravy mixture and season with garlic powder.

Banana Nut Fruit Bread

1 stick margarine
1 cup sugar
4 large bananas, mashed
2 cups flour
2 tsp. baking powder
2 cups sliced orange slice candy
1 8-oz. box dates, chopped
1 cup chopped pecans
1 6-oz. jar maraschino cherries, halved

1. Cream margarine and sugar; add bananas, flour and baking powder; mix well.
2. Add orange candy, dates, pecans and cherries.
3. Bake in a Bundt or tube pan that is well-coated with cooking spray at 375 F for 30 or 40 minutes or until toothpick comes out clean.

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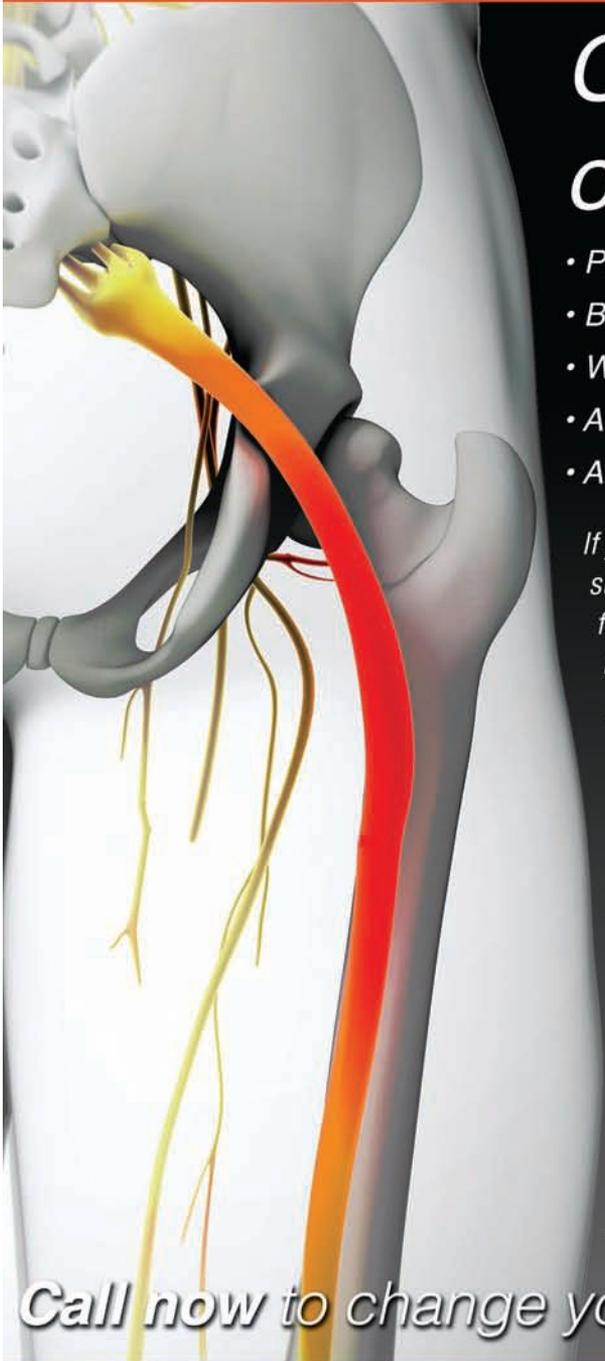
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