EnnisNOW

DECEMBER 2019

The Living Christmas At Hor

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Tree

2019 Holiday Shopping Guide At Home With John and Amelia Valdez

Giving

Spirits

In the Kitchen With Alisa Pitchford and Trisha Sage

> Also inside: Scavenger Hunt

Featured Business: Firehouse Grill

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Publisher, Connie Poirier | General Manager, Rick Hensley

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ON THE COVER

John and Amelia Valdez decorate for Christmas with their generous hearts.

Photo by Bill Smith.

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EDITOR'S NOTE

Christmas in the movies ...

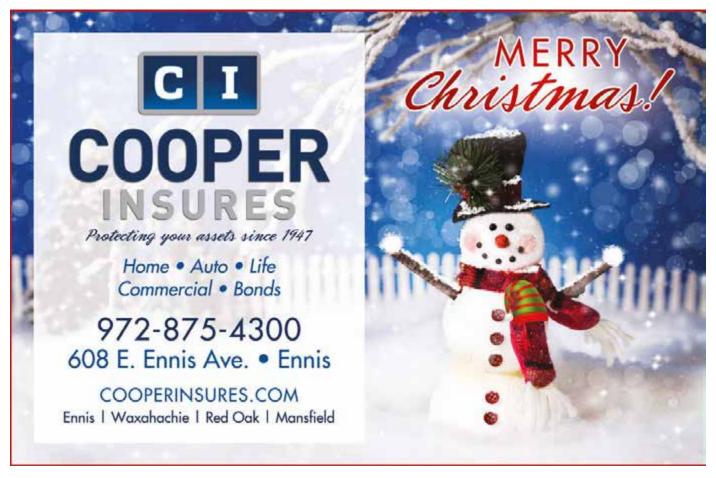
Dad's camera was a Kodak Brownie 8mm movie camera. No batteries were required, as there was a key that flipped out from the side, so you could wind it up. When you heard the film slow down, you just stopped and wound it again. You probably have a better movie camera in your pocket or purse, and if you want to, you can call and talk to anyone, anywhere in the world with the "cell phone part of your movie camera." Yes, technology has advanced exponentially since the '50s and '60s.

Christmas was a big deal at my home, and I can prove it! I can still pull those old home movies out and see my teenaged and almost teenaged sisters smile with joy as they each opened their box of white go-go boots. The old movies refresh my memory of my little brother charging into the den and jumping on our new bicycle with the banana seat and "monkey bar" handles. It was "our" bicycle because Santa Claus could not afford two of them that year, but that suited little brother and me just fine. We never once fought over whose turn it was. (Please don't act like you believe that.)

Shooting home movies indoors required a light bar with big, bright and hot lights to expose the film properly. Everyone in the movies squinted their eyes while looking at the camera. I'm really happy Dad took the time to take all of those movies during those early years. Now ... where is my cell phone charger?

Happy Christmas to all!

P.S. The publisher and staff of NOW Magazines would like to wish you and your family a very Merry Christmas and the happiest of holiday seasons!





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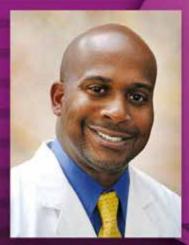
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SPING At Home With John and Amelia Valdez

Over the hill and down a country lane brings family and friends for the holidays to John and Amelia Valdez's home of 23 years. The couple, along with John's dad,

— By Virginia Riddle

designed and built the home, originally a cottage concept, updated recently to a more current ranch-style home perfectly situated to take in the vast views of land and cattle. "We have so many memories of our girls, Emily and Erica, growing up here, hanging out with friends and playing and camping outside," Amelia said.

Now with two grandsons having moved to the area, the couple's home, pool and pastures are full of children's laughter again. "There's always been a lot to do here for the kids," John said. The family dog, Teddy, loves the added attention during the fun times. High school sweethearts since their days at Ennis High, John and Amelia, both Ennis natives, have been married 32 years. "I love knowing people here, not to just say hi, but to know something about them." She supports the community as a member of Ennis Main Street and Ennis Historic Downtown Merchants Association and as the Lights of Ennis president. "The committees do a lot of work to bring the parade, block party and music to life. I enjoy working with the Lights of Ennis, since it entertains the community," Amelia explained.

Her right-hand, honey-do man at home or when volunteering is John. He added, "I enjoy the small-town vibe Ennis has." Once a stay-at-home mom, Amelia is now in her 11th year as an associate broker with City Real Estate. John works for a roofing manufacturing company and owns Wildwood Restoration with son-in-law and daughter, Jess and Erica Todd. The couple enjoys fixing up and "flipping" houses. "We save as much as possible and repurpose items, making something old new again. Most of all, we love having our grandkids over," Amelia said. The family enjoys traveling to far-flung U.S. destinations.

The week before Christmas, everyone takes off work to shop, watch favorite movies and buy presents for angel trees that support CASA and the Boys & Girls Club, and to give to others. "We enjoy the season's events that we've been going to for generations," Amelia said.

"We don't give presents to each other, preferring to do acts of kindness for others in rural areas," John explained. "One Christmas season, we drove to Kilgore, stopping at all the Dollar Generals on the way to pass out money to shoppers. That was fun!"

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Set back from the country road, the house and outbuildings can be seen from beyond the entrance, as they glow with white lights across the rooftops. Vintage toys are used for decoration, and the gate sign declares it the Valdez property. The welcoming front porch with its rocking chairs and window wreaths invites sit-a-spells. A Santa wreath welcomes one and all, and a Christmaslit wishing well is perfect for those wanting to tell Santa secrets.

A festooned Christmas tree's angel reaches to the tall living room ceiling. A train and village adorn the tree's skirt, and Amelia has used decorations purchased on trips for the tree and mantel. Stockings are hung on the mantel that graces a limestone wall. Christmas greetings and garlands "dress" the antique upright piano.

At the heart of the home, the dining room and kitchen are decorated with a manger scene and lit garlands draped over the breakfast/serving bar. The dining table's centerpiece is of the grandsons' photos with beautiful ornaments hung from the chandelier. "Our dining table sometimes gets moved about to help the traffic flow during holiday gatherings," Amelia commented. Lit village people living in old-fashioned, Christmas-past homes reside on an antique buffet. An antique wooden ironing board has been repurposed for a kitchen photo display. Collections of crosses hang on the walls of several of the home's rooms.

The family room, with its comfortable seating and Christmas "Humanity Tree," is a favorite gathering place. The special tree is embellished with red cardinals and butcher paper ornaments with sentiments such as "Peace on earth" written on them, a reminder of the





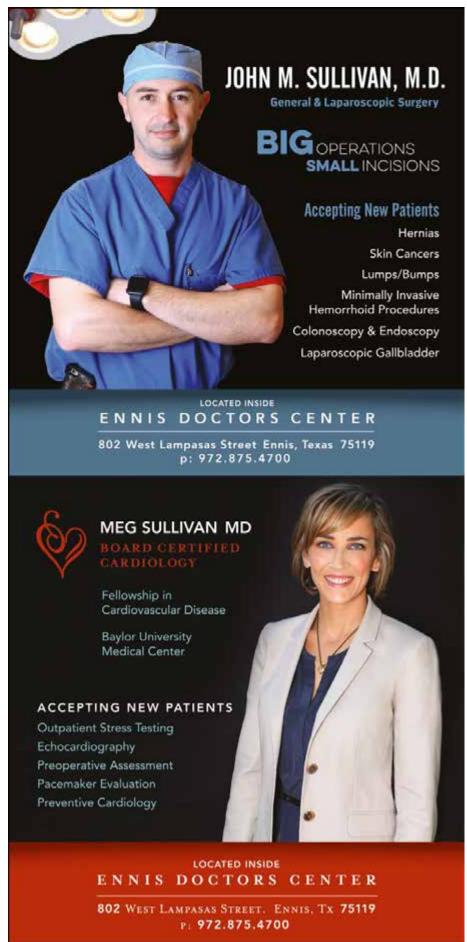
reason for the celebration. "I use vintage paper ornaments, berries and feathers to decorate this room," Amelia explained. An antique hall tree, western themed collection of hats and spurs complete with mistletoe and a Singer treadle sewing machine loaded with family photos are cherished pieces here.

Stairs lead upward to a guest bedroom, made even more charming with a child's rocker and rocking horse. Small Christmas trees adorn each of the three bedrooms.

The master bedroom is full of family photos. A plaque bearing the word Blessings expresses how this family feels. Emily's bedroom abounds with repurposed vintage items — a mirror collection, a tin pie safe, a vintage farm door used to display her Arabian horse competition ribbons and an iron bed and crystal chandelier. Horse themed pillows and sketches complete the look. "My favorite thing in my room is my guitar," she stated. "Playing is my favorite thing to do."

"We're very happy with our outdoor living space," Amelia said. "With the fireplace, it's nice on mild winter days." The fireplace is flanked by two Christmas trees and lit with white Christmas lights. The outdoor dining table was built by John, and there's plenty of comfortable seating. Amelia's brother's home can be seen across the adjoining yards. A sparkling pool, with its flowing rock fountain, makes this outdoor space popular year-round. A pool/storage house shows off a vintage Coke sign, and an antique child's wagon holds poinsettias. Bright red bells with greenery decorate the fence surrounding the pool.

"We're making a lot of new memories with the grandsons and our home," Amelia said. "Our Christmas trees and decorations are just part of all the memories past and to be made in the future." NOW





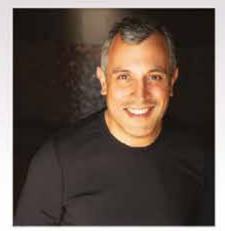


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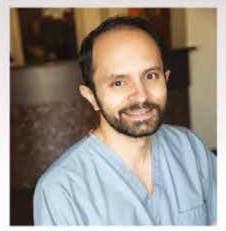
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IThe CHRISTMAS Tree

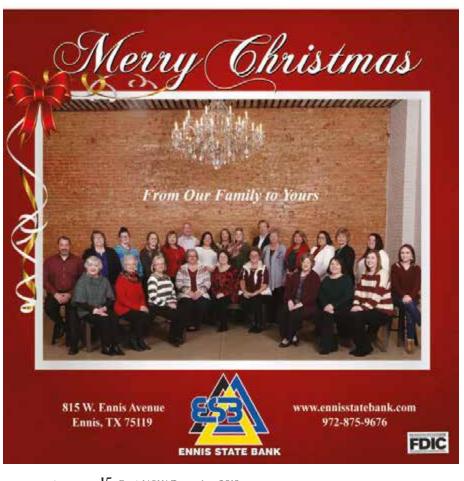
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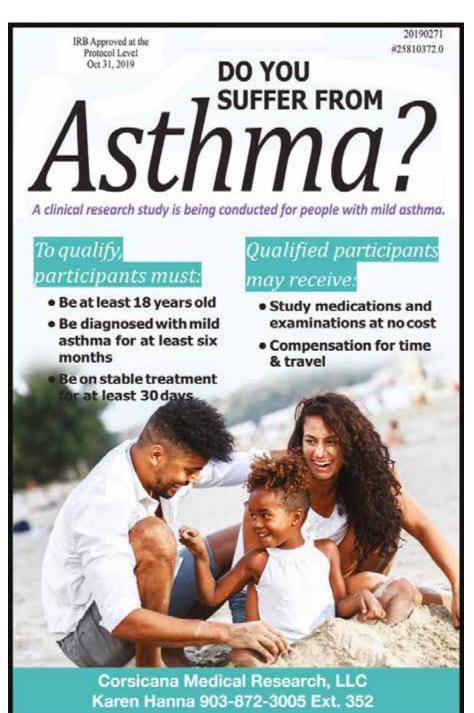


It's Christmastime! That means it's time for the return of an Ennis longstanding tradition, the Living Christmas Tree at Baylor Baptist Church. Now in its 29th year, countless members of the community have attended the performances, many making it an annual part of their Christmas celebration. However, this ministry reaches beyond the local community, as each year the tree journeys to a Texas prison to provide those incarcerated with the message of Christmas.

Michael Ryer was the choir director when the church acquired the tree in 1990. "We had been looking for a way to expand the ministry of the church, and a man who had previously been incarcerated, Don Dennis, suggested that we take the tree into the Texas prison system. After making some contacts, in 1992, we took the tree to a prison in Palestine," he recalled. Now deceased, Don Dennis was very vocal in his testimony about his time in prison, even writing a book about it.





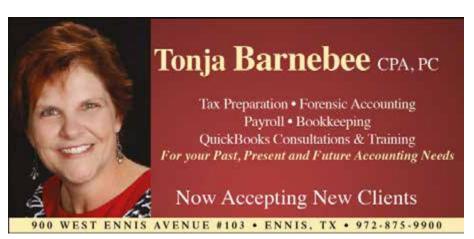


David Howard is the current music minister at Baylor Baptist. When he started in 1994, it was too close to the performance date for him to be cleared by the prison system to sing in the tree. "The amount of work the volunteers put in and the amazing results from the many who constructed the tree, as well as the performers, was like nothing I had ever experienced," he said of that first year. "Each year, as we take the tree to the prisons, I'm reminded of Jesus' words: 'I was in prison, and you came to me."

Michael agreed. "I will never forget the tears on the inmates' faces in those first couple of years. We did two performances at the prison, and the men were very clear in their gratitude for us taking the time and effort to make the trip."

The tree is not designed to be portable. In the early years, a construction group would go to the prison on a Saturday morning to set up the tree. It took the full day, even with the help of some trustees. It would be late into the evening before all the lights were programmed to synchronize with the music. The choir would arrive Sunday afternoon to perform at 3:00 and 6:00. Then the tree would be taken down and packed to return to Ennis. Monday morning, assembly would begin at the church. It would take about a week-and-a- half to put the tree up at Baylor.

Today, a group and the tree leave from the church early on Sunday morning to go to the prison. With the help of the trusties, the tree is constructed. The choir performs, the tree is taken down and returns to the church the same day.







Miles Strunc is a church member who was involved in building the tree for many years. "It was always a fun time to build it. The camaraderie working on such a project with other volunteers was great, and working with the inmates was enlightening." Miles and Michael both observed how willingly the offenders worked.

Johnny Mansell was pastor at Baylor during 25 years of the Living Christmas Tree ministry. "Each year, there's something different that takes place. I know the prisoners are blessed by the ministry, but I also know how much our church members have been blessed over the years to be a part of it. David Howard has always done a fabulous job leading this ministry," he shared.

David was guick to mention others who have played key roles in the ministry. "I have to mention Bruce Davis and Lane Grayson. Bruce was our 'blueprint reader,' and Lane makes sure we get the electrical set up right."

Baylor's current pastor, Chet Hensley, has seen the impact the tree has at the prison. "Those inmates get to see the steel in the tree go up. They see all of the nuts and bolts and the wiring for the lights. For them, it is much more than just the performance. It's truly a message of hope for them in their incarceration. I certainly agree that the prisoners have more of an impact on us than we could ever have on them."

This year's performance is called, What a Beautiful Name. There will be puppets and drama and a magnificent choir in a fantastic tree. As you enjoy the local performance, pause to consider what it might be like to see from a prisoner's perspective. NOW

Editor's Note: For more information on attending this year's performance, contact the church office at (972) 875-2521.







BusinessNOW

Firehouse Grill

- By Bill Smith

Firehouse Grill

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The decor in the Firehouse Grill testifies of the support owners Jimmy and Aline Whatley give to first responders. "My father was shot in the line of duty as a police officer in 1994," Jimmy offered. "His badge number was one of the first things we hung on the wall when we opened the restaurant in 2008. All of the memorabilia that you see has been donated since then."

Customers come from all over the United States, and they go home and remember Firehouse Grill. Many of those patrons send the uniform patches and other things seen throughout the restaurant, and Jimmy honors the contributions by having them framed and displayed. Recently, they received a patch from the Canadian Mounted Police.

The Firehouse Grill opened on Polka Festival weekend in 2008. "We were overrun! Our fryer went out, and we had other appliances go down also. There was an hour wait for a table. We ran out of some food items ... but overall, we received good feedback and compliments about the food," Jimmy continued.

Jimmy has served as the restaurant chef for most of the years the restaurant has been open. "We originally hired another chef, but it did not work out. I like to cook."

Aline interrupted, "If I had known he could cook like this, I would have married him a lot sooner. He can take a handful of spice, taste it and say, I can combine this with another spice and put it on some dish.' I cannot see it myself, but he can."

Both Jimmy and Aline said the restaurant is successful because the food is good and because they have an amazing staff. "We do not precook anything. All of our food is fresh, and it makes a difference when all of our menu items are made-to-order. We also offer a variety of menu items that may not be common to a small-town restaurant such as ours, but they really work. People are surprised when they see mahi-mahi as a choice, but it is very popular with our customers," Jimmy continued. "We also have a reliable staff. Julie Skroh is our floor manager, and she is phenomenal. Right now, much of our staff has been with us for a couple of years, and that makes a difference. Also, all of our children have worked in the restaurant."

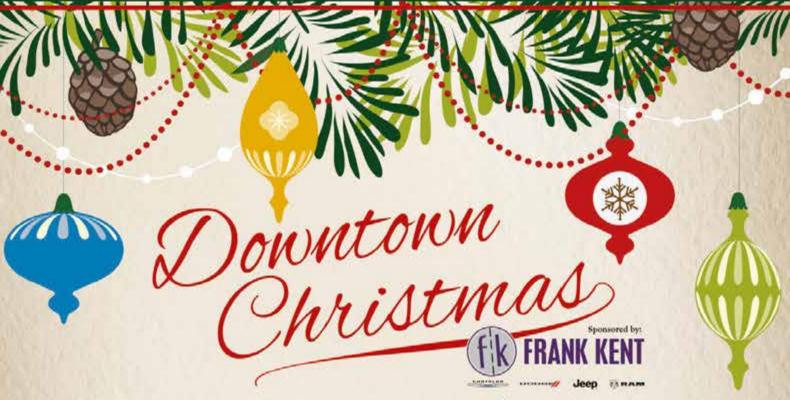
"WE DO NOT PRECOOK **ANYTHING. ALL OF OUR** FOOD IS FRESH, AND **IT MAKES A DIFFERENCE** WHEN ALL OF OUR **MENU ITEMS ARE** MADE-TO-ORDER."

"We are much more than burgers, steaks and seafood, though we offer all of those items," Jimmy added. "Our burgers are different because each one is hand pressed and seasoned. You can look at our menu online, and I'm sure you will see things that are offered nowhere else in Ennis. As you look at our steak offerings, even the menu says 'cooked-to-order.' That means nothing is precooked when we get here in the morning. You may wait a little longer for your steak to arrive, but that is the way we do it, and we believe it makes a difference in the quality of our food."

The future looks bright for Firehouse Grill. "We think the updates that are being completed downtown are positive, as well as the addition of Buc-ee's and the other new businesses coming in," Jimmy said positively. "Ennis is growing. Firehouse Grill will be here for quite a while." NOW



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Carriage & Wagon Rides

Movie Night & Snow

DEC. 12

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Our Lady of Guadalupe Procession

DEC. 14

Carriage & Wagon Rides, Movie Night, Snow and Roller Skating

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DEC. 15

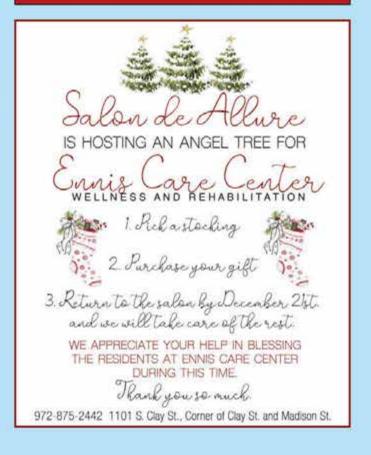
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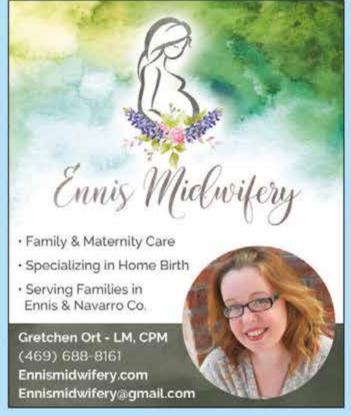










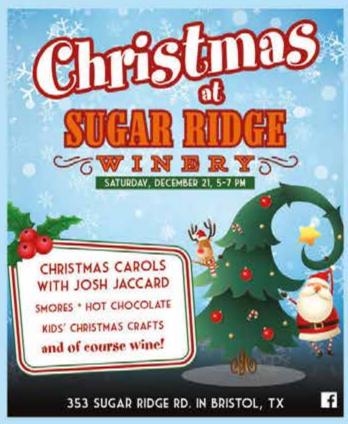






















Around Town



Zoomed In:

By Bill Smith

Kevin and Stacey Goodman

Kevin and Stacey Goodman have been running together as husband and wife for 31 years, but just last November, they started running together in 5K runs. They just finished the "Monster Mash" 5K in downtown Ennis. "We also did a mudrun together earlier this year," Stacey related. "I work out regularly at CrossFit, but running is Kevin's outlet for fitness."

Both of them are not only active in fitness, they are active in real estate in town, as well. Kevin is a third-generation Ennisite. In fact, his grandfather was here before Ennis was incorporated. Stacey was born in Houston, but met Kevin here when she was 12 years old. They were married when she was 17. Now parents of three sons and with three grandchildren, they seem to love life in Ennis.



Chuck Ellison unloads his mower for some Saturday morning chores.



Gayle Patak, Susan Preston, Jason Washburn, Kathryn Martinez with Yeldell, Wilson, Wood & Reeves take a moment for a photo.



Pam Stokes enjoys the homecoming game with her grandson, Beckham Smith.



The Ennis High School Choir sings "The Star Spangled Banner" as the colors are posted by the Texas Highway Patrol North Texas Regional Honor Guard at Veterans Park.

NOW



Stephanie Cantu, Rhea Marshall and Dr. Nancie Rowe host an open house of their new school, Covenant Christian Academy.



Dr. James Yarmchuk delivers information about the Hope Clinic to the Ennis Lions Club.



Brianna Waedekin wins 5 State Fair of Texas tickets in the EnnisNOW Facebook giveaway.



Raphael House holds a ribbon-cutting ceremony.

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"We are from a large family, and we rarely ate out," Alisa Pitchford related. "Our dad did most of the cooking, and he learned it from his mother, who raised seven boys and had to cook for an army."

Trisha Sage remembers helping their dad make noodles. "My job was to unroll them and try not to get cut when he couldn't keep up with me," she said. "As I got older and had a family of my own, I wanted them to have those same experiences with home-cooked meals."

The sisters continued, "We would call our dad and our grandmas and ask them for recipes. We have added shortcuts here and there, but these are basically the same recipes our family has used for generations." NOW

Buffalo Chip Cookies

- I cup margarine or butter
- 1 cup Crisco shortening
- 2 cups brown sugar
- 2 cups white sugar
- 4 eggs
- 2 tsp. vanilla
- 2 tsp. baking powder
- 4 cups flour
- 2 tsp. baking soda
- 2 cups oatmeal

- 2 cups Post Toasties
- I cup coconut
- I cup pecans, chopped
- 1 16-oz. bag chocolate chips
- **1.** Melt together margarine or butter and shortening.
- **2.** Cream butter mixture with brown sugar and white sugar. Add eggs and vanilla.
- **3.** Sift baking powder, flour and baking soda; add to the creamed mixture.
- 4. Mix in oatmeal, Post Toasties, coconut,

pecans and chocolate chips.

5. Drop large, 2 Tbsp.-size scoops of cookie dough onto baking sheet; bake at 350 F for 8 minutes.

Mike's Favorite Pineapple Upside Down Cake

- 2 sticks unsalted butter
- 1 1/2 cups dark brown sugar
- 2 20-oz. cans sliced pineapple in juice
- 1 10-oz. jar maraschino cherries
- I box yellow cake mix
- 3 eggs
- 1/4 cup vegetable oil
- 1. Preheat oven to 350 F.
- **2.** In a saucepan, melt butter and brown sugar until blended.
- **3.** Drain pineapple; reserve the juice for the cake. Place pineapple slices in the bottom of a 9x l3-inch cake pan. Place a cherry in the center of each pineapple slice. (You can put as many cherries as you want.)
- **4.** Pour butter mixture over the pineapple.

- **5.** Mix the cake according to the package directions, using the reserved pineapple juice instead of the water.
- **6.** Gently pour batter evenly over the butter until it is covered; do not stir. Bake for 30 minutes. Check with a toothpick for doneness.
- **7.** Remove from oven; let cool for about 10 minutes while you prepare a serving platter.
- **8.** When ready to flip, place the platter on top of the cake pan. Carefully flip it over; remove pan.

Slow Cooker Pot Roast

By Barbara Marcantel.

- 3 lb. chuck roast
- 1 pkg. Hidden Valley Ranch Dressing Mix
- I pkg. au jus gravy mix
- I large onion, chopped into large chunks
- I stick butter or margarine
- 5-6 pepperoncini peppers
- Hawaiian rolls or buns
- **I.** Spray a slow cooker with nonstick cooking spray; lay roast in the bottom of the pan.
- **2.** Sprinkle both seasoning packages over the meat; add large chunks of onion around the meat.
- **3.** Either lay entire stick of butter on top of the meat, or you can lay sliced butter all over the top.
- **4.** Lay the peppers all around the top of the meat.
- **5.** Cook on low for 6-8 hours or on high for 4 hours. When done, remove the peppers; shred the meat and onion together in the juice, making it like pulled pork. Serve with Hawaiian-style rolls/buns.

Grandma Sage's Beef & Noodles

Roast:

2 lbs. beef roast (your choice of cut) Salt, to taste

Pepper, to taste

- I large onion
- 2 1-qt. boxes beef broth (divided use)

Noodles:

- 3 cups all-purpose flour
- 4 large eggs
- 2 tsp. salt
- 1 tsp. pepper
- **I.** For roast: Season the roast with salt and pepper; brown on both sides in a large Dutch oven.
- **2.** Place diced onion on top of the roast; pour one box of broth on top. Simmer for 3 hours, or until tender.
- **3.** For noodles: Place flour, eggs, salt and pepper in a large mixing bowl; mix together,







adding a little water, if needed, to make a dough ball.

- **4.** Flour your work surface and rolling pin. Divide the dough in half; roll out like a pie crust to about 1/4-inch thickness. Start on one end and roll up like a pinwheel log.
- **5.** Cut into 1/4- to 3/4-inch strips; unroll. Continue with the other half of the dough. Lay out; let dry for about 2 to 3 hours while the roast is cooking.
- **6.** When the roast is done, remove it from the pot. Add the remaining broth to the pan; bring to a boil.
- **7.** Shred or cut the beef into cubes.
- **8.** When stock is boiling, start adding the noodles, a few at a time, stirring until all have been added.

9. Reduce heat; simmer for about 20 minutes, or until the noodles are tender. Add the meat back to the pot. The broth should be like a gravy that can be served over rice or mashed potatoes.

Eazy Cheesy Veggies

- 2 16-oz. pkgs. frozen California-blend vegetables
- 6 Tbsp. butter (divided use) 8 oz. Velveeta, cubed
- I sleeve Ritz crackers, crushed
- **1.** Preheat oven to 325 F. Spray a baking dish with Pam cooking spray. Add frozen vegetables to the prepared dish.

- **2.** In a saucepan, combine 4 Tbsp. butter and Velveeta cubes; stir over low heat until melted. Pour over the vegetables.
- **3.** Layer crushed Ritz crackers over the cheesy vegetables. Melt remaining butter; drizzle over the crackers.
- 4. Bake for about 25-30 minutes.

Grandma Decker's Baked Beans

- 2 28-oz. cans Van Camp's Pork and Beans
- I small onion, diced
- I cup white sugar
- 2 Tbsp. ketchup
- 1/2 lb. sliced bacon
- **1.** Drain beans; put into a mixing bowl.
- **2.** Add diced onion, sugar and ketchup; mix. Pour into a casserole dish; top with sliced bacon.
- **3.** Bake at 350 F for 1 hour, or until bacon is crisp. Let rest for 15 minutes before serving.

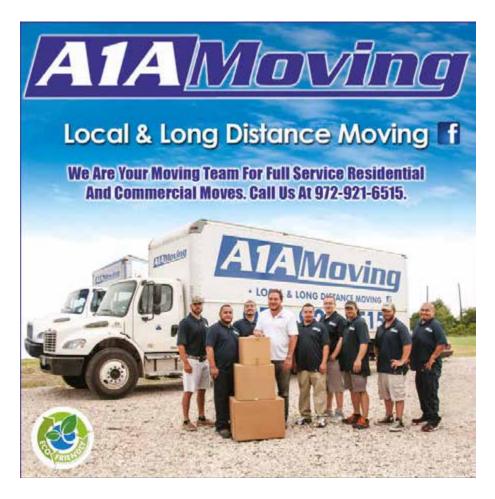
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ISTORIC DELIGHT

— By Lisa Bell

Voted as USA Today's Best Historic Small Town in America, Granbury, Texas, lies a short distance southwest of Fort Worth. Although December brings one of the best times to visit this community, throughout the year, Granbury is a noteworthy destination. But historic doesn't mean boring.

Undoubtedly, the famous town square and Lake Granbury draw many visitors. The square features shops and restaurants, many of which reside in buildings recognized as historic landmarks. The square, itself, was the first courthouse square in Texas listed on the National Register of Historic Places.

The bustling town square also contains the Granbury Opera House, recently restored to its 1886 grandeur. The venue provides award-winning live theater every weekend. Granbury Live also brings in remarkable entertainers for a variety of concerts and events weekly.

Several times each year, Granbury hosts festivals on the square. With General Granbury's Birthday Bash in March, April's Wine Walk, Fourth of July festivities, Harvest Moon and more, you can time your visit for one of these celebrated events.







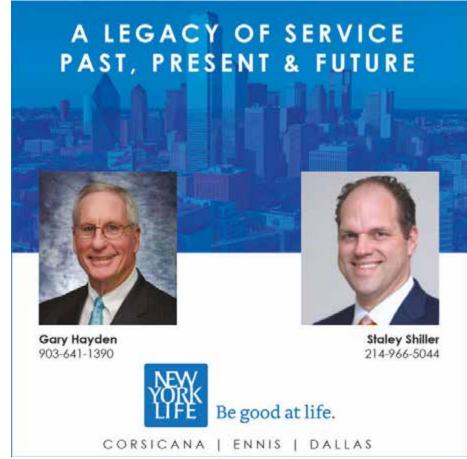


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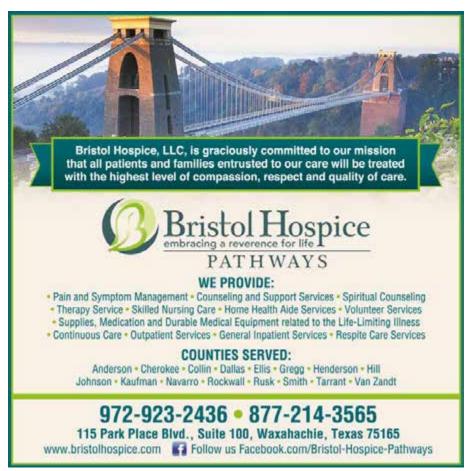
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In December, Santa makes the converted gazebo his second home. From the night after Thanksgiving until December 23, lines form with young and old waiting to visit the benevolent character and his adorable wife. Check out the hand-painted walls on the exterior and interior of the house. Several photo-op backdrops are also available for families to capture memories. Santa and Mrs. Claus love posing for pictures and encourage visitors to snap all they want. Be sure and check times, so you don't miss what is quickly becoming a free annual tradition for thousands.

During the first week or two of December, catch a free display containing a private collection of more than 1,000 nativities. A space with touchable nativities entertains children during visits.

In Shanley Park, the city creates a wonderland of lights for the season. Drive down Bridge St. and Dove Hollow Rd. for dazzling displays timed to music. Year-round, Granbury's parks give families plenty of opportunities to get outside. With about 10 parks, including City Beach Park, kids have ample room to play. A bike-and-hike trail connects some parks, and a skate park provides hours of entertainment for all ages. Nearby, Acton Nature Center, Fossil Rim Wildlife and Dinosaur Valley State Park afford more opportunities for the truly adventurous.

Granbury embraces artists and continues focusing on public art displays. Museums abound in Granbury.





From the Doll House Museum, Bridge Street History Center and the Jail Museum to the Historic Railroad Depot and Granbury Light Plant, visitors can learn much. On the first weekend in December, many private and public buildings open for walk-through tours, allowing locals and out-of-town guests to see beautiful architecture and learn local history.

One pride of Granbury, Memorial Lane, embraces a unique setting that honors firefighters, all military branches and all first responders in the same location. Sculptures created by renowned local artists make this memorial park spectacular — a place you don't want to miss.

Another Granbury experience takes some back to childhood. Still in operation, the historic Brazos Drive-In stays open most of the year. Showing current movies, they charge by the carload. While the concession stand creates yummy treats, they allow families to bring in food and beverages. Be sure to pack your lawn chairs or sit in the old-fashioned metal variety under a covered area. In colder weather, you might want a blanket or two.

Every last Saturday night of the month, art galleries stay open late. The second Saturday, designated as Ladies Night Out, also keeps things hopping later in the evening. Every weekend, multiple places in town offer live music, including those on the square and all over town.

While you're in Granbury, be sure to visit the multiple wineries, breweries and distilleries. Most provide entertainment, and some offer tours. Whether you come for a week or a weekend, you'll find plenty to do. Chances are, you might want to return often.





Mis Fin Pag

MYSTERIOUS WORD:

Connect the dots



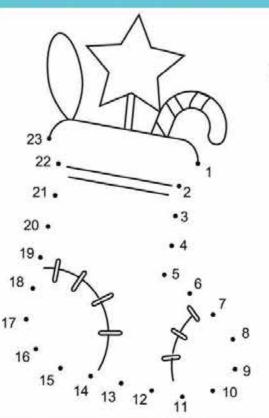
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From Early Morning Light to the Stars at Night



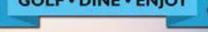




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How Can You Make Your Money Last During Retirement?

It's probably safe to say that many of us are concerned about having enough money to cover our retirement years. In fact, some surveys have shown that we are more frightened of running out of money than we are of dying. What can you do to help alleviate these fears?

Your first move is to create a retirement income strategy, and you'll want to develop it well before you need to use it. While there are many ways to develop such a strategy, you may want to consider these three key elements:

• Withdrawal rate. Your withdrawal rate is the percentage of your portfolio you use every year during your retirement. So, for example, if you retire with a portfolio worth \$1 million and you choose a 4 percent withdrawal rate, you'll be taking out \$40,000 per year. Your withdrawal rate will depend on several factors — your age at retirement, the size of your portfolio, potential earned income, date at which you start taking Social Security and so on. Clearly, when deciding on a withdrawal rate, you'll want to reach the "Goldilocks" solution — not too much, not too little, but just the right amount.

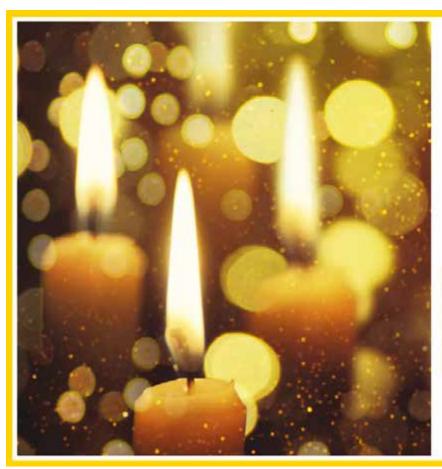
· Reliance rate. Your reliance rate is essentially the percentage of your overall retirement income that comes from your investment portfolio — your IRA, 401 (k) and other accounts. It's called a reliance rate because you rely on this portfolio for your income. The higher your reliance rate, the more you will rely on your portfolio to provide income during your retirement, and the greater your sensitivity to market fluctuations.

• **Income sources.** The more sources of lifetime income you have — such as Social Security and a pension from your employer — the less you may be relying on your investment portfolio to cover your retirement goals. However, many private employers have moved away from pensions in favor of 401(k)-type plans, and Social Security will only provide about 40 percent of your preretirement income in retirement, assuming your earned income is average for U.S. workers, according to the Social Security Administration. Consequently, you may want to consider options, such as annuities, which can provide lifetime income benefits.

It will take careful planning to put these three factors together in a way that can help you build enough consistent income to last throughout your retirement, which could easily extend two or three decades. And there's no single formula for everyone. For example, while an annuity could offer lifetime cash flow and help you reduce your reliance on your investment portfolio, it also involves fees and expenses, plus lower liquidity than other sources of income, so it may not be right for everyone.

Fortunately, you don't have to go it alone when taking all your retirement income factors into account. You may want to work with a financial professional — someone who can evaluate your individual situation and then recommend retirement income solutions based on your appropriate reliance rate, withdrawal rate and potential income sources. By getting the help you need and by following a suitable long-term strategy, you can ease some of the stress that comes from wondering if your life span might eventually exceed your financial resources.

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.



Happy **Holidays**

During this holiday season, we wish you all the best.



Jeff Irish, AAMS® Financial Advisor 1905 W. Ennis Ave. . Ste. 401 Ennis, TX 75119 (972) 875-4706

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Crossword Puzzle

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Across

- 1 Fortify
- 4 Turnpike fee
- 8 Entreaty
- 9 Creative flashes
- 11 Claim on a property
- 12 Where Muhammad went after Mecca
- 14 Legally bind
- 16 Floor covering
- 17 Son of Abraham
- 18 Verge
- 19 Shows approval
- 21 Apple pie makers
- 24 Mexican moolah
- 27 Org. with a flowery seal
- 28 IKEA's homeland
- 30 Eerie sense of recurrence
- 33 Short letter
- 34 Dynamite inventor
- 35 Yucky buildup
- 36 Charge per unit
- 37 Psychic "gift"

Down

- 1 Proof of being elsewhere
- 2 Staggers
- 3 Nuts
- 4 Item exhumed years after burial
- 5 Lyric poem
- 6 Took control
- 7 Scottish landowner
- 8 Org. once led by Arafat
- 10 Cozy
- 13 Period of human life
- 15 Hoedown female
- 18 Spirit
- 20 Cathedral fixture
- 21 School leader's degree
- 22 Golf tourney
- 23 Kind of suit
- 25 They're known to noses
- 26 Organization
- 29 "Game of Thrones" patriarch --- Stark
- 31 Lawyers' gp.
- 32 Old soldier

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Solutions on page 44





Sudoku Puzzle

Easy Medium

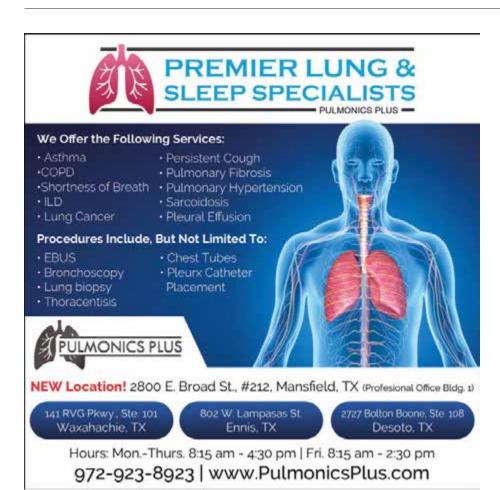
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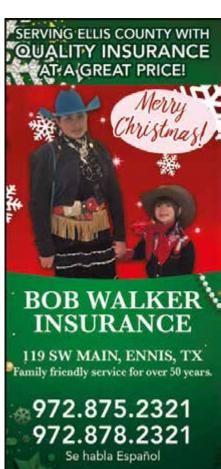
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Solutions on page 44







12/5

Lights of Ennis Parade and Block Party:

Join us for one of the most spectacular holiday events you'll experience this year. A twinkling parade of lights, live music and dance performances, arts and crafts activities for the kids, free open house at the Ennis Railroad and Cultural Heritage Museum, photo ops galore and, of course, a visit from Santa and friends. 5:00-7:00 p.m., Downtown Ennis.

12/5-12/8 & 12/12-12/15

The Best Christmas Pageant Ever:

This play follows the outrageous shenanigans of the Herdman siblings, or "the worst kids in the history of the world," who take over the annual Christmas pageant in a hilarious, yet heartwarming, tale. 7:30 p.m.; matinee performances on 12/8 and 12/15: 2:30 p.m., Ennis Public Theatre, 113 N. Dallas St. www.ennispublictheatre.com.

12/6-12/8 & 12/13-12/15

Bethlehem Revisited:

Walk the streets of ancient Bethlehem to a stable where a young mother cradles a newborn. Visit Herod's Court. Witness the arrival of the three kings. Stand next to awestruck shepherds! Free. 6:00-9:00 p.m. each day, 402 N. College St., Waxahachie (behind Central Presbyterian Church). (972) 937-2390.

12/7

Luck's CC Car Show and Toy Drive:

Bring an unwrapped gift and come downtown to enjoy cool cars, food and live music. Registration fee: \$10 plus an unwrapped gift. 10:00 a.m.-4:00 p.m., Historic Downtown Ennis. To register for the car show, contact Chubby at (469) 774-5692.

Cookies With Mrs. Claus:

Children will enjoy story time, songs and more followed by holiday cookie decorating and photo ops.

Tickets: \$15 at cookieswithclausennis.eventbrite.com.
1:00-4:00 p.m.,
201 NW Main St.

Downtown Movie Night:

Featured movie: *Prancer.* A farm girl nurses a wounded reindeer she believes is one of Santa's hoping to bring it back to health in time for Christmas. Her holiday spirit inspires those around her, something her disheartened father is having trouble understanding. Free. 7:00-10:00 p.m., 213 W. Knox St. Parking Lot, adjacent to Interior Ideas.

12/8

Christmas Home Tour:

Come enjoy five featured homes, each with a unique design, holiday decor and a story to tell. The tour is a fundraising event for the Friends of the Ennis Public Library. Tickets: \$25 and include admission to all five homes. Tickets are available by cash or check at the Ennis Public Library, 501 W. Ennis Avenue, or at ennishometour.eventbrite.com.

35th Annual Ellis County Toy Run:

Motorcycle parade between Midlothian and Ennis. Line up in Midlothian on 8th Street between Main and Avenue E. Leave for Ennis at 11:00 a.m. sharp. For more information, call (817) 223-8333.

You're a Good Man, Charlie Brown:

Ennis High School Theater production. 2:30-4:30 p.m., EHS Auditorium.

12/12

EHS Band Christmas Concert:

Free. 7:00-9:00 p.m., EHS Auditorium.

12/14

Downtown Movie Night:

Featured movie: *The Santa Clause*. When a man inadvertently makes

Santa fall off his roof on Christmas Eve, he finds himself magically recruited to take his place. Free. 7:00-10:00 p.m., 213 W. Knox St. Parking Lot, adjacent to Interior Ideas.

12/15

The Living Christmas Tree:

Baylor Baptist Church's performance this year will be called, What a Beautiful Name. There will be puppets and drama and a beautiful choir in a fantastic tree that reaches from the floor to the ceiling. Free to the public. 3:00 p.m. and 6:00 p.m., 210 N. Preston Street. (972) 875-2521.

12/16

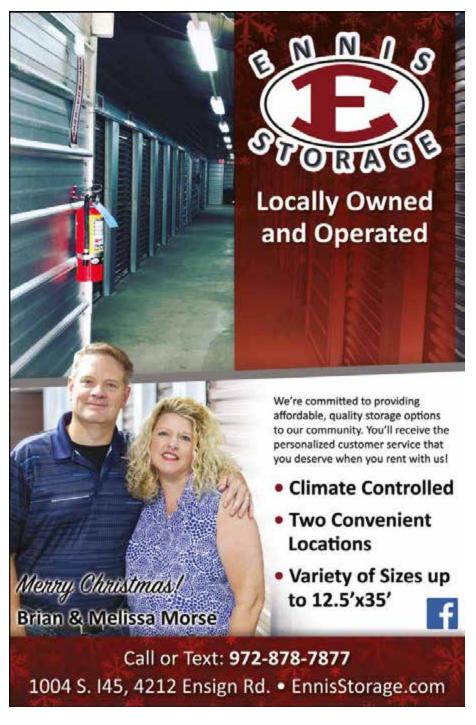
Ennis High School Jazz Band Concert:

Free. 7:00-9:00 p.m., EHS Auditorium.

Weekends in December A Christmas Carol:

A novella by Charles Dickens and adapted for the stage by Lisa Rosewell and Kate Vega. A thoughtful re-telling of the classic gem of redemption that will touch the heart of this beloved holiday. Friday and Saturday through the 21st.: 7:30-9:30 p.m.; Matinee performance 12/15: 2:30-4:30 p.m., Theatre Rocks, 505 NW Main St. www.theatrerocks.com.

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







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Jimmy Whatley of Firehouse Grill holds up his gift card that he's presenting to the prize winner, Nancy Hill.



Barbara Rutkowski receives a S50 Walmart gift card, courtesy of Liz Davis, the owner of Camp FurBaby.



Crossword Sudoku Solutions



Easy

8	5	9	2	7	6	1	4	3
7	4	2	1	5	3	9	6	8
6	1	3	4	9	8	7	5	2
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Medium

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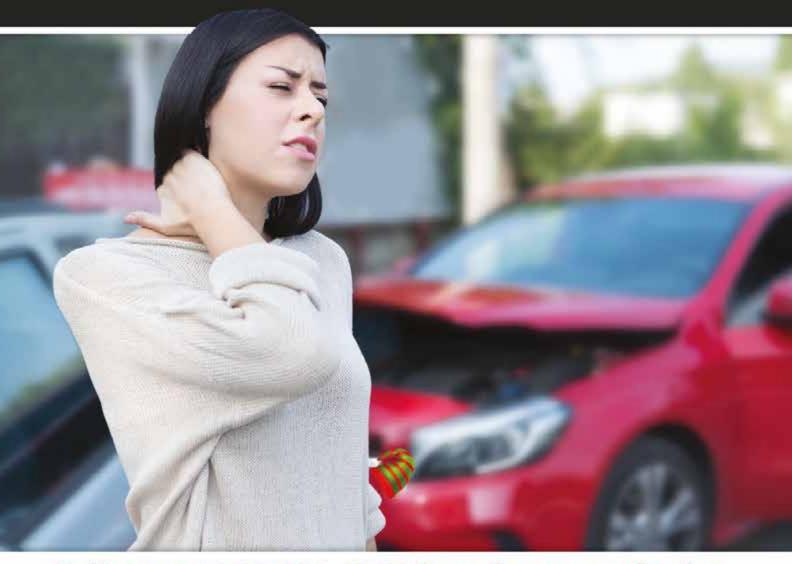








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