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ON THE COVER



Chuck Ewings embraces Ennis and its future.

Photo by Amy Ramirez.

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Editor's Note

Summer under the stars ...

That's exactly what's in store for us later this month when the 5th Annual Music Under the SON Gospel, Blues & Jazz Festival swings into melodious gear. Unity in the Community sponsors this inspirational concert that takes place at Veterans Memorial Park, and we're happy to spotlight the event and its co-founder Charlotte Watson in this edition of *EnnisNOW*.

We glimpse more fun in the sun in our June issue as we visit with David and Debbie Keever in their gracious country home. The Keever's discuss the odyssey of renovation they have embarked on, as well as their love of Ennis and for entertaining friends and family.

Elsewhere, we get to know Ennis' new city manager, Chuck Ewings, in a special article welcoming him to the community.

Randy

Randy Bigham
EnnisNOW Editor
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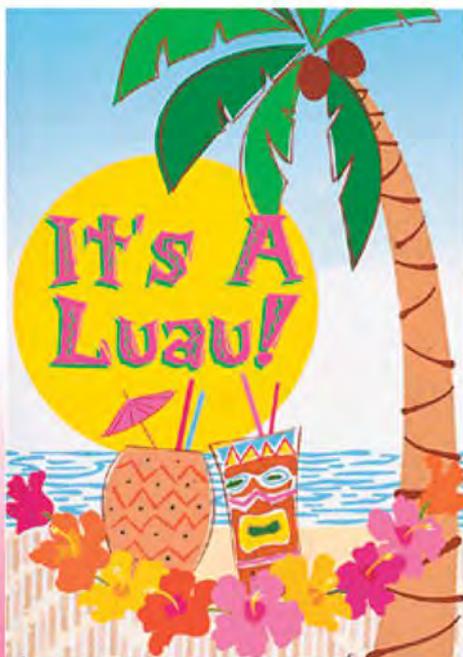
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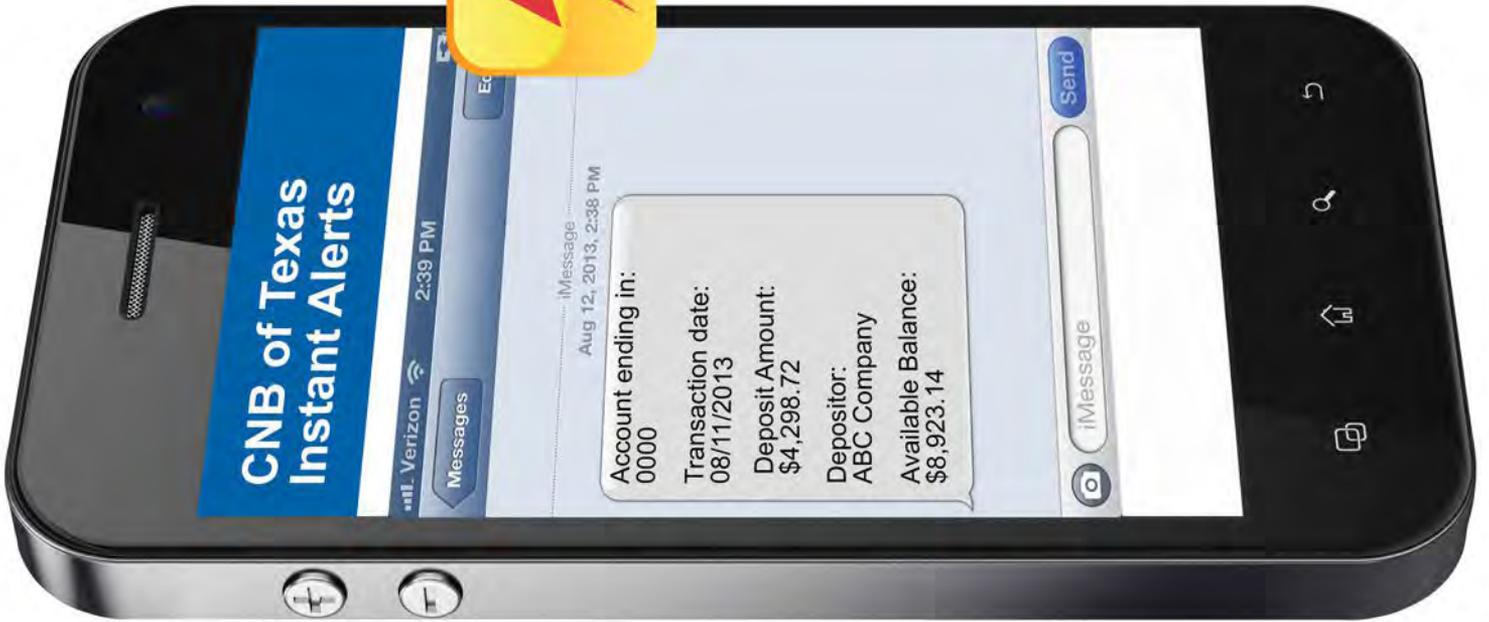
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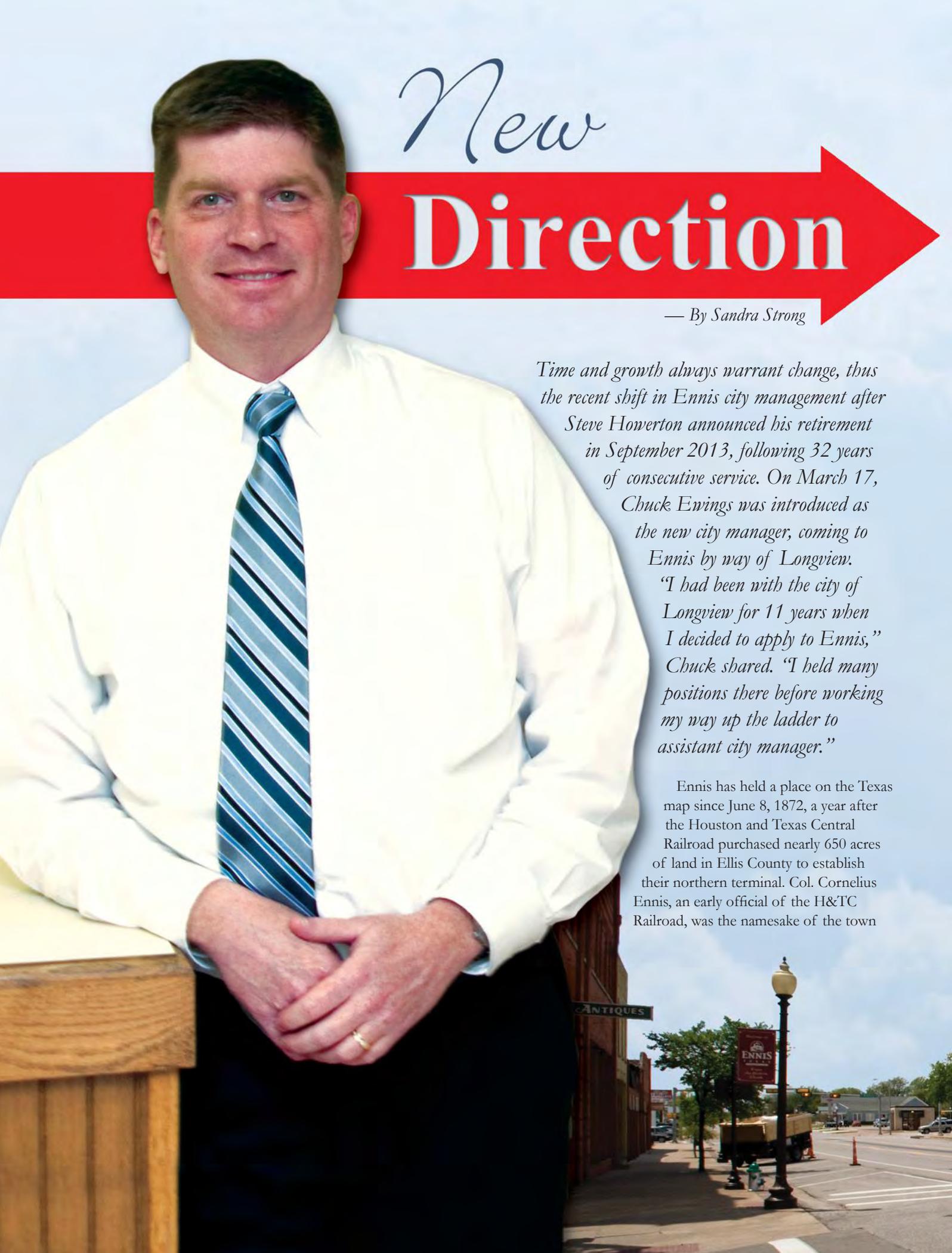
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New

Direction

— By Sandra Strong

Time and growth always warrant change, thus the recent shift in Ennis city management after Steve Howerton announced his retirement in September 2013, following 32 years of consecutive service. On March 17, Chuck Ewings was introduced as the new city manager, coming to Ennis by way of Longview.

“I had been with the city of Longview for 11 years when I decided to apply to Ennis,” Chuck shared. “I held many positions there before working my way up the ladder to assistant city manager.”

Ennis has held a place on the Texas map since June 8, 1872, a year after the Houston and Texas Central Railroad purchased nearly 650 acres of land in Ellis County to establish their northern terminal. Col. Cornelius Ennis, an early official of the H&TC Railroad, was the namesake of the town

that has continued to thrive and endure through many ups and downs associated with positive growing pains.

The community incorporated in 1873, and elected their first mayor, Charles Pannil, in their first election in April 1874. By 1890, Ennis' population reached 3,000 when it boasted two banks, a cotton compress, three cottonseed depositories, a cotton gin, a fruit-canning business, a brickyard, an opera house and two weekly newspapers.

The small railroad community continued to grow until 1956 when it changed to a government with a city manager. New elections were held in 1957. By 1959, a comprehensive zoning ordinance had been implemented. By the early '70s, the quaint town had grown into an industrial community that still includes two favorite cultural events — Bluebonnet Trails and the Polka Festival, which bring visitors in April and May from all over the country.

The railroad was instrumental in the development of the city still referred to as the place “where railroads and cotton fields meet.” One hundred forty-two years later, Ennis has grown to a population of nearly 20,000, repositioning its business focus from the railroad to agriculture, modern industry and commerce.

As city manager, Chuck is excited about the wonderful possibilities the new position offers. “The location is great,” he explained. “It lends so much opportunity for continued growth. There is so much potential here in Ennis, and my goal is to help grow the community in a positive way.” Chuck knew prior to accepting the position just how much industrial growth had matured, and he is optimistic about the economic opportunities



available for business growth. “Development is important to those I serve as city manager,” Chuck added. “I feel we still have plenty of room to grow in all directions.”

Many things factor into business growth within a community. All specific criteria must be considered before firm decisions can be made, both by city officials and the businesses looking to relocate or start anew. “There are lots of nuances to consider,” Chuck explained. “Market studies are conducted so areas can be identified and realistic decisions can be made. Sometimes, the initial indicator could be as simple as population.”

Chuck is also fully aware that significant changes don't come in a hurry when you're the new manager on the block. He understands all too well the importance of evaluating his new surroundings and taking time to get to know his staff, as well as the community he serves. He refers to it as “being low-hanging fruit.”

Not long after he settled into his new office, Chuck began offering incentives to prospective businesses. “Noltex is a manufacturing company that constructs trusses used in building construction,” he said, referring to the company that will generate 40 new jobs in Ennis while moving into an existing edifice that's been vacant for 10 years.

Incentives for the immediate downtown area are also being offered in the form of grants. “Occupants will be identified



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Chuck Ewings works closely with city secretary Donna Batchler.



before grants are awarded for 30 percent of the reconstruction costs,” Chuck pointed out. “It’s so important to salvage the buildings in the historic district, if at all possible.” And Chuck welcomes the new ideas that inevitably come with the influx of new business. “It’s encouraging to help new businesses get their start,” he added.

To aid in better communication between all city departments, both internally and externally, Chuck is working on a new email and exchange service to get the city networked. “We’re also looking into a new website for the city, as well as an economic development website,” he shared. “The main goal is to have overall communication centrally located.”

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Chuck grasps the importance of public involvement. The comprehensive plan is a prime example of his open-door policy. That plan is a combination of land use, parks and recreation, transportation, downtown redevelopment and the neighborhoods that make up the community. "I want the public involved in the growth of the community in which they live," he said. "I am open to hear what they have to say."

Following in the footsteps of the manager with the longest tenure in city history will most certainly have its challenges, but Chuck is up for the task. "He must have been doing something right, because the things currently in place are working," Chuck said, referring to Steve Howerton and the decisions he's

"There is so much potential here in Ennis, and my goal is to help grow the community in a positive way."

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implemented over the years. “I have to respect that and tread lightly.”

Chuck’s management style may differ, but he’s OK with that. “I’m sure I’ll have a different perspective in the way I manage the city,” Chuck added, “but a new city manager with a new direction isn’t necessarily a bad thing.”

His main focus with staff is life safety. “My goal is for operating safely at all times,” he said. “I don’t want anyone to get hurt, and we’re not serving the community if we aren’t mindful of the jobs we have to do.” Chuck wants all jobs to be performed at the highest level possible. He feels his role as city manager is one small piece in a very large puzzle.

Chuck is settling in nicely, and he looks forward to growing with his new community. His wife, Kellie, and their three children, Jade (22), Caitlin (12, soon to be 13 on June 10) and Carly (9), arrived in Ennis as soon as school in Harmony let out for the summer. “Everyone has been so welcoming,” Chuck admitted. “I can hear the excitement in the community as I talk to the residents. It’s a great place for me to be in at this time in my life.”

It doesn’t hurt to know part of the journey can be spent at Lake Bardwell. “I enjoy the lake, the boat and dragging the girls on a tube,” he said of the added incentive the lake gave when making his decision to relocate to Ennis. “My family and I are excited about what the future holds. We are just excited about the journey!” **NOW**

Scott Nelson, DPM

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LIVING SIMPLY, SIMPLY LIVING

— By Sara Edgell

Remodeling houses may seem like a stressful undertaking, but for David and Debbie Keever, it's a way to connect with one another. Together, they have remodeled a total of seven houses, even constructed one from the ground up. Building and remodeling, in a sense, is the foundation of the couple's lives. Within the walls they have raised, they have created a home centered on family. For the Keevers, that's what life is all about.



At Home With David and Debbie Keever

The first home the couple lived in was built in the 1920s. They purchased the house with the intentions of remodeling it. And they did just that, making time for the work in the evenings and on weekends. It was a source of enjoyment for the pair. "Some couples play golf together, travel together or play tennis together," Debbie shared. "But we remodeled, because we both loved it. It drew us together. It was our common ground."

One day while visiting an estate sale, Debbie stumbled on their next project. "Houses seem to have souls," Debbie recalled. "I could feel sadness and despair in the house. I knew we could bring laughter and joy. It was run down and needed some work, but we just loved it." The following day, the pair bought the old place on the corner of Decatur and Sherman, and it became their second home. They spent the next several years remodeling the World War II-era home and rearing their children, Christine and Matt. Soon the kids were teenagers, and David and Debbie decided it was time for a larger living space. With their family's needs in mind, they decided to build their third home, a 4,200-square-foot custom abode. "That house was just perfect," Debbie reminisced, "but then our kids got married and moved off to college. It was just too big for us then, so we needed something different."

That's how David and Debbie ended up in the charming little farmhouse where they live now. A quarter mile off a country road, their sprawling lot includes the main house, a detached garage, a guesthouse, two barns and a chicken coop. To look at the property now, one would never know the challenging state of disrepair in which the Keevers found it. According to David, "When we bought the place, they told us we were just buying the land. The house was so bad they didn't even charge us for it."

Originally, the 110-year-old residence was a four-room dogtrot, a floor plan

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comprised of two rooms on either side of an open-ended, roofed hallway. Each room measured 15 feet by 15 feet, so although the house overall was small, the rooms offered large living spaces. A good reason for the property's miserable state at the time of purchase was that it had survived two tornados. Each time, the roof was taken off, and each time, the families living in the house at the time repaired and supplemented the structure. The living room and study were added

after the first storm damage. And after the second storm, a screened-in porch was built on to the rear of the house, along with the home's very first indoor bathroom. Clearly, to Debbie's mind, the home's soul was filled with strength through adversity.

Yet, the structure needed a complete overhaul when David and Debbie decided to move in. With the help of contractors, family and friends, the couple was able to get the house

whipped into livable shape in an impressively short amount of time. However, moving furniture from a giant house to a four-room space proved a challenge. And considering the home's dilapidated condition, the pair wondered if they hadn't lost their minds. For many months, the antique furniture and miscellaneous belongings that wouldn't fit into the house were stored under a shabby carport on a broken concrete driveway. "That's why we built the





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barns,” Debbie explained. “We needed a place to put everything.”

“We’ve remodeled houses ever since we’ve been married,” David added. “But this one was our last project.” One can understand why. The work entailed completely gutting the house and starting from scratch. David and Debbie closed in the screened-in porch and converted the dogtrot into a utility room. They



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added custom cabinets in the study and kitchen, a fireplace in the living room and decorative crown molding and hardwood floors throughout. Additionally, the home received a much-needed new roof, insulation, wiring and windows. Over the years, David and Debbie have added a front porch where they host family gatherings and parties with friends, a side porch for enjoying spring and summer afternoons and a sprawling back porch complete with a fireplace and pool.

Not only were they faced with a house in disrepair when they bought the property, but the couple had to deal with pastures filled with old, broken farm equipment and overgrown mesquite trees. To remedy the problem, David bought Debbie a Bobcat one Christmas. “I told



her to stay away from the barns, but to have fun,” he admitted. Now the property features beautifully landscaped open fields, which make for breathtaking views.

Every design element was created with their family in mind. For instance, the guesthouse was added, for overnight visitors, but ended up being used as a rent house of sorts. Both the Keevers’ children have lived in the house with their own families at various times. The couple’s best friends also resided there while their home was being built, and a teacher friend of Debbie’s lived there for a short period. In addition, their son-in-law’s grandmother spent two years in the little guesthouse. At one point, while the main house was being completed, David and Debbie, too, lived in the humble abode, and when vacant of renters, it became the playhouse for the grandkids. “That little house hasn’t been empty since we built it,” Debbie laughed.

After living in the city for over 30 years, one imagines that adjusting to country life would require some effort. But, for this adventurous duo, it wasn’t difficult. For Debbie, who grew up on a farm on Highway 85, it felt a lot like coming home. David, calm and easygoing, found the experience cathartic. In fact, when Debbie teased him once about moving back to town, David simply replied, “No.”

Little did they know that their first date, on March 6, 1969, would lead to 40 years of marriage, two kids, five grandkids and multiple building projects. But they have done more than renovate properties. They’ve built a life together filled with family, love, hospitality and contentment. And as for the quaint cottage where they have chosen to spend their lives, Debbie captured their feelings best by saying, “It’s little, but it’s all we need.” **NOW**

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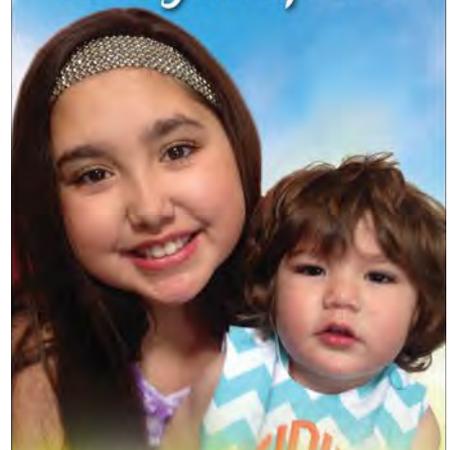
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- Jan Bratcher, RN, 13 years
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The Sound of Unity

— By Callie Revell

One Friday evening each June, the Music Under the SON Gospel, Blues and Jazz Festival resounds from Veterans Memorial Park. Songs of all cultures and decades bring together members of the community who might not normally interact. According to the festival’s coordinator, Charlotte Watson, that’s been the plan all along.

Charlotte was born and brought up in Ennis and has always had a special connection with the Bluebonnet City. Thirteen years ago, Charlotte, her mother and her aunt founded a nonprofit organization, Unity in the Community, as a way to share valuable educational material with the public, encouraging their involvement in free academic, medical and cultural programs. “Our motto is very simple: Be the change you want to see,” Charlotte pointed out. “It doesn’t matter what color, religion or nationality we are — we have a responsibility to be kind and to love each other. What better place to do that than in the city where you worship, buy groceries and go to football games together?”

Unity in the Community of Ennis sponsors health care fairs, a youth-oriented oratorical contest to instill confidence in students and other important opportunities for the public. For the last five years, the group has also hosted a music festival that brings people together from all over the city. The annual concert has also solidified the appeal and impact of the organization. “At first, many people didn’t get involved, because they thought it was just an organization for black people,” Charlotte said, noting that once the group’s name was changed from Ennis’ King Celebration to Unity in the Community of Ennis, participation increased. “We want people to know everyone is welcome,” Charlotte added. “So we started branching out and organized an arts event centered on music. We’ve always wanted to do something for the community around Juneteenth.”

Even before the Music Under the SON concert got underway, Unity in the Community had regularly featured musical events, along with an art competition held in January. Charlotte believes music is the best medium for bringing people together. “It doesn’t matter what race or ethnicity you are, because music crosses all lines,” she said. “There are two



things people will have fun with: food and music. That's why the music festival came about as a free event for everyone."

The first Under the SON gathering was held at the Ennis Community Center in the summer of 2010. "We did it on a Saturday morning in June," Charlotte remembered. "It was miserable, because it was so hot! It was a great event, and people had a really good time, but it was just too hot. That's when we decided to host it in the evening instead." From then on, the festival took place on Friday evenings at a new location each year. "We now host it at Veterans Memorial Park. It's perfect because we can also highlight the park, and it's easily accessible from the highway," Charlotte related.

This year, the fifth annual Music Under the SON will carry on Unity in the Community's proud tradition of inclusiveness. "We try to have a really diverse group of individuals come and perform," Charlotte explained. The organization makes a point to offer attractions



Charlotte Watson (right) and her mother Shirley are co-founders of Unity in the Community.



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for everyone at the festival, catering to citizens regardless of age, gender, ethnicity or race. The festival features gospel, jazz, blues and Tejano music from local and nationally known artists. "We partner with the Arts Commission of Ennis, which sponsors our headliner while we incorporate other local talent," Charlotte said. "The Arts Commission has been wonderful, providing funds for us each year." Children, teenagers and adults alike will enjoy the musical acts on tap this year. "The festival seeks to bridge the gap between generations," Charlotte said. "And it's really all the same music, just a different tempo."

Over the years, Charlotte has noticed a positive transformation in Ennis, which she attributes, at least in part, to the success of the music festival and other events hosted by Unity in the Community. "Sometimes when new things come



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about, it takes people a while to get involved, because they want to see what it's going to be like," Charlotte admitted. "About 100 people attended the first event. But we had between 300-400 people last year. We've really enjoyed a good reception. It brings out all different cultures in Ennis, which is what we want to see." Although progress has been slow, interest has remained steady, and Unity in the Community's mission is being fulfilled. "I see a change," Charlotte declared. "It's not at the level I'd like it to be, but it's getting there. When we know better, we do better."

The festival is called Under the SON because the organization was founded on Christian values. "We wanted to make sure the church community felt comfortable and to show that God is involved in everything we do," Charlotte pointed out. "Even though we welcome everyone, our principles are Christian, and we want people to understand that this is a family-friendly event."



To make the festival happen, Charlotte relies on the capable support of her co-founders, Shirley Watson, who happens to be her mother, and Patricia Wilborn, her aunt. "We work very well together," Charlotte said, adding that as the only girl among three brothers, she developed a strong relationship with the women in her family. Each person on the planning committee has unique talents that make Unity in the Community's programs possible. "Although we work as a team to put the events on, I like to be the background person," Charlotte confessed. "I get a thrill seeing

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people have fun. I like to be the hostess, serving and making sure everyone is OK, and the best part is seeing people dancing and having a good time.”

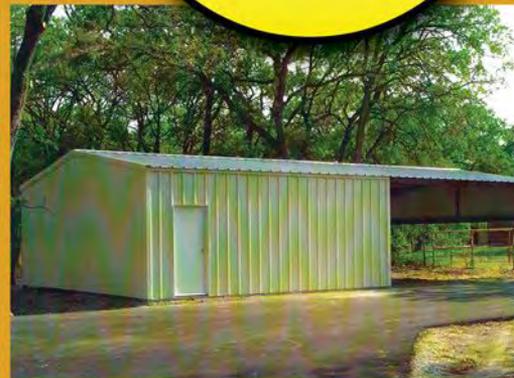
However, many things she can't do alone. “We start at least six months in advance,” Charlotte outlined. “The volunteers we have are absolutely wonderful. They work hard to make sure every detail is carried out.” Charlotte encourages the community to get involved in Music Under the SON and other programs. “Come and let us know how you want to help the community, so we can get you connected.”

This year, Music Under the SON Gospel, Blues and Jazz Festival kicks off free of charge on Friday, June 20, at 6:00 p.m. at Veterans Memorial Park. Charlotte encourages the public to bring lawn chairs and blankets (but no glass breakables, alcohol or pets). Apart from local musical artists, raffles and a comedian will be featured. “My hope,” Charlotte concluded, “is that everyone will just come out and have a good time.” **NOW**



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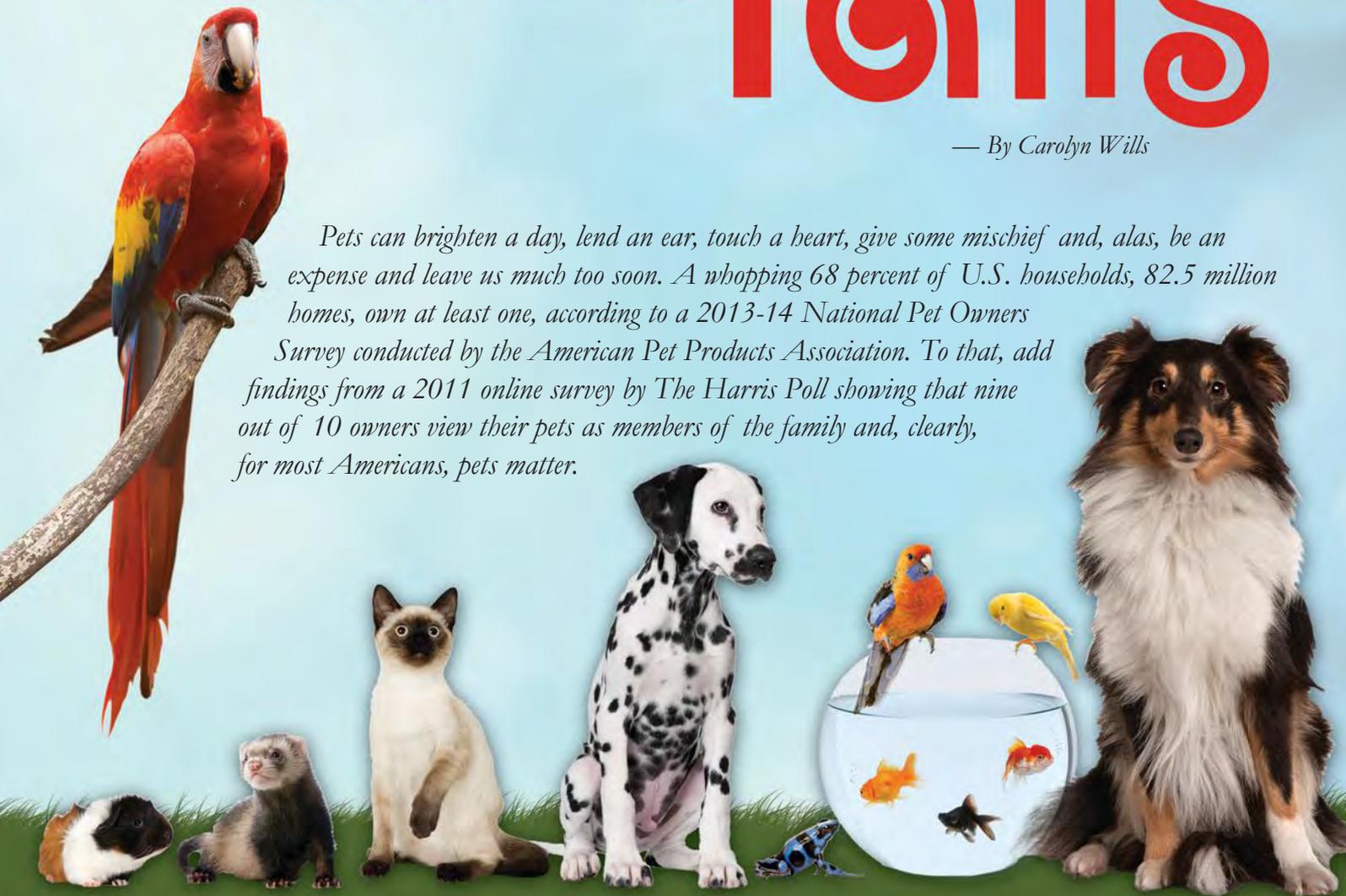
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Wagging Tails

— By Carolyn Wills

Pets can brighten a day, lend an ear, touch a heart, give some mischief and, alas, be an expense and leave us much too soon. A whopping 68 percent of U.S. households, 82.5 million homes, own at least one, according to a 2013-14 National Pet Owners Survey conducted by the American Pet Products Association. To that, add findings from a 2011 online survey by The Harris Poll showing that nine out of 10 owners view their pets as members of the family and, clearly, for most Americans, pets matter.

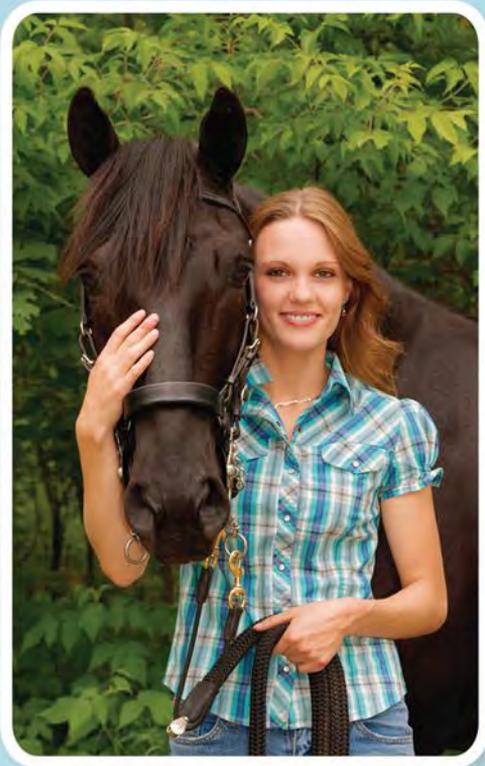


Anyone who has marveled at a cat, enjoyed the perfect horseback ride or looked into the eyes of an old dog knows the special language between human and animal. On the simplest level, pets are our companions, but they can also be conduits to physical, competitive and/or social outlets. Today, labels like “horse people” and “dog people” are familiar, and clubs, training facilities and activities exist for just about every breed, talent and interest.

Remarkably, Americans care for an estimated 20.6 million birds, 95.6 million cats, 83.3 million dogs, 8.3 million horses, 158.6 million fish, 11.5 million reptiles and 18.1 million small animals. That’s a lot of millions supporting pets, particularly against the realities of their expense and shorter life expectancy.

What, then, draws us to become “pet parents”?

1. Having a pet is an opportunity to care for something outside of ourselves. Pets personify unconditional love and a wondrous connection to nature. They’re also great entertainers,



and as creatures of habit, can serve as a grounding force in our lives.

2. Health and welfare benefits can be found in pet ownership, too. APPA cites several studies supporting the pet connection as being good for us:

- 🐾 People with hypertension who adopted a cat or dog were found to have lower blood pressure readings in stressful situations than those who did not own pets. (Dr. Karen Allen, State University of New York at Buffalo.)

- 🐾 Pets have also been found to be effective at reducing human stress and anger. Walking a dog, riding a horse, petting a cat or any number of

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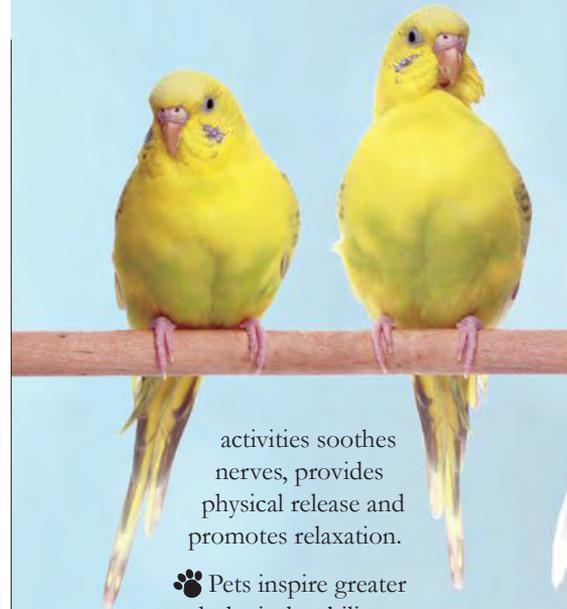
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Pets inspire greater psychological stability, which for humans, may add a measure of protection against heart disease. Studies indicate pet owners tend to make fewer doctor visits. (National Institute of Health Technology Assessment Workshop: Health Benefits of Pets.)

APPA also notes that autistic children tend to be more responsive when a pet is in the area, and children who have pets often perform better in school.

Senior citizens and dementia patients have shown a tendency to react more positively around pets. Baby boomers have the largest instances of pet ownership, and as they transition to empty nesting are keeping pets longer.

These benefits and privileges come with responsibilities. Truly there is no such thing as a free puppy, and although according to the National Council on Pet Population Study and Policy (NCPSP), about 65 percent of pets are acquired from friends and family for free or at low cost, pet owners must provide medical care and prevention for their pets.

Advancements in veterinarian care, education and training are allowing animals to live longer and healthier. Medical care includes such basics as vaccinations,





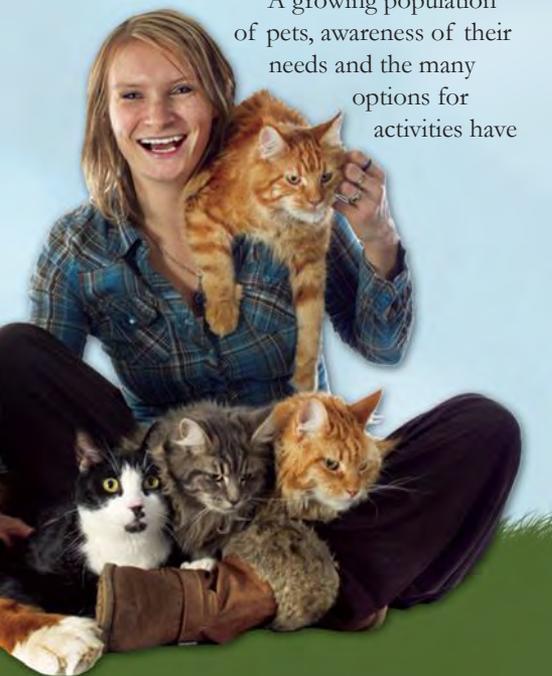
heartworm preventative (in Texas nearly 1-in-45 heartworm tests in dogs are positive), spaying/neutering and might also include microchipping, vitamins and pet insurance. Much, too, has been learned about the importance of dental maintenance.

Currently APPA estimates that, at most, 3 percent of dogs and 1 percent of cats are insured. Investing in pet insurance is on the increase, though, at an expected annual rate of 10 percent and may especially be pertinent for horse owners considering the cost of equine surgery. Annual medical expenses for a dog are generally just under \$1,000 and for a cat around \$650.

Annual costs of pet food, including treats, begin at around \$300. Where this investment ends depends on the sizes and quantity of pets in a household.

Grooming is also essential. Horses need farriers. Dogs and cats require regular grooming and nail clipping and some breeds are best groomed by a professional.

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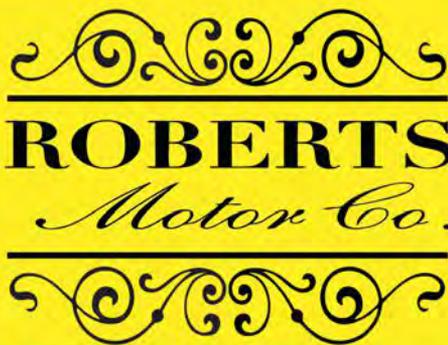
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spurred development in America's pet industry. In 2014, an estimated \$58.51 billion will be spent on pets in the U.S., and that's a lot of billions. Today's pets are being treated to orthopedic dog beds, designer clothing, IQ-raising toys, seat belt systems, automatic water and food dispensers plus a myriad of foods from basic to breed-specific to organic. Travel-related pet services, after-care (burial) services, pet day care, dog parks, pet portraits and products are all in demand.



More than at any time, people have access to pet-specific information via specialized broadcast programming, publications, social media, clinics and events, breed associations, veterinary journals and pet industry studies. Individual pets have gained fame as social media "stars" with their own Facebook pages, Twitter accounts and blogs. As the industry grows and people increasingly grasp the peril of unwanted animals and unscrupulous/uneducated breeders, more rescue operations and organizations are forming and tolerance is lessening toward all abuse of animals.

Thankfully, for those puppies, guppies, kittens, ponies, parakeets, hedgehogs, hamsters or gerbils, bunnies, ferrets, turtles or others fortunate to be adoptees of responsible and devoted pet parents, life in America is good. **NOW**

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At City Real Estate, Wayne Norcross and Amelia Valdez lead a team of professionals dedicated to making home ownership a reality.

TRIED AND TRUE TEAMWORK

City Real Estate agents work hard to make home ownership dreams come true. — By Virginia Riddle

Managing broker-associate Amelia Valdez and fellow experienced, in-house brokers and salespeople at City Real Estate share a passion for helping customers realize their dreams of home ownership. “No matter the price range, I love witnessing people’s emotions when they achieve ownership,” Amelia enthused.

In serving customers, agents of City Real Estate also aid sellers through the complexities of marketing their properties. “We have experienced agents who take time to educate buyers and sellers in this market,” Amelia explained. “We work as a team to guide the parties through the process.” The goal always is to make all parties to the transaction feel as knowledgeable and comfortable as possible in making what is, for most families, the most important financial decision of their lives.

City Real Estate agents, among other functions, obtain

pre-approval of buyers for mortgages, residential sales and leasing, commercial sales and leasing and development and renovation. The company boasts an inventory of listings in Ellis and Navarro counties, as well as the Dallas-Fort Worth Metroplex.

The state of Texas licenses and regulates agents, but City Real Estate agents have earned additional special designations through the National Association of Real Estate. These include such qualifications as Accredited Buyer’s Representative (ABR), Certified Residential Specialist (CRS), Seller Representative Specialist (SRS), Texas Affordable Housing Specialist (TAHS) and the Ellis Hill Technology Pro Certification. Amelia Valdez has achieved her ABR, CRS, SRS, TAHS and EHAR Technology Pro.

Wayne Norcross is City Real Estate’s principal broker/owner, and all agents are members of the Ellis Hill Board of Realtors, the Texas

Business **NOW**

Association of Realtors and the National Association of Realtors. They participate in the multiple listing service, which gives buyers access to properties listed by all participating real estate offices and showcases City Real Estate property listings to other real estate professionals. Bilingual English/Spanish and English/Chinese services are available.

"I enjoy working with all the agents," Amelia said. "Wayne is a supportive broker. He has created an atmosphere that helps many agents achieve success in real estate." City Real Estate is in its fifth year of business and is a member of the Ennis Chamber of Commerce. The firm's agents are volunteers with the Home for the Brave program, which will build a home in Ellis County for a wounded veteran. Agents also contribute time and funds to the Fred Stone Scholarship sponsored through their local board. In addition, Amelia held a seat on the Ellis Hill Association of REALTORS, Inc. education committee from 2011 to 2013.

"No matter the price range, I love witnessing people's emotions when they achieve ownership."

Amelia started her real estate career working with her father and brother in new home construction, earning her sales license in 2009 and becoming a broker four years later. Amelia was named a Top 250 Latino agent in the United States and among the Top 20 in the Dallas Metro Area by the National Association of Hispanic Real Estate Professionals. "My business is about 90-percent referrals from clients and customers," Amelia pointed out. Married to John Alex Valdez for 27 years, she is the mother to two daughters, Erica Todd and Emily Valdez. Amelia will soon be welcoming her first grandson by her daughter, Erica, and her husband, Jess Todd.

City Real Estate agents stay updated on their rapidly changing business. "Obtaining financing and negotiating contracts can be a tedious job," Amelia granted, "but we come together to help everyone achieve their dreams of home ownership." **NOW**

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The Preston Street Garage Sale is in full swing despite gloomy weather.



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Celia Yowell and Nina Walk, both of Ennis, display handcrafted jewelry at Granbury's Wine Walk.



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The Brown family prepares for an Easter egg hunt.

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Turn Your Retirement “Vision” Into Reality

Retirement can be an exciting, active time of your life. But if you’re going to get the full benefits from your retirement years — which could last two, or even three, decades — you’ll need to have a vision for what you want to do. And to transform this vision into reality, you’ll need to take a “holistic” approach — one that involves a financial strategy, clear communications with family members and an awareness of the challenges that may stand in your way.

To articulate and achieve your vision, ask yourself a series of questions, such as the following:

What do I want to do? When you retire, do you plan on traveling around the world? Purchasing a vacation home? Pursuing your hobbies? Or maybe you’re even thinking of opening a small business. Clearly, you have many options, and you’ll need to be aware that some choices are going to be more costly than others. If you can identify how you want to spend your retirement years and then put a “price tag” on your goal — or at least come up with a pretty good estimate of how much money you’ll need each year — you can then create an appropriate investment strategy. Such a strategy will include both your need for growth — during your preretirement and retirement years — and your need for income, especially during your retirement years. Your investment strategy will also need to be based on your risk tolerance, family situation and time horizon — how many years you have until your retirement.

What roadblocks might I encounter? As you work to achieve your retirement vision, you may well encounter some roadblocks along the way. One significant roadblock is the amount of health care expenses you might face during retirement. Many people think Medicare will cover everything,

but that’s not the case — in fact, you could easily spend a few thousand dollars each year, out of pocket, for health care costs. And since these costs typically rise as you move further into retirement, you’ll need a reasonable portion of your assets to be allocated to investments with the potential for rising income. Even beyond normal health care costs, though, you’ll need to be aware that you could eventually need some type of long-term care, such as a stay in a nursing home or assistance from a home health aide. These costs can be enormous. To cope with them, you need to prepare well ahead of time, so you may want to consult with your financial advisor for possible solutions.

How can I protect my family? Your retirement vision can’t just involve yourself, or even just yourself and your spouse. To fully enjoy your retirement years, you’ll want to know that you are helping to protect your grown children from financial and emotional burdens that could fall on them should you become incapacitated in some way. Among the steps you might consider taking is establishing a durable power of attorney, which allows you to appoint an agent to manage your financial affairs, make health care decisions or conduct other business for you during your incapacitation. Consult with your legal advisor about creating a durable power of attorney.

You will find that having your retirement vision come to fruition can be a great feeling. So, do whatever it takes to make it happen. **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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Exercise Safely

It's summertime in Texas! Perhaps you have been struggling to keep your exercise program alive as the temperature continues to rise. How much exercise is enough, and how can one know when exercise has become excessive? These are excellent questions and need answers as we enter the heat of the summer.

As a general rule, it is a good idea to consult your physician about appropriate exercise for your age and physical condition. This is especially true if you are about to start a new exercise program, are over the age of 40 or have underlying health issues. The guidelines that follow are of general nature and should be discussed with your health care provider who is knowledgeable about your medical condition.

After clearance from the health care provider to participate in an exercise program, one needs to determine how much exercise is sufficient and safe for beneficial conditioning. Physicians do not uniformly agree on this point and often do not specifically address the question at the time of an office visit. However, typically physicians will recommend exercise sessions of 30-45 minutes in duration three-five times per week.

If one is over the age of 40 or has underlying health issues, it is often recommended that exercise intensity be measured and limited. This is especially true in the intense Texas heat. A common way that this is done is to use a heart rate monitor to guide one's exercise intensity. These can be purchased at most stores that sell sporting goods and typically cost under \$100. They consist of a strap that fastens around the chest with a sensor that is placed over the heart. This

sensor sends an infrared signal to the included plastic wrist watch, which reads the heart rate continuously. These monitors are much more accurate than the finger tip monitors and are much more convenient than stopping frequently to manually count the wrist pulse rate.

Once the pulse can be monitored accurately, it is a relatively simple task to keep one's exercise in a safe range. For any given age, one's predicted maximal heart rate is 220 minus your age. That is to say that a 40-year-old person, who is not on any medication that limits heart rate, would have an expected maximum heart rate of 180. However, one would not want to exercise for a sustained period at this rate. Therefore, physicians often recommend that one exercise at a rate to equal 60-70 percent of the predicted maximal rate. So, in the example of the 40-year-old, one could multiply $180 \times 0.6 = 108$ and $180 \times 0.7 = 126$. That calculation establishes the desired exercise heart rate to remain in the 108-126 range.

As mentioned earlier and repeated for emphasis, these are general guidelines and need to be approved or amended through the counsel of a trusted health care provider who is familiar with one's medical condition. Many medications and medical conditions modify one's ability to achieve these heart rates. So let's exercise, but be safe. Have a great summer! **NOW**

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June 1

Train to Danger: 2:30 p.m., Ennis Public Theatre, 2705-C N. Kaufman St. Final matinee for the classic melodrama set in a California depot in the 1890s. For tickets call (972) 878-7529 or visit ennispublictheatre.com.

June 7—28

Ennis Farmers Market: Saturdays, 8:00 a.m.-1:00 p.m., North Dallas St. For more information, call the Ennis Visitors & Convention Bureau at (972) 878-4748.

June 10 — July 30

“Fizz, Boom, Read” Summer Reading Program: **Tuesdays** and **Thursdays**, 10: a.m. or 2:00 p.m. Ennis Public Library, 501 W. Ennis Ave. For children who have completed kindergarten through 6th grade, the Summer Reading program offers events at two time options. Preschoolers may attend but must sit with parent. For more information visit www.ennispubliclibrary.com to download events schedule.

June 12 — 29

The Lion in Winter: 7:30 p.m., Theatre Rocks,

505 NW. Main St. The classic play by James Goldman, whose script for the film version won an Academy Award, turns domestic turmoil into an art form. For tickets and information, call (972) 878-5126 or visit www.theatrerocks.com.

June 14

Legion Riders Fish Fry: 4:00 p.m.-8:00 p.m., Chism-Landers American Legion Post 361, 706 Rumbo Rd. All proceeds benefit the Home for the Brave, the local initiative to build a home for a disabled veteran and his/her family. Tickets are \$10, dine in or carry out. Tickets available at the American Legion or at City Real Estate, 101 NW. Main St.

June 20

Fifth Annual Music Under the SON: 7:00 p.m. Ennis Veterans Memorial Park, 2301 Ennis Parkway. The event features live comedy performances, games, prizes and musical acts, including jazz, gospel and blues. Food and merchandise vendors will be available, as well as a secure children’s play area for ages 3-12. Attendees are encouraged to bring lawn chairs and blankets. No alcohol or glass receptacles

allowed. For more information, call Charlotte Watson at (214) 475-0042 or email her at uitcofennis@gmail.com.

June 21

A-CROSS Fiesta: 6:30 p.m., 108 Martinek Ln., Palmer. Hosted by Mike and Sheila Cloonen. Table sponsorships at all levels are available for this annual fundraiser for Ennis-based A-CROSS, offering food, music and fun. General admission is \$35. RSVP: (972) 872-9828 or call for more information.

June 26 — 29

Alice in Wonderland: **Thursday** and **Friday**, 7:00 p.m.; **Saturday** and **Sunday**, 2:30 p.m., Ennis Public Theatre, 2705-C N. Kaufman St. This updated twist on the legendary Lewis Carroll tale spotlights Alice and the wacky characters of Wonderland. For tickets and more information, call (972) 878-7529 or visit www.ennispublictheatre.com.

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

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In the Kitchen With Laura Smith

— By Randy Bigham

Born and brought up in the mountains of Red River, New Mexico, Laura Smith learned to hunt and fish at an early age. That experience, coupled with helping her family operate a string of restaurants, developed her love of cooking. “Of course, Mexican food was a staple,” Laura said. “And now I usually have green and red chili sauces on hand, which I use on everything from enchiladas to burgers.”

When she isn’t preparing meals for her family, including her 7-year-old grandson, Laura can be found crocheting. She also enjoys her herb garden. “When the fruit is ready,” she shared, “I make fig preserves and homemade fig newtons.” And neighbors and friends always look forward to receiving their share of Laura’s fig bounty. **NOW**

New Mexico Green Chili Sauce

- 3 Tbsp. butter**
- 4 Tbsp. canola oil**
- 1/2 cup onion, finely chopped**
- 6 cloves garlic, minced**
- 1 cup green chili peppers, roasted, peeled and chopped**
- 6 Tbsp. all-purpose flour**
- 2 10-oz. cans Ro-Tel diced tomatoes with green chilies**
- 2 14-oz. cans chicken broth**
- 1 tsp. ground cumin**
- 1/2 tsp. dried oregano**
- Salt and pepper, to taste**

- 1.** In large saucepan over medium to low heat, heat butter and oil about 5-10 minutes.
- 2.** Add onion and garlic; stir 2-3 minutes. Add peppers, stirring occasionally for 3-5 minutes.
- 3.** Add flour, stirring constantly for 2 minutes.

Add Ro-Tel (including juice), stirring until thickened.

- 4.** Add broth, 1 can at a time, until sauce is desired consistency.
- 5.** Add remaining ingredients. Reduce heat to low; simmer covered for 30 minutes, stirring occasionally.
- 6.** Serve over enchiladas, burritos, tamales, huevos rancheros, roasted potatoes or chile rellenos.
- 7.** Refrigerate leftovers or freeze in small containers.

Kirk and Michelle’s Posole

- 1 32-oz. pkg. frozen hominy**
- 4 29-oz. cans hominy**
- 1 3-lb. pork roast, cubed**
- 2 Tbsp. garlic powder**
- 1 tsp. pepper**
- Water in desired amount**
- 3 tsp. salt**
- 1 tsp. dried oregano**

- 3 Tbsp. medium-hot chile caribe**
- 2 Tbsp. medium-hot chili powder**
- 1/2 tsp. turmeric powder**
- Radishes to taste, sliced**
- Monterrey Jack cheese, shredded, to taste**
- Green onions, sliced, to taste**
- Fresh cilantro, chopped, to taste**

- 1.** In a large pot, boil hominy until it pops (about 3 hours).
- 2.** In another large pot, brown meat with garlic and pepper for 30 minutes.
- 3.** Add meat to hominy; cover completely with water. Simmer for 1 hour.
- 4.** Add next five ingredients. Simmer 2 hours.
- 5.** Garnish with radishes, cheese, onions and cilantro.

Brett’s Bread

This recipe from my brother makes 14-18 individual loaves.

- 7 cups bread flour (divided use)**
- 1 1/4 tsp. salt (divided use)**
- 1 1/4 cups sugar**
- 5 oz. butter, melted**
- 3 eggs (divided use)**
- 1/4 cup yeast**
- 2 1/2 cups hot water**
- 2 cups whole wheat flour**
- 1 tsp. water**

- 1.** Place 2 cups bread flour, 1 tsp. salt, sugar, butter, 2 eggs (beaten), yeast and hot water in a mixing bowl. Mix with wire whisk for 2 minutes on medium speed.
- 2.** Add remaining bread flour and whole wheat flour. Mix with dough hook for 3-4 minutes, adding more water as needed until dough forms ball, pulling away from bowl.
- 3.** Place dough in a large, greased bowl. Place bowl in warm oven; let rise until doubled in size, about 20-30 minutes.
- 4.** Form into 14 to 18 loaves; place on greased baking sheets. Slit tops of loaves with sharp knife.
- 5.** Mix remaining egg (beaten), with remaining salt and 1 tsp. water. Brush mixture on loaves.
- 6.** Heat oven to 350 F. Let loaves rise while oven heats. Bake for 20-25 minutes, or until browned. Loaves should sound hollow when tapped. Cool on wire rack.

To view recipes from current and previous issues, visit www.nowmagazines.com.

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Dr. Gunjan Dhir BDS, MS & Associates

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