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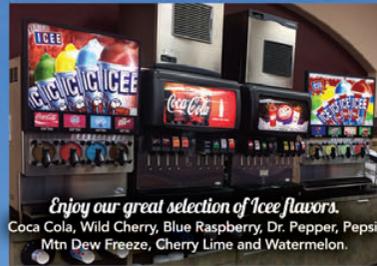


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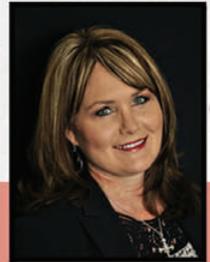
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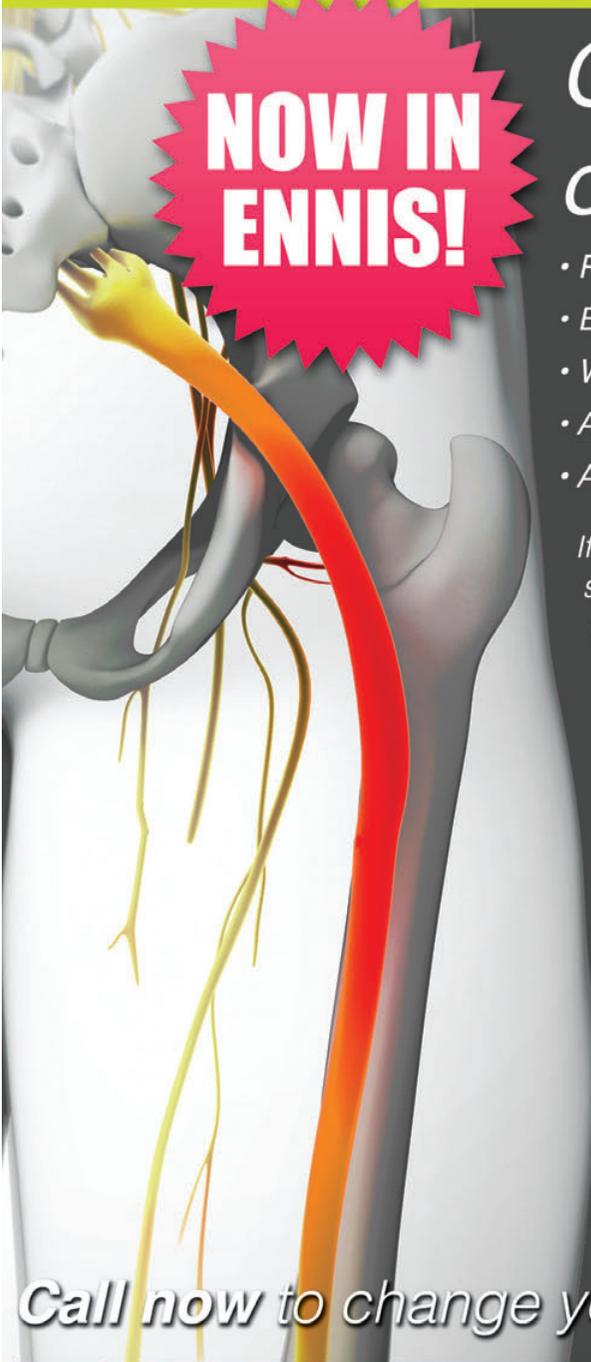
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*As young entrepreneurs, the DeBorde brothers are making a difference.*

Photo by Amy Ramirez.

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## Editor's Note

*Oh Happy Days!*

Later this month, I'm looking forward to a much-needed vacation from the stresses of everyday life. My nine consecutive days of freedom will definitely *not* include all those things found on my regular work schedule — an alarm clock that incessantly rings, one email message after another and those pesky deadlines that come without fail day after day, month after month.

My dream vacation scenario is to lie on the beach or at poolside relaxing the days away doing absolutely nothing. As I take this time to just breathe, I will think of my dad and another Father's Day without him. Although the memories will bring tears to my eyes, they will also put a smile on my face. As I bask in the sun, I will reminisce on the walks I took dad on before his passing. He never wanted to go, that was until we were on our way — me pushing the wheelchair so he could just sit back and enjoy the ride in the rays of the warm sunshine.

Have a great time celebrating Father's Day!

*Sandra*

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- Do you take medications for knee pain?
- Are you considering surgery to alleviate knee pain?
- Have you suffered a knee injury during a sporting event?
- Does your knee ever feel like it is "giving way" or unstable?
- Has a recent car accident caused you a knee injury?
- Have you had a direct blow to the knee from a fall?

### Consider these facts before surgery.

People who suffer from knee pain typically try supplements or pain medications before seeking help from a doctor. When all else fails, and the pain is too much, some feel that surgery is the only option. Before you put yourself through months of immobility, pain, rehab and hefty medical bills, consider something else.

### How do I know that this is right for me?

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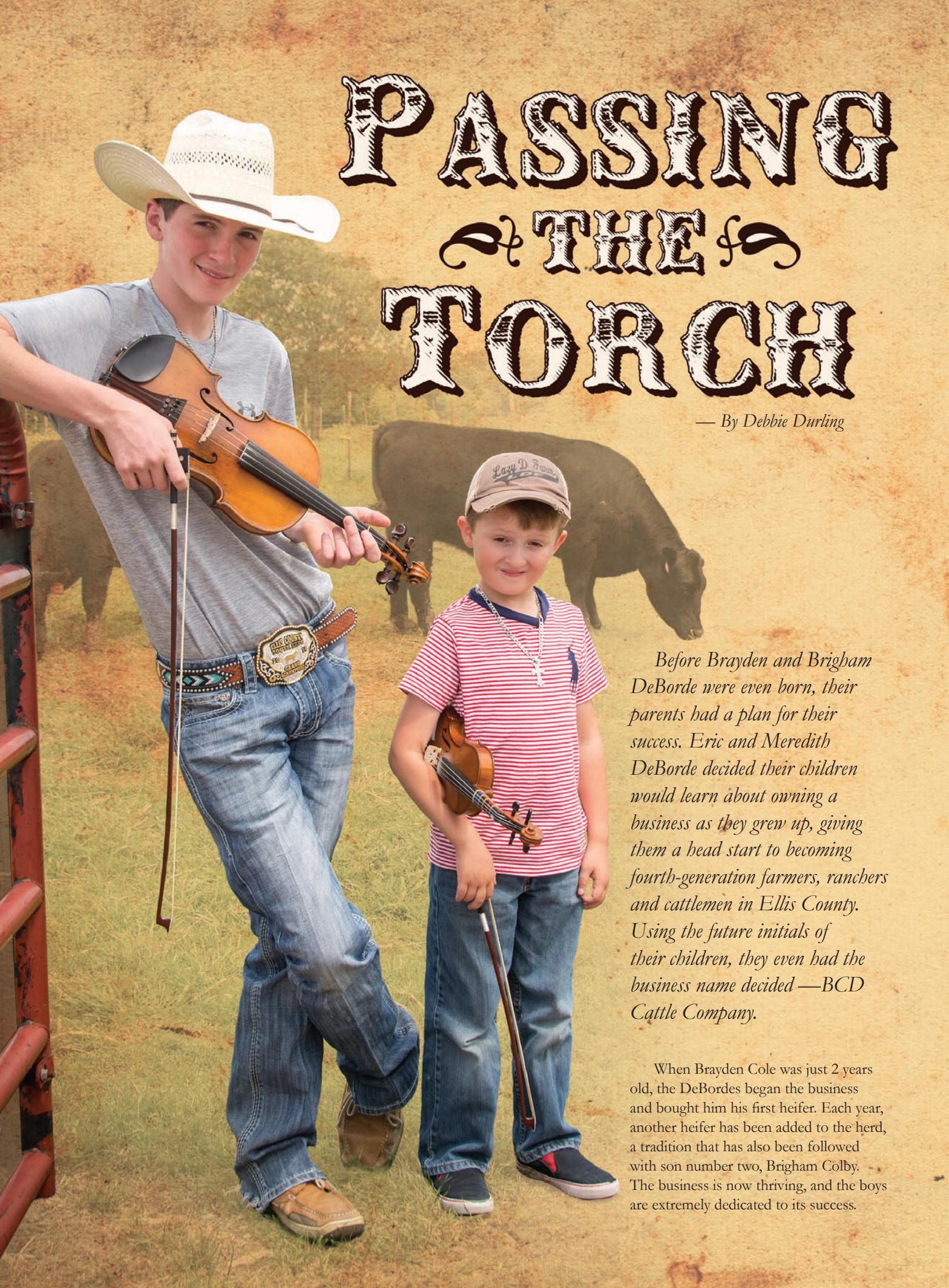
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# PASSING OF THE TORCH

— By Debbie Durling

*Before Brayden and Brigham DeBorde were even born, their parents had a plan for their success. Eric and Meredith DeBorde decided their children would learn about owning a business as they grew up, giving them a head start to becoming fourth-generation farmers, ranchers and cattlemen in Ellis County. Using the future initials of their children, they even had the business name decided —BCD Cattle Company.*

When Brayden Cole was just 2 years old, the DeBordes began the business and bought him his first heifer. Each year, another heifer has been added to the herd, a tradition that has also been followed with son number two, Brigham Colby. The business is now thriving, and the boys are extremely dedicated to its success.



Each day they return from school at 2:30 p.m., then the real work begins. There are many things to be done. Many of their heifers are raised for show. This means they must be taken care of daily. The boys use a mild shampoo that will be good for the heifer's skin. This is followed by a leave-in conditioner. Next, they must blow-dry the animal. This has to be done carefully because the animal's hair must be brushed correctly to give it a smooth, lustrous finish. They do this five to six days a week. By 5:00 p.m., the boys are feeding the animals. Hired hands help with any work that requires stronger hands or when the boys are away at events.

The family farms to raise feed for the cattle. Brayden and Brigham are also being schooled in this aspect. At 6 years old, Brigham can drive a machine they call "the mule." This machine is a small, rugged vehicle that is used on the farm/ranch for hauling and towing. They raise their own hay to feed the animals.

Brayden has entered his heifers in competitions all across the country, in almost every state. He has won over \$25,000 in scholarships and awards. He has won multiple ribbons, trophies and so many belt buckles he has shared some of them with friends and family. All of these awards are displayed in his room. There are so many they have actually become the room's decor. One very interesting part of his award collection is a wooden stool. The seat is covered with cowhide, with the name of the award stitched across the top. "I have won or bred a Champion or Reserve in every show I have entered in Texas," he said.

At 8 years of age, Brayden entered a Limousin Heifer in a show. He was a little timid around the animal, and she could sense it. "She pinned me against the wall," he remembered. "I learned I had to approach





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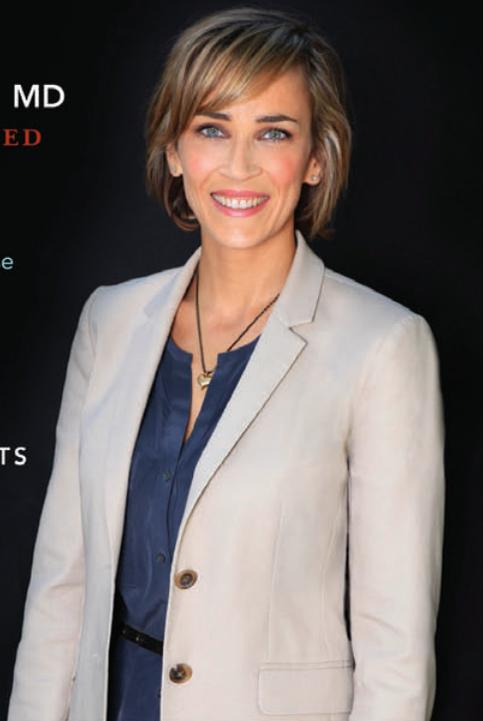
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the animals with confidence and be in control, not afraid.”

BCD Cattle Company raises seed stock (or breeding) heifers. The boys have participated in and are gaining valuable knowledge in artificial insemination, as they breed the cattle in their care. “Through artificial insemination, we can reproduce a prize heifer many times,” Brayden said. “We can have 60 babies of one high-quality heifer on the ground right now through inseminating her embryos into other heifers.”

With his deep voice, confident manner and knowledge, it is easy to forget that Brayden is only 13 years old. He said that sometimes his teachers seem “wowed” as he tells them about the farm and conveys the detailed knowledge from his experiences. According to Brayden, an embryo can be frozen at seven days and used for insemination long after the mother has passed on. This is much more effective in reproducing quality cows than traditional methods.

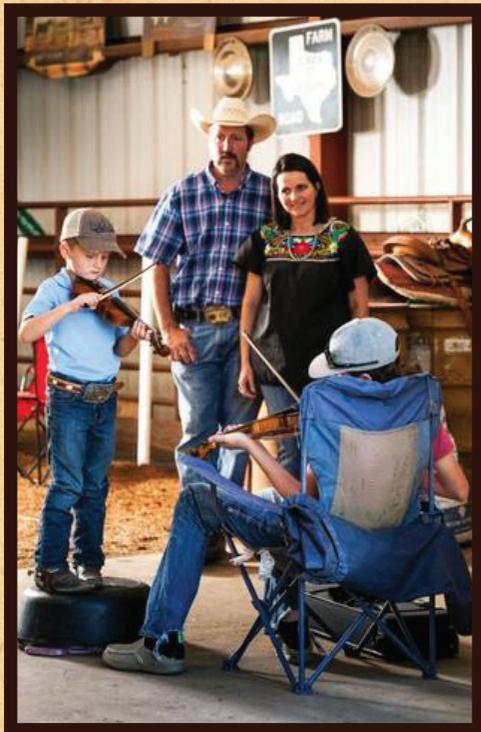
Brayden is also learning the art of hoof-trimming from his dad. Having well-trimmed hooves is essential to the growth and overall performance of the cows. With such depth of knowledge at

a very young age, and Brigham following right behind, these boys seem destined to truly make a difference in the future production of cattle. The DeBordes are creating quite a legacy in their children.

Their parents and the competitions they enter provide multiple opportunities and lessons for them outside of ranching. One of those is playing the fiddle. Both boys attend lessons every Monday, unless they are out of town at a show or competition. At times, Brayden has been invited to play the "Star-Spangled Banner" at shows and cattle sales. The boys are always learning new skills as they participate in all aspects of the events.

Brayden's passion, besides ranching, is public speaking. In March, he attended The Houston Commercial Steer Show. In this type of competition, he gets to put his speaking skills and knowledge of the cattle industry to the test. Judges ask the participants real market questions. "They can ask me anything that is Ag based," Brayden said. The questions can be about Ag commodities on the Stock Market, cattle trading, hedging, feeding, etc. He is also tested over his knowledge. He feels he has a real advantage over other participants at these types of events because of his vast experience raising his own cattle (with guidance from mom and dad, of course).

He also sharpens his speaking skills by participating in debates on politics



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# Bridging the Gap Between Hospital & Home



My wife has been ill since early October of this year and we have moved from hospital to hospital and other care facilities during that time. Unfortunately we always felt there was a missing ingredient at each stop along the way but couldn't quite put our finger on what it was. Once my wife admitted to Ennis Care Center we discovered what the missing ingredient was: CARING. We are extremely appreciative for the care and compassion that has been shown to us at ECC. We can both truly say that our experience has been the best we have had of any care facility during this long process. It was an enormous relief that I could stay with my wife the entire time she needed care and turned out to be vital, as we had a lot to learn about her specific needs.

~ B. Morton

I'm so appreciative to all the staff at ECC for their support. I've made a huge improvement and have increased movement in some areas that has not been there for years! I think the Sci-Fit was wonderful and helped me to surpass my goals. The staff have all contributed in some way to my successful stay but the main thing that stands out in my mind is that they follow up. They ALL did what they said they would do. We really feel that we are part of the Ennis Care Center family.

~ J. Morton

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in his 4-H Club for Leadership. Judges at the shows, as well as people who talk with him when buying his cows or interviewing him for a competition, all seem to be impressed at how well-spoken and knowledgeable he is at this stage of his maturity.

In 2010, Brayden was featured on Nat Geo WILD's *Jobs That Bite* television series. "It was so cool. The producers told me to give Jeremy Brandt, the show's host, a hard time. I was kinda sassy with him, but they told me to do it," Brayden chuckled.

The future is limitless for the DeBorde boys. Brayden has aspirations in agriculture, law or politics. Brigham aspires to be just like his big brother and will surely develop his own interests and areas of expertise as he grows and matures. With less than 1 percent of the world's population pursuing farming, the DeBordes and others like them are not only creating a future for their boys but helping insure a food supply for millions. **NOW**

# Tonya Youngblood,

M.D., A.B.F.P., Family Practice

Dr. Youngblood graduated from Texas A&M University and completed her residency at The University of Mississippi. She is board certified in family practice and has practiced in Ennis since 2001. Dr. Youngblood is accepting new patients of all ages.



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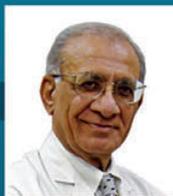
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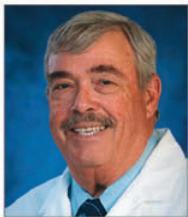




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# Rooms

With a

# View

— By Sandra Strong



## At Home With Richard & Charolette Roberson

*Richard Roberson, now 86, grew up in Ennis. His memories go back to the time when he was a young boy working in the family business. “My parents owned Home Ice Company,” he shared. “Working in the family business was something that was expected back then. I didn’t just grow up in Ennis, I was raised here.”*

As an adult, Richard left Ennis to spread his wings. He spent the next 38 years in Dallas. A year following the passing of his wife, Richard found himself at a dance at the Four Seasons Ballroom in Dallas. On this memorable night, he met Charolette. At the time, Richard was a member of First Baptist Dallas. He was looking for a lady who was also of the Baptist persuasion. When asked about church affiliation, her answer told him all he needed to know. “I told him I was a member of the First Baptist Church of Plano,” Charolette said with a smile.



“That one answer piqued my interest, immediately,” Richard added.

The couple realizes they probably would have never met had they both not been at the ballroom on that particular night. Some may call it fate, but they call it destiny. They believe it was God’s plan. In fact, just a week following their first meeting, Charolette joined Richard’s church. Three months later, they were married. “It was a summer romance,” she said with a smile. “We met in May and married on August 9.” After a small ceremony in Mesquite, the two spent their wedding night at the Raphael House in Ennis before traveling on to San Antonio the following day. “We will celebrate 25 years of marriage this August.”

Soon after the wedding, they took up housekeeping in the Dallas area. They lived happily there until 11 years ago, when Charolette was robbed at gunpoint. “We decided right then and there is was time to move out of the city,” Richard explained.

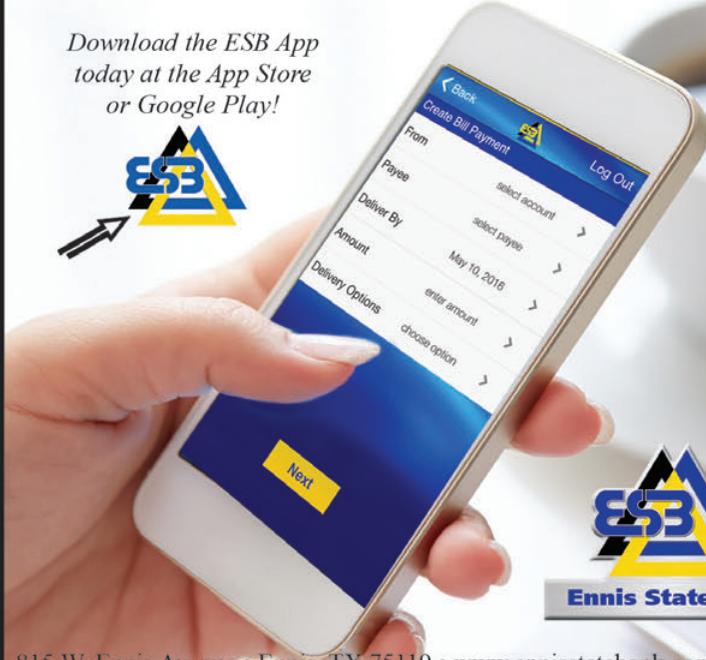
Their first home in Ennis was in Sleepy Hollow Manor. The corner lot offered all the elbow room they needed. “We were very happy there,” Richard said, “but we enjoy looking at the new houses under construction.” One day while riding around, they came upon the house they now call home. “It had a For Sale by Owner sign in the yard,” he remembered.

Although the home was 49 years old, they knew they had to have it once they had seen it. The Robersons looked at the home on a Friday evening, making their offer less than an hour later. Before moving in two months after purchasing the home, Richard and Charolette added a fence for their two dogs, Bear and Bendi, and had a storage building installed in a far corner of the backyard. “When it came time to move, we put a For Sale by Owner



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sign in the yard at the Sleepy Hollow Manor address, and the same thing happened,” she said. “We sold the home in one day.”

Richard and Charolette were happy at the old address, but they consider themselves spoiled now. Soon to be a year later, they are still comfortable in the three-bedroom, two-bath home that sits on 1 acre of land with plenty more “elbow room,” both inside and out. They are still content with the additional square footage, as well as the amenities that were well ahead of the times when the home was built.

Charolette has always embraced the open spaciousness of the home’s

layout. The windows in each room offer splendid views that the couple takes time daily to experience. Charolette has strategically placed two chairs in each room. “Every room has a beautiful view,” she explained further. “We can sit down in any room to enjoy a view and each other’s company.”

Richard said the overall design and layout is what intrigued him most. “I would have liked this house even if I’d only seen it on a set of blueprints,” he said. “The location is great, too.”

The front entry opens to the formal living and dining area. The focal piece in this area is Richard’s pride and joy — a solid black 6-foot-3-inch grand piano

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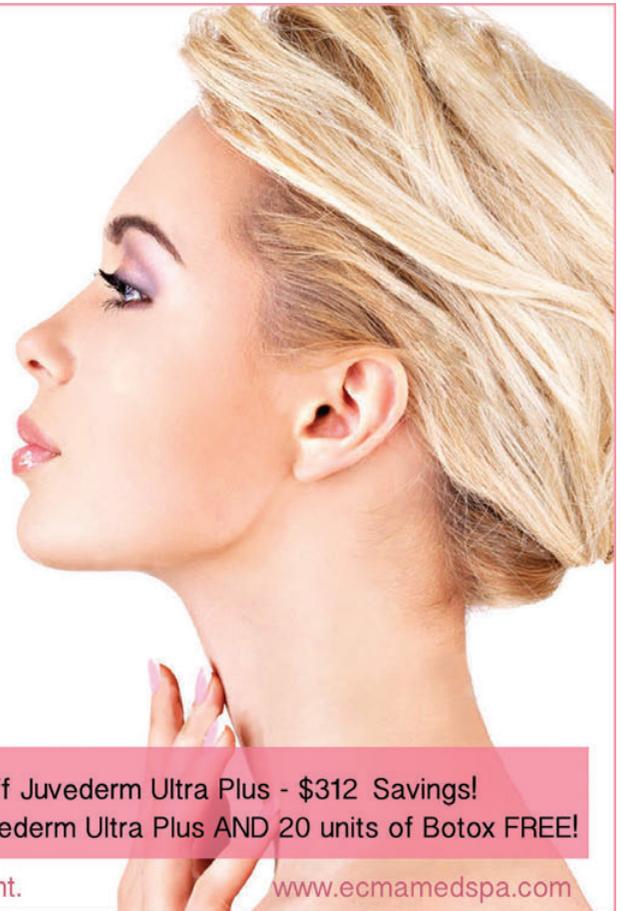
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"It may not belong to us," she said, referring to the nature that surrounds their piece of heaven on earth, "but we sure do enjoy it!"

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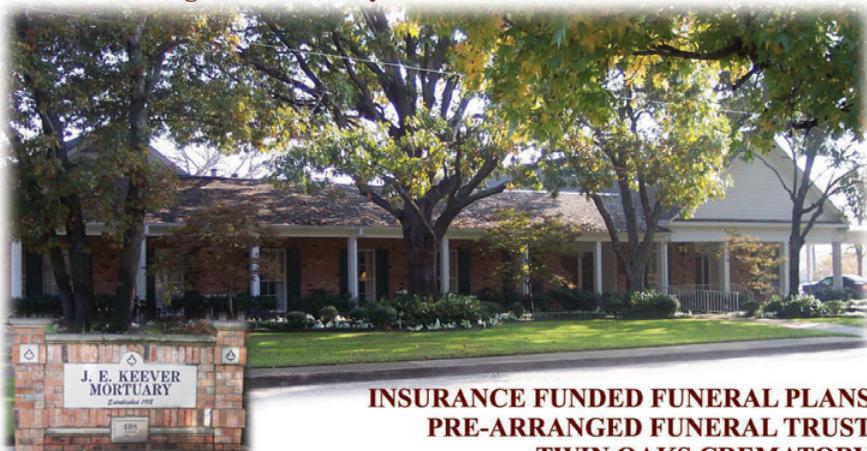
that was hand-constructed in Japan. The elegance of the piano blends well with the custom upholstered couch and matching draperies that the original owners left behind. A set of cane-bottom chairs that belonged to Charolette's paternal grandparents are placed along one wall beside the couch. The crewel embroidered cushions were crafted by her mom. "The chairs aren't for sitting," Charolette said. "They have sentimental value."

Richard and Charolette aren't collectors. They believe in decluttering, when they can, and mixing the old with the new has made their home not only comfortable for them but inviting for family and friends. Her grandmother's antique butter churn is displayed in the laundry room. This one piece alone allows Charolette time to reminisce about the old days when things were a bit simpler. The kitchen was remodeled several years prior to their purchase. The white cabinetry now boasts of glass fronts and is complemented by dark granite countertops. There is open



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shelving on one wall that's perfect for Charolette's cookbooks and a small TV. The view from the kitchen window is one that includes natural beauty, a park bench and a birdbath. "I put the bench out there under the tree, so Richard could sit and read the paper," she said. "It's a very relaxing spot."

The clock that rests on the fireplace mantel in the den dates back 50 years. The china cabinet, also in the den, is home to what many would call heirloom items, but what the Robersons consider warm, family memories. "The bowl in the cabinet belonged to my great-grandmother," she said. "Each item that means something to us has been labeled."

The home also offers ample closet space, built-in bookcases and more than enough storage space for the couple. The guest room that also serves as Charolette's office is one of her favorite places to be. The bedroom suite, dating back at least 60 years, belonged to her parents. The modern-style desk was purchased and constructed by Richard. "The modern and the antique work well together," he said.

Another bedroom, also with a great view to the outdoors, has been converted into Richard's music room and home office. He enjoys time spent here playing the keyboard and singing, something he did all the time as a young man, but only resumed after retirement.

They still ride around town looking at new construction. They are present at the Planning and Zoning meetings, as well as the Economic Development meetings. "City meetings keep Richard in the know," Charolette stated. "It helps him stay on top of the things going on in the community he loves."

No matter where they travel, Richard and Charolette are content in knowing they can return to a home with more than one room with a view. "It may not belong to us," she said, referring to the nature that surrounds their piece of heaven on earth, "but we sure do enjoy it!" **NOW**

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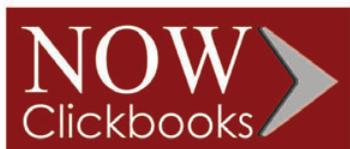
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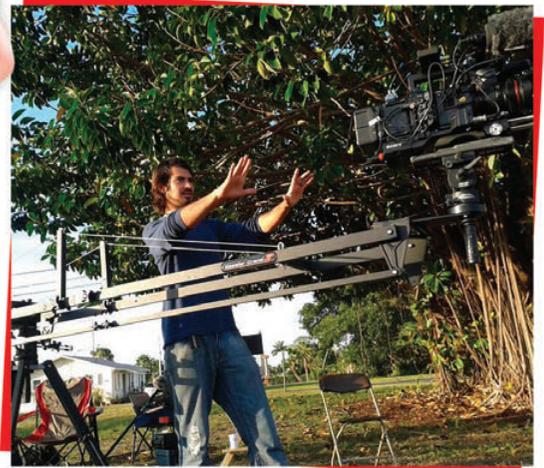
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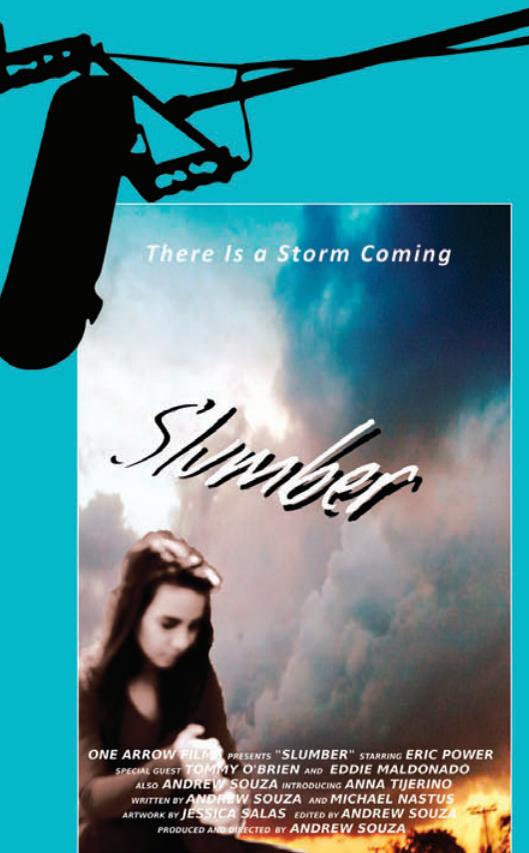
# LIGHTS, CAMERA, ACTION!

— By Stephanie Marchbanks



*Budding filmmaker Andrew Souza has zeal and talent, and that bodes well for the future of Ennis, since Andrew hopes to bring the first film festival in its history to town. Smiling, Andrew's motivation lit up the room as he outlined his plans. "My films are different," he explained. "I don't give everything, and I let my endings hang. But my motivation is life mediated by God."*





As a writer, actor, musician and movie producer, Andrew knows that creative people are sometimes considered eccentric. But he is flattered when people call him weird. "I like that. I embrace that," he asserted.

Although a Christian, Andrew believes in keeping that message as an undertone in his productions, instead of explicitly stated. "My movies are Christian movies, but they are not *for* Christians," Andrew pointed out. "A lot of Christian movies out there try to reinforce Christianity to Christians. I want to bring non-Christians in."

Andrew wasn't always a Christian, and in his early creative phase, he wrote a book with a dark theme. After becoming a Christian, his whole viewpoint on life changed. "I explained to my publisher that I didn't want to promote that book anymore because the premise was that there is no redemption," Andrew said.

Redemption is a word Andrew understands firsthand. While living in South Florida, he declined repeated invitations over four years to the same church (Calvary Chapel). Finally, Andrew asked the last friend who invited him, "Is Calvary Chapel the only church here?" This time, he finally went. That first visit was his Genesis moment.

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About a year ago, Andrew moved to Ennis, with the premise being a job, but in reality, he believes God brought him here. He attends Refiner's Fire Ministries International Church in Ennis, where he plays guitar in the praise band.

Almost from the beginning, Andrew was an artist, and his first love was acting. At age 16, he had an agent, but the acting jobs never seemed to work out. "I almost gave up," he remembered. But shortly before Andrew visited Calvary Chapel, he was called for a lead part in a movie about Islam, whose shoot location began locally, but moved from there via Los Angeles to the Ivory Coast in Africa. Andrew had to turn the role down due to school responsibilities. Although this opportunity was a potential break, in hindsight, Andrew thinks it falling through was providential. "There were things in my life that could have happened, but God didn't let them. Those times were probably for my protection," he admitted. "I attribute that to a praying grandmother."

Andrew eventually completed college, but his final degree was a Master of Business Administration, not an artistic one. "I didn't study acting and writing," Andrew noted, "but God calls to equip."

About a year after the potential Muslim role, Andrew played the part of "doubting" Thomas, the apostle who distrusted Jesus' resurrection. After a long struggle with uncertainty himself, this role was a turning point for Andrew. "After that play, there was a small voice that seemed to say, 'Now, you can,'" Andrew recalled. "And I felt I could now go with this acting thing."

## Business **NOW**

been with the company since the start,” she said. “We like the team environment here where we can use each other as valuable resources. This office is more like a family.” Most of the agents are hometown natives, so they know the area well and can answer questions buyers might have. “Eighty percent of our business is repetitive. Our clients come back when it’s time to sell or build a new home,” Amelia said.

“We’re proud to be part of the growth and excitement in downtown Ennis.”

One of Amelia’s roles at the agency is to mentor new agents by helping them through their first few closings. Amelia has made the list of the top 250 Latina agents in the Southwest for the last four years.

“We’re available 24/7 for new agents,” Wayne said.

Several of the agents have earned special certifications, such as the coveted ABR, CRS, SRS and MRP designations, and Amelia is bilingual in English and Spanish. Another agent, Marylyn Wylie, founder of Home For The Brave, has been awarded the Shirley Caldwell Community Award and the Melvin Jones Fellow Humanitarian Award. Wayne and Vanessa are directors of Home For The Brave. “We have a really strong veteran base here,” Wayne said. “We built a mortgage-free home for a Texas disabled veteran who served in Afghanistan. We love giving back to our community.”

City Real Estate is a member of the Ennis Chamber of Commerce, and the agents are members of the Texas Association of Realtors and the National Association of Realtors.

“It’s a great investment to buy a home, and Ennis has a tremendous sense of community,” Wayne explained. “Seeing folks buy their first home is always a good feeling. We take care of folks.” **NOW**

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to get funded via investors. “But my focus now is the film festival,” he emphasized.

Andrew hopes the festival will draw movies with Christian undercurrents, and he also hopes to attract patriotic films. Although born in Brazil, Andrew moved to Florida to join his mother when he was 16 years old. He is a citizen of the United States, and he served in the United States Air Force. “I’m as patriotic as they come. I’m Brazilian, but the United States gave me my opportunity. I have the biggest passion for this country,” Andrew stated, proudly.

The Ennis film festival will host four hours of short films done by amateur movie makers who want to showcase their talents. There are slots for 15 productions. Instructions for those interested in submitting a film and ticket information can be found on the Facebook page, Aspire 2 Inspire. The deadline is September 15 for a projected festival date of October 8.

The public can purchase tickets to attend the festival, and there will be awards in five categories: Best Film, Best Lead, Best Story Plot, Best Director and Best Cast. There will be a 30-minute red carpet, followed by film presentations. Other highlights include a speaker, awards and live music.

Ultimately, Andrew’s creative catalyst grew out of his battle with doubt and sprung from 2 Corinthians 3:1-6 in the Bible. It was as though the Holy Spirit said to him, “All of those degrees and awards on your wall don’t mean anything. It’s what I wrote on your heart — your passion that matters. That’s your ministry.”

“And that’s when I quit doubting,” Andrew added. “That *was* my inspiration.” **NOW**

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# Bountiful Harvest

— By Melissa Swedoski

*The bounty of fresh fruits and vegetables during the summer is one of the great delights of the season. With a little effort and planning, you can enjoy flavorful fare at meals all year long with canning, which is fun and economical, but there are a few things to know to prepare for the process.*

## **Acidity Levels and Canning**

Knowing the difference between high- and low-acid foods determines the canning process used. Low-acid foods include meats and vegetables, with the exception of acidified tomatoes and pickled products. High-acid foods include fruits, pickled vegetables, relishes, salsa, pickles and sauerkraut.

Canning requires extreme heat to kill mold, yeast, bacteria or other organisms that cause spoilage. Low-acid foods require pressure canning to destroy the bacteria in temperatures that reach 240 F or higher. High-acid foods can be safely processed by boiling water canning. In general, boiling water canners take less time than pressure canners.



## Choosing Produce

Fresh produce is best from a backyard garden, but scouring the local farmers market can yield real gems. Overripe fruit isn't recommended, but if the fruit is fresh, small bruises can be removed and discarded.

- Fruit – It is generally better to hot-pack fruit, including apples, pears, apricots, nectarines and peaches. Unless you are making a jam or jelly, berries should be frozen. Tomatoes are a popular item to can and should be cooked before canning.
- Vegetables – Asparagus, beets, carrots, green beans, okra, peas, peppers and potatoes are eligible for canning, along with cucumbers, beets, beans, turnips or bell peppers. Tender lettuces, however, can't stand up to preservation techniques.



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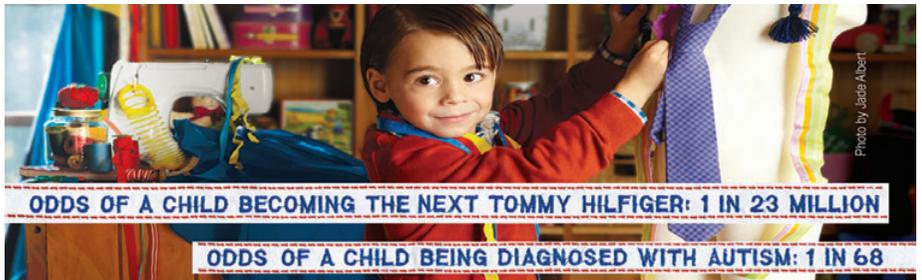
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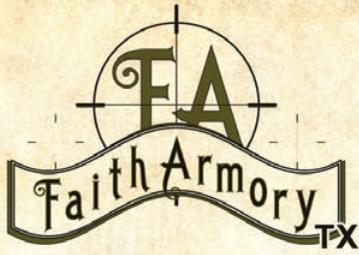
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**Jars and Lids**

Mason jars are the best choice for home canning, since they come in pint and quart sizes and, if used properly, can be reused in future seasons. To pack whole fruit and vegetables, use a wide-mouth jar, which makes the process easier.



Two-part lids are necessary, as the screw band will secure the canning lid to the jar during processing. Screw bands can be reused as long as they aren't bent or rusty, but lids are designed for a one-time use since the sealing compound can lose effectiveness over time.

Jar lifters are good for moving hot jars, while jar funnels will help reduce spills during filling. A magnetic lid wand allows you to drop lids and bands into the hot water of the canner to sterilize them and soften the sealing compound, combining two steps in one.

**General Guidelines**

Make sure the food is thoroughly washed and trimmed and practice arranging produce in a jar. Once you've cleaned all the tools and sliced and diced the produce, use a large spoon or ladle to put the produce loosely into jars. Fill the jars with boiling water, pickling solution or sweet syrup. Use white grape juice for fruit.





Use proper headspace to ensure that all the contents reach the appropriate temperature for safety and sealing. Juices, jams, jellies and relishes need 1/4 inch. Fruits, tomatoes and pickles need 1/2 inch. Meats and vegetables need 1 to 1 1/2 inches.

Remove air bubbles with a nonmetal utensil, frequently found in a canning kit, by working down the jar sides. If the headspace changes as bubbles release, add more hot food or liquid to maintain the balance. Clean the jar's rim, put the lid on, screw the band on and tighten. Place the jars into the canner and position so they are not touching.

A boiling water canner resembles a big pot with a lid and a rack in the bottom. Fill the pot halfway with water and preheat to 140 F, for raw-packed foods, or 180 F, for hot-packed foods. Insert the canning rack and jars, cover and bring water to a slow, steady boil. Allow to process for the designated time.

Pressure canners use a heavy pot with a rack, tight-fitting lid with a vent, dial or weighted pressure gauge and a safety fuse. Heat foods to 240-250 F and hold that temperature for as long as necessary. Put 2 to 3 inches of water in the bottom, insert the jars, put the lid on and increase the pressure. When processing is finished, let the pressure drop before opening the canner.

### Canning Shelf Life

Some foods don't require canning, including carrots, turnips and rutabagas, while green or lima beans, peas, okra,



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cucumbers, eggplant, peppers, summer squash, green tomatoes and most fruit will remain good for about a month in dark storage. Other crops, such as kale, collards, parsnips, leeks and Brussels sprouts are hardy enough to survive cold weather and can be left in a garden into the winter. Kale, chard and spinach can be frozen, as can summer squash, but only after it's been baked.

Generally, canned items are good for a year and are best stored in a cool, dry place, ideally at 50-70 F. Items should also be stored in the dark, so if closed cabinets aren't available, jars can be stored in boxes. Always double check for any signs of spoilage before eating your canned items. Things to check for include:

- Popped lid, where the can lid is bulging, or obvious bubbles in the liquid
- Mold or a strange odor
- Broken seal, rusted lid or leaking fluid
- Mushy texture that was not present at canning

When correct canning procedures are followed, you'll have rows of colorful jars in your pantry for year-round use. And you will feel the pride of knowing you did it yourself. **NOW**

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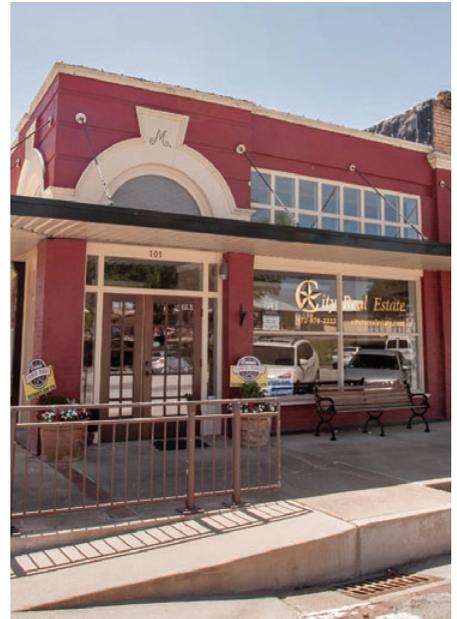


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# Knowledgeable, Competent Experience

*City Real Estate's professional service provides real estate solutions.*

— By Virginia Riddle

The Ennis area is experiencing the growth that Ellis County neighbors to the west have been seeing for the last several years, and the 22 agents at City Real Estate offer a one-stop shopping real estate experience to buyers and sellers. “We have the person who can meet anyone’s real estate needs,” Wayne Norcross, owner-broker, stated. “We’re proud to be part of the growth and excitement in downtown Ennis.”

Agents are trained to handle all types of transactions — residential, commercial, improved farm and ranch and manufactured homes. Obtaining the best mortgage is essential in most transactions, so City Real Estate has teamed with Guild Mortgage to provide VA, USDA, FHA and conventional mortgages. “We are a direct service mortgage company, so we can do so much more than most lenders,” Vanessa Zmolik,

Guild branch manager, said. With nine employees, Guild Mortgage services applications quickly.

Vanessa started in the mortgage industry as a receptionist. “I loved the business and never left,” she said. “I have been in processing, closing and marketing. We problem solve and try to find solutions.”

In real estate since becoming licensed in 1988, Wayne worked in the Austin area but wanted to return to his small-town roots. With a successful office in Ennis, Wayne opened a satellite office in Waxahachie four years ago and will open an office in Red Oak soon. “We’ve outgrown space, moved and are now opening more offices,” Wayne said proudly.

Amelia Valdez, a broker-associate, has been associated with City Real Estate since its opening. “All the same agents have

## Business **NOW**

been with the company since the start," she said. "We like the team environment here where we can use each other as valuable resources. This office is more like a family." Most of the agents are hometown natives, so they know the area well and can answer questions buyers might have. "Eighty percent of our business is repetitive. Our clients come back when it's time to sell or build a new home," Amelia said.

**"We're proud to be part of the growth and excitement in downtown Ennis."**

One of Amelia's roles at the agency is to mentor new agents by helping them through their first few closings. Amelia has made the list of the top 250 Latina agents in the Southwest for the last four years.

"We're available 24/7 for new agents," Wayne said.

Several of the agents have earned special certifications, such as the coveted ABR, CRS, SRS and MRP designations, and Amelia is bilingual in English and Spanish. Another agent, Marylyn Wylie, founder of Home For The Brave, has been awarded the Shirley Caldwell Community Award and the Melvin Jones Fellow Humanitarian Award. Wayne and Vanessa are directors of Home For The Brave. "We have a really strong veteran base here," Wayne said. "We built a mortgage-free home for a Texas disabled veteran who served in Afghanistan. We love giving back to our community."

City Real Estate is a member of the Ennis Chamber of Commerce, and the agents are members of the Texas Association of Realtors and the National Association of Realtors.

"It's a great investment to buy a home, and Ennis has a tremendous sense of community," Wayne explained. "Seeing folks buy their first home is always a good feeling. We take care of folks." **NOW**

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*Channel 8's Colleen Coyle greets Bluebonnet Festival guests including Ennis NOW's Linda Roberson.*



*Steve Marshall and his daughter, Mariab, take Steve's dog, Roman, for a walk at Lion's Park.*



*The Ennis Chamber of Commerce welcomes Camp FurBaby to the neighborhood.*



*Tim and Gordon Macalik of Elliott Electric enjoy good food and good company at the annual Ducks Unlimited Banquet.*



*Maddie and Emy Wartsbaugh cheer on the crowd at Relay For Life.*



*Brandi Anthony in her colorful hat participates in Relay For Life.*



*Roger Cole with the EPD speaks at a recent Ennis Noon Lions Club meeting while Bob Taylor looks on.*



*Billy and Lauren Cathey with family and friends win several awards at the Big Red Smokin Blues & BBQ Festival in Duncanville.*

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# Naming Beneficiaries: What You Need to Know



A major issue in estate planning is whom to name as beneficiaries on life insurance policies, pension plan accounts, IRAs and annuities. This important decision often doesn't take into account the substantial estate and income tax consequences the beneficiary may incur.

So before you name a beneficiary, you may wish to gain a basic understanding of beneficiary designations. One of the first things you need to know is that, in many cases, beneficiary designations supersede a will. That said, not only is naming a beneficiary important, it is equally important to make sure that your beneficiary arrangements are consistent with your other estate-planning documents.

## Not All Beneficiary Designations Are the Same

You can name a beneficiary for many different financial products and investment vehicles. And each has some subtle nuances that are sometimes difficult to discern. In addition, because naming a beneficiary is a legal arrangement, there is certain language you must use to ensure your wishes are accurately recorded and executed. That's why it is important to consult with a qualified financial professional when making decisions about

beneficiaries. Aside from determining whom you will name as your beneficiary, you'll also need to consider the following:

- **Age of beneficiary.** Most policies and plans will not directly transfer assets to minors until a trustee or guardian is approved by a court.
- **Ability of beneficiary to manage assets.** Perhaps a trust set up in the person's name would be better than a direct transfer.
- **Pension plans.** Unless waived by the spouse in writing, the law requires a spouse to be the primary beneficiary of the account.

## Professional Assistance Is a Must

Naming beneficiaries is a complex matter that requires a great deal of forethought to help ensure that your decisions are in concert with your financial and estate-planning goals. A qualified financial professional can assist you in reviewing your beneficiary designation and help you make choices that are appropriate for your situation. **NOW**

*This information is not intended to be a substitute for specific individualized tax or legal advice. It is suggested that you discuss your specific situation with a qualified tax or legal advisor.*

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# Protect Your Skin

Now is the time we're all preparing for a season of warm sunshine and time outdoors. The school year is ending, and summer sports are starting, along with all the fun things that occur in the summer. In other words, "Let the good times roll!" But wait, did you put on your sunscreen? Perhaps there's a tube of sunscreen in the back of a cabinet, or maybe you need to pick some up on your next run to the store. Just how important is protecting your skin from the sun? What is the best way to protect your skin from the sun and avoid adding to any previous damage you've done to it?

The American Academy of Dermatology states that everyone needs to use sunscreen daily to protect their skin from the effects of UV (ultraviolet) rays in sunlight, and that anyone can develop skin cancer. More than 5 million people in the U.S. develop skin cancer annually, which is more than breast, lung and colon cancers combined. 58 million people will develop the precancerous skin condition, actinic keratosis this year, and if you live to be 65 years young, you have a 50/50 chance of developing skin cancer.

Sunscreen is not the only measure you should use to protect your skin from the sun. Timing of sun exposure is also important, as the sun's rays are strongest from 10:00 a.m. to 3:00 p.m. During these hours, you should try to stay in a shaded area and wear protective clothing. Wear clothes that cover your skin, including a hat and polarized sunglasses. If you are near water, snow or sand, you are likely to burn more quickly, since these surfaces reflect the sun's rays. Stay out of tanning beds, but if you use this method to tan, make sure to wear sunscreen.

Sunscreen is varied, with many brands to choose from, so selecting which type is best for you may be difficult. The American Academy of Dermatology suggests you

use a sunscreen with a SPF (Sun Protection Factor) greater than 30. The sunscreen should protect you against both UVA and UVB, as well as be water resistant. A SPF of 30 blocks 97 percent of the UV rays. No sunscreen is capable of blocking 100 percent of the UV rays, and a SPF of 70 has no better protection from harmful rays than a SPF of 50.

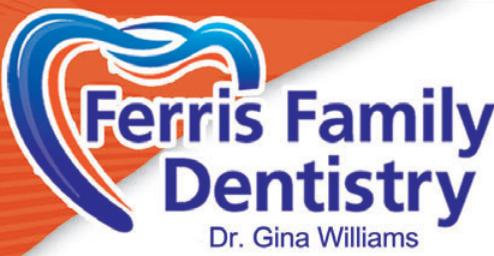
You should apply sunscreen daily, even in the winter, 15 minutes before going outside. One good guide is to use 1 ounce, or a shot glass full, of sunscreen to coat the exposed areas of your skin, and be sure to use SPF lip balm for your lips. You should reapply sunscreen every two hours or each time you get out of the water from swimming.

Although the risk of skin cancer is a big risk, there are other illness associated with sun exposure, such as lupus, age spots and solar elastosis (wrinkles). Though sunscreen alone will not protect you from sunburn or skin cancer, it is essential in our current lives. Keep in mind you can still get sunburned, even if covered in adequate sunscreen. **NOW**

Sources:

1. American Academy of Dermatology. "Sunscreen FAQs." Online at <http://www.aad.org/media/stats/prevention-and-care/sunscreen-faqs>.
2. Skin Cancer Foundation. "Skin Cancer Facts & Statistics." Online at <http://www.skincancer.org/skin-cancer-information/skin-cancer-facts#general>.

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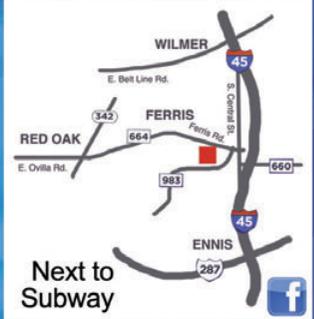
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### June 5

Muscle Car Club Challenge: Texas Motorplex. For more details, visit [www.texasmotorplex.com](http://www.texasmotorplex.com).

### June 10, 11, 17, 18, 24, 25, 26

Theatre Rocks presents *Cabin Fever*. For curtain times, visit [www.theatrerocks.com](http://www.theatrerocks.com).

### June 11

Second Unity One Music Fest: 10:00 a.m.-10:00 p.m., Pierce Park, 200 N.W. Main, Ennis. The event, hosted by Unity in the Community, is a free, family-friendly event promoting all the wonderful

things Ennis has to offer. For event information for sponsorship and vendor rates and details, call UNITY7-9227 or visit [www.uitcofenis@gmail.com](mailto:www.uitcofenis@gmail.com).

### June 19

Waxahachie Juneteenth Parade & Celebration: 11:00 a.m.-4:00 p.m., Lee Penn Park.

### June 24 — July 3

Ennis Public Theatre presents *Beauty and the Beast*: 2705 N. Kaufman St. Visit [ennispublictheatre.com](http://ennispublictheatre.com) or call (972) 878-7529 for curtain times and ticket availability.

### June 25

Waxahachie Cow Creek Country Classic Bike Ride: The event is sponsored by the Waxahachie Rotary Club. For more information, visit [www.cowcreekcountryclassic.org](http://www.cowcreekcountryclassic.org).

### Ongoing:

#### Mondays

Sign Language Class: 4:00-5:15 p.m., Ennis Public Library, 501 W. Ennis Ave.

Classes are free and available for all ages. No sign up required.

### First Wednesdays

Bluebonnet Patches Quilt Guild meeting: 9:30 a.m., First Presbyterian Church, 210 N. McKinney. Contact Judy Wensowitch at (972) 921-8800 or Diana Buckley at [SeldomSeenQuilting@gmail.com](mailto:SeldomSeenQuilting@gmail.com) for more information.

### Fourth Thursdays

MACS: 6:00 p.m., Tabernacle Baptist Church Life Center.

### Saturdays

Farmers Market: 8:00 a.m.-1:00 p.m., 100 N. Dallas St.

### Fourth Saturdays

Bristol Opry: 7:00 p.m., featuring local singers and musicians. For more information, contact Jim Gatlin at (972) 846-2211.

*Submissions are welcome and published as space allows. Send your current event details to [sandra.strong@nowmagazines.com](mailto:sandra.strong@nowmagazines.com).*



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## In the Kitchen With Penny Mach

— By Virginia Riddle

Penny Mach learned to cook at an early age from her mother, Rita, who always prepared good meals each evening. Skyler, Penny's 12-year-old daughter, enjoys helping in the kitchen. "I hope Skyler will enjoy cooking as much as I always have," Penny said.

Chad, Penny's husband, enjoys the results, and this family celebrates birthdays and holidays with extended family. "There's always lots of food on the table," Penny said.

A vet tech at Bluebonnet City Vet Clinic in Ennis, Penny doesn't have a lot of time to prepare meals, so she depends on slow cookers. "I own four Crock-Pots, and I cook in them a couple times a week," she shared. When Penny does find spare moments, she works in her yard, rides bikes or paints canvases. **NOW**

### Mimi's Cherry Cheese Pie

- 1 8-oz. pkg. cream cheese, softened
- 1 14-oz. Eagle Brand sweetened condensed milk (not evaporated milk)
- 1/3 cup real lemon juice from concentrate (Don't use any extra.)
- 1 tsp. vanilla extract
- 1 9-inch graham cracker pie crust
- 1 21-oz. can cherry pie filling, chilled

1. In a large bowl, beat the cream cheese until creamy.
2. Gradually beat in sweetened condensed milk until the mixture is smooth.
3. Slowly stir in the lemon juice and vanilla extract; mix well.
4. Pour the mixture into the pie crust; chill for 3 hours; top with the cherry pie filling before serving. Refrigerate any leftover pie.

### Texas Bean Dip

This recipe can also be baked in a Crock-Pot for 1-2 hours on high heat.

- 1 8-oz. pkg. cream cheese
- 1 cup sour cream
- 1 1.25-oz. pkg. taco seasoning
- 2 16-oz. cans refried beans
- 3 cups cheddar cheese
- Fritos corn chips

1. In a medium-size bowl, mix all the ingredients together, except for the cheddar cheese and chips.
2. Add the mixture to a baking dish; top with cheddar cheese.
3. Bake at 350 F for 30 minutes; serve with Fritos.

### Crock-Pot Ranch Chicken Meal

- 3 cups raw baby carrots
- 6-8 medium raw potatoes, halved
- 4 chicken breasts, deboned and skinless
- 32-oz. condensed cream of chicken soup
- 1 cup milk
- 1 4-oz. pkg. dry ranch dressing mix

1. Place carrots and potatoes on the bottom of the Crock-Pot; add chicken.
2. In a bowl, add the soup, milk and dry ranch dressing mix; mix together well and pour over the chicken.
3. Cook on low heat for 8 hours, or on high heat for 4 hours.

### Crock-Pot Breakfast

- 1 16-oz. breakfast sausage roll
- 12 eggs
- 1 cup milk
- 1 tsp. salt
- 1 Tbsp. pepper
- Cooking spray
- 1 32-oz. bag frozen hash brown potatoes
- 1 16-oz. pkg. shredded cheddar cheese

1. In a skillet, crumble and brown the sausage; drain and set aside.
2. In a medium bowl, whisk eggs, milk, salt and pepper together.
3. Spray a Crock-Pot with cooking spray; layer the hash brown potatoes on the bottom of the Crock-Pot.
4. Add the sausage; mix the cheese into ingredients well. Top with the egg mixture.
5. Cook on low overnight for 6-8 hours; serve alone or as a filling in burritos.

### Crock-Pot Beef & Broccoli Dinner

Serve with rice.

- 1 lb. boneless beef chuck roast, sliced into thin strips
- 1 cup beef consommé
- 1/2 cup soy sauce
- 1/3 cup brown sugar
- 1 Tbsp. sesame oil
- 3 garlic cloves, minced
- 2 Tbsp. cornstarch
- 2 bunches fresh broccoli florets

1. Place the beef chuck roast in a Crock-Pot.
2. In a small bowl, combine the consommé, soy sauce, brown sugar, sesame oil and garlic. Pour over roast; cook on low for 6-8 hours.
3. In a cup, stir cornstarch into 2 Tbsp. of sauce that's been removed from the Crock-Pot until the mixture is smooth; add cornstarch mixture to the Crock-Pot; stir well.
4. Cook for 30 minutes on high heat; stir broccoli into the Crock-Pot. Cover and cook for an additional 30 minutes on high heat; the sauce must boil to thicken.



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