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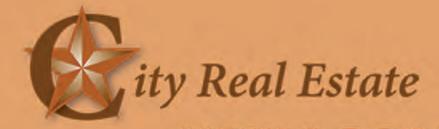
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- osteoarthritis?
- Do you wake up with knee pain?
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- Have you been told you need a knee replacement?
- Are you active and sometimes suffer from sore knees?
- Do you have difficulty going up and down stairs due to knee pain?

- Have you been diagnosed with . 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?

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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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Recovery	Immediate	Months/years

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ON THE COVER



For 70 years, the Morrises' marriage has been a great ride.

Photo by Amy Ramirez.

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Editor's Note

Happy Halloween ...

I like this time of year. The weather is cooling down, the leaves of trees are turning copper and gold and the first excitement of the holiday season greets us with Halloween. I still see this creepy celebration through a kid's eyes. I used to love the gobs of candy, the haunted houses, but most of all the spooky costumes everybody wore.

Halloween sparked my fascination as a kid with the Hardy Boys and Nancy Drew mystery novels, and with the Scooby Doo, Where are You? cartoon. I associate those interests with

Halloween for some reason, so maybe they hatched at the same time.

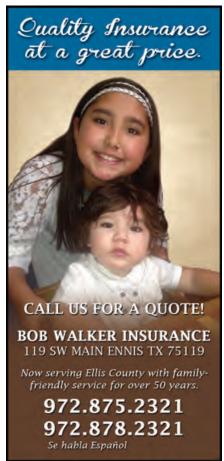
A lot of people still feel like a kid at Halloween. I see wide smiles on parents who take their little ones to the Ghosts and Goblins Bash (although this year it's taking a sabbatical) in downtown Ennis, so I know they're enjoying the holiday just as much!

Randy

Randy Bigham EnnisNOW Editor randy.bigham@nowmagazines.com







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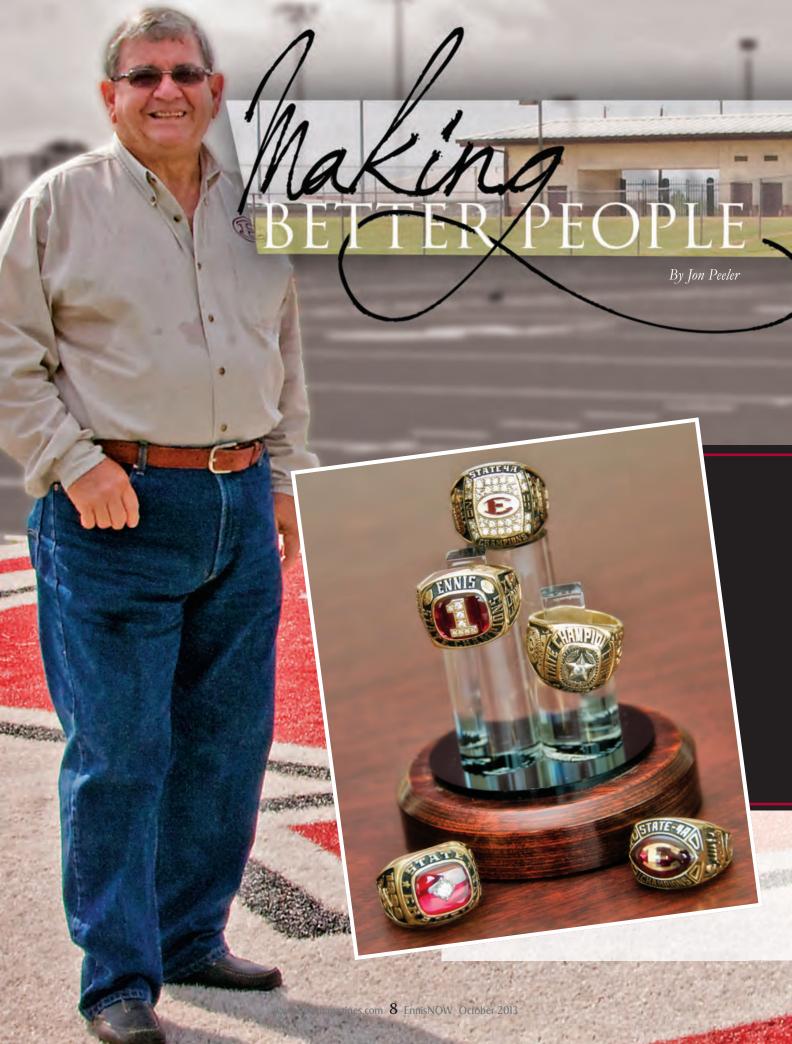
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spent in school, there's a tendency to reminisce about those who made it tick. More times than not, there are a handful of staff members who made a particular and lasting impact. Sometimes it's a teacher or a coach. For others it could be a principal or maybe even a bus driver. The rare opportunity to encounter them all in one man happens when meeting Bill Cox. 'It's really almost by accident that I'm here," Bill explained, referring to the last five decades he's spent in Ennis ISD in one capacity or another. "It wasn't my idea," added Bill, who retired in June. "I thought after I graduated high school I'd get a job with the Highway Patrol or attend the Navarro College Lab Technician program."

Bill was a talented athlete, but higher education was never one of his priorities as a young man. "I was invited to spring workouts with the Navarro College football team and offered a scholarship," he explained. "But it was baseball season, and we were in the playoffs. At the time, going to college just wasn't that important to me. I wanted to play baseball."

Even though going to college wasn't that important to Bill,

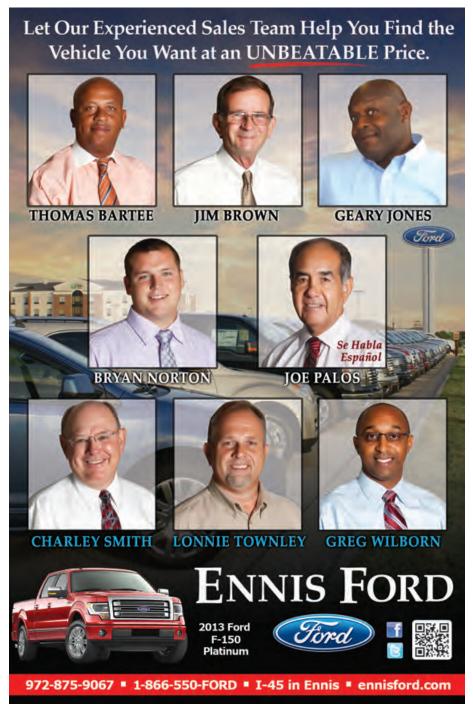
his father had other ideas. "My dad ran a machine shop and did it with a seventh-grade education, but it was always important to him that I go to college. So I enrolled at Navarro that fall." There, Bill began a life of education, although he had a slow start. "I didn't like school," Bill admitted. "And when I graduated from Navarro, my plan was the same as it had been after high school — to get a job and go to work."

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Luckily, his father wouldn't allow that. Bill now had his associate degree, and his father wondered what was next on his son's educational agenda. The next step came at East Texas State University (now Texas A&M University-Commerce), where Bill enrolled to pursue his bachelor's degree. "East Texas State is out in Commerce, and there's just not really a whole lot out there," he remembered. "I don't think I spent a single weekend in Commerce. I always wanted to come home."

As Bill drew closer to graduating, the need for experience







AFTER 50 YEARS OF SERVICE. IT'S CLEAR BILL **KNEW WHAT** HE WANTED TO **ACCOMPLISH** WITH THE ENNIS ISD.

as a teacher's aide brought him to Ennis. "Kathryn Maxon was the biology teacher here in Ennis back then, and she was a good one," Bill remembered fondly. "Kathryn was a great teacher who took her job very seriously. She was very hands-on and reluctant to let just any one teach her class." So Bill watched, learned and helped Kathryn with anything she required.

"The summer after I graduated, the superintendent from Ennis ISD called one day and asked if I had found a job yet," he shared. Bill explained to him he had accepted a job with the Dallas ISD. That wasn't the end of the conversation. "He told me to get out of it," Bill said. "Kathryn was planning on retiring and had said the only person she would turn her biology class over to was Bill Cox."

So in 1964, Bill began his career at Ennis High School, although it wasn't exactly as he had planned. At the start of the year, Kathryn changed her mind



about retiring. "I started out teaching American history and over the years ended up teaching government and economics as well."

In 1967, Gerald Myer, the head football coach at the time, approached Bill about taking on some coaching duties. "I really didn't want to coach if you can believe it," Bill recalled with a grin. "So I told him no." Coach Myer didn't take no for an answer and after some more dialogue, Bill found himself as the seventh-grade football coach.

That was only the beginning. Before long, Bill was line coach for the varsity team. He also served as varsity baseball coach for 19 years and went on to coach the tennis team for several years. "In all my years coaching I never thought of myself as a father figure," Bill confessed. "But I hear that more and more from former students and, looking back, I guess I can see it. I remember on Saturdays, kids would come by the house and ask my wife if Coach could come out and play. We had a basketball goal out in the drive, and all the kids would come over. We would wind up spending the whole day out there."

Next, Bill spent three years as vice principal for Ennis Junior High before he was approached about a recently vacated position — EISD athletic director. "Over the course of about a week, probably four different school board members called me to ask if I was interested in that job," Bill remembered. "I told them I really didn't think I was qualified. I was good at what I was doing and was











worried about getting into a job that I wouldn't be good at. But they kept calling, so I sent in a résumé."

That was 24 years ago. Looking back, it's pretty clear Bill was the right man for the job. Five state titles — four in football and one in track and field speak for his skill and leadership. If that isn't enough proof, comparing the athletic facility in Ennis when Bill took the job to the present facility is more than sufficient.

Did Bill ever know the number of Ennis athletes he groomed who made it to either college or professional sports? "I guess if I took the time I could count them up, but that's not what's important," he said. "I used to tell my parents and coaches that not every kid was going to get a college scholarship. But we were going to give every one of them something else. When a student finished our program they would know how to say, 'Yes, sir' and 'Yes, ma'am.' They would know how to treat their family well, and they would be employable."

Bill's success in developing the talents and sense of social responsibility of many is appreciated by many more. He has won a place in the hearts of those whom he taught, a fact proven when generations of former students turned out to celebrate his tenure at a retirement party at the close of the 2012-2013 season.

After 50 years of service, it's clear Bill knew what he wanted to accomplish with the Ennis ISD. And it's just as clear that he excelled. This fall, someone else will be sitting at his desk, and they'll have some big shoes to fill. NOW

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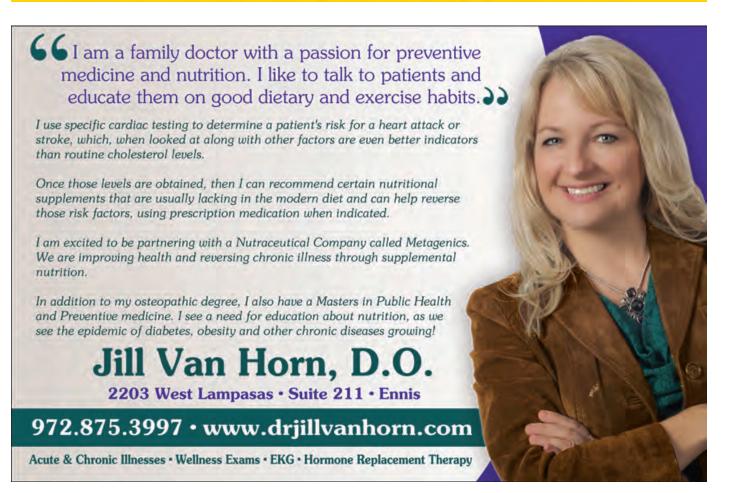
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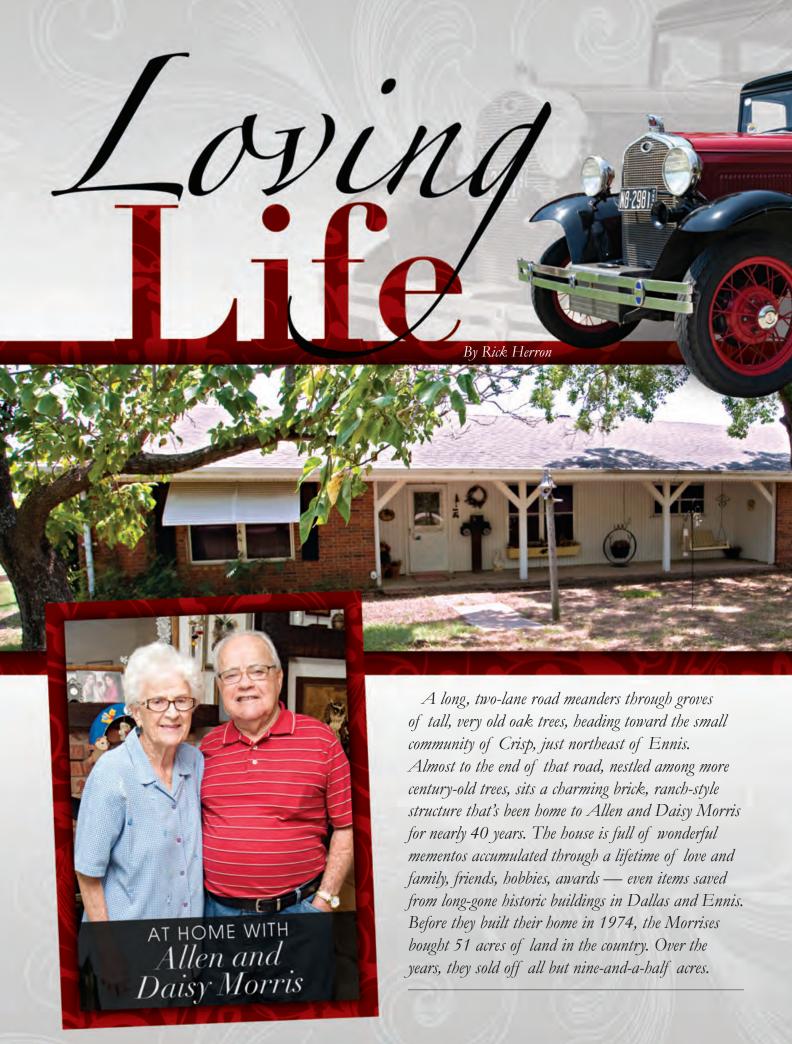




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Allen, 90, is a familiar face to most people in Ennis, having remained busy with the Ennis Chamber of Commerce for the last 20 years. He still attends ribbon cuttings the Chamber holds for new businesses and enjoys welcoming new merchants. "I'm chairman of Ambassadors of the Chamber of Commerce and an honorary board member," Allen said, with pride for his community.

Born in Garland, Allen's twin brother died four days after birth. "Dad was a businessman, and after mom died in 1930, he and I moved to a farm just outside of Garland, where I went to school," Allen said. "I graduated from Garland High in 1940 and went to work





joined the Coast Guard in 1942 and was stationed in New Orleans."

Daisy, who is 89, was born in Oak Cliff, and lost her mother when she was just 12. "Dad was blind, but he was a very good piano tuner in Dallas," she remembered.

Daisy focused her considerable energy over the years on rearing the couple's two boys, Allen Lynn and Randy Stuart, and played an active role in Ennis' social circles. These days, Daisy enjoys quiet time with Allen and visiting with their three grandchildren, Shane, Brandi and Evan.

Both recall how and when they met

as if it were vesterday. "I was working at the A&P in Garland, and she came in with her brother," Allen recalled. "I thought he was her husband until she set me straight!" Daisy and Allen immediately became a couple and married on May 24, 1943.

Since it was the middle of World War II, Allen was sent overseas. Daisy had their first child in 1944, but Allen didn't get to see his first son, Allen Lynn, until the following year when the boy was 13 months old. The couple had their second child, Randy Stuart, after Allen returned from the war. "When I came home, I worked for A&P in Dallas for 11 more



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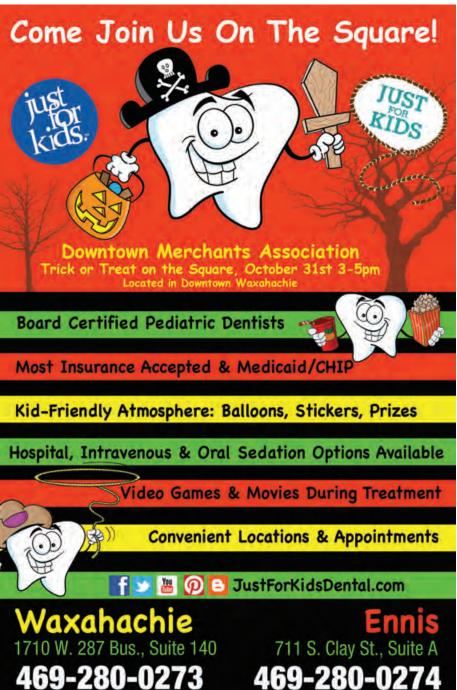
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years," he shared. "I then went to work for the telephone company in 1957." Many years later in 1974, the Morrises moved to Crisp, finally settling into their antique-filled home.

They love entertaining in an informal setting. Rarely, if ever, do they use the front door, as family and friends know to come right to the kitchen from the carport. "Willy Skrivanek built this home for us when we moved here from Dallas," recalled Allen, who retired in 1983. "We lived in a trailer not far from here while it was being built. We both wanted a house just like the one we lived in, so it's almost an exact replica of our Dallas house."

The 2,500-square-foot, two-bedroom, two-bath home is warm, inviting and full of fascinating items from 70 years of wedded bliss. The side door everyone uses opens into a kitchen, laundry room and pantry. A stove that looks to be



from the 1930s sits against the wall, but Daisy is quick to explain it's really a replica they purchased in Rogers, Arkansas. An antique teacart and oldfashioned wooden ice box their son built for them completes the vintage look of the kitchen.

In the dining room, an enormous lazy Susan — at least 2 feet in diameter — sits on the dining room table, and a gigantic china cabinet covers the entire wall at the end of the dining room. "The china cabinet came out of a drug store near Sunset High School in Oak Cliff," Allen explained.

The living room, which the couple refers to as the great room, showcases a gas fireplace, large screen television and a desk with many family photos and trophies won by Allen during his days as

an inveterate golfer. Large wooden beams lace the living room ceiling, and a door leads from the living room to one of the couple's favorite places, an enclosed back porch. "We like to come out here in the morning and drink coffee," Daisy said. The porch has a vaulted ceiling built by their son, and Allen said the windows on the back wall of the porch came from the old Ennis Dairy Mart when it was torn down. A large stained-glass mural hangs over the center window, and right outside the porch is a covered patio where Daisy has dozens of potted plants.

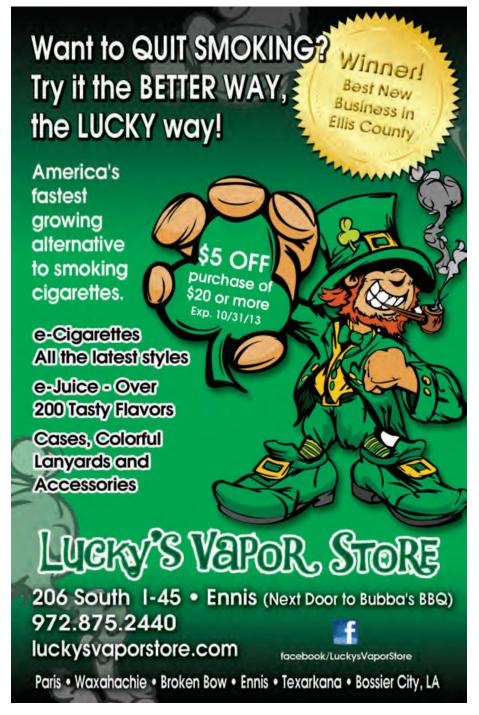
In the entry hall, there's an antique hall tree on the wall that was made in England. Down the hallway is the first of two bedrooms. "This front bedroom is our guest bedroom," Daisy said. The room also houses their personal computer, as well as two wardrobes, and there's a picture frame inscribed *Then and Now* with two photos, one showing the couple as newlyweds and another one taken recently.

Off the hallway is the main bathroom, where Daisy placed an old drugstore cabinet that holds her cosmetics and other personal items. A massive collection of thimbles she has accumulated over the years is on display down the hall. The second bathroom, which Allen uses, features two very old metal lamps on each side of the sink, which he said came from a demolished Dallas hotel.

The master bedroom contains a four poster bed, a Western Union cabinet with 16 drawers that Daisy has filled with sewing materials, an ironing board built right into one wall and a lighted sewing nook. The room also boasts a Birdseye maple dresser along one wall and an old apothecary cabinet from a Dallas drugstore.

Allen's pride and joy, a completely restored Model A he and Daisy have driven in parades through downtown Ennis for several years, takes pride of place in a separate two-car garage. Looking around their home and backyard, Allen and Daisy are well aware of how lucky they've been over the 70 years they've been married. "We know we've been so very blessed to have had such a wonderful life together," Daisy said. Allen smiled and nodded in agreement.















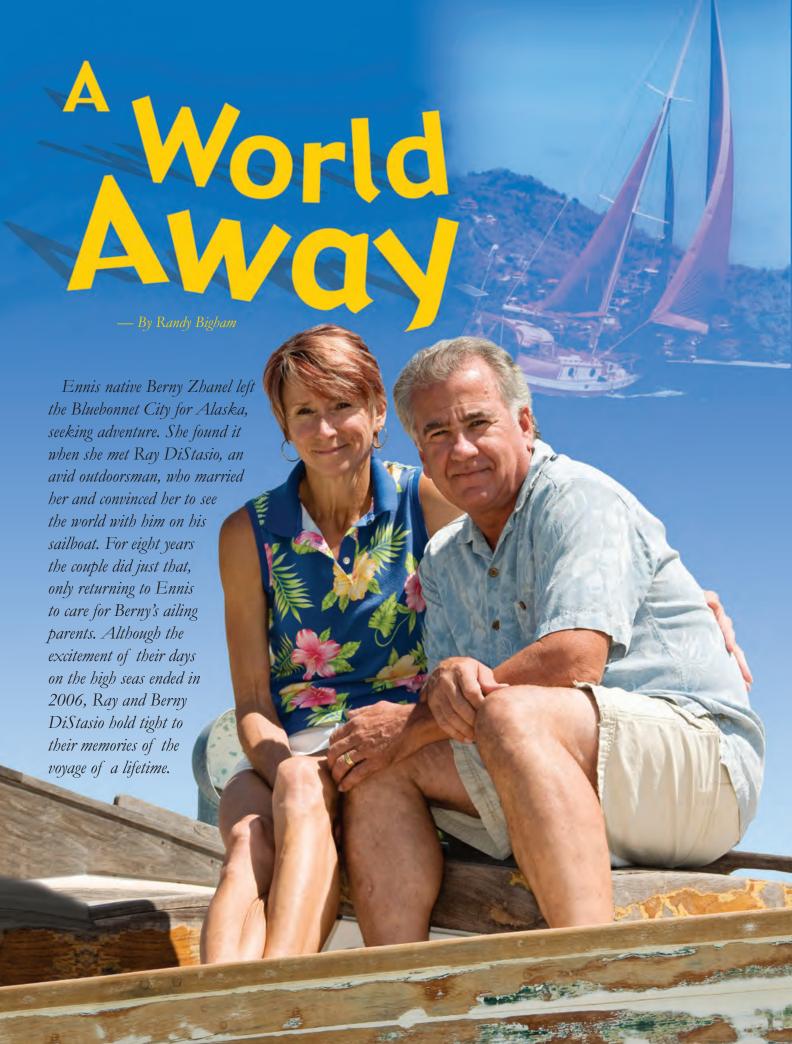
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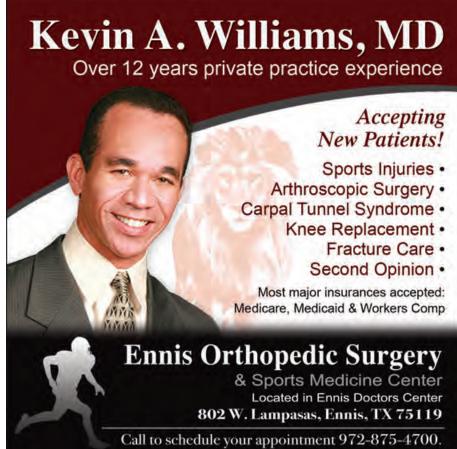


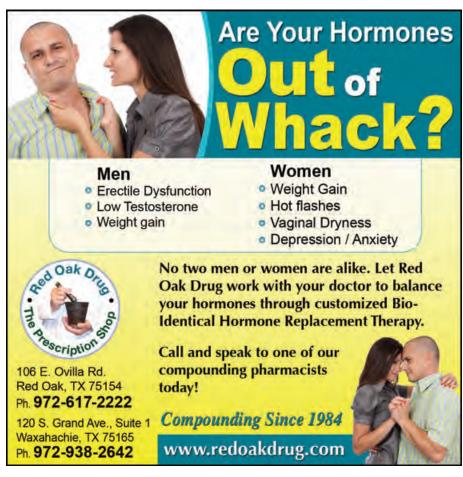


The beauty of the many countries they visited — 24 to be exact — rivaled the freedom they felt on what became an epic journey of exploration, not only of the world but of the soul.

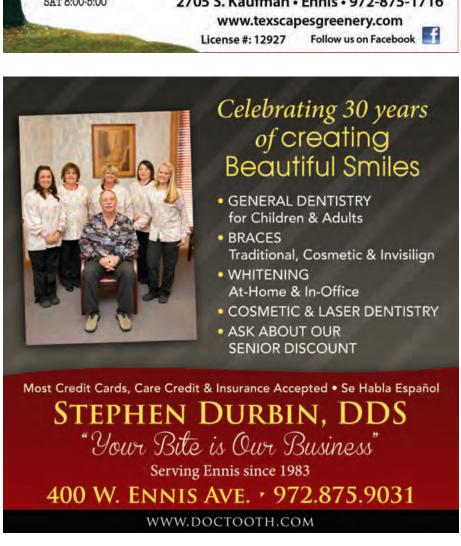
"I guess I was just looking for a change," Berny recalled of her decision to move to Anchorage in 1987, joining her sister who had lived there several years. "I had visited a couple of times and knew the fishing was great, so I was in!" Leaving her father, Frank Zhanel, a decorated World War II veteran, and her mother, Margie, was difficult, but Berny soon discovered a whole new life in the faraway state and gained a fresh perspective. While teaching an aerobics class, she also found a new love. Ray, in search of a change of pace himself, signed up for her class and fell hard for the attractive, upbeat Ennis girl. After tying the knot, the nature-loving pair enjoyed such thrilling exploits as mountain climbing. But by 1998 both craved release from the routine existence they were leading, and they hatched a plot to relish life on a deeper level.

Working in the medical field, Ray often heard patients talk of wishing they had accomplished more, had taken greater chances at finding happiness. This helped him determine to pursue a dream he had quietly nurtured for years — sailing around the world. But, as Ray insisted, it wasn't the quest itself that was appealing. "We didn't set out to realize some huge achievement," he said. "We went for the











lifestyle, the freedom of what sailing would offer. We wanted out of the consumer rat race and to spend time with each other close to nature."

The decision was a leap of faith for both of them. "We didn't have a boat or know how to sail," Ray laughed. "We were absolute novices. I had only read books about sailing and knew it was



something I wanted to do." For Berny, it required an even stronger commitment. She hadn't lived with the dream as Ray had and lacked confidence at first. But when Ray bought a boat in Florida, she decided to give the plan a chance and joined him there. "We never expected to be gone eight years," Ray explained. "The thought was we would give it a fair try. If we scared the pants off ourselves, we could always sell the boat and do something else."

Berny placed full trust in Ray, although in the beginning she wondered if they would ever learn to handle their boat, a 28-foot Bristol channel cutter they named *Whisper* after the sailing fantasy that had echoed so long in Ray's ears. The first time she and Ray took the *Whisper* out of the



slip where it was docked in St. Andrews Bay, they couldn't get it back in. "We were in the middle of the river," Berny recalled, "and were asking ourselves, Which sail do we raise, this one or that one?""

Ray agreed it was tough going. "We couldn't have been bigger rookies," he confessed.

But trial and error paid off, and after

a number of runs to the Bahamas, where they practiced in the sheltered waters of the reefs, the DiStasios felt they had enough experience behind them to strike out for Bermuda, "We had such a wonderful boat," Berny pointed out. "It forgave all the mistakes we made and kept going." So it was back to the mainland to equip the Whisper and off the couple sailed, reaching their destination in seven days.

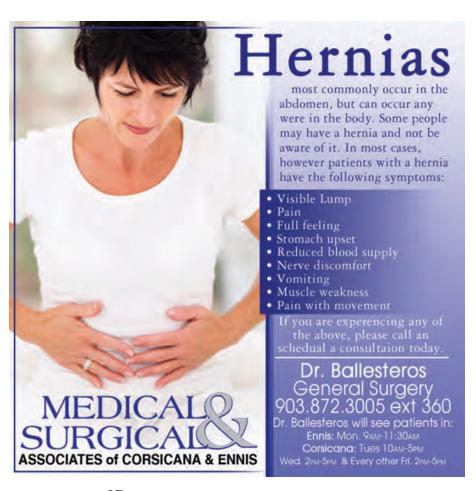
Although thrilled, Berny was ridden with anxiety. "The night watches were hard to get used to," she said. "We took turns every three hours. The nights were pitch black — it was like

the Twilight Zone."

On arriving in Bermuda, Ray and Berny recognized the only limiting factor to the journey that lay ahead was themselves. The boat was sound, the weather was fine. It was only a matter of having the stamina and desire to continue, and they did. "We told ourselves we'd keep going until we stopped having fun," Ray said.

That never happened. Each leg of the voyage was rewarded with fascinating sights, sounds and moments to cherish. Within 14 days they had reached the Azores, spotting stunning Mount Pico











early one morning, and in another week the *Whisper* glided into Lisbon, Portugal. As each beautiful day melted into another, the DiStasios lost track of time. "You live life at five miles an hour, drifting along," Ray recounted. "It was great — no phones, no TV, no taxes, no car to gas up."

For Berny the most exhilarating part of the experience was that she had the strength to master such a feat. "Witnessing so many cultures was incredible," she shared, "but I can't say I have a favorite country. Each place has a special memory."

Ray felt the same way. "For me, highlights are not Istanbul or Cairo or other exotic places we visited," he maintained. "They tend to be more the quiet times I spent with Berny." But one memory stands out. The Whisper was the only American boat anchored in Valletta Harbor in Malta on September 11, 2001. "People tried to tell us there had been a terrorist attack on the U.S.," Ray said. "But we couldn't grasp it, until we saw the images for ourselves in an Internet café." Devastated, the DiStasios returned to their boat and lowered their flag to half-mast. The next morning a flotilla of boats began passing by. Their flags, representing many nations, also flew halfmast. As Ray and Berny looked on, the boats began forming a ring around the Whisper in a silent show of solidarity. "I've never gotten over the emotion of that moment," Ray said.

A family emergency in 2006 finally brought the adventuresome pair home to Ennis, and they're enjoying the time they get to spend with Berny's dad, Frank, now 94. But the *Whisper* is still with them, awaiting the call of foreign lands that will one day, once more set its sails aflutter.

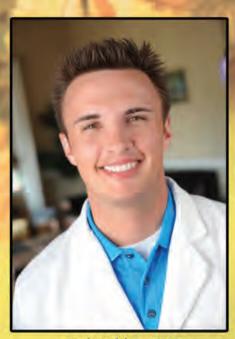


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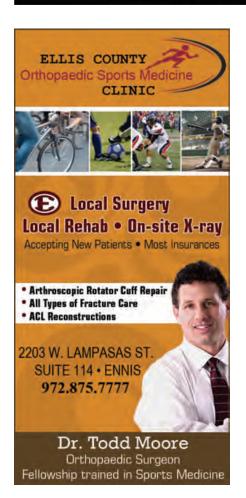


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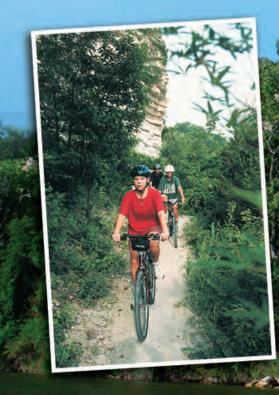
The Answer to Your Vacation Question

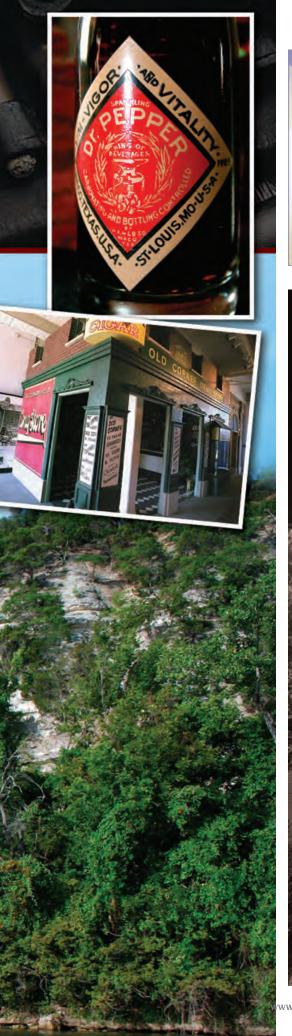
Your family needs to get away, but finding an affordable destination that everyone can agree on is a challenge. The kids want fun, Mom wants educational, Dad wants outdoor activities and Grandma wants history. The answer to your dilemma may surprise you — Waco & the Heart of Texas!

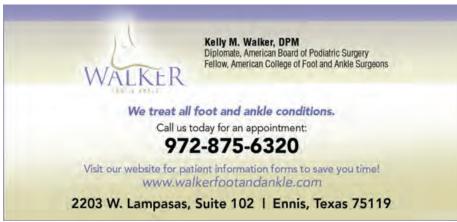
If you've seen Waco from I-35 you've seen the Brazos River and Baylor University, but you haven't seen the *real* Waco. Waco & the Heart of Texas boasts over 20 museums and attractions, an incredible amount for a community of its size. And, these aren't your run-of-the-mill attractions. Most of them are one-of-a-kind, must-see places like the Dr Pepper Museum, Texas Ranger Hall of Fame and Museum and Waco Mammoth Site.

Start your visit at a Waco original, the Dr Pepper Museum. The popular beverage was invented at the Old Corner Drug Store in Waco in 1885. Dr. Charles Alderton, a pharmacist in the Drug Store enjoyed mixing flavors in the soda fountain. Locals loved one of his concoctions and began to order the treat by asking Alderton to "shoot them a Waco." The Dr Pepper Museum, housed in the first Dr Pepper bottling plant, showcases the nationwide love affair with this soda, serving up history, nostalgia and authentic fountain drinks.

Homestead Heritage celebrates life as it used to be. Here, faster does not

















mean better. Blacksmiths forge metal for a custom wrought-iron fence. Potters mold pitchers, seamstresses felt oven mitts and musicians make their own instruments. Men build handmade furniture using dovetail joints. Women make soap scented with lavender and rosemary from the herb garden. Everything is made by hand, and quality is the norm.

In a 200-year-old restored barn, you can stock up on hand-hewn spoons, books on cheese making or original quilts — all made by the craftspeople of Homestead Heritage. You can stay for lunch at the Homestead Farms Deli, where the menu includes all sorts of goodies like ice-cold, fresh-squeezed lemonade; free-range chicken salad on hot-baked bread (using flour they milled themselves); and homemade ice cream and pies for dessert.

The Texas Rangers are the oldest state law enforcement agency in the nation. From policing the Wild West to nabbing Bonnie and Clyde, the Rangers have been the elite force of Texas law and order. The Texas Ranger Hall of Fame and Museum is dedicated to the history and lore of these important officers. With the largest collection of Ranger artifacts, including some dating back to their Spanish and Mexican origins, the museum paints a clear picture of Ranger history. The Hall of Fame memorializes Texas Rangers who gave their lives in the line of duty or served with great distinction.

For those into poetry, the Armstrong Browning Library is a must see! The world's largest collection of Robert and Elizabeth Barrett Browning's original manuscripts, personal items and timeless poetry resides in the Armstrong



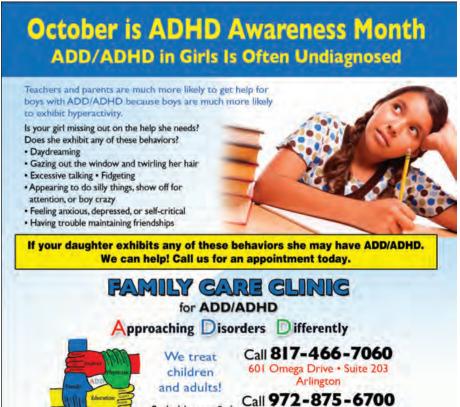
Browning Library on the Baylor University campus. The building commemorating these British poets is an architectural masterpiece in itself, with 62 stained-glass windows depicting scenes from the Brownings' poetry. The immensely high



ceilings and 23-karat gold-leaf dome, intricate woodwork and massive marble columns, polished bookcases filled with rare books, among other personal memorabilia of this famous couple, make for an awesome tour.

The Waco Mammoth Site is the first and only recorded discovery of a nursery herd of Pleistocene mammoths, according to the National Park Service. This discovery has received both national and international attention by both archaeologists and paleontologists. To date, the remains of 24 mammoths, a molar from a camel and the tooth of a juvenile saber-tooth cat have been discovered. A dig shelter with a suspended walkway allows you a great view of the remains, while protecting the site.

Nature lovers will delight in Cameron Park. Outstanding hiking and cycling trails can be found on the 416 acres, as well as a challenging 23-hole disc golf course, splash pad and playgrounds,





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fishing and kayaking — along with picnic areas. But the highlight of Cameron Park is the zoo.

The setting is gorgeous: lush grasses, immense ponds, waterfalls and natural shelters create a beautiful setting for animals from around the world. Sumatran tigers, lions and rhinos roam the African savanna. Exotic reptiles live in a world of waterfalls and plants in the herpetarium. The Asian Forest features orangutans and a Komodo dragon. The jungle-like setting mimics a ruined Southeast Asian temple complete with waterfalls, koi ponds, idol heads and broken pillars.

Waco's Mayborn Museum Complex includes a natural science and cultural history museum, a children's discovery center and the Gov. Bill and Vara Daniel Historic Village. In the walk-in dioramas, you can feel the shake of the earth's tectonic plates during volcanoes and earthquakes and walk atop a cast of mammoths from the Waco Mammoth Site.

The discovery center, ranked as the second best children's museum in Texas by *Child* magazine, offers 17 themed discovery rooms for invigorating hands-on learning. Kids have a ball in the discovery center playing dress-up with clothes from around the globe, typing on old-fashioned typewriters, grinding corn in Native American tradition, escaping into a giant bubble and creating tornadoes in a whirlwind machine.

Waco & the Heart of Texas has something for every member of your family. To learn more about all there is to see and do, visit the Convention & Visitors Bureau's website at wacoheartoftexas.com or give the Tourist Information Center a call at (800)WACO-FUN (922-6386).

By Lori Kasparian. Photos courtesy of Waco & the Heart of Texas.



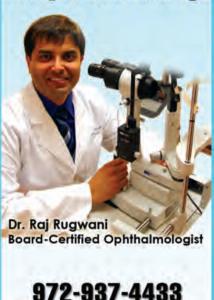
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The staff of Lone Star Floor Covering coalesce their knowledge of distinctive design with down-home friendliness.

Style and Substance

Lone Star Floor Covering merges good taste with friendly service.

— By Randy Bigham

Whether remodeling a business space, adding a decorative touch to a studio apartment or building a big new house from the ground up, no project is too minor or too involved for the experts at Lone Star Floor Covering. Contractors, professional designers and individual home owners are equally drawn to the products and services offered by this family-owned company that's served Ennis for eight years. Founded in Midlothian by Michael Law in 1985, the business later moved to Waxahachie, but since 2005 Lone Star Floor Covering has proudly called the Bluebonnet City home.

Aided by Kellie, his wife of 22 years, Michael oversees a large, bustling operation that has managed to retain the small-town warmth that distinguished it when he first set up shop. "Michael grew up working with his hands and as a teen learned how to lay floors," explained Kellie, the company's vice president and spokesperson. "So he has true hands-on experience, and can still install everything we sell." Indeed, Michael prefers project sites to office bookkeeping, which he leaves in the capable hands of his devoted better half.

"Michael is always out in the field with our guys, doing

Business NOW

the estimating and measuring," Kellie confirmed. "This is what he loves, and he does it six, sometimes seven days a week." For her part, Kellie brings the organizational and interpersonal skills she honed as a nurse to her management role, one she insists is bolstered by the dedication of the team surrounding her. "We have a wonderful staff," she shared. "Some of our installation crew have been with us 18 years. Others have been here 12 and 16 years. They are the face of our business and the reason we are a success."

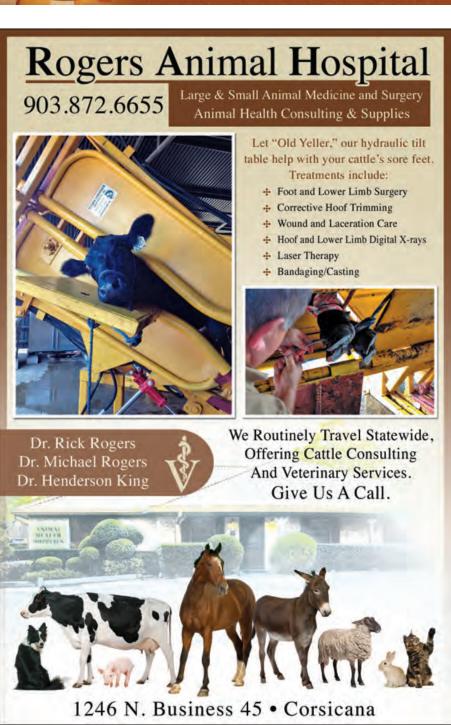
The familial atmosphere extends to customers. On any given day, Sara Erwin, who brings her knowledge as a decorator to bear on her job as showroom manager, helps clients select colors and textures with the cordiality of an old friend or neighbor. "I love being able to help people find exactly what they want for their home," Sara admitted.

Kellie's own talent for design, particularly in blending colors, is one she enjoys putting to good use, but it's the personal relationships she has nurtured among her clientele that matter most. "We care about the people who come in the door," she pointed out. "Many are longtime customers. And if they aren't, we want them to be. So they are our focus. None of us works on commission, so we're not going to try to sell things to people that they don't need."

Customers will, however, find a wide selection of merchandise they will want. Lone Star Floor Covering features top-of-the-line products not only in tiles and carpets but in lighting and window treatments. These are attractively displayed in the store's large showroom with an elegance that is on a par with shops in Dallas or other big cities. "It helps to have a beautiful showroom," Kellie conceded. "But it has had the opposite effect once or twice when people assume our prices may not be reasonable. But the truth is they are — our flooring starts at 99 cents!"

In fact, Lone Star Floor Covering specializes in catering to each customer's budget. "It doesn't matter if they have elaborate ideas or more general plans," Kellie said. "We just love helping people make their projects happen!"





Around Town NOW



The Gomez family enjoys snacks at a recent celebration.



The Navarro boys are ready to kick off football season.



Allen Morris with the Ennis Chamber welcomes Dr. Jill Van Horn as a new member.



Students at Austin Elementary on the first day of school.



Easton Rider loves eating corn-on-the-cob.



EPD Officer Don Hudson stops to greet citizens during a neighborhood outing.



Asher Tyner loves playing outdoors as evidenced by the huge smile on his face.



Christi Blakely Smith (center) on her wedding day, joined by her mother, Dawn Snyder, and her daughter, Sara Livingston.



Jeannette Patak with the Ennis Chamber welcomes Pharmasist in Charge Diana Coile at the recent Hometown Drug ribbton cutting.



Crockett Early Childhood Center students proudly display quarterly awards.







Can You Benefit from Municipal Bonds?

Over the past couple of years, the economic picture has brightened for many cities and states — but some of them are still facing potential financial problems. As a citizen, you may well have concerns about these issues. And as an investor, these financial woes may affect your thinking about one particular type of investment vehicle: municipal bonds. Specifically, given the difficulties faced by a few municipalities, should you consider adding "munis" to the fixed-income portion of your portfolio?

It is true that municipal defaults, though still rare, rose in 2012. But we haven't experienced any sharp increases in defaults in 2013. Overall, default rates for municipal bonds are low — much lower than for corporate bonds of comparable quality, according to Moody's Investor Services.

Of course, there are no guarantees, but if you stick with investment-grade municipal bonds — those that receive the highest grades from independent rating agencies — you can reduce the chances of being victimized by a default. And municipal bonds offer these benefits:

- Tax Advantages Municipal bond interest payments are free from federal taxes, and possibly state and local taxes, too. (However, some munis are subject to the alternative minimum tax, as well as state and local taxes.) This tax treatment means you would have to earn a much higher yield on other types of bonds to match the taxable equivalent yield of municipal bonds.
- Civic Benefits By adding quality municipal bonds to your portfolio, you can help support worthwhile projects in your community, such as construction of schools and hospitals.
- Steady Income Barring a default, you will receive a regular, predictable income stream for as long as you own your municipal bonds. However, if you currently own many long-

term munis, you may want to consider reducing your overall position. Eventually, rising interest rates will push down bond prices, and long-term bonds carry added risk, because their prices will decline more as interest rates rise. Work with your financial advisor to determine the most appropriate approach for your situation.

• Diversification — Municipal bonds can help you diversify the fixed-income portion of your portfolio if it's heavily weighted toward corporate bonds. And you can even diversify your municipal bond holdings by building a "ladder" consisting of munis of varying maturities. Once you've built such a ladder, you can gain benefits in all interest-rate environments — when rates are low, you'll still have your longer-term bonds working for you (longer-term bonds generally pay higher rates than shorter-term ones), and when interest rates rise, you can reinvest the proceeds of your shorter-term bonds at the higher rates.

Consult with your financial advisor to determine if municipal bonds can be an appropriate addition to your portfolio, as investing in bonds involves risks, including credit risk and market risk. Bond investments are also subject to interest rate risk such that when interest rates rise, the prices of bonds can decrease, and the investor can lose principal value if the investment is sold prior to maturity.

Investors should evaluate whether a bond ladder and the securities held within it are consistent with their investment objectives, risk tolerance and financial circumstances.

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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Mammograms — What You Should Know

October is Breast Cancer Awareness Month. In order to make sure you and your family are in good health, you should know the basics about mammograms and how they can save your life or the life of a loved one. A mammogram is an X-ray picture of the breast. Doctors use a mammogram to look for early signs of breast cancer.

Why should I get a mammogram?

Regular mammograms are the best tests doctors have to find breast cancer early, many times before it can be felt. When breast cancer is found early, many women go on to live long and healthy lives.

What does having a mammogram feel like?

Having a mammogram is uncomfortable for most women. A mammogram takes only a few moments, though, and the discomfort is over soon. Your breasts may be more sensitive if you are about to get or have your period, so keep that in mind when scheduling your appointment.

How do I get my mammogram results?

As required by the FDA, facilities should send you a written report of your mammogram results within 30 days from your mammogram. Be sure the mammography facility has your address and phone number. It's helpful to get your mammogram at the same place each year. This way, your current mammogram can be compared with past mammograms. A copy of your report is also sent to your health care provider.

If your results were normal:

- Your breast tissue shows no signs of a mass or calcification.
- Visit your health care provider if you notice a breast change before your next appointment.

If your results were abnormal:

- A breast change was found. It may be benign (not cancer), premalignant (may become cancer) or cancer.
- It's important to get all the follow-up tests your health care provider asks you to.

Please use this information to make certain you or your family members are in the best health. Remember, breast cancer is not just a women's health issue. Men can develop breast cancer as well.

Jaime Choate, RT(R) (CT) Imaging Services Director Ennis Regional Medical Center









October 1

Annual board meeting for Bristol Volunteer Fire Department: 7:00 p.m. at the fire station. For more information, call (972) 666-3802.

October 5

Pioneer Day: 10:00 a.m.-10:00 p.m., downtown Ferris, sponsored by Ferris Lions Club. Event includes parade at 10:00 a.m., all-day music, vendors and games. Free evening street dance. Contact Kathy Harrison at (972) 544-3696 for more details.

Annual Lord's Day Festival: 9:00 a.m., Ferris Heights United Methodist Church, 108 Center St. Call (972) 937-2344 or email FHUMC@sbcglobal.net for details.

Dentistry From the Heart: 7:30 a.m. Registration begins for the first 50 patients, Waxahachie Family Dentistry, 125 Park Place Blvd., Waxahachie. Special free event is for people ages 18 and over. Patients will be seen on a first come first served basis. Please visit www.waxfamdent.com.

October 18 — 26

National Teen Driver Safety Week. Visit celebratemydrive.com for more information.

October 19

Autumn Days in Ennis Fall Festival: 10:00 a.m.-4:00 p.m., downtown Ennis, NW Main St. One of Ennis' most popular seasonal events. There are also kids' activities and live entertainment provided by the classic rock and country band The Studebakers. Free admission.

Ride of Champions: 3:00 p.m., Campfire Creek Therapeutic Riding Center, 767 Bethel Rd., Waxahachie. RSVP would be appreciated, but not required. For more information, call (469) 337-4569 or (972) 937-7265 or email oliver@ectisp.net. Visit www.campfirecreek.org for directions.

Cotton Row 1K and 5K Fun Run/Walk: 7:00 a.m., registration; 8:00 a.m., run/walk begins, downtown Kerens.
Registration fee is \$15 before Oct. 7; \$20 after that date. Call (903) 654-8138 or email CottonRowRunKerensTex@gmail.com.

October 19, 20

"Hazzard Homecoming Texas Style:" 10:00 a.m.-4:00 p.m., Galaxy Drive-In Theatre, 5301 N. I-45. The cast of the TV show *The Dukes of Hazzard* will reunite to greet fans in a festival setting of music and food. The event

offers photo opportunities and autograph sessions with actors Catherine Bach (Daisy), Tom Wopat (Luke), Ben Jones (Cooter), James Best (Rasco), Sonny Shroyer (Enos) and Rick Hurst (Cletus). Tickets include a \$25 weekend pass. For other ticket prices and packages visit www.galaxydriveintheatre.com.

November 1, 2

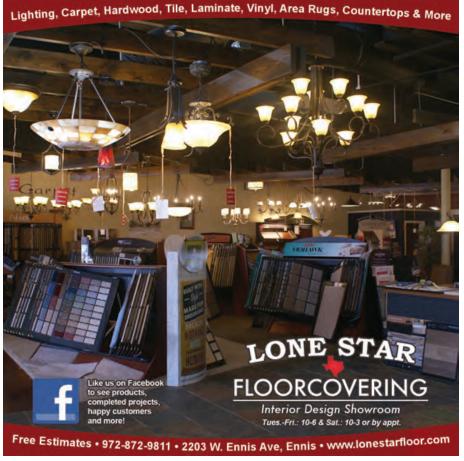
Heaven's Front Porch: **Friday**, 7:00 p.m.; **Saturday**, 3:00 p.m., historic Chautauqua Auditorium. Waxahachie's Old Fashioned Singing presents a staged musical featuring quality arrangements of several well-known hymns and gospel songs, as well as some less-familiar tunes from the first half of the 20th Century. For more information, contact artistic director R. G. Huff at (972) 923-2709 or visit www.WaxaOFS.com.

November 9

Jog for Dogs 5K Benefit Run: 8:00 a.m., Midlothian ISD Multi-Purpose Stadium. Proceeds go toward the cost of Joshua Seller's diabetic alert service dog. Visit www.facebook. com/jogfordogsmidlothiantx for further details.

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







In The Kitchen With Margie McCaig

— By Randy Bigham

Margie McCaig has a sweet tooth, which is good news to all who apply their own to her scrumptious desserts. "A meal isn't a meal without a dessert," Margie insisted. "My mother was a great cook and we always had a dessert after every meal." Margie, recently retired from banking, carries on her family's tasty tradition to the delight of her husband, Larry, and their granddaughter, Josie, whom she's taught to bake tea cakes.

Margie enjoys all aspects of the food experience. "We freeze produce from our garden and can preserves from our fruit trees," she shared. When not baking her popular peach cobbler, she and Larry are traveling around Texas with their cameras and their horses, enjoying the state's equestrian trails and other sites.

Impossible Buttermilk Pie

1 1/2 cups sugar 1 cup buttermilk 1/2 cup Bisquick

1/3 cup butter or margarine (melted)

1 tsp. vanilla

3 eggs

- **I.** Heat oven to 350 F. Grease a 9-inch pie plate.
- **2.** Mix all ingredients until smooth (30 seconds in blender on high, or 1 minute using a hand mixer.)
- **3.** Pour into pie plate; bake approximately 30 minutes, or until a knife inserted in middle comes out clean.

Potato Soup

4 10 3/4-oz. cans chicken broth

1 32-oz.bag Ore-Ida frozen hash browns

1/2 diced onion

I pkg. peppered gravy mix I cup milk

Garnishes: shredded cheese (of choice), green onions (diced), bacon (fried and crumbled)

- **1.** Bring broth to a boil and add hash browns and onion.
- **2.** Cook until potatoes and onions are done.
- **3.** Mix gravy mix with milk according to directions on package; add to soup.
- 4. Heat until slightly thick.
- **5.** Garnish with cheese, green onions and bacon.

Green Chili Chicken Enchiladas

I lb. chicken, cooked and shredded 1/2 cup onions, sautéed

1 Tbsp. chili powder

8 oz. Monterey Jack cheese, grated (or more)

Salt and pepper, to taste

8 to 10 flour tortillas

1 10.75-oz. can cream of chicken soup 8 oz. sour cream

1 7-oz. can chopped green chilies

- **1.** Mix chicken, onions, chili powder, cheese, salt and pepper.
- **2.** Wrap mixture in flour tortillas; place in greased baking dish.
- **3.** Mix soup, sour cream and chilies; pour over enchiladas.
- **4.** Top with more grated cheese and bake at 400 F for 20 minutes.

Chocolate Ice Box Pie

2 1/2 cups milk (divided use)

1 1/3 cups granulated sugar

1/4 cup unsweetened cocoa

1 Tbsp. butter or margarine

7 Tbsp. cornstarch

2 extra large egg yolks

I tsp. vanilla extract

I cup miniature marshmallows

1 9-inch pie shell, baked

8 oz. Cool Whip

Chocolate shavings, if desired

- **1.** In a medium saucepan, combine 2 cups of milk, sugar, cocoa and butter.
- 2. Bring just to a boil over medium heat.
- **3.** In a medium bowl, mix together cornstarch and remaining milk until cornstarch is completely dissolved.
- **4.** Stir in egg yolks and vanilla extract until well blended.
- **5.** Stirring constantly, gradually add egg and milk mixture to saucepan.
- **6.** Cook, stirring constantly, about 2 minutes or until mixture is thickened and smooth.
- **7.** Remove from heat. Stir in marshmallows until melted.
- **8.** Pour into pie shell. Press plastic wrap directly onto filling and refrigerate at least 4 bours
- **9.** To serve: remove plastic wrap; top pie with Cool Whip. Garnish with chocolate curls or shavings, if desired.

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









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