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JULY 2014

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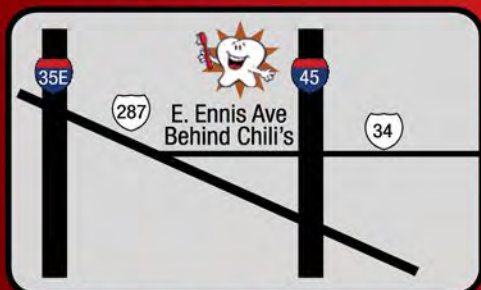
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## ON THE COVER



*Terri Bowling wields the power of creativity.*

*Photo by Amy Ramirez.*

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## Editor's Note

*America the Beautiful ...*

And it surely is that, even in the heat of summer. But I refuse to complain about the hot days we're facing, because I'm so grateful to be clear of the miserable winter we went through.

Our cherished bluebonnets have long since folded up their blossoms, but summer wildflowers have taken their place along country roads. Their scent fills the few breezes July wafts to us, mingled with the fragrance of the barbecue smoldering on

the backyard grill.

While we welcome the fun the Fourth of July brings — the food, the fireworks, getting our families together — we should remember the reason we celebrate. Not to preach a history lesson, but we need to keep in mind that the Fourth is about the freedom we enjoy in this country and the sacrifices our ancestors made to win it for us. So cheers to America on her birthday — still beautiful at age 238!

*Randy*

Randy Bigham  
EnnisNOW Editor  
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# PASSION

## Perfected

— By Sara Edgell

*Artsy-crafty is one word that describes Terri Bowling to a tee. When it comes to art, she loves to create anything from works on canvas and custom-made crosses to reclaimed wood signs. Her artistic abilities may not be the product of classical training, but for her needs, the self-taught skills she possesses in abundance serve her just fine.*

In fact, her talents stem from a long line of familial craftiness and creativity. Terri credits her mother, Glenda, and grandmother, Maxine, for instilling in her at an early age the significance of artistic creation. Maxine avidly crocheted, making afghans and other items for family and friends throughout her life. Glenda, on the other hand, demonstrated her personal flair by making and selling floral arrangements. Terri is grateful for the artsy streak she inherited, and she sees it as a profound blessing. “I consider my artistic ability to be a gift from God,” Terri admitted. “It’s my way of celebrating and praising Him.”

Aside from art, Terri’s life focuses on family. Terri places her children’s needs first and manages to find time between shuttling them around, making meals and doing laundry, to get messy with her paint and power tools. All her work takes place at her kitchen table, covered in an assortment of paint marks and nicks from her tools. As the heart of a home is typically the kitchen, so the kitchen table is the heart of Terri’s work, symbolizing the love of family that has inspired her creative bent. Just as Terri dedicates herself to her husband, Matt, and six children, she devotes herself to art. “For me, art is freedom,” she explained. “It’s a release for me. It’s like therapy.”

Terri’s intrinsic affinity for all things creative was discovered at







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a young age. In the fifth grade, she was given an art assignment requiring her to write her name in bubble letters and then add drawings and representations of herself inside each letter. Her work brought praise from her classmates who asked her to draw their names. It was this simple yet self-reflective project that started it all for Terri. At once she realized she had a real knack for expressing herself in a unique way.

That first drawing sparked an interest that Terri kindled with care until it grew into a flame. She dabbled more in sketching, which eventually yielded to painting. In turn, painting led to the constructing and repurposing that defines her current work. This is where Terri's love for antiques and other vintage finds blossomed. "I have always been able to see the beauty in things other people consider trash or broken," she explained. Terri has lived in a few older homes, which provided her with great inspiration. When she and Matt moved to Ennis from Waxahachie, they purchased a quaint, old house. They fell in love with its historic charm and character. "The first house we bought 13 years ago was a big inspiration for me," she recalled. "I just like to take old things and make them pretty again. I've always been good at being able to see hidden beauty."

Over the years, Terri reared her family and renovated her home, enjoying both to the hilt. She made special paintings on canvas for her children's rooms and repurposed old, junk furniture to fill other rooms of the house. She discovered the joy of constructing and decorating for





**"I like to take old things and make them pretty again."**

herself, but also for others. Friends and family would admire the furniture and accessories she made for her own home and ask Terri to make similar pieces for them. Six years ago, Terri decided to take a more serious approach to her work and turned her hobby into a small business. The childhood spark had ignited a creative fire. By now, Terri had perfected her passion.

Initially, Terri designed custom-made crosses for friends. She would use pieces of old broken jewelry, vintage-printed fabric and other unique bobbles to customize each one. These features allowed Terri to express her individual aesthetic, as well as personalize her work for the recipient. And it wasn't just the design Terri crafted, she made the cross, as well. "I actually cut my first several crosses, which were very crude," she confessed. "Eventually, I discovered the world of pre-cut crosses. That made a big difference for me."

To honor the memory of her grandmother, Terri made a cross for her mother, using some of her grandmother's jewelry, crochet needles and even her eyeglasses to capture the essence of the woman they both loved so dearly. When



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Glenda passed in 2012, Terri brought that special cross to her own home where it now hangs in the living room. To honor the memory of her mother, Terri plans to craft another cross to accurately embody her mother. "I'd also like to make a cross for each of my siblings," she added.



Ultimately, it's her big family that provides Terri with the solid foundation, support and inspiration to express herself through art. "In the past few years I have discovered that art is my passion," Terri reflected, "and that it's really tied to my life's purpose. I feel this is part of what I was created for. So it's divinely orchestrated."

Over the years, her work has evolved as she explored new techniques and media. From crude beginnings, her work has grown to encompass one-of-a-kind furniture and reclaimed wood signs. Terri's evocative style is firmly rooted in her faith, as most of her current work is composed of handcrafted signs featuring meaningful biblical passages. Each piece is different, yet conveys the same ultimate message — "Through God, all things are possible." Many of Terri's signs are made from weathered pallet wood, which she spends time refining and prepping. First, she dismantles the pallets and sands them down to make sure there aren't any rough spots. Next, she picks the color scheme and Scripture that will adorn the piece. The final product is a colorful, poignant item of decor.

"Art means different things to different people," Terri observed. "For me, it's anything that brings beauty and hope to the world." And at the end of the day, when she sits down to work on a piece of art, that's exactly what she's doing. With love she's unveiling beauty while sharing her own dreams and vision. **NOW**

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# Shannon Childs

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*Shannon Childs is an Ellis County native who has practiced in Ennis since 2001. She received her master's degree in nursing administration with a minor in education from The University of Texas at Arlington. Shannon received her Acute Care Nurse Practitioner Certificate in 2000 and her Family Nurse Practitioner Certificate in 2009. She is board certified in both acute care and family nursing. Shannon is the proud mother of three daughters and has two beautiful grandsons. Shannon is accepting NEW patients of all ages.*



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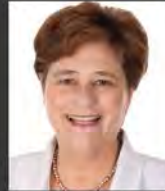
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# A Legacy of Faith

—By Virginia Riddle

## At Home With Jay and Misty Gardner

*Children have played a central role in Jay and Misty Gardner's lives since his daughter, Julia, and her son, Joshua Knott, brought them together. Misty was living in Cedar Hill, next door to Jay's mother, who babysat Julia, and the kids met and spent a play day at Misty's home. "Jay had to come over that night and meet the stranger who had his child," Misty remembered. "We started hanging out with the kids, and then I invited him to church."*

*"After a long wait for her, I asked her to marry me at the stroke of midnight during the millennium," Jay said. Shortly*







afterward, the couple married, and the family of four began their future together.

Although Jay had moved to Cedar Hill as a child, and Misty came there as a teenager, both agreed it was growing too large and busy for their tastes. Hoping for a place a little less crowded, they started sampling nearby towns in their search for a new home. "Ennis wasn't even on our radar," Misty admitted. But when they visited friends in the Bluebonnet City, they found land for sale nearby. The Gardners came to Ennis to inspect the property and decided to purchase the four acres, with the result that their friends are now also their neighbors. "We didn't truly know what we had bought that day, because it was too overgrown and was raining," Misty recalled. They soon found they had a gem.

Jay, who works in the construction industry, started clearing the land. Misty helped by cutting down trees with a Bobcat. It was six months before the overgrowth was tamed enough for Misty, who doesn't care for snakes, to feel comfortable walking the lot under the tall, stately trees that remained. "We still wanted the land to look like country," Misty observed.

With a house plan including large rooms specified by Misty, Jay put his lifetime of building knowledge and plumber apprenticing to work, aided by Joshua, then 10 years old. "It was something to see Joshua on a roof nailing," Misty related. The family hired an electrician, but for the most part, the home they happily live in today is a product of their own hard work. "I'm bossy, so I made the perfect project manager," Misty said.

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"She was also the perfect superintendent, and I was the laborer," Jay agreed.

This past March marked the 10th anniversary of the Gardner's proud move into their Ennis dream home. Jay has continued to work in the Metroplex, while Misty, formerly in the corporate world, transitioned to a job with the Crisis Pregnancy Center in Waxahachie.

Other changes were in store for this family. Just as Jay and Misty



were becoming empty nesters, her grandmother came to live with them, necessitating a special addition to the home, which Jay again undertook. Additionally, the couple felt called to become foster parents, enthusiastically welcoming Jessica and Katie, now both 8 years old, into their home and hearts. With their arrival seven years ago, Misty became a stay-at-home mom.

Since then, Jay and Misty have added Alivia, now 6, and Isaiah, an energetic 3-year-old, to their family. When each of the children became eligible for adoption, Jay and Misty, active members of New

Hope Church, sought spiritual guidance. "We knew it was meant to be when Jay came home and showed me a verse from the Book of Isaiah in the Bible," Misty recounted. "Isaiah James' name has great significance since God told me his name would be Isaiah," she added, "and James is my favorite book in the Bible."

The home's front porch is a favorite sitting area. There Jay and Misty watch their "four littles," as they're fondly called, ride their bikes and trikes among the swarm of family dogs — Heidi, Bella and Blaze. In the backyard, the "Gardner Hide Out," a treehouse is Jay's

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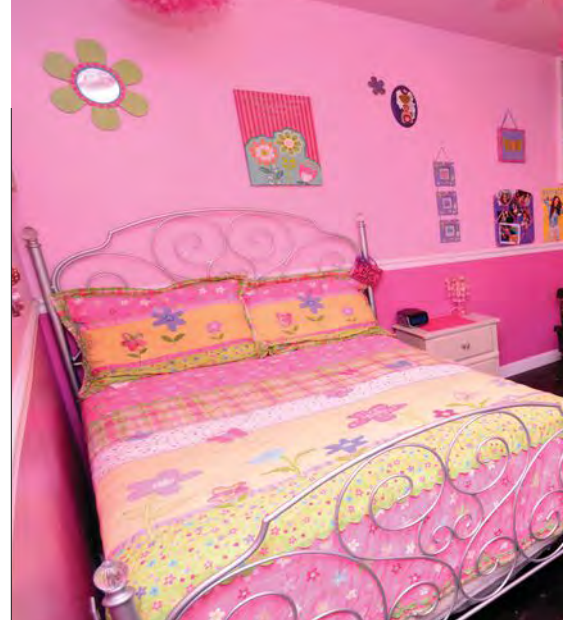


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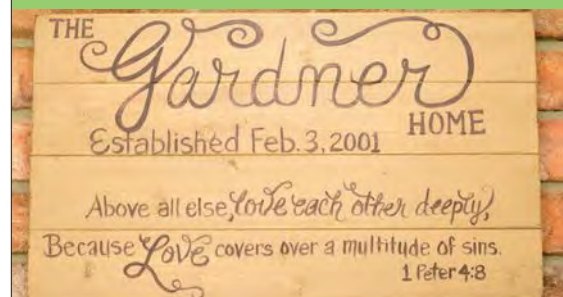
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current building project. Jay even built a decorative fence with an automatic gate that, when closed, provides a safe play area for the kids.

Misty has created a work space out of the formal dining room. A table decorated with painted tracings of the children's hands and feet is a great place for homework, while the rest of the



room serves as Misty's office. Misty works part time from home for their church, and the children attend Ennis public schools. "The table is a family heirloom," Misty shared.

The large living room plays host to Misty's collection of crosses. Several plaques, with the couple's favorite sayings and verses, decorate other walls, and family photos are displayed in the entry hall.

Each bedroom reflects its occupant's preferences. Isaiah's has a railroad theme. "This boy loves trains!" Misty laughed. And Alivia's room is pretty in pink. "Pink is her signature color," Misty revealed with a smile, and perhaps a nod to the famous line from the movie *Steel Magnolias*. Jay created Alivia's built-in shelves with different pastel accents painted in each cubby. "I like change, so this man paints a lot," Misty explained.





Katie and Jessica's room has a soothing ocean theme, complete with submarine, dolphins and an aquarium with fish and frogs. Julia painted free-hand this room's figures and the ladybugs that match the shower curtain in the children's bathroom.

The couple's master bedroom and bath are a quiet haven. The addition, originally made for Misty's grandmother, is currently home to two Navarro College-Waxahachie coeds, Megan and Bridgett. With half of the affectionately called "biggs" living under one roof, Misty reflected, "It's interesting having two age groups. I feel like I'm burning the candle at both ends."

One of Misty's favorite memories in the home was made when Jeremy Collins stood on the front porch and asked permission to marry oldest daughter Julia. The couple now lives in Frisco. Joshua and his wife, Shelbie, live just down the road from Jay and Misty and have their own "little" — baby Willow, the couple's first grandchild.

When Jay and Misty need a little relaxation, they enjoy cruises together or a couples-only weekend with friends. "We once booked a cruise and sailed 10 days later," Misty reflected. Their voyages have included ports of call in Mexico and the Bahamas.

With their family now complete, Jay has declared a hiatus to home construction, so they can focus on enjoying their "biggs and littles." "The foundation of our family is faith in Jesus," Misty said. "We try to do what Jesus would want us to do. We sometimes fail but are always striving to leave a legacy of faith to all our children." **NOW**



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*Co je doma, de vsechno means home is everything. For Matt Matous and his six fellow bandmates, this sentiment extends beyond structural walls to encompass the essence of family heritage. Typically, young men in the age range of 18 to 21 aren't concerned with polka music, but this group of college guys is different. They take pride in upholding their cultural and familial heritage.*

Beginning back in 2009 at an Ennis High School talent show, Matt and longtime friend, Adam Rejcek, were working with the committee on the show and jokingly offered to fill a gap in the lineup with their polka band. The funny part was the duo didn't actually have a band. What began as a comical anecdote quickly became something exceptional. In one month's time, Matt and Adam pulled

# POLKA PRIDE

— By Sara Edgell





together five other musicians, and they worked hard to learn a single song. The performance of that song enabled them to win the talent show and propelled Matt and his bandmates on a journey of unexpected adventures. "I had always thought it would be fun to start a band," Matt said, "but I never thought it would become this big."

Today, The Moravians Polka Band members include Matt on trumpet, sax and vocals; Chris Trojacek on trumpet, guitar, accordion and vocals; Kaleb Trojacek on accordion, sax, keys and guitar; Josh Goodwin on tuba and bass; Adam on drums and vocals; Matt Zajic on sax; and Zachary Matous on keyboard and drums. This group of guys has strong, close-knit connections going back to childhood, and they were all members of the EHS marching band in high school.

What gives The Moravians an extra edge is their combined ability to play music by ear. Having been in the school band, members have the ability to read music, but their extensive experience has allowed them each to develop a skillful and proficient musical sensibility. Much of The Moravians' music is based on old sheet music that belonged to Adam's father and grandfather, both former polka musicians. When Adam discovered the sheet music, he got together with the guys and wrote bass and harmony to go along with what was already on paper.

A tradition of musical talent is another connection the guys share. Nearly all

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the members of the band have family who were involved with polka bands, like the Vrazels, Johnny Mensik and the Lone Star Czechs. Matt's parents both played musical instruments, and his grandparents, Frankie and Evelyn Svehlak, have always enjoyed and shared



polka with him and his brother, Zach. "They were always listening to polka, and they actually taught us to dance," Matt recalled. "They used to watch *The Big Joe Polka Show* with us, too."

In fact, his polka-dancing grandparents played a major part in helping Matt get the band off the ground. With



the winnings from the talent show and his grandparents' help, The Moravians were ready to polka! "Really, one of the big reasons we were able to get started

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is because my grandpa helped fund us,” Matt confessed. “We could not have done it without the help and support of my grandparents.”

Matt’s full-blood Czech heritage is something he takes great pride in. This Texas A&M University senior, majoring in aerospace engineering, understands what it means to revere his family’s lineage. With his brother and friends by his side, Matt is able to do just that on stage by playing good, old-fashioned Czech music. The band’s sound has the typical combo orchestra feel blended with a touch of Texas country.

According to Matt, The Moravians’ major influences have been traditional polka tunes and the bands they listened to growing up. The



Ennis Czech Boys were a big inspiration for the band, because the group represented and appealed to a younger generation. That’s what Matt wants to continue doing — spread the Czech spirit. In doing this, the group collectively finds inspiration from both country and classic rock.

The Moravians have performed not only at Ennis’ annual National

Polka Festival Parade, but also at Sokol Hall during that fun-filled weekend. They are also part of the annual Ennis Czech Music Festival and have performed at

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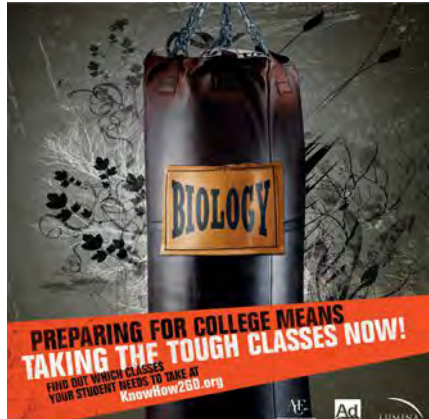
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the St. John Bazaar and SPJST Lodge 84's Annual Princess Ball. The band continues to grow and flourish, despite the miles that keep them separated while away at college. "Even though we are spread all across the state, we're able to pull together and keep on playing," Matt shared. "That's what we want to continue to do."

Mollie Busta of the *Mollie B. Polka Party*, which took over *The Big Joe Polka Show* the boys used to watch as kids with their grandparents, caught wind of The Moravians and featured them on her weekly program in 2013. Later that year, Mollie offered them an even more thrilling opportunity: to play various shows for two weeks in Iowa, Wisconsin and Minnesota. Of course, Matt and his bandmates accepted.

For Matt, it was more than playing gigs. The band bonded and made special memories. The most unforgettable and meaningful moment from the tour was the band's performance in Protivin, Iowa. In two days' time, Mollie was able to reach out to her polka network and arrange a street performance for The Moravians. The boys were blown away when over two hundred polka lovers showed up to hear a band from a little town in Texas play their Czech hearts out. "It was unbelievable," Matt admitted. "The hospitality we were shown was great. We really made lifelong friends on that trip."

At this year's Polka Fest, Matt enjoyed seeing those friends again, as well as having his new college friends join in on the fun. As always, he appreciated playing with Chris, Zach, Adam, Matt Z., Josh and Kaleb again. Because they are all off at college now, it's difficult to get the guys together at the same time. "It's always good to be together with all of our families and friends," Matt said.

Ultimately, for The Moravians Polka Band, it's all about having a great time playing music that honors and upholds Czech customs and culture. Polka music is only one aspect of that. "In essence, we just want to keep playing music," Matt underscored. "The joy we see on people's faces when we play says it all. That's why we do it, and it's our heritage." By embracing tradition, The Moravian Polka Band embodies the Czech spirit. After all, *rodina je vscheno* ... family is everything! **NOW**



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# The Versatile Stripe

— By Amy Walton

*It's no secret that trends between home design and fashion are closely related. They not only coordinate in color scheme, but also in pattern. For example, I'm sure we've all noticed the pastel trend over this past year — coral and mint to be exact. We've also noticed the chevron trend, first in home design, and then quickly transitioning into the fashion realm. As much as I love recent trends, I want to focus on a more classic style that also has the ability to remain trendy — stripes.*

Stripes have been thought of as rather traditional, and in a lot of cases, I have to agree. I love the look of a classic stripe, no matter what the color or application. In the classic form, a stripe can be displayed in a horizontal or vertical manner. In home decor, you might consider a vertically hung stripe on a set of drapes to be more formal; whereas, a horizontal, bulky stripe might feel a bit more casual. Another big trend has been placing thick horizontal stripes on the interior walls of your home. I love this trend, because rather than using wallpaper to create interest on your wall, you are simply using paint. For this application, a smoother finish on your walls is ideal, as a textured surface might interfere with achieving clean paint lines.

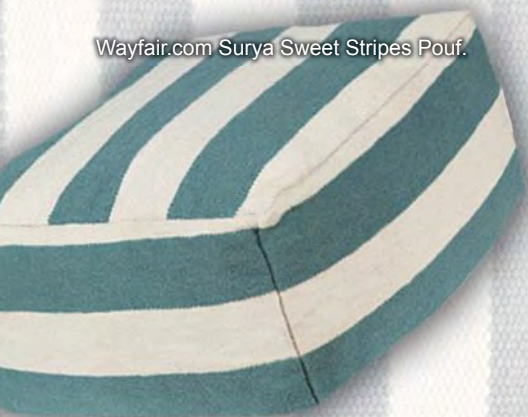
Color also plays a big part in the look of a classic stripe. A lighter fabric or color choice may come off as more approachable and

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welcoming compared to a bolder black and white print. If you are looking for a more intense look, a high contrast stripe might be the choice for you. To achieve a calm, relaxed feel, lean toward lighter tones with less contrast between the hues of your stripes. The same theory applies to fashion. A softer color scheme will represent a lighthearted and relaxed look as opposed to a bold print, which will signify a larger, more obvious fashion statement. These bold prints have been seen anywhere from maxi dresses to handbags. They are especially popular during the summer months in both high contrast hues and tone-on-tone applications.

But stripes don't have to take on a traditional appearance. They can have a very trendy, casual feel, as well. For example, when applied to a nautical or beach theme, stripes undergo



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a complete transformation and quickly represent the essence of a relaxed environment. There is nothing more relaxing than the look of a navy-and-white-striped rug nuzzled up against a bright white linen couch with some burlap trimmed pillows sitting atop. Ahh! I can hear the waves rolling across the beach right now and envision my toes in the sand! Just imagine, an aged driftwood coffee table supporting a beige-and-white-striped storage basket and some scattered seashells to complete the look. Maybe it's just me, but that scenario sounds like sheer perfection. Without going too over the top with your theme, this beachy design can really create a peaceful and serene room with a casual, effortless elegance.

The nautical theme doesn't stop with home design either. We have been seeing this trend transition into fashion for quite some time. Beginning with gold jewelry making its comeback a few years ago,





it then became more obvious. Anchors became prevalent in jewelry, and stripes, while they have always been popular in fashion, began pairing up with the nautical aesthetic, as well. The nautical stripe has been applied to many things such as nail art, handbags, shoes, shorts — you name it. Even pairing a classic striped sundress with an anchor charm bracelet or ring has become trendy. Pair



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that outfit with a neutral canvas wedge and red clutch and you've got yourself your next barbecue ensemble.

Aside from the nautical theme, stripes have many other ways of taking on a casual look. I call this the rustic stripe. You might see this in the French country design style, along with the shabby chic and cottage look. I've also seen this rustic stripe in the industrial style. You can find them printed on a kitchen towel, a grain sack pillow or even roughly painted on a table or dresser as a charming accent. You won't find clean lines when observing this type of style, but the imperfect elements of the rustic stripe are where you find its true charm.

The rustic stripe can also be seen in the fashion world when applied to items such as the boyfriend jean, or even when printed on a summer scarf or canvas tote. I love pairing a bright and simple summer dress with a more rugged "rough around the edges" striped scarf. The contrast of those two elements creates interest and meaning behind an otherwise simple look.

It's hard to imagine that such a simple aesthetic can be applied to so many different design styles, but it's true. Whether you are going for the latest trendy look or the traditional classic look, stripes have the ability to take on many roles. What I find most appealing about stripes is their ability to never go out of style. They are timeless in so many ways and will always find a way to make a statement in both interior design and fashion. **NOW**

*Editor's note: For more information, please visit [www.theblissfulbee.com](http://www.theblissfulbee.com).*





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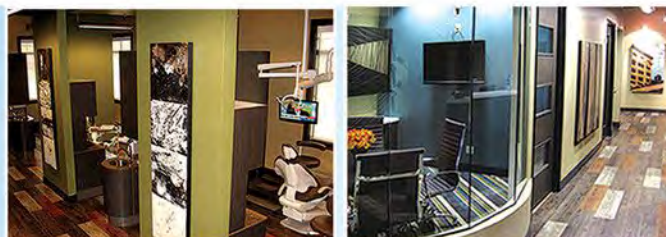
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## Putting the *Real* in Real Estate

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— Randy Bigham

As the dream of home ownership unfolds, nothing makes broker Kim Jansonius happier than knowing she's making a difference in clients' lives. "Helping others achieve that ultimate goal is the most gratifying part of the job," acknowledged Kim, owner of RE/MAX Bluebonnet Country. "The feeling you get when you see first-time buyers walk through the door of their home can't be beat."

For Kim, every aspect of real estate is fulfilling, although she had to leave the profession early in her career to realize her love for it. Licensed in 1994, she worked as a broker's assistant in Dallas until she decided to switch careers, entering the financial realm. But her position with the accounting firm she joined brought little joy. "Actually, I hated it," she confessed.

"I was miserable, crying on my way to work in the mornings." Exchanging the upbeat social interaction of the real estate world for a cubicle wasn't the best move after all.

Kim lost no time reclaiming the career that brought her satisfaction, and she has now enhanced it tenfold. As owner of RE/MAX Bluebonnet Country, which launched in 2004, she has since opened offices in Waxahachie in 2012 and Ovilla last year. Her finance and real estate experience in Dallas behind her, Kim relishes the diversity of selling property in Ellis County. "Dallas was a less challenging market," recalled Kim, a member of the Ellis Hill Association of Realtors. "Almost everything involved a platted subdivision, and you worked your radius and that was it." Ennis, Waxahachie and Ovilla,



however, pose more complex problems.

With interests ranging from farm and ranch to commercial, and the inevitable rezoning issues that arise in growing communities, Kim's responsibilities have increased. But so has her confidence, not only as the owner of a prosperous real estate company, but as a mentor to the select, highly qualified agents she employs. Overseeing 30 agents in three markets, Kim maintains a hands-on involvement in the field that wouldn't be possible with a larger network. "I could have 200 agents, if I wanted," she explained. "But I don't just hire anyone. I want agents who are key players. It's achieving perfection for each client that makes me smile at the end of the day. And it's important that the same attitude is reflected in the people around me."

Kim practices what she preaches. By nurturing relationships with clients, she finds the process of selling more rewarding — both for herself and the property owner or buyer. "A little bit of extra service and attention to detail goes a long way," she shared. Prospective buyers, for instance, might require an encouraging nudge to see beyond what a property is now to what it can be. "If you can just get the conversation started about potential, sometimes that's all that's needed to get customers' creative juices flowing," she added.

Kim's professional bliss is matched by the contentment of her home life. Born and brought up in Corsicana, Kim moved to Ennis in the eighth grade. With husband, Jason, she lives on 87 bluebonnet-strewn acres near Bristol. There the couple delights in parenting 12-year-old Kloe and 5-year-old Kade, both of whom attend Ovilla Christian Academy. Involved in local charities and other community organizations, the family sponsors a girls' softball team, among other projects.

RE/MAX Bluebonnet Country enjoys the same familial bond. "That's why we're different," she pointed out. "I have the satisfaction of knowing that everyone on my team is working together, in the same direction, and toward the same goals of keeping our customers informed and protected." **NOW**



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One of many popular floats in the Polka parade was ESB's 'Forever Czech.'



Mary Wade, Kathryn Wall, Charlene Ballard and Carolyn Clayton attend a Friends of the Library meeting.



Despite the recent rain, Ennis mailman Corey Hall is on the job.



Retha Bigham visits her alma mater, Jacksonville Baptist College.



John and Betty Solis attend worship service at Friendship Baptist.



It was another busy weekend for Ennis Farmers Market.



Classic cars like this one, driven by Jack and Mary Nell Witt, are a hit with onlookers.



The Holiday Inn Softball Team wins big at Bluebonnet Park.



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# Prepare for Health Care Costs During Retirement

As you save and invest for retirement, what are your ultimate goals? Do you plan on traveling the world? Purchasing a vacation home? Pursuing your hobbies? People often think about and plan for these costs. Yet, too often, many of us overlook what potentially could be a major expense during our retirement years — health care. By preparing for these costs, you can help yourself enjoy the retirement lifestyle you've envisioned.

Many of us may ignore the impact of health care costs, because we just assume Medicare will pay for everything. But that's not the case. In estimating health care costs during retirement, you may find that \$4,000 to \$6,000 per year per person for traditional medical expenses is a good starting point, although the amount varies by individual. Furthermore, this figure does not include the costs of long-term care, which can be considerable. To illustrate: The national average for home health aide services is nearly \$45,000 per year, and a private room in a nursing home is nearly \$84,000 per year, according to a recent survey by Genworth, a financial security company.

So what can you do to help cope with these costs? Here are a few suggestions:

**Estimate your costs.** Try to estimate what your out-of-pocket health care costs might be, based on your health, your age at retirement, whatever supplemental insurance you may carry and other factors.

**Know the key dates.** Things can change in your life, but try to identify, as closely as possible, the age at which you plan to retire. This will help you spot any coverage gaps before you become eligible for Medicare at age 65. Also, be aware of the seven-month window for enrolling in Medicare, beginning three months before your 65th birthday.

**Review your insurance options.** Medicare-approved

insurance companies offer some other parts to Medicare, including Part D, which covers prescription drugs; Medigap, which covers gaps in Parts A and B (in-hospital expenses, doctor services, outpatient care and some preventive services); and Part C (also known as Medicare Advantage, which is designed to replace Parts A, B, Medigap and, potentially, part D). You have several options for Part D, Medigap and Medicare Advantage, each with varying coverage and costs, so choose the plans that best fit your needs. (To learn more about Medicare and supplemental insurance, go to [www.medicare.gov](http://www.medicare.gov).)

**Develop a long-term care strategy.** To meet long-term care costs, you could self-insure or purchase insurance coverage. To learn about long-term care insurance solutions, contact your financial advisor.

**Invest for growth and rising income.** Health care costs typically rise as you move further into retirement, so make sure that a reasonable portion of your assets is allocated to investments with the potential for both growth and rising income.

**Think about health care directives.** If you were to become incapacitated, you might be unable to make health care decisions — and these decisions may affect not only your quality of life but also your financial situation, and that of your family. Talk to your legal advisor about establishing a health care directive, which allows you to name someone to make choices on your behalf.

Health care costs during your retirement may be unavoidable. But by anticipating these costs, you can put yourself in a position to deal with them — and that's a healthy place to be. **NOW**

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

## Happy Fourth of July

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# Benefits of Stretching

Stretching before exercise is a no-brainer, but did you know stretching can improve your overall health? Incorporating stretching each day can make a significant impact in your everyday life.

According to the Mayo Clinic, here are some of the main benefits of stretching:

- **Increased flexibility and joint movement:** This means that you will be able to move easier and be less stiff in your everyday activities, such as lifting your kids or grandkids, carrying groceries and kneeling to do yard work.
- **Better posture:** Stretching can help keep your muscles relaxed, which will make it easier to maintain appropriate posture. Good posture can minimize discomfort and help prevent complications that happen over time such as increased risks of slipped disc, back aches and neck pain.
- **Improved circulation:** Stretching increases blood flow to your muscles. Blood flow not only brings oxygen and nutrients to your muscles but also removes waste and toxins in the muscle tissue.
- **Stress relief:** When we experience stress our muscles instinctively tighten up, stretching relaxes tight, tense muscles that often accompany stress.
- **Enhanced coordination:** Preserving full range-of-motion throughout all your joints keeps you in better balance. Coordination and balance will make you less prone to injury from falls, especially as you get older.

## Tips on Stretching Properly

- **Be gentle:** We often want to get stretching over with as soon as possible, but aggressive and hasty stretching can lead to injury. Stretching exercises should be slow and smooth.

• **Don't bounce:** Bouncing as you stretch can lead to injury in the form of a muscle cramp (Charlie horse) or even micro tears (tiny tears) in the muscle, which leave scar tissue. The scar tissue makes muscles tight and less flexible, which can cause painful trigger points.

• **Hold each stretch for at least 30 seconds:** It takes time for your muscles to relax and lengthen safely. It is recommended to hold each stretch for 30 seconds. If you are just beginning a stretching regimen, start by holding a stretch for 10 seconds and repeating it three times. Gradually increase the time you hold each stretch, as you grow more accustomed to your stretching regimen.

• **Listen to your body:** If you feel pain, especially a sharp pain, you've gone too far. Back off and then hold the stretch.

Even though stretching is a healthy habit to incorporate into your daily routine, there are certain conditions in which it should be avoided, such as in an acute sprain/strain injury, fractured bones and after surgery. If you have any back, neck, bone or joint problems, consult your doctor before beginning a stretching program. No stretching routine should be very uncomfortable or painful. Pain means stretching is being done incorrectly, or there is a medical problem. If you are not certain about your stretching technique, ask a qualified health professional for help. You can go to YouTube and find some great videos on stretching at <http://www.youtube.com/watch?v=Q1K5JJdS5AE&sns=em>. **NOW**

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### Through July 30

"Fizz, Boom, Read" Summer Reading Program: **Tuesdays and Thursdays**, 10:00 a.m. or 2:00 p.m. Ennis Public Library, 501 W. Ennis Ave. For children who have completed kindergarten through sixth grade, the Summer Reading program offers events at two time options. Preschoolers may attend but must sit with parent. Among attractions are the Ennis Fire Department, Critterman, the Bubble Lady, magician Todd McKinney and other amusement acts and special appearances. For more information visit [www.ennispubliclibrary.com](http://www.ennispubliclibrary.com) to download events schedule.

### July 4

Crape Myrtle Independence Day Parade: 10:00 a.m., downtown Waxahachie. For more information, call (972) 937-2390 or email Ferne Lyle at [flyle@waxahachiecvb.com](mailto:flyle@waxahachiecvb.com).

Midlothian Fifth Annual Independence Day Parade: 10:00 a.m., downtown Midlothian. The Chris Kyle family will serve as the Grand Marshals. Downtown Farmer's Market will be held in conjunction with parade from 8:00 a.m.-1:00 p.m.

### July 5 — 26

Ennis Farmers Market: **Saturdays**, 8:00 a.m.-1:00 p.m., N. Dallas St. Event features locally grown produce, organic beef, seeds, canned and jarred condiments and sauces and many other vendor offerings. Also join the program "Making it at the Market," sponsored by the Greater Ennis Development alliance. For more information, call the Ennis Visitors & Convention Bureau at (972) 878-4748 or visit [www.visitennis.org](http://www.visitennis.org).

### July 12

Movie in the Park — *Frozen*: 8:30 p.m., Hawkins Spring Park, 1498 FM 1387, Midlothian. Rating: PG. Bring blankets and chairs. Concession stand will be open.

Wildflower Walk: 9:00 a.m., Mockingbird Nature Park, 1361 Onward Rd., Midlothian. Guided walk led by members of the Indian Trail Chapter of the Texas Master Naturalists. For more information, visit [information@itmnc.com](mailto:information@itmnc.com).

### July 17

Sokol Membership meeting: 7:00 p.m., Sokol Hall Clubroom, 2622 Hwy. 34. For more information call (972) 875-7959 or visit [www.sokolennis.com](http://www.sokolennis.com).

### July 26

Bristol Opry: 7:00 p.m., featuring local singers and musicians. Sponsored by Bristol Cemetery Association and Caring Hands of Bristol. For more information, contact Jim Gatlin at (972) 846-2211.

### August 1 — 17


*Bingo: The Winning Musical*: **Fridays and Saturdays**, 7:30 p.m.; **Sundays**, 2:30 p.m., Ennis Public Theatre, 2905-C N. Kaufman St. Witness the adventures of Bingo-loving Patsy, Honey and Vern as they face fierce competition, make friends and find love. For more information, call (972) 878-7529 or visit [www.ennispublictheatre.com](http://www.ennispublictheatre.com).

### August 2

Denise Tekell Cancer Benefit: 3:00 p.m.-8:00 p.m., SPJST Hall, 1901 E. Ennis Ave. Event aids medical expenses of Denise Tekell whose cancer, in remission for 36 years, returned. The benefit will feature food, music, a live and silent auction, a pre-sale and event raffle, a 50/50 raffle, a children's shopping booth and bounce house. Donations at the door: \$10 for adults and \$5 for children under 12.

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

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## In the Kitchen With Carrie Hopkins

— By Randy Bigham

Originally from Midland, Carrie Hopkins, a fifth-grade math teacher at Lummus Intermediate, has brought the memories — and the recipes — of her youth with her to the Bluebonnet City. “My favorite recipes are those I remember being special to me when I was a kid,” said Carrie, now a proud wife and mother of three. “My grandmother’s banana pudding and my mother’s squash dressing are some of them.” But her Cowboy Cookies are the most popular of all. “I’ve made countless batches that seem to disappear as they come out of the oven!” she laughed.

Carrie learned to cook by watching her mom. “We stayed in touch by spending time in the kitchen,” she recalled. “I just learned by being there and talking over the stove.” **NOW**

### Golden Baked Chicken

**1/2 stick butter**  
**2 cups water**  
**2 cups instant rice**  
**1 Tbsp. minced onion**  
**1 can cream of mushroom soup**  
**1 can cream of chicken soup**  
**4 large, bone-in chicken breasts**  
**Salt, pepper and paprika, to taste**

1. Melt butter in a 9x13-inch casserole dish. Mix water, rice, onion and soups, until combined.
2. Submerge chicken breasts into mixture with edges exposed. Sprinkle with seasonings.
3. Cook in 375 F oven for 1 hour, or until chicken is golden brown.

### Green Chili Enchilada Casserole

**1 can cream of mushroom soup**  
**1 can cream of chicken soup**

**1 cup chicken broth**  
**4 oz. can green chilies, chopped**  
**1/2 tsp. garlic salt**  
**1 tsp. red chili powder**  
**2 tsp. minced onion**  
**3 chicken breasts or 1 lb. ground beef**  
**4 cups Tostitos corn chips, crushed**  
**8 oz. longhorn or cheddar cheese, grated**

1. Mix soups, broth, chilies and spices.
2. In a 9x13-inch pan, layer half of chicken or beef, half of chips, soup mixture and cheese.
3. Repeat and top with cheese.
4. Bake in a preheated 350 F oven for 25-30 minutes. Cool 10 minutes before serving.

### Squash Dressing

**2 cups yellow squash, cooked (more if desired)**  
**1 large onion, finely chopped**  
**1/2 stick butter**  
**2 heaping cups cooked cornbread**

**1 can cream of chicken soup**  
**Salt, pepper and sage, to taste**

1. Cook squash and onion in a saucepan with butter until tender. Drain well.
2. Crumble some of the cornbread in a 8x8-inch casserole dish; add squash and onions.
3. Add soup and seasonings. Top with remaining cornbread crumbs.
4. Bake at 400 F for 30-40 minutes.

### Cowboy Cookies

Makes 4 dozen.

**1 cup shortening**  
**1 cup sugar**  
**1 cup brown sugar**  
**2 eggs**  
**1 tsp. vanilla**  
**2 cups flour**  
**1 tsp. soda**  
**1/2 tsp. salt**  
**1/2 tsp. baking powder**  
**2 cups oatmeal**  
**6 oz. chocolate chips**  
**1/2 cup pecans**

1. Mix shortening, sugars and eggs together until smooth.
2. Add vanilla. Set liquid mixture aside.
3. In another bowl, mix flour, soda, salt and baking powder. Add to liquid mixture, a small amount at a time.
4. Add oatmeal, chocolate chips and pecans. Roll dough into 1-inch balls.
5. Bake at 350 F for 10-13 minutes, or until barely browned.

### Mawmaw’s Banana Pudding

**1 can evaporated milk**  
**3 cups whole milk**  
**1 stick butter**  
**3 eggs, room temperature**  
**1 3/4 cups sugar**  
**Salt, to taste**  
**1/4 cup flour**  
**1 tsp. vanilla**  
**1 box Nilla wafers**  
**3 bananas, sliced**

1. Heat milks and butter in a saucepan. Add eggs, stirring constantly.
2. Mix sugar, salt and flour together in a bowl; add to mixture until thick, stirring constantly.
3. Once thickened, add vanilla; remove from heat. Layer wafers, bananas and pudding mixture twice. Cool.



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Each office is independently  
owned & operated.



### Featured Listing

#### 191 N 1000th

Beautiful acreage with mature trees and meandering seasonal creek. Great for hunting or bird watching. Ideal spot for that weekend getaway to enjoy with family and friends.



#### 117 Pecan Hollow St.

Beautiful 2 bdrm, 2 bath. Great work shop. 25 x 30 granite counter tops. This is a MUST SEE!



#### 2155 FM 1182, Ennis

Views for miles right off your back porch, beautiful country setting with room for livestock. Has a pond, 3bd/2bth with 2 living, not to mention XXL garage for the man of the house.



#### 6708 Serena Lane-Waco

4 bd/2.5 ba, 2 living, 2 dining and 3-car garage on large cul-de-sac lot that has full sprinkler system.



#### 210 Goodnight Lane

Well cared for 3/2.5/3. Big corner lot that is beautifully landscaped/big fenced back yard. Master down and 2 bedroom up all with WI closets. Quite a neighborhood that the pride of ownership shows.

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TWO Additional Locations to Serve YOU.

#### RE/MAX Arbors

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(972) 935-0095 • [www.elliscountyrealtygroup.com](http://www.elliscountyrealtygroup.com)

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## Common symptoms of *sciatica* include:

- Pain in the rear or leg that is worse when sitting
- Burning or tingling down the leg
- Weakness, numbness or difficulty moving the leg or foot
- A constant pain on one side of the rear
- A shooting pain that makes it difficult to stand up

*If you are experiencing any of these problems, you may be suffering from sciatica. Sciatica affects everything you do, from work to play and ultimately your quality of life. If you are tired of taking drugs that only mask the problem, or you are facing surgery, we invite you to come in and find relief. We want you to know that there is hope. You can get rid of your sciatica pain and get your life back. We have helped hundreds of people just like you.*

*We are so confident that we can help you eliminate your pain that we are offering a free consultation to see if treatment can help you. There is no obligation and the only thing you have to lose is your pain.*

***Call now to live pain free without drugs or surgery.***

- **Dr. David Marcial, D.C.** Clinic Director
- **Dr. Michael K. Shrader, M.D.** Medical Director
- **April Morgan** Family Nurse Practitioner

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