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# ON THE COVER



# Dr. John Chapman prepares to lead EISD to academic success.

Photo by Amy Ramirez.

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# Editor's Note

School days beckon ...

Times, they are a-changin'! And Ennis ISD is poised for a stimulating transformation with the appointment of a new superintendent who has sincere plans for a brighter future.

That makes the kids' return to books this month one that promises fresh challenges and opportunities to succeed. As families, we do our bit by cheering as loudly from the sidelines of academic excellence as we do at the ball games we love to attend. For

Ennisites, Lion-size pride extends from the basketball court and football field to the classroom. As a community, we accept our duty to support learning at every level, so that all students can reach their goals, whether athletic or artistic.

Our kids' prospects depend on a fine education. Ennis ISD provides the very best academia can offer, as involved parents and teachers alike give their all!

Randy

Randy Bigham EnnisNOW Editor randy.bigham@nowmagazines.com

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Ennis ISD

# FOR THE LOVE OF LEARNING

— By Callie Revell

Dr. JOHN CHAPMAN

After 14 years of administrative experience, Dr. John E. Chapman III began his duties as superintendent of Ennis Independent School District last January. With awards like Superintendent of the Year, Citizen of the Year and Gifted and Talented Administrator of the Year, no one doubts he's a great fit for the job — least of all John. "This is the district for me," he enthused. "It's a place where I can make a difference."

WALTER R. BEASLEY

John grew up in San Antonio and has since lived in all corners of Texas. He received his bachelor's degree at McMurry University where he met his wife, Mandi. He started off as a math and science teacher, coaching football, basketball, wrestling and baseball. He received his master's degree from Wayland Baptist University in mid-management and began working as an administrator. He received his Doctor of Education degree from Texas Tech University in educational leadership and has served as

ALAN CLARK

superintendent of two other districts prior to Ennis: Chillicothe and Comfort. Mandi currently serves as an educational diagnostician for Ennis ISD. John and their two boys, Jay and Payton, enjoy hunting and fishing together. He also owns land across Texas and has operated a sheep farm for 18 years.

BRAMLET BEARD

John attributes his devotion to education to his own high school mentors. "If it wasn't for my principal and football coaches, I would not be where I am today," John said. "They

saw something in me years and years ago." John's parents didn't go to college, and his family struggled to get by. "I grew up dirt poor," he shared. "We didn't have anything, not even a telephone. I had to work for everything I had."

Despite the limitations of his upbringing, John's principal and coaches believed in him. "They each took me under their wing and developed me as a young man," John recounted. "They told me, 'You've got potential. You can be something. You're going to college."" John did end up going to college with plans to be a veterinarian, but he soon discovered a different path. "I woke up one day and I just said, 'Wow, I need to make a difference," he remembered. "I started subbing and fell in love with it. Of course, my





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high school principal and coaches said, "Took you long enough to figure it out!"" From then on, John found joy in helping students, particularly those who were underprivileged, as he had once been.

When John began searching for a new academic home, he knew he and his family had found the right match with Ennis ISD. "One thing I believe is that I'm meant to be here," John said. "When I applied for the job, I felt good about it. The whole process felt right."

One of his top priorities was finding a school district that needed his help to reach its potential. When John received the news that he'd been named superintendent, he felt affirmation and excitement. "I was ecstatic!" John admitted. "I love to go somewhere and make positive changes in the community for the kids."

The most positive change he hopes to affect is getting the district on track to high academic success. John plans to host an Opening of Schools Ceremony on August 22 to make sure the Ennis ISD faculty and staff are all on the same path to growth. "I have a one-word motto for the year," John said. He will reveal that motto at the opening ceremony. "Everything for the entire year will be





based on that word to hopefully motivate everyone and give a sense of inspiration and commitment to education, to show why we're here and why we want to make a difference in kids' lives."

John also plans to network with the community as a whole through an annual event in December he calls the State of the District Address. "I'm putting together a strategic plan for the district to give everyone a vision of where to go next," John pointed out.



Another one of John's priorities centers on technology. He understands students need exposure to the newest technological advancements to be successful. He hopes the district can become a "Google District" through the distribution of Chromebooks and the utilization of Google Apps for Education. He also supports the introduction of Apple MacBooks for juniors and seniors. "When our kids leave, we want them to have a vast knowledge of the different forms of technology out there," John said. "We want to give them that diversity, so when

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Scott Clinton<br/>DDSImage: Constraint of the second s



they go to college, a trade school or enter the workforce, they've had different technology devices. They'll understand how they work, so it won't be a learning curve for them." John believes students exposed to new technologies have a greater chance for success in a workforce that depends on it.

So far, as EISD's new superintendent, John's transition has been as smooth as can be expected. "It's always tricky coming into a new situation and looking from the outside in with ideas and changes," John confessed. "I try not to come in as a change agent, but to collaborate with the people who are already here. It's important to make sure your administration and teachers have the same ownership, for them to buy in. I want to get everyone's input."

Overall, John's transition experience has been positive. "It's been wonderful," John said. "This is, by far, the most welcoming district I've ever been in. Every time I come into a new system, there has been a little resistance, but this has been so nice. I left a wonderful place, and I'm coming into a wonderful place. It's been great — not just for me, but for my family as well."

John believes parent and community involvement is crucial to the district's prosperity. "When we say we want parent involvement, we truly mean it," he said. "Let's support each other and shine a light on the great things. Are we perfect? Never. We're all humans, but we can always be moral, ethical, honest and loyal to EISD."

He knows an effective school district is one that reflects a thriving community. "I hope as a whole we can make those mindset changes that won't help one or two kids, but thousands of kids," John affirmed. "If we can all continue to promote and support Ennis ISD, we're going to do great things." **NOW** 

# Kevin A. Williams, M.D. Orthopaedic Surgery & Sports Medicine

Dr. Williams is an orthopaedic surgeon and has practiced in Ennis since 2005. He graduated from Columbia University and did his residency at St. Luke's Roosevelt Hospital in New York City, NY. Dr. Williams specializes in knee and shoulder problems, carpal tunnel and sports injuries. Dr. Williams is taking new patients of all ages.

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# — By Sara Edgell

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# AT HOME WITH Antero and Michelle Ontiveros

When Antero and Michelle Ontiveros purchased their traditional home on a quiet street, they knew they were getting more than a house. They were buying the opportunity to turn an older structure into a modern home using creativity and unique style.

and

The couple met when Antero was visiting a friend at college in Kansas. They hit it off and after a few years of dating, the two married in 2010. They share two children, Daniel and Devree. "We do everything with our kids," Michelle said. "We are extremely family oriented."

"We want to give our kids everything we didn't have growing up," Antero added. So with their family in mind, the couple knew that buying a house was a necessity for their future. Thus began the long, arduous hunt for the perfect place to call their own. After scouring the market for well

over a year, they knew exactly what they wanted — plenty of room to entertain family and friends,

and an open floor plan that was inviting and accommodating for all their needs. "Every time we thought we would get a house we liked, it would end up being under contract," Antero remembered. "We looked forever and got so discouraged."

When the terracotta three-bedroom, one-and-a-half bath house, built in 1964, appeared on their radar, Antero was intrigued. Michelle jokingly called it the "pumpkin house," but her husband saw the potential in the home from the start. After months of persuasion, Michelle finally agreed to check it out. "I hated it," she admitted, "but he kept showing me the house online and saying, 'Look at the potential.' All I saw was a lot of work."

After inspecting it, the pair decided to ignore the dated façade



and ramshackle interior. Cosmetic flaws could easily be fixed, and with Michelle's keen eye for design, coupled with Antero's building skills, restoration would be a breeze. With his experience as a lab technician at Polyguard, Antero knew it was just a matter of formulating a plan to fit their vision.

The living area, an open space combining the sitting and dining rooms, is adjacent to the renovated kitchen. This was a huge selling point for Antero and Michelle, because they knew the space would be perfect for entertaining, a favorite pastime. Also, off the large living-dining area, is the family's game room, which the kids have taken over as a movie room. On the opposite side, a hallway leads to the home's three bedrooms and a central bath.

The house is made unique by the personal touches the two have added

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during their three-year remodel. From the time they purchased the house in 2011, they've been in constant reconstruction mode. In addition to the modernized kitchen, Antero spent many hours gutting the garage and converting it into the game room. Not only do these spaces standout because of the labor that went into them, they sparkle — thanks to a







custom decor Michelle describes as a rustic version of shabby chic. "Each room was like a blank canvas for us," Antero recounted. "Michelle would have a vision I could never see, but we would just go ahead and do it. The result always turned out great, because she has a talent for decorating. She has a good eve."

Michelle gained experience by working

with an interior designer. She served as the woman's decorating assistant for several years, and in the process learned the ropes. "I sort of fell into the position," she recalled, "but I loved it and learned so much from her." And although she now works for Lonestar Fitness, Michelle dabbles in the field of home decor and design whenever



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she can. "My work schedule is very controlled," she explained, "but design is more creative. It's a form of relaxation for me. I call it painting therapy."

Needless to say, the 1960s terracotta brick was the first paint job she undertook. The next eyesore she tackled was the bright yellow front door. Inside, the home features custom-painted rooms throughout. The living, dining and game room walls are a faux texture in a variety of rich, homey hues. The hallway's new look includes a diamond pattern in a serene palette of soft green and gray. Both kids' rooms are also custom painted to showcase their individual personalities. Daniel's room features a comic bookthemed wall with cream and blue chevron detailing, while Devree's room is pink with yellow chevron, owl and princess motifs. Devree's room also sports her very own swing. "People forget that you can do whatever you want when designing your home," Michelle enthused. "These types of things are what make a house a home."

But customization for the Ontiveroses doesn't stop there. Michelle has taken family pieces such as the game room's television stand and her mother's piano and given them a rustic-chic makeover. Additionally, every other room in the house features repurposed, vintage furniture found at garage sales, thrift stores and secondhand shops. Clearly nothing is off limits, from the gun-rack turned corner shelf and a fabric-painted velvet chair to a stack of decorative,





antique suitcases. Elsewhere, there's an artist's palette turned into a light fixture and a dresser made over into an entertainment center.

Michelle's eye for a good deal is sometimes confusing for Antero, but he has learned to trust her design instinct. "When I went to pick up the desk for my son's room, I thought there was no way that was the right piece," Antero laughed. "I asked the guy three times if he was sure it was the right one, because it looked so bad. But now look at it!"

Michelle may have a keen instinct for style, but she isn't the only talent in the family. Antero, too, has acquired home improvement skills over the last three years. "Growing up, my dad bought houses and fixed them up to sell," Michelle pointed out. "He did everything, so when we got married, I expected Antero to be able to do the same thing!"

Antero smiled. "I've had to learn along the way," he confessed. "But that's what's great about it, because we've done it all ourselves, together."

And for this active young couple, that's what it's all about — family and togetherness. Now that the Ontiveroses have made the house their home, they feel anything's possible. "Our house is 99.1 percent finished," Michelle concluded, "but we will never really be done." Clearly, their surroundings are a reflection of their enjoyment of change and progress, and as Antero and Michelle grow in life together, so too will their distinctive home. **NOW** 

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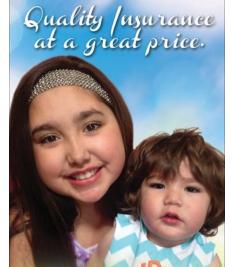
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- By Randy Bigham

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Charlene Ballard is getting a little help from her friends as she prepares for the Ennis Public Library's annual book sale next month. And in turn, that tireless volunteer corps is counting on a little help from their friends — the community at large. In fact, since last year, patrons of the library and other members of the public have been donating books for the three-day sale that benefits a variety of educational programs. "The sale is the biggest fundraiser for the library's services," confirmed Charlene, event chair for the Friends of the Ennis Public Library. 'It benefits the children's Story Time shows, the teen and adult reading programs, as well as our sign language, chess and bridge classes."

To be held in the facility's learning center during operating hours September

C -

18-20, the sale actually offers more than books. Additional material, from audio books and puzzles to CDs and DVDs, will be available for purchase at attractive prices throughout the Thursday to Saturday affair. "It's the perfect place to shop for Christmas," enthused Kathryn Wall, current president of the Friends of the Ennis Public Library. "We will have so many great gifts, including a wonderful selection of cookbooks."

Charlene agreed. "We always offer a huge assortment of books that appeal to all ages and tastes," she said. "It's a fun shopping experience." It's also a



"The library is the *cornerstone* of the community."

tradition. The book sale has funded library functions since the early 1980s, and it's grown in size and scope ever since. In the past, The Dallas Morning News donated thousands of review copies of new releases, but most contributions are provided by locals who support their library and want to aid its communityoriented curriculum. Homeowners who are downsizing and selling their private libraries are among book donors, as are collectors making space for new acquisitions and older citizens moving to smaller residences. The library's own adult reading classes, where over a sack lunch members discuss the latest titles, always donate their selections to the sale.

> In all, many thousands of books are assembled over the year, and are held in storage at Polyguard, one of the sale's many sponsors, until setup for the event begins a few days before the opening. Preparation involves much sorting and labeling, arranging of

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tables supplied gratis by Confetti's, and myriad other details that enable the sale to go off without a hitch. Overseeing the volunteers and city employees who help make the occasion happen is Charlene.

Her smile, quick-thinking and charm help motivate the flock of worker bees who, in a span of 48 hours, transform the learning center into a well-stocked, user-friendly book shop. But Charlene is no mere supervisor, glancing over the busy shoulders of others. She's there in the thick of organizing — carrying boxes, categorizing, affixing price tags. And she does it with the gung-ho spirit that's made her a beloved figure in the community she loves.

The facility's former children's services director, Charlene retired in 2008 after serving the reading public for 23 years. Charlene's vibrant personality brought warmth and energy to the children's department, where one of her greatest legacies is the Junior Volunteer program. This initiative embraces kids who age out of the younger-oriented classes by allowing them to remain involved with the library as volunteers. They also compete in a reading and essay contest for a \$500 scholarship.

Leaving the library was hard for Charlene, and as books are in her blood — her late mother, Mabel Floyd, was an avid reader — she couldn't stay away long. Almost immediately, Charlene returned in a volunteer capacity, assisting the Friends of the Library. Although she enjoys spending more time with her husband, Newell, and their children



and grandchildren, Charlene craves active community involvement. "The camaraderie is a major plus to the work," she admitted. "Of course, I love that we're raising money for library programs, and that people are buying great books to read, but I have to say volunteering here is a wonderful way to keep up with people. It's like a big, happy family."

Mary Wade, a local artist and longtime library volunteer, reinforced Charlene's view. "Helping out here is a good way to keep close with friends," she added, "and to meet new friends who enjoy reading." She also praised Charlene as an important factor in the success of the book sale, an opinion shared by Carolyn Clayton, another member and past president of the Friends. "Charlene is our own national treasure," Carolyn said. "She was the face of the library for so long and people still recognize her, which gives a huge boost to the book sale."

Charlene acknowledged the compliments but insisted the work undertaken is a team effort with every person contributing vital components to the whole. Yet she expressed appreciation for the sweet memories of her long tenure that continue to brighten her life. "The most gratifying thing about the work I did was getting to know the children," Charlene explained. "Some of the kids in our first programs now have kids themselves." Not long ago, she ran into a young man who as a child used to attend her Story Time shows. When he said, "Miss Charlene you taught me cooperation," she was overcome by the



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memory it brought back. "It was so nice to hear," she said, "because one of the things I used to say to the kids was, 'Let's share and cooperate with each other.""

Today, the inviting atmosphere of the book sale carries on Charlene's example of sharing and cooperation. "The interaction can't be beat," Carolyn chimed in. "Someone near you, as you're looking at a book, may recommend it because they read it and loved it. So it's like having an instant live review."

Friends of the Library members are looking forward to next month's sale and urge the public to take advantage of a prime opportunity to acquire quality literature. They also hope to welcome new members. "The Friends need new friends," Charlene confessed with a chuckle. "We especially need muscle power to help with the organizing."

The annual sale continues to benefit literacy long after it closes. Through the library's Books To Go project, reading material that doesn't sell is distributed to area schools, hospitals, nursing homes, churches and day care centers.

"The library is the cornerstone of the community," Carolyn observed. "And there's no better place to enjoy free education and entertainment. Good things happen here!" **NOW** 



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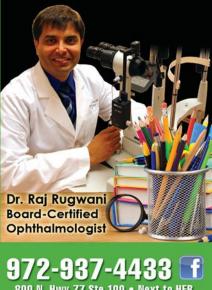
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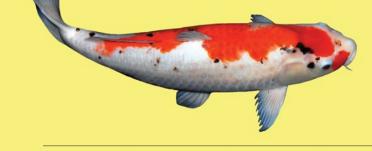
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Nature lovers know the peace that water brings to any pastoral setting, whether it's the babbling brook of the wilderness or the trickling miniwaterfall of a terrace garden. But what can be more soothing or fascinating than a koi pond? With its colorful varieties of Japanese carp darting among rocks and plants, this touch of nature transforms any backyard into an oasis.

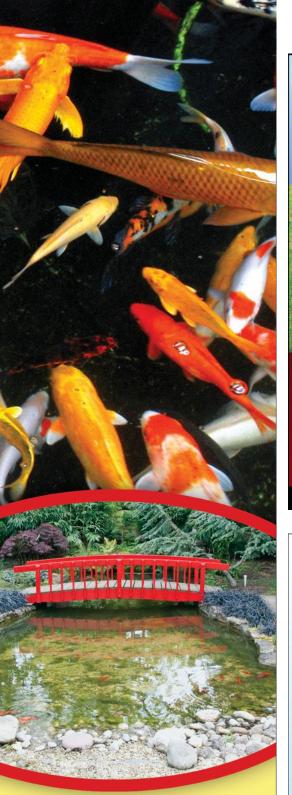


"Ponds have become increasingly popular recently," acknowledges letsbekoi.com, the online face for this Waxahachie-based fish and pond supplier. "They can be preformed, hand-dug, made from stock tanks, on your patio, even indoors. With so many options, you can make yours as simple or elaborate as you wish."

Koi ponds, as an addition to your water garden, not only create a tranquil environment but ensure years of refreshing enjoyment for the whole family. There are how-to guides for installing koi ponds, available in print and online, and serious garden lovers prefer the do-it-yourself approach. But if you're like most homeowners, you're not a landscape designer or even a seasoned gardener. You will, therefore, likely opt to buy ready-made pond and waterfall kits. It's an expedient route to a beautiful result, yet it pays to be informed.

Randy Bigham

Whether choosing a local contractor or a national chain to implement the water garden of your dreams, you should acquaint yourself with the process. You should also know how best to address issues from building ordinances that might impede your project to the proper maintenance of the pond, its plants and fish.



# Do you really want a pond?

Before making a decision between a pond or water feature, consider the significant difference. A koi pond will require dedication to upkeep, which a water feature won't. "Ponds are miniature ecosystems with plants, animals and microorganisms working in harmony to achieve balance," explains a how-to

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page at Lowes.com. "Ponds are alive and require different care; all need to be circulated in the summer and aerated in the winter."

By contrast, a water feature merely sets off the water with decorative elements like a fountain or a lighted waterfall. They are as low-maintenance as a gardener can get. You just switch it on or off.

## What to know before you build.

Before your landscaper or contractor lays out your koi pond, consult the local code enforcement department. There may be laws restricting the depth of your pond or access to it, and you'll need to be prepared to meet those or other requirements. Ordinances may also mandate fencing types, a building permit or an inspection of the site before and after construction. Finally, call 811 free of charge to request that all gas, electric, phone and cable lines be mapped out for your safety.

### Collaborate with your builder.

You may want to hire either a landscape designer who specializes in gardens and pools or an independent contractor. But you can also pick one of many construction companies that now perform the excavation and initial cultivation of koi ponds.





Work from architectural drawings or images of your builder's former projects or provide your own vision for the size and layout of the pond. Incorporate highlights of your existing garden, for instance a gazebo or arbor, into the scheme. Decide with your builder on the kind of stone to be used for pathways around your pond.

Perhaps you'll want a small, rustic terrace constructed nearby so guests can admire the carp whizzing to and fro. A grotto or other forms of recessed seating along the path to the pond are attractive ideas for individualizing the addition of a koi pond to your garden.

### **Select the location.**

Choosing the perfect site for a koi pond is key to reducing maintenance while optimizing safety and enjoyment. Make sure the pond is built lower in the surrounding landscape, but not so low that runoff threatens the pond with fertilizer or other lawn chemicals. The pond should sit in an area that receives four to six hours of sunlight. A location fully exposed to the sun will cause issues of overheating and algae accumulation. Placement in full shade will prevent water lilies and other plant life from prospering.

Your builder will need to network with a licensed electrician to ensure safe placement and service for a pump and filters, decorative lighting and other amenities. The pond should also be constructed within access of water hoses and sprinkler lines.

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### **Pick your fish.**

There's a wide variety of koi to choose from. Distinguished by brilliant colors and patterns, the most popular types are the white-skinned, red-marked Kohaku; Asagi, with light blue and red markings; and Bekko, yellow skinned with black spots. Koi are hardy, resisting most parasites, and can live for 50 years. Koi are omnivorous, eating peas, watermelon and lettuce. But a specially designated, commercially available food is recommended, because it's nutritionally balanced and made to float, thereby bringing the fish to the surface. Koi will grow accustomed to feeding times and the feeder, and can be trained to eat from the feeder's hand. Feeding is not recommended when the water temperature falls below 50 F.

### Protect your fish.

The bright colors of koi that attract the admiration of garden lovers also draw predators like cats, raccoons and birds. Ponds should have a section deep enough for koi to hide in and ledges that are high enough from the surface to prevent animals from attacking. Nets covering the pond are sometimes suggested to keep away predators.

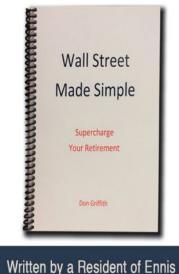


The possibilities for enjoying the peace and beauty of koi ponds are boundless. While adding a distinctive decorative element to your garden, this creative vet affordable feature will enhance your love of nature, aid the environment and provide family fun for generations. NOW

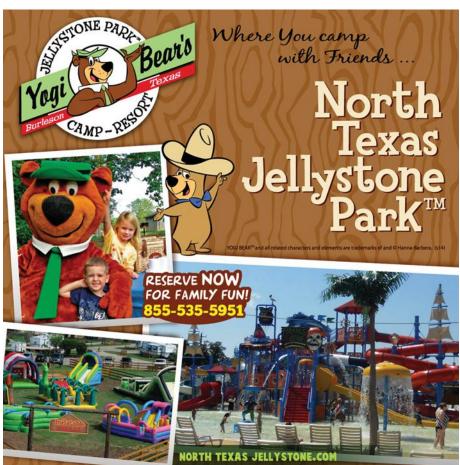


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Owner Imran Meer (left) and his son, manager Ronnie Cromwell, offer smiles and great deals at Doc's Beverage and Kolache Depot Bakery.

# Winds of Change

Storm or no storm, Doc's Beverage and Kolache Depot Bakery are flying high. — By Randy Bigham

The EF1 tornado that struck Ennis last year left a swath of destruction along the city's main thoroughfare, from downtown to I-45. Doc's Beverage and its sideline concern, Kolache Depot Bakery, were two of eight businesses seriously impacted by Mother Nature's fury. But when owner Imran Meer surveyed the damage to his store, he refused to admit defeat. The site lay in ruins but not his spirit.

"I admit I was overwhelmed," said Imran who has owned Doc's for nearly 20 years. "I cried myself to sleep over it, but I pulled it together, because I knew we had to rebuild." Now, over a year since the fateful night of May 15, 2013, his company is not only back in operation, it's more successful than ever. In fact, their sales during this year's Polka Festival marked the highest in the history of the business. "We went through a hard time, but we also have been blessed," Imran acknowledged. "The community stuck by us. And I can never thank Bramlet Beard and Ennis State Bank enough for helping us get past the worst of it."

Although Imran takes little credit for the rebirth of Doc's, instead praising his employees and customers for their diligence and faith, it was his example of determination that set the pace for recovery. "The whole store, the ceiling, everything collapsed," he recalled. "But cleanup started the next morning, and we were only completely down for five days." Somehow, through the rigors of reconstruction, Imran and his team managed to sell fuel and merchandise. "People didn't forget us," he recalled with emotion. "They kept coming back."

Rebuilding after sustaining such severe damage generally

### Business **NOW**

takes a business over four months, but Imran, his staff, patrons and ESB, achieved it in five weeks. "We held a soft opening July 2," he said. "And we were fully operational by the Fourth of July. People were literally waiting for us to open our doors."

Imran attributes the loyalty the public has shown him to his policy of excellence in customer service. "We give our customers respect," he pointed out. "We know their names, and they appreciate that. I tell my staff that customers are our first priority. They could choose to go somewhere else, but they pick our store because they feel like family here, and they are."

Doc's has always been a family- and community-oriented business. Assisted over the years by his wife, Patricia, and their son, Ronnie, Imran believes in aiding local charitable causes. Doc's donates kolaches for special events at Bowie Elementary and regularly aids groups like the Telico Volunteer Fire Department, supplying gift certificates and other prizes for benefit auctions. Imran's dedication, both to his business and the city he loves, hasn't gone unnoticed. He was recently profiled in a national trade magazine, and he's won numerous civic and commercial awards.

For Imran the secret to success is devotion to quality service delivered by a dependable staff. Led by son, Ronnie, he knows Doc's has long since achieved the distinction of providing optimum customer satisfaction. "But there's always room for improvement," Imran said. "We have lots of plans to grow the business."

Kolache Depot Bakery, which Imran acquired three years ago, promises the most potential for expansion. The bakery set a sales record during the Bluebonnet Festival, only to surpass it during Polka Fest. The weekend event was in fact kicked off at Doc's by Mayor Russell Thomas and a troupe of Czech dancers as cameras from ABC's Channel 8 recorded the ceremony. "We were swamped at Polka Fest," Imran related. "We sold 600 dozen hand-fruited kolaches - that's 7,200 kolaches! I think we're onto something!" NOW

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John Navarro celebrates his 90th birthday by watching his great-grandsons play baseball.



Nora Puckett helps kids with craft



Ennis Boys and Girls Club officers present EISD's Art Del Barrio with appreciation gifts.





The Rotary Club of Ennis hosts the 2014 State Semi-Finalist EHS Softball Team.



Spence Morton, recent West Point graduate, and his bride, Kelly, greet friends at a KJT Hall reception.



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## Saving Is Good ... But It's Not Investing

It's a good thing to have some savings. When you put the money in a low-risk account, you can be pretty sure it will be readily available when you need it. Nonetheless, *saving* is not *investing* — and knowing the difference could pay off for you far into the future. Think about it this way: Saving is for today, while investing is for tomorrow.

You need your savings to pay for your daily expenses, such as groceries, and your monthly bills — mortgage, utilities and so on. In fact, you might even want your savings to include an emergency fund containing six to 12 months' worth of living expenses to pay for unexpected costs, such as a new furnace or a major car repair.

These are all "here and now" expenses — and you could use your savings to pay for them. But in thinking of your longterm goals, such as college for your children and a comfortable retirement for yourself, most individuals typically can't simply rely on their savings — they'll need to invest. Why? Because, quite simply, investments can grow — and you will need this growth potential to help achieve your objectives.

To illustrate the difference between saving and investing, let's do a quick comparison. Suppose you put \$200 per month into a savings account that paid a hypothetical 3-percent interest rate (which is actually higher than the rates typically being paid today). After 30 years, you would have accumulated about \$106,000, assuming you were in the 25 percent federal tax bracket. Now, suppose you put that same \$200 per month in a tax-deferred investment that hypothetically earned 7 percent a year. At the end of 30 years, you would end up with about \$243,000. (Keep in mind that you would have to pay taxes on withdrawals. Hypotheticals do not include any transaction costs or fees.)

This enormous disparity between the amounts accumulated in the two accounts clearly shows the difference between saving and investing. Still, you might be thinking that investing is risky, while savings accounts carry much less risk. And it is certainly true that investing does involve risks — investments can lose value, and there's no guarantee that losses will be recovered.

Nonetheless, if you put all your money in savings, you're actually incurring an even bigger risk — the risk of not achieving your financial goals. In fact, a low-rate savings account might not even keep up with inflation, which means that, over time, you will lose purchasing power.

Ultimately, the question isn't whether you should save or invest — you need to do both. But you do need to decide how much of your financial resources to devote toward savings and how much toward investments. By paying close attention to your cash flow, you should be able to get a good idea of the best savings and investment mix for your particular situation. For example, if you find yourself constantly dipping into your long-term investments to pay for short-term needs, you probably don't have enough money in savings. On the other hand, if you consistently find yourself with large sums in your savings account even after you've paid all your bills, you might be "sitting" on too much cash — which means you should consider moving some of this money into investments with growth potential. Saving and investing — that's a winning combination. **NOW** 

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

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## Understanding Your Cardiovascular Risk and How to Change It

Death from cardiovascular disease goes down every year thanks to ever-better management of risk factors to prevent heart disease and treatment of disease once it develops. However, heart disease is still the No. 1 cause of death in the US. We know that we can prevent the vast majority of heart attacks (and strokes) with a combination of lifestyle modifications and medications to target cholesterol if appropriate. Now more than ever, there is a push to intervene early and focus on preventing cardiovascular disease.

The first and best way to lower your cardiovascular risk has not changed for decades: the heart-healthy lifestyle. It cannot be emphasized enough how important this is. The American College of Cardiology recommends:

• Eating a healthy diet rich in vegetables, fruit and whole grains and protein from nuts, legumes, fish (two-three servings per week) and poultry. Limit intake of red meat and animal fat including high-fat dairy products.

• Exercising regularly — at least 30 minutes of moderate intensity aerobic activity five days per week (or 25 minutes three days per week) and moderate to high intensity muscle strengthening two days per week. If you are not able to do this, anything is better than nothing!

• Drinking alcohol in moderation — no more than one drink per day for women and two drinks per day for men. (One drink is 12 ounces of beer, five ounces of wine, 1.5 ounces of spirits.)

- Not smoking.
- Maintaining a healthy weight.

Beyond these measures, many patients want to know what their personal risk is and whether or not they should be taking a statin, a type of cholesterol medicine. Where indicated, statins (examples include Crestor, Lipitor, Zocor, Pravachol, Mevacor among others) have the best evidence to support their role in the reduction of risk for heart attack and are the first-line therapy.

Four groups of patients were identified for whom the benefits of statins outweighed the

risks of therapy. For these individuals, statins are recommended to reduce cardiovascular risk. Non-statin medications are not recommended. The four groups are as follows:

- 1. Patients with established cardiovascular disease (history of heart attack, stroke or leg artery disease)
- 2. Patients with LDL (bad) cholesterol greater than 190 mg/dL
- 3. Patients 40-75 years of age with diabetes and LDL 70-189 mg/dL
- 4. Patients 40-75 years of age with LDL 70-189 mg/dL and an estimated 10-year cardiovascular risk of 7.5 percent or higher

If you do not fall into category one, two or three, then you or your doctor will need to calculate your 10-year risk. This number is expressed as a percentage, and it tells you what your risk is of developing atherosclerotic cardiovascular disease (development of cholesterol-rich plaque in the arteries throughout the body, especially in the brain, heart and legs) over the next 10 years. If your risk is over 7.5 percent, then the new guidelines recommend initiating statin therapy. The risk factors that go into the calculator are:

- Sex (male or female)
- Age
- Race
- Total cholesterol
- HDL cholesterol (good)
- Presence of high blood pressure
- Diabetes
- Smoking

If you are curious about your 10-year risk for cardiovascular disease, go to the following link: http://clincalc.com/Cardiology/ASCVD/ PooledCohort.aspx. **NOW** 

Meg Sullivan, MD Cardiovascular Disease Ennis Doctors Center, 802 West Lampasas Street, Ennis.

Calendar

#### 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.

#### August 2

Denise Tekell Cancer Benefit: 3:00-8:00 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.

#### August 2 — 30

Ennis Farmers Market: Saturdays,

8:00 a.m.-1:00 p.m., North Dallas St. Event offers 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.

#### August 8 — 24

Over the River and Through the Woods: Fridays and Saturdays, 7:30 p.m., Sunday, Aug. 24: 2:30 p.m., Theatre Rocks, 505 N.W. Main St. Written by Joe DiPietro, the comedy-drama follows a family's antics as they try to remain close when a beloved grandson moves away from home. For tickets and information, call (972) 878-5126 or visit www.theatrerocks.com.

#### August 9

Benefit for Nathan Gunn: Doors open at 5:00 p.m., KJT Auditorium, 1216 S. Paris St. Fundraiser features music, food and auctions. Cash bar available. Tickets \$15.

#### August 23

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 30

DFW Truck Shoot Out '14: 9:00 a.m.-7:00 p.m., Texas Motorplex, 7500 W.

## AUGUST 2014

Hwy 287. Hosted by On D Gas Promotions, event will feature a custom truck exhibition (although cars are allowed to show), a burnout contest, drag racing and all day testing and tuning. Entrance fees: \$30 for show; \$35 for test and tune racers; \$20 for spectators. Kids under 12 admitted free. For more information, call (972) 878-2641 or visit www.texasmotorplex.com.

#### September 6

"Ennis Dynasty," 31st Annual Ennis Chamber of Commerce Auction: 5:00 p.m., Sokol Hall, 2622 E. Hwy. 34. Event offers dinner, silent and live auctions and an open bar. Dress code: Camouflage. For more information, call (972) 878-2626 or visit www.ennis-chamber.com.

#### October 18

Autumn Days in Ennis Fall Festival: 10:00 a.m.-4:00 p.m., downtown Ennis. Event features musical entertainment, food vendors and children's activities, including face painting, petting zoo and photo booth. For more information, call the Ennis Chamber of Commerce at (972) 878-2625.

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

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### Cooking NOW



### In the Kitchen With Sandra Ball

#### — By Randy Bigham

Brought up in Kerens, Sandra Ball applies the memories of her childhood to the cooking and baking she's grown to love. Although she marveled at the kitchen skills of her mother and grandmother, she didn't acquire her own culinary knack until she went off to college.

"My mother made me a small box with recipes of many different things when I left home," recalled Sandra, a registered nurse serving Ennis ISD at the high school. "They ranged from making tea and coffee to meat loaf, chicken fried steak, roast and different desserts."

Now, snuggled between her career and playing piano at church, Sandra enjoys cooking for her husband and children. Tasty favorites range from breads and finger foods to an old family recipe for boiled custard.

#### Hamburger Casserole

2 1/2 to 5 lbs. ground chuck

- 1-2 10 3/4-oz. cans cream of
- mushroom soup
- 1 pkg. Potatoes O'Brien
- 1 stick butter, chopped
- 8 oz. cheddar cheese, shredded

 Brown meat and drain; stir in soup.
 Place mixture in a 9x13-inch pan. Cover with potatoes; add butter.
 Bake at 350 F for 45 to 50 minutes.
 Remove pan. Cover with cheese and return to oven until cheese melts.

#### **Homemade Donuts**

1 can (10-count) biscuits of choice 3/4 cup powdered sugar

3 Tbsp. cocoa

## 1/2 tsp. vanilla 1/2 Tbsp. milk

**I.** Flatten and deep fry biscuits to desired color; drain off grease.

**2.** Mix remaining ingredients to make icing. Spread icing on the fried biscuits while they are still hot.

#### Pluck It Cake

- 3 cans (10-count) biscuits of choice
- I box of light brown sugar
- 2 sticks Oleo
- l tsp. cinnamon
- I cup pecans, chopped
- I. Quarter biscuits with scissors.
- **2.** Place half in bottom of a greased Bundt
- cake pan.
- 3. Combine remaining ingredients (including

pecans) in a saucepan. Heat until sugar, Oleo and cinnamon have melted together. **4.** Pour half of the melted mixture over biscuits in the pan.

5. Place the rest of the biscuits on top and add the remainder of the melted mixture. Top with additional pecans.6. Bake at 325 F for 40 to 50 minutes.

#### **Spiced Tea**

#### 12 cups water

- 2 cinnamon sticks
- 2 tsp. whole cloves
- 2 family-sized tea bags
- 2 cups pineapple juice
- l large can orange juice, frozen
- 1 1/2 cups sugar or Splenda

**I.** Place water in a Dutch oven on the stove. **2.** Add cinnamon and cloves in a tea ball

and bring to a boil.

**3.** Remove from stove. Add tea bags and cover for 5 minutes.

- **4.** Remove tea bags and tea ball.
- **5.** Add juices and sugar. Stir until sugar is dissolved.

#### **Porcupine Meatballs**

- $1 \ 1/2$  lbs. ground chuck
- $1/2\ \text{cup}$  white rice, uncooked
- 1/3 cup onion, chopped
- l tsp. salt
- 1/8 tsp. garlic powder
- 1/8 tsp. ground black pepper
- 1 cup water 2 tsp. Worcestershire sauce
- 2 small cans tomato soup
- 2 cans water
- **I.** Mix beef, rice and next six ingredients.
- **2.** In a Dutch oven, heat soup and water.
- **3.** Place meatballs in mixture and cover with sauce.
- **4.** Transfer to a 9x13-inch pan and cover with foil.
- 5. Bake at 350 F for 45 to 50 minutes.

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

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