

Shavano

September 2020

A publication exclusively for the residents of Shavano Park

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AREA DIRECTOR Terry Kemmy
210.844.1542
terry.kemmy@n2pub.com

EDITOR Dana Orihel

PHOTOGRAPHER Debbie Weber

AD COORDINATOR Sonja Von

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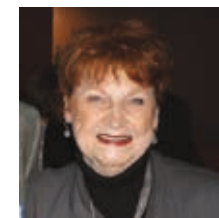
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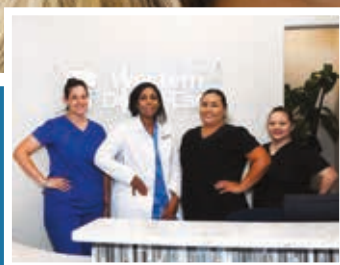
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Do you own a business that serves the residents of Shavano Park? Or do you know someone who does?

The City of Shavano Park has nearly 1,500 homes and is growing each day. Everyone in the City gets the magazine that all the moms are talking about. Heck, even the dads read it.

Many of the companies you'll find in the Sponsor Index and throughout the publication are either your neighbors with businesses or other companies who have repeatedly renewed their ads in *Shavano Living*. Many of them have discovered this as a great tool for helping word of mouth grow rapidly. It's powerful, effective, and getting the job done for lots of people.



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NEIGHBORHOOD *News*

Shavano Park Resident Shows Support for Police/EMS

Lori and Shawn Fanning's grandkids – Caden, McKenzie, and Paisley – baked and delivered cookies and cupcakes to police and firefighters. Lori stated, "With all of the negative publicity going around nationally about police officers, we decided we needed to do a little something positive." They challenge our Shavano Park neighbors to recognize/thank our first responders or reach out and do something kind for someone in our community! Let's continue to make Shavano Park the best place to live!

2020 Congratulations, SHAVANO PARK SENIORS!

On behalf of the *Shavano Living* magazine and readers, we would like to extend best wishes to all of our recent Shavano Park high school and college graduates. Best of luck as you continue forward on your next adventure (The following photos and information represent a partial list of the most recent graduates.)!

HIGH SCHOOL GRADUATES



Melanie Andrews

Clark, Cuma Sum Laude, \$6,000 Scholarship, Texas State Honors College – Texas State University



Kate Ayers

St. Mary's Hall, NYU-Gallatin School of Individualized Study



Lauren Bick

Antonian (#4 Class Rank), SMU, Provost Scholarship, University Honors Program, Pre-Law Scholars Program



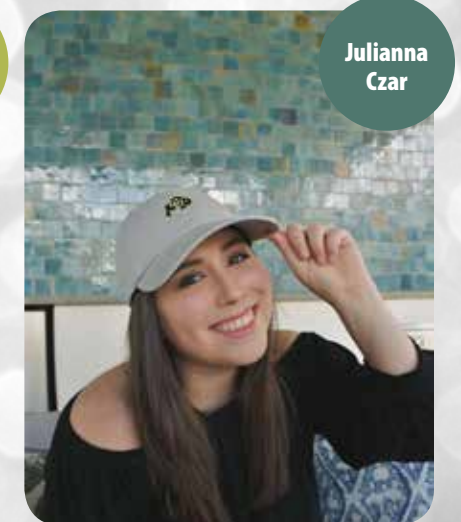
Michael Braulick

International School of the Americas, Summa Cum Laude, University of Tampa – Dean's Scholarship



Clayton M. Cummings

Clark, 2-year proselyting mission to Taipei, Taiwan, Brigham Young University on a half-tuition, renewable academic scholarship.



Julianna Czar

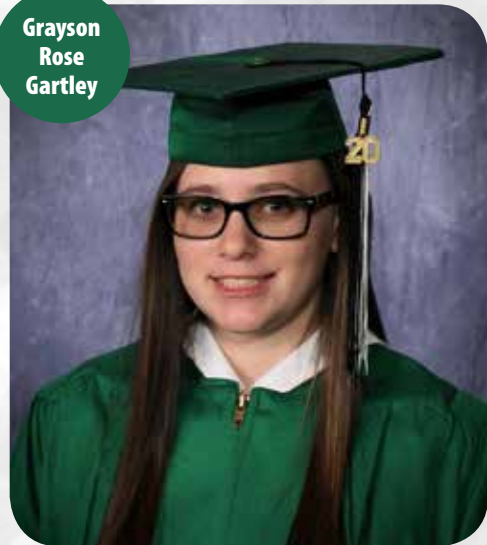
St. Mary's Hall, University of Colorado Boulder,





Bailey DeJesus

Clark, UT Austin



Grayson Rose Gartley

Reagan, Undecided



Gracie Gibson

Clark, Top 10%, Division 1 Volleyball Scholarship to Lafayette College, Easton, PA



Truett Heintzelman

Clark, UT Austin



Kara Hudson

Clark, Texas Tech



Josiah Gill

Classical Conservations, Northwestern Air Force Prep School



Sofia Goldman

Clark, Texas A&M University



Lauren Johnson

Lauren Johnson, Clark, Texas Tech



Caroline Largoza

Caroline Largoza, St. Mary's Hall, American University



McKenna Goodman

Antonian, UT Austin



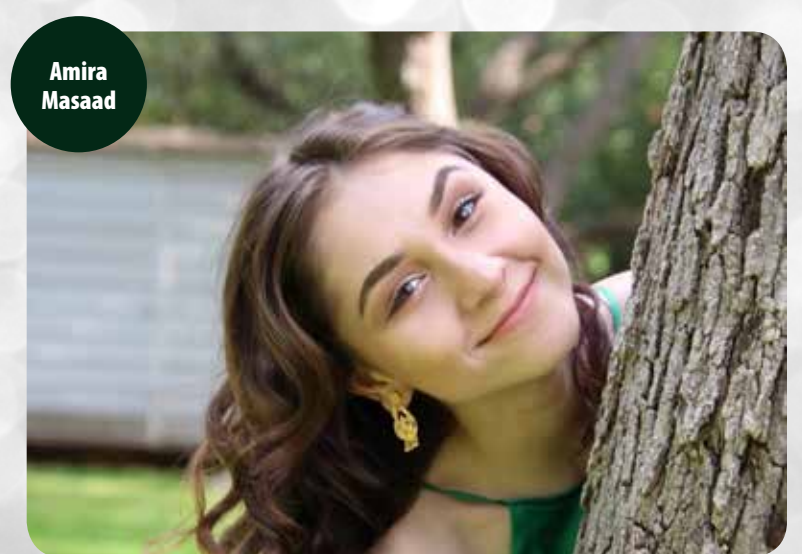
Madeleine Guirl

SA Christian, Texas A&M University



Nicolas Liberto

Nicolas Liberto, Central Catholic, Colorado State University



Amira Masaad

Amira Masaad, Clark, Northwest Vista



Irie Mendez

Clark, UT Dallas



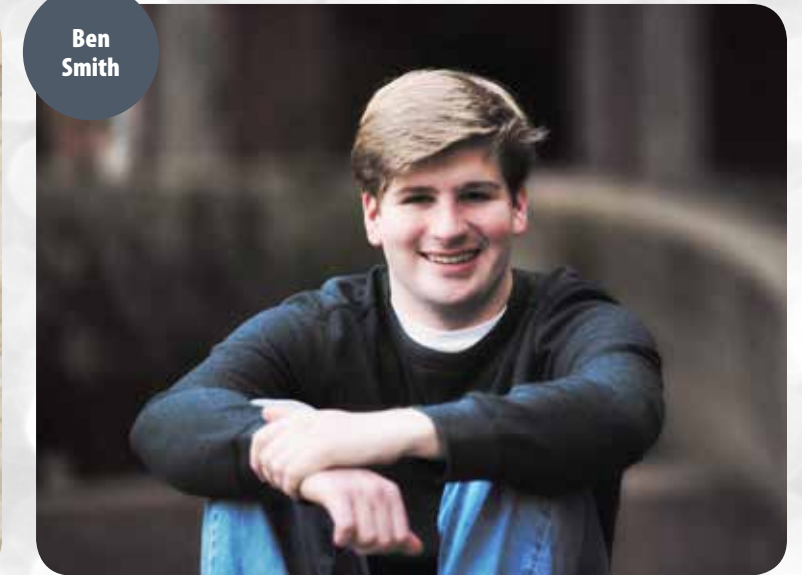
Esha Nandyala

Basis, UCLA



Abigail Skokan

Antonian, Baylor University, Nursing



Ben Smith

Basis San Antonio, University of Oklahoma Honors College (OU), 4-Year "Award of Excellence" Merit Scholarship



Lawson Nelson

Winston School, UTSA Honors College



Rachel Perry

Winston School, Northwest Vista



Cooper Terry

St. Mary's Hall, University of Miami



Max Terry

St. Mary's Hall, TCU



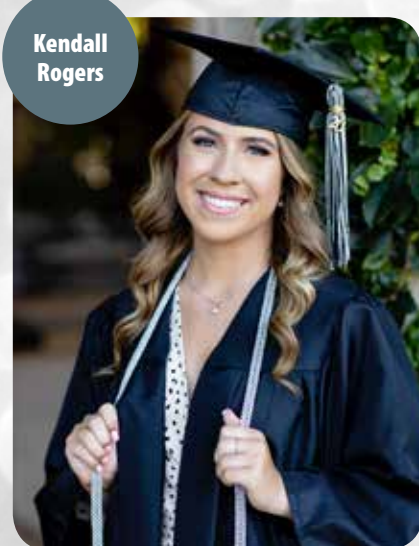
Melody Umsted

TMI, Presidential Scholarship-University of San Diego, Valero Alamo Bowl Scholarship, Academic All-State Varsity Basketball Award



Jake Riewe

Clark, TCU – Frog Family Scholarship



Kendall Rogers

Clark, TCU – \$64K Scholarship



Katie Ryan

Lutheran High School, UTSA



Quade White

Clark, Southwestern University



Avery Zapata

Antonian, Texas A&M University

COLLEGE GRADUATES AND FUTURE

Marissa Garcia



Texas A&M University, Pratt Institute, NY, College of Architecture – Urban Placemaking & Management

Chase Gonsalves



UTSA

Hannah Matecko



UT Austin, Teaching Elementary School

Emma Niemiec



Emma Niemiec, Vanderbilt, Nursing School

Justin Saenger



St. Edward's University

Joel Saklad



American University, Master's in Public Administration

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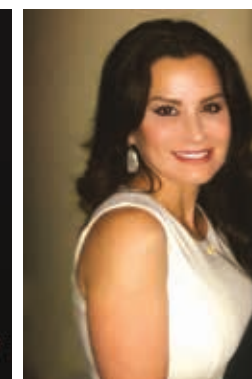
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By Jennifer Scroggins

HAIRCUTS & Risk

If you think about it, everything we do has some risk to it. It may be so small it's negligible, or it may be life-threatening, but it's there. The question is, is the risk worth the reward? After being cooped up in my house for eight weeks, it was time. I had to get a haircut, but was it safe? How risky was it?

My stylist had recently moved, and with new social distancing guidelines, I was anxious about what the experience would be like. But she made all the difference. She took the time to explain what I could expect. What a relief! I felt completely at ease. Her guidance gave me the comfort to get through this simple yet trying situation *for me*.

But it got me to thinking about the risk I guide my clients through every day. The risk they could unexpectedly lose their job and income. Sound familiar? Or maybe run out of money in retirement. Or worse, lose a loved one and his or her earnings. Over the years, I've helped clients with all of these concerns and many more, including the one everyone is talking about today ... Market Risk.

Most investors have filled out some form of Risk Profile Questionnaire but rarely do they give serious thought to how they feel about the assessment. So, I have to ask. Have you ever really evaluated your answers? What does being a conservative or aggressive investor really mean to you?

Try this: Write down how you're feeling about your investments today, with all the volatility we've had recently. Then meet with your advisor, and together, with her guidance, devise a plan that is compatible with those feelings. In the future, whether the market is up or down, it's okay, because your decisions will be based on how you felt emotionally during the tough times, not performance.


What's been happening in the markets recently isn't a "bad thing." We expect the markets to move up and down. If you go back to 1925, the market has delivered positive returns 73% of the time. And in more than half of those "up" years, the market has returned gains of 20% or better.* I hate quoting statistics, but what I'm trying to say is, have a plan and stay the course.



I can't wait for the future, to look back and see all the positive changes that resulted from our decisions today. Please don't wait. Don't sit on the sidelines and miss your opportunity. Find an advisor who has the experience to help you find your true Risk Tolerance!

*Jackson Market's Been a Bumpy Ride CMV2156 01/20

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meet the Perrin FAMILY



Hola! We are the Perrin family – Damon, Jennifer, Easton, and Lucas! We also have a black lab, Shadow, that is a very smart girl. Damon and I are high school sweethearts from Portland, Texas. We dated five years before we got married in 1999, then waited another 10 years before we decided it was time to have kids. There are pros and cons for waiting that long before starting your family. Major pro is life experiences but major con is our energy level. Keeping up with two active kids in our mid-40s has been challenging but exciting.

We moved to Shavano Park in 2018 from Corpus Christi, the “Texas Gulf Coast Redneck Riviera.” Our youngest son, Lucas, was born moderate to severe hearing impaired, and due to a late diagnosis of hearing loss at nearly age 3, he became quite delayed in language/speech. We found Sunshine Cottage School for the Deaf online and as soon as we toured the school, we knew we had to make the move. Within three months, we were packing up boxes and moving.

San Antonio is a big town and we had no idea which area we would call home. Our poor realtor, Steve Guzek, showed us all over from Alamo Heights to Boerne, but once we found Shavano Park, we knew we found our new home in Bentley Manor. We loved that it was its own small community. The house we chose was on a greenbelt, so looking out our backyard was all nature on Olmos Creek. We would have never thought that moving to our home in an area with millions of people would feel like we were in the woods. We immediately fell in love! Now that we live here,

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Debbie Weber Photography

featured family

By Jennifer Perrin

...

we get to enjoy our coffee watching deer, coyotes, bunnies, and squirrels just off our back porch. We even had a bobcat pass through our back fence. It is so peaceful! Damon, the boys, and Shadow love shed-horn hunting in the spring and we love drinking a glass of wine with the neighbors, even if we have to social distance in our driveways.



I am asked all the time what Damon does for a living, and my answer is, "It depends what day it is." He owns interests in several businesses from land development, oil and gas industry, and hospitality to a commercial building, but his absolute favorite job is developing ranches. Damon was appointed to be a Commissioner on the Shavano Park Planning & Zoning Commission last year and enjoys being a part of the progress of Shavano. For fun, he plays golf, hunts, and fishes. Damon is also the chef in the family. He is always trying something new and is the one that prepares the menus and oversees the meals during the holidays. I know ... I am pretty lucky!

I have been in mortgage lending for over 15 years, but last year decided to take some time off to be able to be more active in the kids' schools and free my schedule for doctors and therapy appointments. I initially said, "take some time off," as I never saw

myself as a stay-at-home mom, but secretly I am loving it! Sshhh, don't tell my husband! During my free time, you will find me working in my craft room, shopping, or discovering a new trail around the Shavano area to explore.

Easton just turned 10 in June. He attends San Antonio Christian School and will be starting 4th grade. He loves to play flag football with I-9 and Damon coaches his team. He is smart, has a good sense of humor, laughs a lot, and is very helpful when asked. Easton loves video games and is very excited to talk about it to whoever will listen. He likes to jam the radio loud to anything with a beat. His go-to meal is Five Guys. After homeschooling him during the pandemic, I asked if he wanted to go back to school or if he wanted to continue homeschooling come fall - he was actually torn (I wasn't - send them back!). I asked why, and his reason wasn't because I was an awesome teacher. It was because he liked sleeping in ... but he misses his friends. That kid cracks me up! Easton loves his sleep!

Lucas will be 6 in September, is very friendly and ready for any adventure. He attends Sunshine Cottage School for the Deaf and will be in Pre-K. He loves playing outdoors. Anyone that passes our home, he yells, "Hi!" and waves. You will always find him with his scooter and electric cars spread out in our driveway. Lucas loads up Shadow in the back of his black truck and drives her around our house. Shadow just does whatever he says to do. Lucas crashed the truck in our bushes and as Lucas got out of the truck, he told Shadow to stay. She never left the truck until I told her to come. Lucas' afternoon routine usually includes swimming in the pool with Shadow. He is a little fish!

Our family enjoys vacationing to new places that involve a lot of outdoor adventures. Our last vacation was over Spring Break where we went fishing and to the beach around Port Aransas. A few places we have been as a family are Big Bend, Yellowstone National Park, Cayman Islands, and Beaver Creek, CO. We also love our church, Community Bible Church, and volunteering with the schools and special needs throughout the city. Our favorite time of the year starts November 1, as we decorate for Thanksgiving and carry on through Christmas. You will find every room decorated and Christmas lights and themed blow-ups all over outside. We enjoy spending time with all the family and family traditions such as Lotteria bingo (a new tradition since moving here), hunting season with the boys at the ranch, spectacular meals, and driving around looking at Christmas lights while drinking hot cocoa.

We feel very blessed to be in such a fabulous area with wonderful schools, making new friends, and trying new places. Thank you, Shavano families, for making us feel right at home!

Call to Action: Get to know your neighbors better by having your family featured in the next available issue! Email us at terry.kemmy@n2pub.com.

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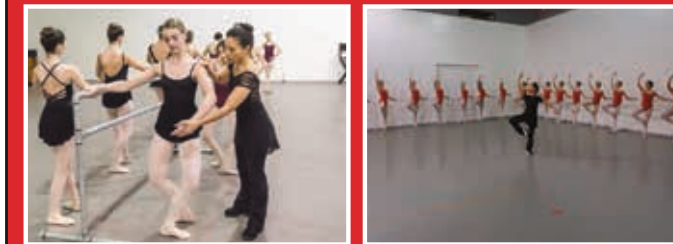
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car care corner

By Rusty Belden

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meet your neighbors

By Ann Gonsalves

Ryan MATSON



ALL-AROUND ATHLETE

Baseball, basketball, scuba diving, archery and running. This is a list of sports that all-around athlete Ryan Matson participates in. He is the son of Morgan and Meghan Matson, residents of Shavano Park.



Matson attends Great Heart Northern Oaks Academy. "I play baseball for my school and for my select team, Texas Pro United. On that team, I have played center field, and we have won three rings," states Ryan. His favorite moment in baseball was when Babe Ruth called his shot in game 3 of the 1932 World Series against the Chicago Cubs. That is his baseball inspiration!

Ryan also plays shooting guard for his school's basketball team. "At school, I have won an award for physical fitness, called the Beowulf Award, and the Griffin Award, which is a coaches' award for excellence both in and out of the classroom." Academically strong and athletically talented, Matson enjoys all types of sports. He likes hunting and shooting and was recently certified in scuba diving. He has done dives in a river, a lake, and even ocean dives. He is a member in his school's archery club and sports network club.

Matson continues, "I am also interested in obstacle courses and running. I ran over 100 miles last summer as part of a school challenge. (In May) I ran a 5:55 mile after a 7-minute plank and 43 pushups."

What he loves most about these sports is the bond he has developed between his fellow teammates. His advice to younger kids is to "always stay in sports, no matter how hard it gets."

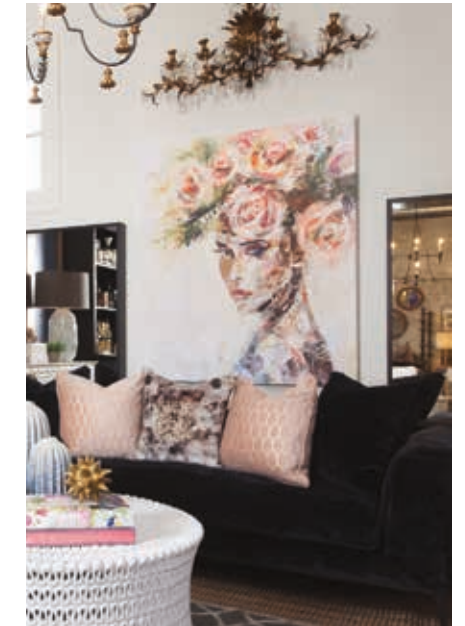
After high school, Ryan would like to go to the United States Merchant Marine Academy and then go into the Marine Corps.



Call to Action: Hey kids – do you want to be the superstar of the neighborhood? All you have to do is ask your parents to email terry.kemmy@n2pub.com and answer some questions in order to be featured in the next available issue!



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WENDY WALSH

Fused Glass Artist



Wendy Walsh working in home studio

As I found out from Wendy, fused glass is a huge subject! There are many different forms of glass that can be fused. Those include powdered glass; frit, which is crushed glass in three sizes ranging from fine sand to pea gravel; stringers, which are 1 or 2 millimeter wide fine strings of glass 18-inches long; and sheet glass. All of these can be used together in any combination and come in a wide variety of colors that include both transparent and opaque glass.

Once a project is constructed, it is heated in a digitally controlled kiln that Wendy programs to heat the glass slowly enough that it will not thermal shock and crack. The glass becomes uniformly hot before being brought to the process temperature ranging from 1325°F for a tack fuse to 1470°F for a full fuse. A tack fuse means the glass has reached a temperature hot enough to stick together, but individual pieces still retain their 3-dimensional shape. A full fuse occurs when the glass totally melts into each other, showing only differences in color to define the original shape. After the glass has been heated to the process temperature, it needs to be cooled slowly over hours again so that it does not thermal shock and break. This generally means a piece will be in the kiln for 12 to 15 hours. A finished piece of work usually requires a minimum of two firings in the kiln, and often more.

After a composition comes out of the kiln, it needs to be “cold worked,” which includes smoothing, rounding and polishing edges, which she does on a flat lap grinder with increasingly finer grits of diamond and polishing pads. The glass may also be sand-blasted and then refired in the kiln to give a matte finish. Some of Wendy’s pieces involve cutting glass that has come out of the kiln and reconfiguring it before putting it back in to be refused.



Multilayer Landscape



Stringer Tapestry Wall Piece



14" Frit Drop Bowl

The things Wendy likes best about fusing glass are the luminescent colors of glass, the wide variety of techniques that can be done, and the different things that can be produced. She has made bowls, trays, wall art, vases, and other decorative pieces. She estimates she has taken 75 classes around the country from an array of nationally and internationally known artists. The techniques and experience she gains in classes are cumulative and add to an overall body of knowledge that she feels lends itself to creativity and that she is only limited by her imagination.

Wendy and her husband, Nic, live in Shavano Park, where she has a glass studio in her home. She currently has three kilns and “lots of glass” to help her create her pieces. If interested in commissioning a piece for a great holiday gift, you can contact her at wendyswalsh@gmail.com.



Call to Action: Is there a budding artist in your family, young or old? A musician, dancer, actor, performer? We'd love to hear from you. Contact Terry Kemmy at terry.kemmy@n2pub.com, or call 210-844-1542.

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The **WINE** Cellar

By **Jamie Blair**, Shavano Park Resident

The month of September is typically still hot here in Texas and there aren't many ways to cool off. How about a wine tasting? Wine tastings at a winery can be fun, informational, and sometimes refreshing when you find or discover a wine you never thought you might enjoy, especially if it is chilled during the hot months!

In the event you host a party or event, and can share some good times with your friends by hosting a wine tasting, DO IT! You can either host one at your house or go with some friends to a winery! Nothing makes a tasting more enjoyable than sharing it with friends. Here are some tips to think about when hosting a wine tasting party OR attending a tasting with friends:

1. Always start with lightest wine and taste to your darkest wine (white to red) and taste sweet to dry. The wines take on much more bitter tastes if there isn't a plan to taste and/or if you bounce around.
2. Pace yourself, pace yourself, pace yourself! This is so important. This is about tasting the wine, enjoying the flavors, and nuances. If you mute your senses by overindulging, you will miss the real enjoyment!

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3. Don't chug your wine and ask for a refill; it isn't beer! An amateur move, and offensive to the host/hostess conducting the tasting. Wine is meant to be sipped!
4. Swirl the wine and sniff before drinking! This releases the aromas that activate your sense of smell. The smell is often based on personal perception and experience. Don't be frustrated if you don't smell the earth or fruits, as the server suggests.
5. Don't be intimidated by words like earthy, grassy, forest, acidic, etc. Your mind and your nose will find what best fits your personal experience.
6. Don't wear perfumes or colognes! Much of what we taste is strongly affected by what we first smell. If you have on perfume/cologne, it will diminish not only your ability to fully smell and taste the wine, but it could impact those sitting around you as well.
7. Ask for Oyster crackers or a similar plain piece of bread to help "cleanse the palate" between tastings!

At the Stray Grape, we have our tastings organized by basic types of wine. You select from preset flights of our most popular red wines, white wines, a combination of red and white wines, or sweet wines. This allows you to begin by focusing on the type of wines that you generally enjoy. If you are new to wine tasting, tell us and we will begin by asking you questions and perhaps offering a few sips of some wines to determine what could be the best way to begin.

Tasting wines in small sips, side by side, really can help you narrow in on what type or variety suits your palate the best. You can expect that you may not like every wine you taste. Each variety of grape and each region of the world where grapes are grown can produce wines that have the same name, but different tastes. Wine tasting can help you become more knowledgeable about what you like and don't like. It is just as important to know what you don't like as what you do like so you don't make a mistake when ordering.

Usually, after a tasting, we give you a chance to try something new, and if you are fortunate, you may find some wines that you can purchase and take home to share and enjoy from your wine tasting experience. Come and see us during the month of September to kick-start your taste buds and go through a tasting with us!

Cheers!



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Eldercare and your TAXES

business sense

By Steven Bankler, CPA,
Shavano Park Resident

As nursing homes and eldercare facilities have been in lockdown this year, you may have suddenly taken on primary caregiver responsibilities for a loved one. It's a tough job and one that only becomes more daunting as the bills pile up. But there are some critical tax deductions you can take as a caregiver that can free up funds to provide the best care possible.

The *Child Tax Credit (CTC)* was expanded a few years ago to allow taxpayers to claim an up to \$500 credit for an adult-dependent, which can include an elderly parent or a sibling, in-law, or friend. The dependent needs to meet specific requirements, including being a legal U.S. citizen or national. Through 2025, the credit phases out at \$200,000 of modified adjusted gross income or \$400,000 for married couples filing jointly, which is more than twice the pre-2018 income threshold.

The CTC is not to be confused with the *Child and Dependent Care Credit*. If you're a parent, you may recognize this tax credit as the one that includes daycare expenses. It can be used for eldercare expenses as well, as long as the cost was incurred to assure the dependent's well-being and protection. Caring for a spouse or other adult dependent can be a qualifying expense if they are physically or mentally not able to care for themselves. The limit for the Child and Dependent Care Credit is \$3,000 for one qualifying individual or \$6,000 for two or more qualifying individuals.

Medical expenses can also be a valuable deduction source if those expenses surpass your standard deduction limit. Usually, a healthy individual or family wouldn't come close to exceeding that amount but, when adding in the cost of eldercare, expenses can skyrocket. These expenses that can be used to compute your tax deduction include:

- Improvements made to accommodate a home for caregiving, including adding ramps or lifts, widening doorways, modifying bathrooms and kitchens for accessibility, and more.
- Acupuncture and chiropractic care, which are alternative treatments not usually covered by insurance.
- Eye exams, eyeglasses, and eye surgery, as well as hearing aids and dental treatments.
- Medical supplies, including prescription medicine, bandages, and oxygen for a medical condition.

Any wages you may pay someone for home health services, nursing services, and even maintenance and personal care services can apply. These can include giving medication, changing dressings, and bathing and grooming the dependent. *According to the IRS*, the services do not need to be performed by a nurse "as long as the services are of a kind generally performed by a nurse." However, if the person is also picking up groceries, washing dish-

es, and performing other household chores, wages for that time must be excluded from deductible expenses.

Each of these tax credits and deductions should be weighed carefully to determine which opportunity affords you the best tax breaks. If you're a single filer who has taken in a parent or another adult dependent, for instance, you may want to consider filing as Head of Household. The change could bump up your standard deduction from \$12,200 to \$18,350, which may outweigh itemized medical deductions. Being a caregiver is exhausting, tireless work. Be sure to secure the optimal tax breaks for your efforts.

Steven Bankler has more than 43 years of experience in the accounting industry. Steven's expertise lies in consulting, planning, tax, and asset protection as well as exit strategy services for closely-held businesses. He also provides litigation support (both as a testifying expert witness and a consulting expert), business negotiations, and estate planning. Visit www.bankler.com for additional tax strategy tips and to learn more about Steven Bankler, CPA, Ltd.

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meet Chris Powers

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(l-r) Avery, Chris, and Laurel

By Chris Powers
sponsor of the month

I was born in San Diego, CA, but consider myself a Texan. Let me explain.

After my dad finished numerous carrier deployments as a Naval aviator, his post-service career required our family to move to multiple cities across this great nation. We grew up in Richardson and Houston, Texas; Nashville, TN; Jackson, MS; Rochester, NY; then back to Texas for college. My amazing mom helped my sister and I adjust and adapt to new schools and new homes while dad kept us in line and supported me through soccer and scouts, all the way to Eagle Scout. Periodically leaving friends behind and having to forge new ones every few years was tough. One of my dad's favorite phrases was, "Son, it builds character." After a while, I responded with, "I think I have enough character now, thanks, Dad."

After completing high school in Rochester, NY, I accepted an Air Force scholarship and chose to attend Texas A&M University in College Station, Texas. After four years in the Corps of Cadets (more character building ...), I graduated in 1993 with a bachelor's degree and an Air Force Commission. Immediately after college, I worked as a field engineer for a water well drilling company, drilling wells on leased land for the big oilrigs. After that, I

served five years as an officer in the United States Air Force. During my service, I attended night school and completed my master's from the University of Texas at San Antonio in 1998.

In 1999, I was blessed with my first daughter, Laurel. A mere 363 days later, I was blessed with my second daughter, Avery. Raising my two daughters with Godly values is my most important charge in life and they are the light of my life. We have been members of the Community Bible Church in San Antonio since 2002. I currently support Real 4 Christ Ministries and served as a founding board member, whose mission is reaching East African lives for Christ. If you're interested in knowing "Moore," visit www.Real4Christ.com. "Moore" is a play on words; Chris and Lisa Moore are the founding missionaries, friends, and former Sunday school friends before they sold everything and moved to Kenya. Now that's a leap of faith!

In 1999, after achieving the rank of Captain, I separated from the Air Force to plant my family's roots in San Antonio. Honestly, I was tired of moving and we all liked San Antonio, so we made it our home. In May of 2000, my career as a Financial Advisor began.



Team Empower: Nick Rodriguez (l-r), Ryan Canales, Regina Bell, Kat Gonzalez, and Chris Powers



After several years of professional development courses covering topics on financial planning, investment planning, insurance planning, tax planning, and estate planning and passing the comprehensive CFP® Board examination, I achieved the certification of Certified Financial Planner Professional™ in 2004.

To better help people get their estates in order to protect their spouse, children, or grandchildren, I furthered my expertise in estate planning by becoming an Accredited Estate Planner (AEP®) in 2006. The AEP® designation is a highly respected credential governed by the National Association of Estate Planners and Councils. I served as President of the San Antonio Estate Planners Council for the 2013-2014 organizational year.

Team Empower works with business owners, entrepreneurs, and executives to help make sense of financial issues and simplify wealth management. We've built innovative financial planning solutions to fit every stage of the financial planning journey. The Hill Country planning stage is best suited for those who are beginning their financial planning journey, generally fledgling entrepreneurs, and business owners with young families. Sierra is our mid-level plan. It is designed for more established entrepreneurs and business owners who are growing their businesses or practices. Everest is our top-level plan, best suited for owners of mature businesses and with a net worth greater than 10 million. Our work focuses on delivering a work-optional lifestyle.

When I'm not working, I cherish my time with Laurel and Avery, and enjoy fishing at the coast, hunting, scuba diving, and travel. Over the last several years, my travel adventures have taken me to South Africa, Zambia, Switzerland, Costa Rica, Greece, Germany, Croatia, Montenegro, Italy, Spain, Brazil, The Czech Republic, Iceland, Austria, Hungary, the U.S. Virgin Islands and in October 2019 the Galapagos Islands in Ecuador where I proposed to my beautiful fiancé, Kiran.

Our original plans to hold our wedding in Destin, FL, had to be postponed due to the COVID-19 pandemic. Rather than wait until life returned to normal, we decided to go ahead and get married. We married on June 7, 2020, at La Cantera Resort. Two amazing friends and members of Team Empower joined us. Regina, our operations director, officiated the ceremony while Kat, our marketing director, took pictures. We plan to have another ceremony and celebration in the fall to celebrate with family and friends. I'm blessed to have Kiran as my wife along with a couple of new family members; her daughter, Maya, and son, Ethan.

Oh yeah, why I consider myself a Texan ... Well, I've lived in Texas 70 percent of my life; I'm a Texas Aggie; I have five pairs of boots (technically three pairs of ropers and one pair of boots and one pair of senior boots from the Corps of Cadets); I cook a mean brisket, I hunt and fish; worked in the oil field; worked cattle, etc. As the saying goes, *I wasn't born in Texas but I got here as fast as I could.*

On behalf of Team Empower, we look forward to getting to know you and your family. Start your journey to a work-optional lifestyle!

If you'd like to learn more about us, view our flipping book *A Journey to a Work Optional Lifestyle* at www.EmpowerWealthAdvisors.com/WorkOptionalLifestyle.

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making a difference

By Chuck Warner

Thank You, FIRST RESPONDERS



It is hard to believe that half of 2020 has almost passed us by! When we celebrated its arrival, we had no idea what was in store for us this year. The COVID-19, Coronavirus, and pandemic terms or words were not even in our vocabulary yet. We would never have considered wearing a face mask or practicing social distancing ... and what is self-quarantine? ... Or working from home?!

We have learned a lot in six months and made some major changes in our lives, but more significant is how fast this deadly virus has spread to over 2.4 million U.S. citizens (at the time this

article was written), killing over 125,000 citizens. The speed at which the virus spread has overwhelmed our hospitals' facilities, supplies, and staff. Americans have had to learn to work together to overcome the shortfalls, and in many cases, make personal sacrifices. Perhaps the most significant groups are the medical care workers and first responders. They are our heroes. During this critical period, these workers often place their lives on the line when they care for highly infected patients and have to isolate themselves from their families.

We still do not have a vaccine for the Coronavirus but have learned a lot about how to control it and reduce our chances of infection. However, many of the medical care workers and first responders are still making personal sacrifices. We need to find ways to show our appreciation for their efforts and that is what one of our Willow Wood neighbors did. Arlena Warner contacted her daughter, who lives in Shanghai, China, and requested that she send some face masks. After some import/export problems between our two countries, Arlena recently received the face masks. On June 24, she notified the Shavano Park Mayor, Bob Werner, of her desire to donate 500 masks to the Shavano Park First Responders in appreciation of their efforts.

So once again, we would like to thank our medical workers and first responders for their efforts during these trying times. In many cases, these heroes live in Shavano Park and have had a powerful effect on their neighbors. We have seen an increase in instances where Shavano Park neighbors are now helping one another as needed. A side benefit of the "work-from-home" order is that more residents are walking early in the morning and meeting and befriending their neighbors. This bonding has strengthened our wonderful Shavano Park community during these trying times.

TOGETHER, WE WILL GET THROUGH THIS.

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