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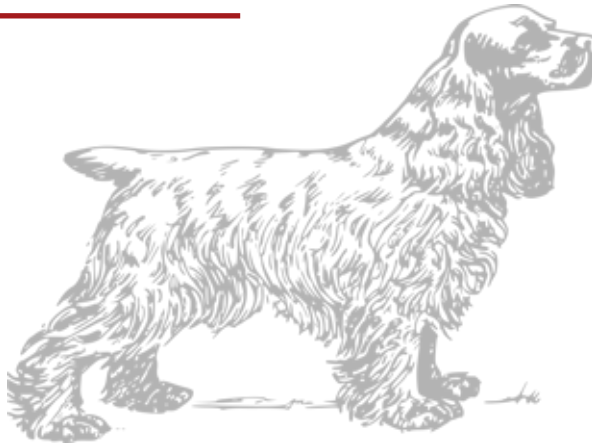
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LOCAL FOCUS SERVICE DIRECTORY 22 FAITH PAGE 30

ON THE COVER: "There's a lot of history in this town," said Brian Stover, mayor of Thompson's Station. He relates his vision and the future of Thompson's Station on page 6. The red caboose on the cover sits in the center of town. Photo by Robbie Mathis

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THOMPSON'S STATION GROWING FORWARD



Photography provided

MANAGING DEVELOPMENT WHILE RETAINING THE TOWN'S RURAL CHARACTER

BY JASON ZASKY

"There's a lot of history in this town," begins Brian Stover, who has been Mayor of Thompson's Station for just a few months but is already well-acquainted with the ins and outs of municipal governance, having served as a town alderman since 2016. Over the next four years, Stover and his staff will be working hard to manage growth and development, while still preserving the town's distinctive character.

"We do that through our land development ordinance that was put together in 2015," adds Stover, with a lot of input from residents, who provide feedback at planning workshops, among other avenues of communication.

"We have identified areas where the growth can go, but you must be responsible how you develop. We also want to make sure everyone is comfortable with the process. We want to keep that small town rural character of who we are," explains Stover, who grew up in the area and can remember a time when much more of Williamson County was farms and dirt roads.

Alas, Thompson's Station — which was originally named Littlebury and wasn't officially incorporated until Aug. 15, 1990 — has grown considerably in recent decades and is now home to almost 7,500 residents, according to the 2020 Federal Census.

Critical to further growth will be an expansion of and updates to the town's regional wastewater treatment facility.

"We just put out our bid for our new wastewater system, which has held us back for a very long time," says Stover, before noting that the current system is not adequate for handling anticipated growth.

"Construction time is 18-24 months on the new plant," after which new housing can be approved. Meanwhile, purely commercial businesses are all that can "start going vertical," as Stover puts it.

That said, the town is looking to recruit the kind of businesses that are a good fit for a family-friendly community, with many of the newest entities coming online within the Tollgate business corridor, including a new Ace Hardware on Elliston Way.

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Mayor Brian Stover

Photography provided



< FROM PAGE 6

“We want to attract new businesses, so residents don’t necessarily have to leave town,” says Stover. Namely, businesses that complement and reinforce the town’s identity and serve the needs of both longtime residents and the families that have been moving to Thompson’s Station.

Meanwhile, the town—which features 220 acres of parkland—is also working on expanding its trail system, having been awarded state grants to help the system continue growing.

“We’re trying to create a more multimodal situation where people get out and walk or bike instead of using a car. Our grant will allow us to connect everything by trail system, and the long-term plan is to have the whole town connected,” says Stover.

Yet another priority is to build a new Town Hall.

“Our current Town Hall downtown is basically a small train depot, and our staff is not all in one place. The new Town Hall will be the center of the town, and with it, we can start growing our staff because we are currently stretched very thin,” admits Stover, who has worked for SYSCO Foods of Nashville for 23 years.

With that in mind, Stover says the Thompson’s Station Com-

munity Association—a 501(c)(3)—is always looking for volunteers to help with programs and events.

As for the day-to-day work involved with helping to shepherd Thompson’s Station into the future, Stover says he’s looking forward to continuing his efforts.

“It’s really nice to get out in the community and meet folks. It’s also nice to help mold the town for the next 25 or 30 years and see where it can grow,” offers Stover, saying Thompson’s Station should be proud of what it has already accomplished, even as it works to further refine its identity.

Meanwhile, he says he’s enjoying living here as much as ever.

“You’re close to everything but far enough away that you can be out here by yourself,” he concludes. “It’s more of a small-town feel than anywhere else.”

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Tim Finlan began working at The Clean Air Company eight years ago, drawn to the company's dedication to professionalism and quality service.

After more than a decade in home improvement, it matched his belief in "doing the right thing by the homeowner." He's now the owner of The Clean Air Company and is building upon its strong reputation.

In addition to holding professional certifications, Finlan is certified through the IICRC (Institute of Inspection, Cleaning, and Restoration) for water restoration and microbial growth; he's also added state-of-the-art equipment.

"We've recently upgraded equipment with better vapor barriers, dehumidifiers, and sump pumps. We want to be the best out there in what we're doing."

The Clean Air Company improves air quality in the home. Services include crawl space repair, air duct cleaning, mold abate-

ment, installation of dehumidifiers and sump pumps, and clearing of dryer vents.

Much of the focus centers on crawl spaces which can be critical to the quality of airflow.

"At least 50 percent of the air in your house comes from your crawl space," Finlan says. "So, if the environment in that crawl space is dangerous, with mold growth or radon, you're breathing that - up in the house."

Middle Tennessee sees more than its share of issues due to the weather. Nate Reed, Project Manager for The Clean Air Company, explains why.

"During the middle of summer, we've got 90-plus degree heat, 90-percent relative humidity, and that air is moving through vents into the crawl space and hitting cooler air that's 70 degrees. So, just like a cold glass of water sitting on your table, that moisture condenses on the outside of the glass, and that's what happens in your crawl space. That moist air condenses all over the wood and ductwork, and that's what drives mold problems."

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Photography by Michael Tedesco

< FROM PAGE 12

Since crawl space repair can be costly, Finlan says people are often tempted to choose someone less-than-professional to tackle the job.

“There’s what I call ‘Chuck in a truck,’ who is someone who may have worked for a crawl space company for a while and says, I can do this on my own, instead of letting a professional with certifications do it. But if not done right, it can make things worse. Closing off any air movement from the outside can make it more like a petri dish and not only increase long-term damage, but speed it up.”

The company offers free, no-obligation inspections and provides photos with their recommendations, if they find anything.

“I’ve been in the industry for a long time,” says Reed, “and I’ve found some of our competitors and other contractors have a set of solutions or products they are trying to fit with your problem as a homeowner. We’re looking at things differently. We’re identifying the problem and coming up with a solution customized to the house.”

As part of their goal to create the healthiest home environment possible, they offer chemical-free mold remediation and use other safe, naturally grown products.

Their approach to taking care of the customer ties in with what’s done internally, where Finlan works to honor each of his employees and their unique family situations.

“My wife and I have a son that has Down’s syndrome,” he says. “He’s 33 years old, and I’ve been blessed with places I’ve worked that understand I might need more time off than the average Joe for doctor visits or whatever else. And that’s something I’ve always offered my guys, too.”

Finlan’s philosophy of looking out for both customers and employees, and providing exceptional service, has his company on a track for continued positive growth.

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DEBERRY INSURANCE TO HOST 7TH ANNUAL FREE SHRED DAY

DeBerry Insurance Agency is set to host their 7th Annual FREE Shred Day for the community on Saturday, April 15, 2023. The event will take place from 10 a.m. to 2 p.m. at the agency on Main Street in Spring Hill, TN.

FREE Shred Day has become a signature event for the agency since their first shred event in 2016. The agency has continued to provide the event as a service to the community every year (except for 2020), collecting more than 18 tons of paper for recycling.

"Each year, we look forward to hosting this event," said Chris DeBerry, Owner and Principal Licensed Agent. "It has become an important tradition for us and we truly enjoy the opportunity to connect with our customers, friends, and members of the community. Making those connections is why we opened our agency in the very beginning in 2003."

DeBerry Insurance Agency will celebrate 20 years in business this July. Their give-back efforts all along the way have become an integral part of their reputation for service. From founding the Spring Hill Country Ham Festival (now the Whole Hog Festival benefitting The Well Outreach), to serving in leadership for the Rotary Club of Spring Hill and Thompson's Station and the Spring Hill Chamber of Commerce, the DeBerrys are known for giving back.

"We are local business owners who are committed to serving our customers and the community," said Eric DeBerry, Owner and Principal Licensed Agent. "That sense of connection has become more important than ever. We want people to know that they can pick up the phone, or walk through our door and we will personally work with them to get them the coverage that they need."

The FREE Shred Day event is an expansion of the community life that is experienced every day at DeBerry Insurance Agency. The office is a hub of the community where people stop by to catch up or just say "hello" throughout the day.

"We are thankful to everyone who comes to our event and makes it a great day," said Eric DeBerry, owner of DeBerry Insurance Agency. "We look forward to seeing everyone!"

DeBerry Insurance Agency is your Hometown Independent Insurance Agency, locally owned and operated since 2003. The agency provides comprehensive insurance packages for individuals and businesses. Their team of licensed and experienced agents can personally work with you to find the coverage options that are right for you. Visit them online at DeBerryInsurance.com, or call (931) 486-3300. DeBerry Insurance Agency is located at 5232 Main Street in Spring Hill, TN.

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The team at Mid TN Fence can tell you business is booming in the fencing industry. It's a trend seen nationwide. Some of it stems from increased housing construction and a growing desire by people for more privacy and security.

Since opening a little less than three years ago, the Columbia-based company has installed fencing all over Middle Tennessee.

"We started in 2020, right in the middle of COVID," says Ashley Robinson. "And we've consistently grown. We had a vision for starting a company where we offer great customer service and tackle jobs in a timely manner."

The company is owned by Kenneth Poag. Robinson handles administration and runs the office, Ryan Springer (who has ex-

tensive experience in the industry) handles sales, and a dedicated crew installs the fencing.

"A customer will call," Robinson says, "and let me know what they're thinking. I'll send Ryan out to meet with them, and he'll walk through and measure off the linear footage they need. Sometimes they know what they want right off the bat, whether it's wood privacy fencing or vinyl, aluminum, three-board, or four-board. And if they don't know, Ryan offers suggestions on what works best."

Although they handle both commercial and residential fencing, Robinson says most of their work is residential.

"Many of the calls we get involve people wanting to keep their kids or pets in or other creatures out. They may want a privacy fence or a chain link fence, something their dogs can't poke their heads through."

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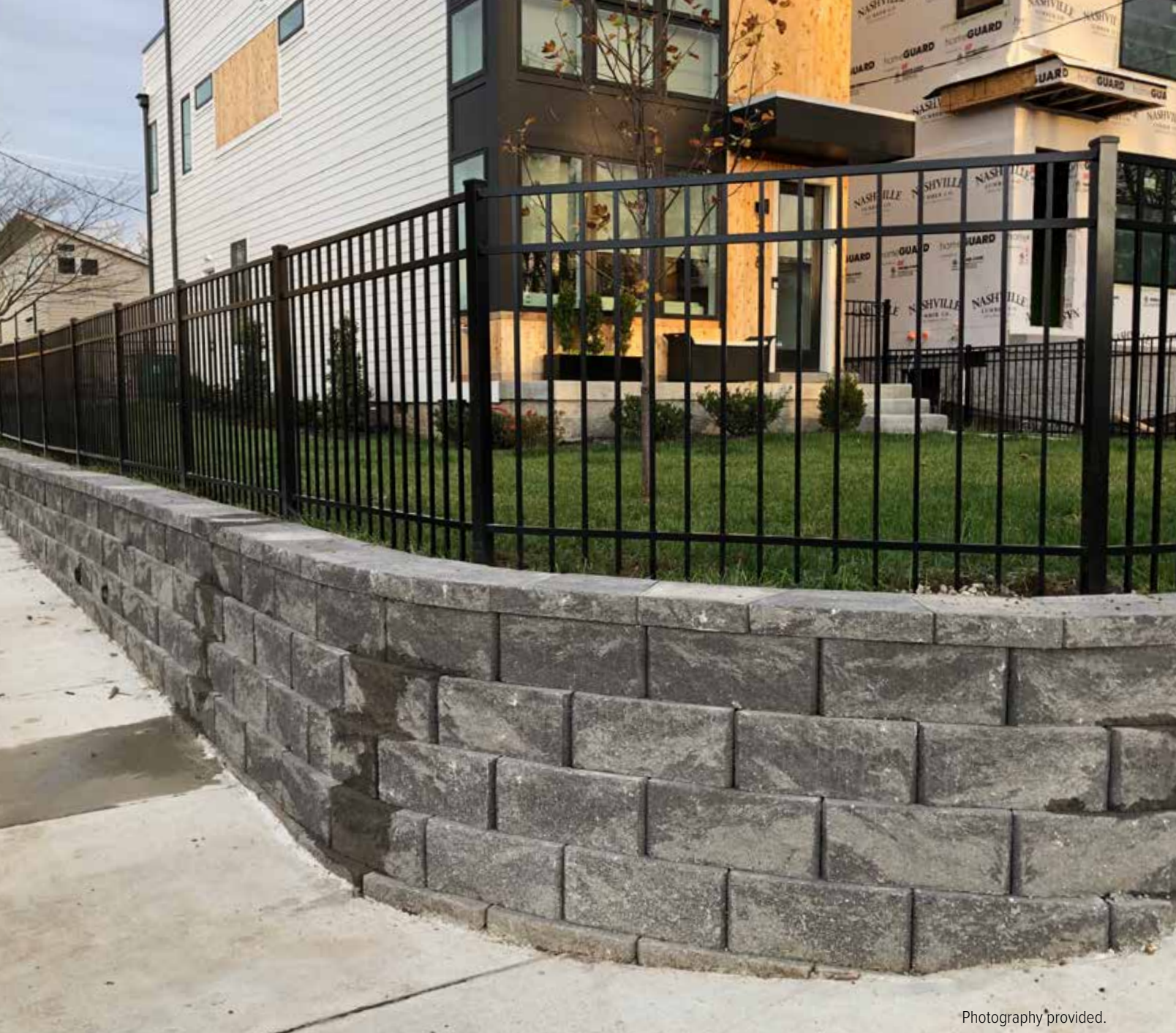

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The goal is to help customers determine the best fencing to meet their needs and make them aware of some of the factors involved.

“For example, maintenance is a factor,” Robinson explains. “When it comes to a wood privacy fence, it’s going to require more upkeep. In six months, you’re going to want to stain, treat, or paint it, and then you have to keep up with it. A lower maintenance fence would be aluminum or vinyl.”

For those considering adding fencing, Robinson suggests knowing your property lines beforehand. It’s the homeowner’s responsibility to know where fencing can and cannot go. Another thing to think about is how many gates you think you’ll need.

“How many gates do you want, and what are the needs for

the gates? Is a vehicle going to be driving through it, or is it just a walk-through gate?

With the cost of fencing materials going up in recent years, once customers get an estimate, they’ll need to make a decision rather quickly.

“Pre-COVID, Ryan could give an estimate and say we’re going to honor this for 30 days,” Robinson explains. “You would have 30 days to think about it. But in today’s world, we can only allow five days because our prices fluctuate so much.”

Once a customer decides, Robinson locks in the price by ordering the materials immediately.

To learn more about Mid Tn Fence see their ad on page 22



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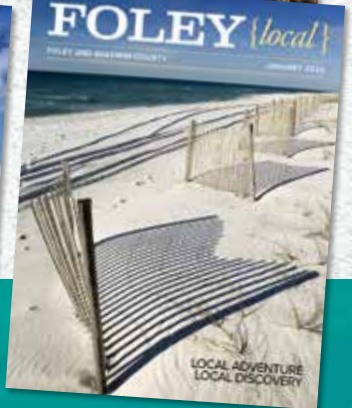
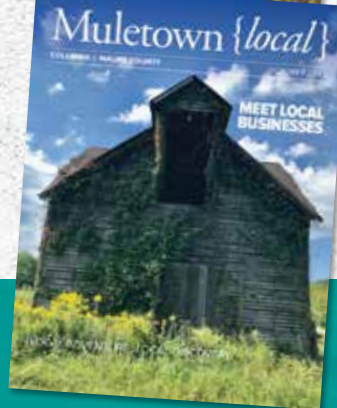
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CAN YOU COUNT ON SOCIAL SECURITY?



Jeff Good

If you're getting closer to retirement, you might be thinking more about Social Security. Specifically, can you count on it to contribute part of the income you'll need as a retiree?

There's been an increase in alarming language surrounding the solvency of Social Security, but in reality, its prospects are not nearly as gloomy as you might have heard.

Here's the story: Under current law, Social Security is estimated to exhaust its trust funds by 2035, after which benefits could be cut by 20%, according to the 2022 Social Security Trustees report. However, the large cost of living adjustment (COLA) (8.7%) for 2023 could cause the trust funds to use up their resources sooner.

But this outlook may represent a worst-case scenario. For one thing, the cost of the 2023 COLA will be somewhat offset by higher taxes on workers contributing to Social Security. The maximum amount of earnings subject to the 6.2% Social Security tax jumped from \$147,000 in 2022 to \$160,200 in 2023. And in looking down the road, further increases in this earnings cap may also help reduce the gap in the trust funds. Increasing the payroll tax is another possibility for boosting funding to Social Security.

And here's a political reality: Social Security is a popular program and it's unlikely that any future Congress wants to be blamed for reducing benefits. Of course, there are no guarantees, but it seems fair to say that you can reasonably expect some benefits from Social Security when you retire.

But perhaps the bigger issue is just how much you should depend on Social Security for your retirement income. On average, Social Security benefits will provide about 30% of a beneficiary's

preretirement earnings, according to the Social Security Administration. But the higher your earnings before you retire, the lower the percentage that will be replaced by Social Security.

Still, you'll want to maximize the benefits that are available to you — and that means deciding when to start taking Social Security. You can begin as early as 62, but your monthly payments could be as much as 30% lower than your normal (or “full”) retirement age, which will likely be between 66 and 67.

Even if you were to wait until your full retirement age before collecting Social Security, you'll also need to draw on other sources of funding. So, while you are still working, it's a good idea to keep contributing to your IRA and 401(k) or other employer-sponsored retirement plan.

The amount you contribute should depend on your overall financial strategy and your financial needs, so, for example, you probably shouldn't put in so much into your retirement accounts that you feel significant stress in your monthly cash flow. But when you do get a chance to invest more in these accounts, such as when your salary goes up, you may want to take advantage of the opportunity.

Ultimately, you should be able to count on Social Security as part of your retirement income. You may want to consult with a financial professional to determine when taking Social Security makes the most sense for you and how you can also get the most from your other retirement accounts. You'll want a retirement income strategy that's built for the long run.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC

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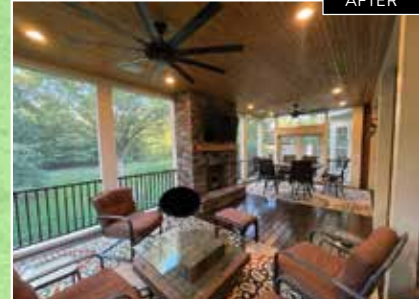


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