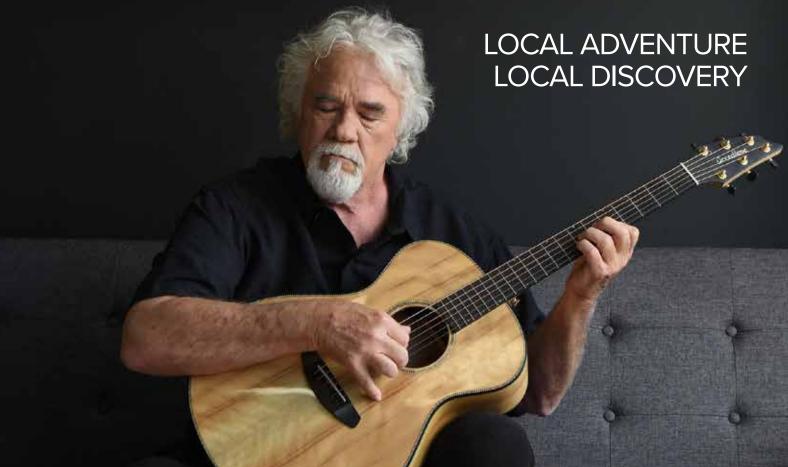
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Inside {local} May 2022









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ON THE COVER: Singer/songwriter Gary Morris, best known for 1980s-era country hits like "Wind Beneath My Wings," "The Love You Found in Me," and "Velvet Chains", says "Tennessee is music, music, music to me,". Photo by David Abbott.

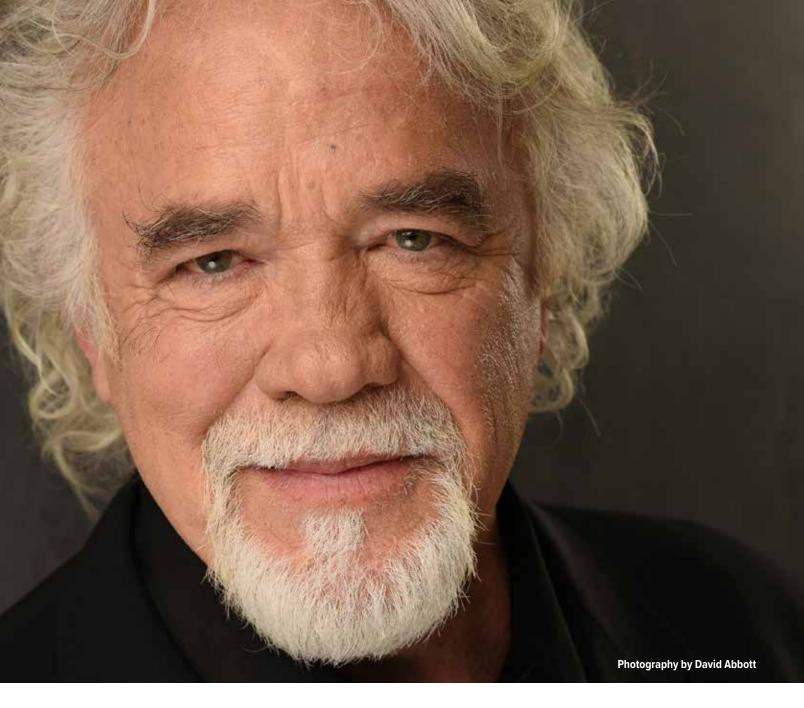
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A LIFETIME IN MUSIC

BY PAM WINDSOR

Singer/songwriter Gary Morris spends a lot of time on the move. When he's not performing, he's often dividing his time between his home in Thompson's Station, Tennessee, and his ranch in Colorado. The Texas-native, best known for 1980s-era country hits like "Wind Beneath My Wings," "The Love You Found in Me," and "Velvet Chains," says having homes in both places allows him to enjoy two of his greatest passions – music and a love of the great outdoors.

"Tennessee is music, music to me," Morris says. "It's where I signed with Warner Brothers. My publicist lives and works

on Music Row. So, I come in, I co-write, and I record here. Colorado is kind of a sanctuary. It's an outdoor place; I am 31 miles from a town, and I've got a mile of river, so there's a balance for me."

He's an avid hunter and fly fisherman who had his own outdoor show on The Nashville Network. And for years, he's shared his love of fly fishing with veterans suffering from PTSD. "I'm on the Board of Directors for a charity, and we take wounded veterans and put them in the river, and the river has a healing effect. I can't even explain it to people, but I've seen guys that kind of open up and wake up and start to become more a part of the current day."

Morris may be most famous for his success in country music,

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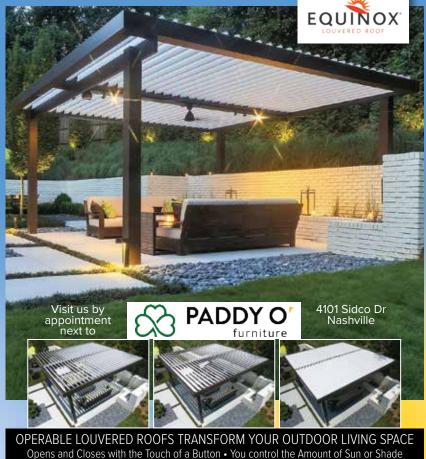
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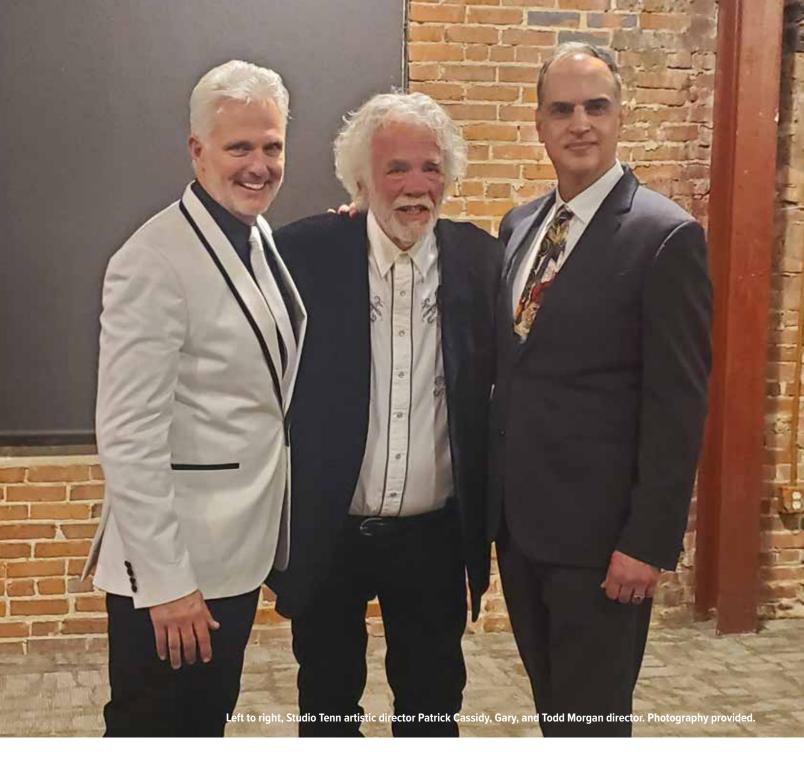












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but he's also well-known for two roles where he sang opera on Broadway. He performed with Linda Ronstadt in "La Boheme" (in 1984) and also played the lead role of Jean Valjean in "Les Misérables."

"I didn't want to do La Boheme initially," he recalls. "I turned down auditions for it. It was my record company out of LA; it was Warner Brothers Pop that kept saying, 'You need to go sing because you'll be doing this with Linda Ronstadt.' So, I owe it to her because she's the one who piqued my interest in going up and doing it."

He's very proud of his work on Broadway and still maintains

a close friendship with Ronstadt. "I just talked to her last week. She's just a wonderful human being."

Although his performance was nearly 40 years ago, Morris still had the jacket he wore throughout La Boheme. Last month he decided to donate it to help support Studio Tenn in Franklin. It was a symbolic gesture of his admiration for theater.

"They gave me the coat I wore every night, and I'd kept it all these years. So, I thought, this is a theater group. I'm going to bring it to their fundraiser." The coat sold for \$5000 to benefit Studio Tenn.

Always busy with new projects, Morris recently launched his

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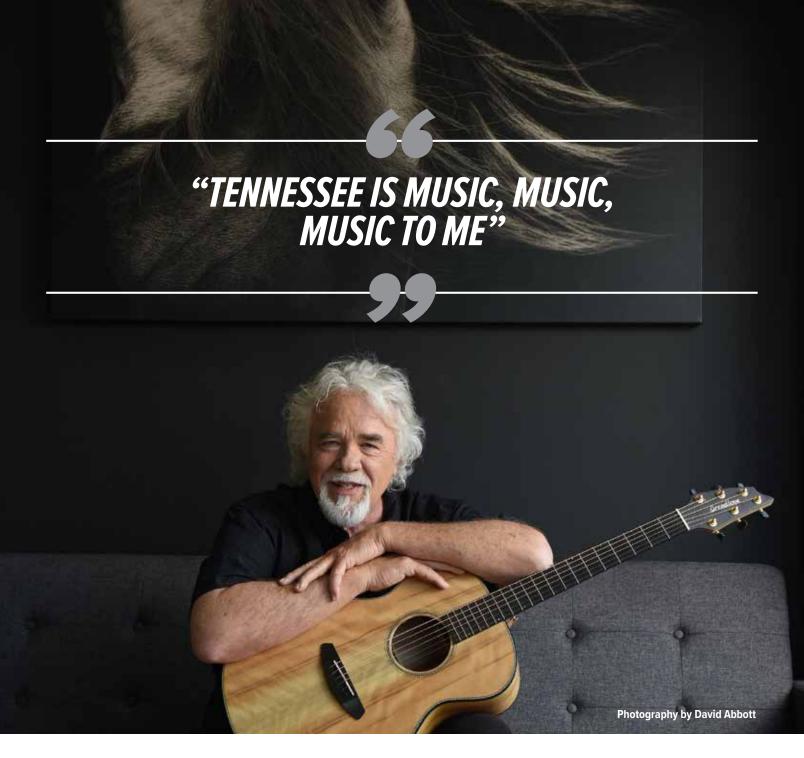
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< FROM PAGE 8

own Roku channel. It's called "Gary Morris World." It will feature videos of some of his concerts and expanded versions of some of those outdoor shows from decades ago.

"I'm rewrapping a lot of the shows I did back in the 90s," he explains. "I took senators, baseball players, and football players, like Troy Aikman from the Cowboys, all over the world fishing and hunting for my show the "North American Sportsman." He still has hours of additional footage that's never been seen and says he'll be including it in the newer versions.

A prolific songwriter, he's also working on new music and plans to head back into the recording studio soon. His most

recent release, about three years ago, was an album called "Sense of Pride." In addition, he continues doing shows and especially enjoys the intimate settings of performing arts centers. "It's like playing in a big living room. I go out all acoustic now, I'll take three guitars, and they're all different tunings. And I'll stand or sit on a stool and tell stories about my kind of unique life that just happened and wasn't planned."

Unplanned or not, he wouldn't have it any other way. "I actually love where I am in my life right now."

To learn more about Gary Morris, his music, his upcoming shows, or how to sign up for his Roku channel, visit garymorris.com/



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TOM LAW

YOUR LOCAL HEALTHMARKETS INSURANCE AGENT

BY JASON ZASKY

In 2008, Tom Law walked into a HealthMarkets office looking for an alternative to the \$1,400 a month he was paying for his family's health insurance while on COBRA. "I came in to buy a policy and got hired," he recalls, not long after his contact recognized that he would be a good fit for the company.

Fourteen years later, Law, 55, heads up one HealthMarkets' Middle Tennessee offices and has upwards of 25 agents on his team.

"HealthMarkets is the largest set of feet on the street for individuals and small businesses looking for health insurance and Medicare. We are a brokerage based out of Texas and have three-thousand agents throughout the country," he explains, before noting that HeathMarkets caters to everyone from individuals to families to small business owners.

"That self-employed young professional is a great candidate for us, as are people who are taking an early retirement and need something to bridge the gap until Uncle Sam kicks in at age 65. We write them a health plan to get them there, and then we will sit down with them and do the Medicare as well," he says, before noting that HealthMarkets can also help with life insurance and supplemental insurance, not to mention small group policies for small businesses.

That said, Law doesn't spend his time "selling" per se; he invests a lot of time educating people about potential solutions and helping them understand what they are buying, particularly as health insurance is concerned.

"The Affordable Care Act has confused a lot of people. It's job security for me, is what I jokingly tell people. You can make a mistake real quick if you try to do it by yourself. Friends don't let friends go to healthcare.gov," he says with a laugh.

That's why he and his agents ask many questions when potential clients come in for free consults.

"Do you need unlimited doctor's visits because you have a

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< FROM PAGE 12

bunch of preexisting conditions? Do you need the best pharmacy coverage because you take expensive meds? If so, we'll address that and take a step up. If not, there's no reason to pay for it," he says, illustrating a few of the considerations that can come into play.

Notably, income limitations aren't necessarily a barrier to getting health insurance, thanks to the Affordable Care Act and how it can help facilitate getting coverage.

"For folks making \$20,000 per year, we can get the policies for almost nothing because (the policies) are subsidized so well," says Law, who says that clients often have money left over for dental, vision, and life insurance. "They are out the door for half of what they (were) paying for group insurance, and they get a whole lot more to show for it."

As for folks who think they can't afford, say, life insurance, Law encourages people to think about how a daily cup of coffee at Starbucks might be roughly equivalent to the cost of a policy.

If he has one bit of advice for people, it's to make sure you understand the policies you are purchasing.

"So many times, I sit down with folks and ask what insurance they have, and they can't tell me what their coverage does," he says. "Insurance is hard for the person selling and for the person buying because it's not tangible. It's something you're buying sight unseen. We have to educate people and shake them a little bit to help them understand: This is why you need this."

Yet, more and more people recognize the importance of having health, life, and supplemental insurance in these challenging times.

"Thanks to COVID-19, people are more open to these conversations than they ever have been," relates Law, who admits that before moving from Texas to Tennessee in 2007, he couldn't have imagined himself helping people with insurance.

Now he can't imagine doing anything else—or living elsewhere.

"There is an entrepreneur spirit that goes through Williamson Country, and folks appreciate what we bring to the table because it fits their lifestyle," he says. Never mind that the Brentwood/ Franklin area is also a wonderful place to raise a family, with Law having raised four kids with his wife of 31 years, three of whom now work alongside him at HealthMarkets.

"It's fun that we get to help people every day," concludes Law, before reminding that HealthMarkets doesn't charge clients for its services, as the brokerage gets compensated by the carriers for the products it writes.

"If we do your job right, then clients are walking out saying, "Thank you, thank you, thank you!" he concludes. "Before coming to us, they didn't know what they were getting."

See Tom Law's ad on page 28 or contact him at: 215 Centerview Dr., Ste. 100 Brentwood, 615-828-1494tomlaw@healthmarkets.com healthmarkets.com/tomlaw





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From left to right; Dr. Jodi Skipper, Cashion Drolet and Kim Trent.



HERITAGE FOUNDATION OF WILLIAMSON COUNTY, TN

HERITAGE FOUNDATION'S 5TH ANNUAL PRESERVATION SYMPOSIUM AND AWARDS

The fifth annual Preservation Symposium & Preservation Awards will be held on Saturday, May 7, 2022, from 9 a.m. to 4 p.m. at the Williamson County Enrichment Center as part of the Heritage Foundation of Williamson County's commemoration of National Preservation Month.

This year's theme, "Perspectives in Preservation," features nationally known speakers discussing historical preservation's impact on communities, especially at the intersection of commerce, history, education, and advocacy. Keynote speakers are Chief Advocacy Officer for the Historic Charleston Foundation Cashion Drolet, historic real estate finance specialist and former executive director for Knox Heritage Kim Trent, and University of Mississippi anthropologist and professor Dr. Jodi Skipper.

"For 55 years, the preservation advocacy of the Heritage Foundation of Williamson County transcends places and stories connected to our cultural heritage. 'Perspectives in Preservation' will highlight national, regional, and local trends on multiple perspectives on history, culture, advocacy, architecture, smart growth, and development that connects with people from all walks of life," said Rachael Finch, Senior Director for Preservation, Education, and Advocacy. "We will also have a roundtable comprised of leaders from local and state historic organizations discussing ongoing projects and preservation advocacy." Attendees are encouraged to engage in conversation surrounding preservation initiatives in Williamson County and Tennessee.

The preservation team also plans to unveil the 2022 Sites to Save nominees at the event, as well as the annual Preservation Award winners. Sites to Save is an annual list of historic places in Williamson County that are vulnerable to demolition, development, or neglect. The Preservation Awards recognize rehabilitation, restoration, preservation, and craftsmanship of residential and commercial structures that complement the historic character of Williamson County. For decades, the Heritage Foundation has recognized preservation projects and individuals who made significant contributions within the field of historic preservation. To nominate someone for a preservation award, please visit www. WilliamsonHeritage.org/Preservation/Awards.

"Community educational programming has been the heart of our mission for many years at the Heritage Foundation," said Bari Beasley, President, and CEO of Heritage Foundation. "We are excited to expand our vision this year to grow our educational offerings to continue to serve both children and adults in our community. The Symposium, now in its fifth year, is one of many great examples of outstanding annual programming in historic preservation offered to the community by the Heritage Foundation."

The Preservation Symposium & Awards are being held at the Williamson County Enrichment Center at 110 Everbright Avenue in Franklin. Ticket information can be found at WilliamsonHeritage.org/PreservationSymposium. The Preservation Symposium is supported by The Harpeth Hotel and Twine Graphics.



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GPR SURVEY OF FRANKLIN GROVE COMPLETE, ARCHAEOLOGICAL DIGS BEGIN

Archaeologists have started conducting digs on the future home of the Franklin Grove Estate and Garden. The exploration is based on an extensive ground-penetrating radar (GPR) survey conducted on the property by leading expert Dr. Tim Horsley through a grant made possible by the Tennessee Wars Commission and the Tennessee Historical Commission. The archaeological digs hope to uncover artifacts to help further illuminate the property's history and inhabitants.

Ground-penetrating radar is a non-invasive method of examining the topography of a particular area; highly specialized equipment lightly taps the ground and sends a radar signal to a satellite, which, in

turn, can provide a look beneath the surface to show non-environmental features or abnormalities such as buried artifacts or remnants of former structures.

"Ground-penetrating radar, conducted by Dr. Tim Horsely with Horsely Archaeological Prospection LLC and in partnership with TRC, Inc., was conducted in January of 2022," said Rachael Finch, Senior Director

of Preservation, Education & Advocacy. "GPR provides a detailed underground picture and assists in locating potential historic and cultural features at Franklin Grove."

"GPR also maps the site and provides a clearer picture of what lies beneath the surface. Because GPR is non-invasive and non-destructive, it makes it an ideal methodology for locating buried historic and

cultural features at historic sites, like Franklin Grove," continued Finch.

"For Franklin Grove, GPR will help our archaeological team, and our preservation team gain a better perspective of everyone

occupied the property and identify potential historic garden and boundary walls, possible foundations, ditches, and artifacts left behind and buried over time."

The Franklin Grove campus has been home to two historic mansions, the site of a post-Civil War Freedmen Bureau school and, more recently, the former home of O'More College of Design. The Heritage Foundation of Williamson County will continue to learn more about the multi-layered history and tell its story as archaeology reveals more details.

For more information about the Franklin Grove Estate and Gardens project, and how to get involved, visit Franklin Grove.com.



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One way to protect yourself from skin cancer is by protecting your skin from getting too much of the sun's ultraviolet light. It's especially important to avoid getting sunburned as this increases the risk of melanoma. Using sunscreen (at least SPF 30) and

wearing UPF protective clothing, including a hat with a brim, are good ways to do this.

While sun protection is important for adults, it's even more important for children. The average American experiences most of their sun exposure before the age of 18. Even one blistering sunburn in childhood or adolescence more than doubles your chances of developing melanoma later in life.

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Jeff Good

Life doesn't always go as planned. For example, you might think you'll retire at 65 or later, when you'll be eligible for Medicare. But if you retire before then, how will you pay for your health care?

Without insurance, you risk incurring thousands of dollars of expenses if you are injured or become seriously ill. And if you must pay for these costs out of pocket, you might have to dip into your IRA, 401(k) or other retirement accounts earlier than you had planned –

which could result in a less desirable retirement lifestyle than you had envisioned.

What, then, are your options? It depends on your situation, but here are four possibilities:

EMPLOYER RETIREE HEALTH BENEFITS If your former employer offers health coverage to retirees, it could well be your best choice, especially if the employer continues to pay a share of the premiums. However, fewer employers are offering continuing health coverage to former employees, and among those who do, they may use certain criteria – such as length of service and position within the company – to limit eligibility.

SPOUSE'S PLAN If you're married and your spouse still has employer-provided insurance, you may be able to get coverage under this plan or continue this coverage if you have it already. If the employer subsidizes premiums for spouses, this plan could be an affordable choice – if not, though, it might be more expensive than other options.

COBRA The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows you to maintain your existing coverage with the same benefits and provider network. However, COBRA is typically only available for a specific time – usually 18 months – after you

leave your employer, and coverage can be expensive. Your previous employer subsidized a portion of the premium as a benefit, but once you've retired, you'll likely have to pay the entire premium, plus an additional charge.

ACA MARKETPLACE PLAN Through the Affordable Care Act Marketplace, you can find a variety of plans from which to choose, possibly including ones that include your existing network. If you qualify for subsidies, the premiums for your coverage may be similar to employer-sponsored coverage; if not, though, they can be more expensive. For information on ACA Marketplace plans, visit www.healthcare.gov.

If you have options for health insurance, you'll want to take into account differences in coverage and cost. Check whether your desired health care providers are in-network and try to determine if your current medications and the benefits you rely on are covered. You may also want to consider a plan that allows you to open a health savings account (HSA), which offers potential tax benefits. To contribute to an HSA, you must be covered by a high deductible health plan (HDHP), so there's that cost to consider, but if you're in generally good health and you don't expect to depend heavily on your health insurance until you're eligible for Medicare, you might want to consider an HDHP.

ONE FINAL NOTE: Even when you do enroll in Medicare, you will still incur expenses for premiums, deductibles and co-pays, so you'll want to budget for these costs in your overall financial strategy.

In the meantime, explore your health insurance options. The future is not ours to see – so you'll want to be prepared for anything.

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



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To make skirt steak: Marinate steak in coconut milk, garlic, lime juice, cilantro, sriracha and salt, to taste, at least 1 hour, or up to 24 hours.

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