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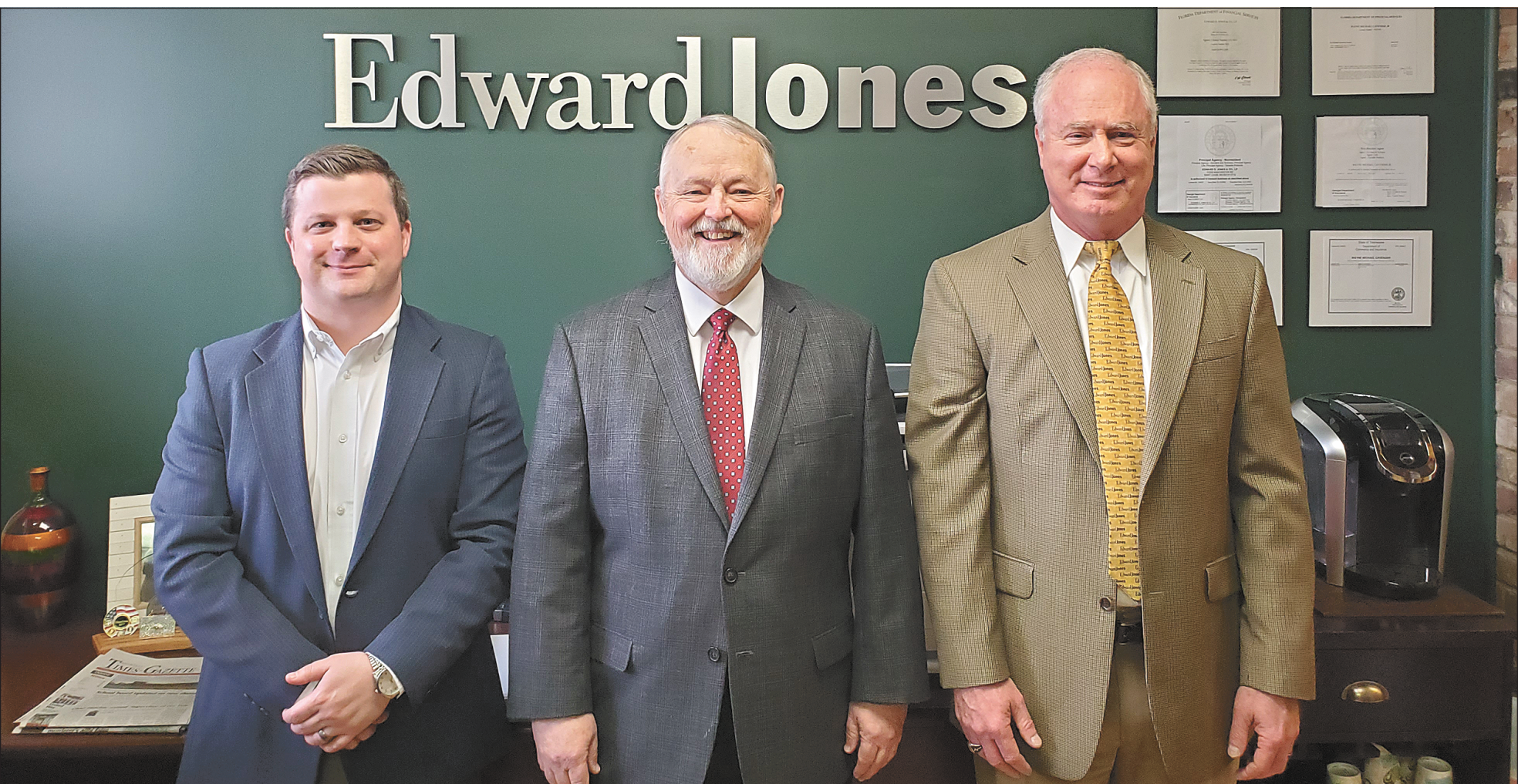
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Edward Jones
 MAKING SENSE OF INVESTING



Jeremy Richey, Charlie Williams and Mike Cavender

Financial advisors can help reduce anxiety

The long-running coronavirus pandemic has fueled a lot of anxieties – including financial ones. But some people have had far fewer worries than others.

Consider this: Among those investors who work with a financial advisor, 84% said that doing so gave them a greater sense of comfort about their finances during the pandemic, according to a survey from Age Wave and Edward Jones.

Of course, many people experience investment-related fears even without a global health crisis, and that's probably not surprising, given the periodic volatility of the financial markets. But financial guidance can come in handy during relatively normal times, too.

A financial professional can help you ...

... Look past the headlines – Inflation, interest rates, pandemics, elections – there's always something in the news that could affect the investment world in the short term. But by helping you construct a portfolio that's built for the long term and reflects your goals, risk tolerance and time horizon, a financial advisor can enable you to

look past the headlines.

... Avoid emotional decisions – Many people let their emotions drive their investment choices. When the market goes through a downturn and the value of their investments drops, they sell to “cut losses,” even though these same investments may still have good business fundamentals and promising futures. Conversely, when the market is on an uptick, some people chase after “hot” investments, even when they become overpriced and may have very little room to grow. But a financial advisor can help keep you from making these fear- and greed-based actions by only recommending moves that make sense for your situation.

... Work toward multiple goals – At various times in your life, you may have simultaneous financial goals. For example, you could be investing for a retirement that's decades away, while also trying to save for a child's college education. A financial professional can suggest ways you can keep working toward both objectives, in terms of how much money you can afford to invest and what types

of savings and investment vehicles you should consider.

... Prepare for the unexpected – Most of us did not need a pandemic to remind us that unexpected events can happen in our lives – and some of these events can have serious financial impacts on us and our loved ones. Do you have adequate life insurance? How about disability insurance? And if you ever needed some type of long-term care, such as an extended stay in a nursing home, how would you pay for it? A financial advisor can evaluate your protection needs and recommend appropriate solutions that fit within your overall financial strategy.

... Adapt to changing circumstances – Over time, many things may change in your life – your job, your family situation, your retirement plans, and so on. A financial professional can help you adjust your financial strategy in response to these changes.

Achieving your financial goals may present challenges, but it doesn't have to cause you years of worry and distress – as long as you get the help you need.



Leaving your employer? Understand your 401(k) options.

At Edward Jones, we can explain options for your 401(k), including leaving the money in your former employer's plan, moving it to your new employer's plan, rolling it over to an Individual Retirement Account (IRA) or cashing out the account subject to tax consequences.

To learn more, call today.

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A life coach can help you plan your future

Planning your future! Now, there's an overwhelming task! Where do you begin? How do you get started? What comes first? What do you really want in life? Help!

We've all been there. You think of something you want to do or accomplish but life gets in the way. Somehow you just never get started. Or, maybe you start, but you get distracted. Maybe you tend to get stuck. You over-think it. You procrastinate. Nothing changes and nothing moves forward. You are spinning your wheels. Sound familiar?

Maybe it's time to consider pairing with a life coach to help you overcome the obstacles that are keeping you from meeting your goals! A life coach is a person who comes along side of you, helps you define your goals, helps you plan ways to accomplish your goals, and kindly holds you accountable to achieve the goals you have set.

At Branches, we are often asked, "What's the difference between a life coach and a counselor or therapist?" The purpose of a life coach is to help you move from where you are now to where you want to be in the future. Whether you are considering a career change, wanting to improve your financial stability, desiring to start or finish a lagging project, deciding what university to attend, transitioning to a new phase in life, or needing to organize and clean your house, a life coach can help you get started and keep moving. A life coach won't necessarily dig into your past or talk you through depression or anxiety like a mental health counselor or therapist would. Instead, he or she will be action-

oriented and can serve as a motivator to propel you forward.

Life coaching is one of the services offered through Branches Counseling Center. Some of our life coaches are available to meet with you in person, and others are available for video-conference meetings. So, no matter where you are located, you have access to a Branches life coach!

To get started, you may call our office at 615-904-7170, ext. 120. Indicate that you are interested in pairing with a life coach. Tell us a little about your situation and whether you would prefer an in-person meeting or a video-conference meeting. Daytime hours and a few early evening appointments are available. (Other times may be available at the discretion of the life coach.) If you commit in advance to 4 sessions, your cost will be \$75 per session. After the first 4 sessions, the fee will be \$95 per session. We have a special rate of \$65 per session for full-time college students. To learn more, visit www.branchescounseling.com.

Wondering whether a Branches life coach can help you? Call us for a free 15-minute consultation!

Branches is a Christ-centered ministry that facilitates healing and hope for the whole person ... mentally, physically, and spiritually. Our main office is in Murfreesboro, with satellite offices in Shelbyville, Mt. Juliet, and Madison, TN. In addition to life coaching, we offer mental health counseling, weight loss and wellness programs, and mental health medication management. Visit our website for full information: www.branchescounselingcenter.com.

New year, new financially ready you!

Hello 2022! The new year is a great time to reflect and reset for the upcoming year. Be sure to consider your financial goals as part of your focus for the months ahead.

1. Create goals

The author of The 7 Habits of Highly Effective People wrote, “begin with the end in mind.” Are you saving for a trip? A home remodel? More money in your 401(k)? Write down your financial goals so you can reference them when you need some motivation. Make achievable, measurable, yet challenging goals. If the task seems daunting, start small. Make goals per day, week or month.

2. Budget

After making your financial goals, understand where your money goes. Start by tracking your sources of income and daily spending. This can be as simple as an excel spreadsheet or paper. If you are paid twice a month, break your budget down by check so you can account for every penny.

3. Commit to small changes

By committing to a few small changes, funds can add up quicker than you think. Don't forget to rely on your written goals. If you know you are saving up for a new computer, packing your lunch a couple of times a week won't seem like such a sacrifice. If you get an annual salary increase, consider auto drafting the increase into a savings account. If you were able to make ends meet prior to receiving the additional

funds, you might not miss spending them. Or increase your 401(k) contributions by 1%. Anything you can do to pay yourself first puts you much closer to achieving your financial goals!

4. Stick to it

This can be the hardest part of all. Be patient and celebrate the victories – even little ones. It won't always be easy. Commit to your goals and stay on track. Even if there are setbacks along the way, keep moving forward and don't look back. Your reward will be worth it.

The most important step of all – just start! No matter how big or small, beginning the process gets you one step closer. Make 2022 the year you recommit to making good financial decisions.

FirstBank is more than a community bank. We're your neighbors, family, and friends. More than a business model, community banking is our way of life. To experience the FirstBank difference, stop by to see your local bankers at 508 Madison Street or call 931-680-7580.

Nashville-based FirstBank, a wholly owned subsidiary of FB Financial Corporation (NYSE: FBK), is the third largest Tennessee headquartered bank, with 82 full-service bank branches across Tennessee, South Central Kentucky, Alabama and North Georgia, and has mortgage operations across the Southeast. The bank serves five of the major metropolitan markets in Tennessee and, with approximately \$12 billion in total assets, has the resources to provide a comprehensive variety of financial services and products. Member FDIC, Equal Housing Lender

Planning your future



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H.B. Cowan: Independence means more options

H.B. Cowan & Company can help you plan your future by protecting you and your loved ones.

Life Insurance: One last gift you can give your family is freedom from financial burdens, when you are no longer here to provide for them. Life insurance is affordable and can help your family meet financial needs. Beverly Derryberry, H.B. Cowan's life and personal lines agent, can answer any questions and assist you with this important decision.

Personal Assets: Whether you are insuring your first house or vacation home, your new car or your prized antique truck, your engagement ring or your family heirloom,

Beverly Derryberry, our H.B. Cowan personal lines agent, will get you the best coverage at the most reasonable price.

Beverly has been an insurance professional for 27 years and is an expert in personal lines insurance. She has been with H.B. Cowan since 2001. Insuring whatever you spend your hard-earned money for is one way to plan for tomorrow.

Business Assets: Are you a business owner? One important fact to remember is

“not all insurance is created equally.”

The insurance needs of your business are as unique as your business. H.B. Cowan & Company, an independent agency, works with lots of different insurance companies to provide business packages, workers compensation, commercial auto, and umbrella liability protection that is customized to your business. Brad McGee and Brett Fisher each have 17 years of insurance experience and have been at H.B. Cowan since 2004 and 2006 respectively.

Schedule a meeting with Brad or Brett, H.B. Cowan's experienced commercial insurance agents, to customize your business' insurance portfolio.

Most importantly, the staff at H.B. Cowan & Company values you as a customer and will provide you professional, high quality service. Richard Bobo, Martha Fisher, Bethany Bannister, and Cindy Winchester are always eager to assist you with your insurance needs.

Call H.B. Cowan & Company at 931-684-3323 or stop by 710 North Brittain St. to help you plan your future and protect your assets.



Brett Fisher and Brad McGee

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From Left to Right:

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- Martha Fisher**
- Cassidy Bain**
- Beverly Derryberry**
- Bethany Bannister**
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- Richard Bobo**
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PLAN
for the future.

Heritage South helps, when others don't

Saving money for the future or for life's unexpected events is a worthwhile goal. It is often a top New Year's resolution for Americans. Starting the process of improving your financial situation can be hard — but Heritage South Community Credit Union can help.

One financial mistake that many make is purchasing a car or truck with an auto loan but not considering the interest rate. Most look simply at the monthly payment — can they afford it? While this is an important consideration, Heritage South also encourages you to look at the interest rate. This will tell you how much it will actually cost you over the life of the loan. If you don't know your interest rate, give the credit



Jovanny Garcia, member service representative, assists a member with an account at Heritage South.

union a call to see what money you could save by refinancing your auto loan.

During tough times, working with a creditor that is local is more important than ever. Many credit union members have faced difficult times due to the pandemic and reached out to Heritage South for assistance. The credit union has been working directly with members throughout the pandemic to preserve credit ratings and ease financial stress.

Having that local relationship has made a big difference for many credit union members as they are forced to dip into their emergency funds.

A solid emergency fund has provided many in our community with financial security during the pandemic. Heritage South encourages its members to save three to six months of living expenses to cover an unexpected emergency, but beginning with a few hundred or a thousand dollars is an excellent place to start. Members have the option of saving their emergency fund in savings accounts or in a Gold Share money market fund to keep it separated from their every day funds and earn interest on their savings.

Heritage South can help members set up automatic transfers to make saving money easier or they can do it online or through the Heritage South mobile app.

Heritage South offers another automated way to save a little at a time via our RoundUP account. Whenever you use your Heritage South debit card, the credit union will round up your expenses to the next whole dollar and put the change in a separate account. This way, if you find yourself low on cash, the extra change you've saved is there to help. It's a painless way to start a rainy-day fund!

Heritage South has a Certified Credit Union Financial Counselor available at its Shelbyville and Murfreesboro locations. A certified counselor has the knowledge to assist members, whether they're going through financial difficulties or just need help planning for the future. Becoming certified is a lengthy process, with in-depth coursework and multiple tests for certification.

Anyone who lives, works, worships, or attends school in Bedford, Marshall or Rutherford County is eligible to join Heritage South Community Credit Union. To learn more about Heritage South, go to www.heritagesouth.org or call 931-680-1400. Heritage South offices are located in Shelbyville, Lewisburg, Murfreesboro, and Smyrna. This credit union is federally insured by the NCUA and is an Equal Housing Lender.

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You could drop your auto loan rate by 2%* with our Refinance Special

If improving your finances is a goal this year, why not take a look at your current auto loan? Our popular Auto Refinance Special is here to help you save money! It's simple: if you have an auto loan at another institution, you could drop your current interest rate by 2%* when you refinance at Heritage South! Just stop by any Heritage South location or give us a call to see if we can drop your rate!

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*2.75% APR is the lowest available rate for this loan special. APR=Annual Percentage Rate. Loan approvals are based on collateral type, payment method, creditworthiness, ability to repay and loan to value ratio. Amount available is based on MSRP or NADA Retail Value, not to exceed the current loan payoff amount. Credit Union Membership required.

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Four smart investment moves

Now is the time!

It's reported that 56% of Americans are simply guessing at how much they'll need for retirement. That's according to a study by Northwestern Mutual in 2019.

And when the Transamerica Center for Retirement Studies asked last year, half of all millennials believed saving \$300,000 or less would be sufficient for retirement.

Making smart investments by keeping up with market trends each year can significantly boost your gains year over year. Financial professionals can be a great source of information and confidence when determining which trends are worth your time and which might fizzle out.

So it was surprising when, a study conducted by CNBC and Acorns found only 17-percent of Americans said they use a financial advisor, while a third of respondents said they obtained financial advice from social media.

To bridge the gap, we asked four financial experts to suggest their smart investment moves for 2022.

Consider global investments

Grant Bledsoe (CFA, CFP) sees many new clients come to him with almost all their stock and bond holdings in U.S.-based organizations. He believes this could be a mistake.

"January is a great time to take a look at your current holdings and rebalance them to include more Non-U.S. based holdings. They provide valuable diversification benefits and with sky-high U.S. market valuations right now, they could perform better over the next 5-10 years." If your portfolio heavily favors U.S.-based stocks, you should consider moving some of those assets.

Rethink individual stock holdings

According to Robert J Loyd (CPA), the types of stocks that have made money over the last two years are unlikely to see the same results in 2022. Many stocks that flourished over the past two years have done so because they were better suited to make money during a pandemic.

As 2022 moves forward and we begin to see the light at the end of the tunnel, these tailwinds could become headwinds.

"Stimulus programs are not getting renewed, the Federal Reserve is about to embark on a rate hike campaign, and inflation is at 40-year highs. High inflation and the Fed's policies to stop inflation are going to be major drivers for investments in 2022." The energy sector is where Robert suggests putting your money for 2022.

Reassess bond investments

Typically speaking, bonds are investments for those with a low-risk tolerance or who will need the money to spend within the next five years. However, Blaine Thiederman (MBA, CPA) thinks most investors should rethink the money they have invested in bonds for 2022.

"Nearly every total bond market index is down about 4.5% from January 14th of 2021 through January 14th of 2022, one of the index's worst years ever and with no end in sight." He also believes Non-U.S. based stocks will see more significant growth in 2022 when compared to U.S.-based stocks.

Make solid investments

Stephani McCollough, the founder of Sofia Financial, offers two sound pieces of investment advice. Her first piece of advice, make sure you don't need the money you are investing to pay for something soon. There is always an inherent risk when investing your money.

There are no guarantees that your investment won't lose value in the short term. Being aware of potential early losses is even more critical with the swings we've seen in the market.

"If you're talking about money, you need to buy a new car this year, or for your kids' tuition in 2 years, you should not invest that money. Remember that investing involves risk, which is the reason it can give you a better potential return than savings - over the long run. Investing is a long-term game.

If I were to invest that tuition money today, there are zero guarantees that it won't have gone down in value when I write the check to my kid's school. So that money should be in a savings vehicle, not invested." When not needing your invest-

ment money for five years or more, you can open yourself up to more investment options.

Understand investment accounts

Stephanie's other advice is to understand all your different investment accounts. Each type of account can be taxed at different times and in different ways. There can also be restrictions on using your various investment accounts.

"You can own the exact same investments in a brokerage account, a 401(k), a Roth IRA, and maybe even a Health Savings Account (HSA). But they have very different implications regarding how much money you can spend and when. So I suggest you take an inventory of what you own and in what type of account."

Rebalancing is different for everyone

As we've seen, experts have different opinions on how to rebalance your portfolio. They also have differing views as to the best time to update your portfolio.

My first expert, Stephani McCollough, believes it depends on how close you need your portfolio as income. "If you're younger, I think once a year is totally fine. However, when you're a couple of years out from retirement (or the time when you're going to need to use some of your investment money), you want to be rebalancing more often."

While Stephanie has a more personal approach, another expert generally relies more on market conditions.

Robert Lloyd has a different approach to rebalancing. "It depends on the market environment. In 2020, there were 2-3 times to rebalance. In 2021, you could have made do with just one. When there is more volatility, there is a higher need to rebalance as asset classes go on sale."

Making smart investing moves in 2022 will mean different investments for different people. Before making any investment moves, keep your personal goals and situation in mind and find a professional you trust to help guide your decisions.

This (AP) article was produced by HaveYourDollarsMakeSense and syndicated by Wealth of Geeks.

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Kathy Robertson and her mother, founder Connie Mullins, are partners in the business. Scott Hogue and Chanelle Ashford Smith are also on staff.

In addition to various types of insurance coverage, such as automobile, life, and health, the company can work with businesses on benefit packages and offers Medicare coverage.

The firm also offers Christian financial coaching, said Hogue.

Part of any financial planning is making sure that you have the right level of coverage — not too much, but sufficient to cover your specific needs and situation.

“Insurance, done correctly, is a stewardship issue,” said Hogue.

But finding that right level of coverage requires trust between customer and agent.

“We’re not here to sell the product of the month,” said Hogue.

The agency offers auto insurance from a number of companies and the staff is prepared to shop for the best deals for clients.

Since studies show teen drivers are likely to be in an accident before reaching the age of 21 insurance premiums are higher for this age group.

Teenagers are considered to be a higher risk, because they lack driving experience and don’t always exercise good judgement.

Robertson states there are ways for parents to possibly save some money on premiums for their teenagers, such as setting a good driving themselves, and not purchasing an over-powered sports car for a young driver.

Good grades can lead to a discount on insurance from some carriers. You can also save money by agreeing to a higher deductible, and in some cases it’s appropriate to ask the teenager to be responsible for part of the premium.

Tennessee’s graduated license rules,



Kathy Robertson, Connie Mullins, Chanelle Ashford Smith and Scott Hogue.

which include intermediate steps in between a learner’s permit and a full, unrestricted license, help promote safety for teen drivers.

For both teen and adult drivers, liability insurance is important.

“We can make sure they are covered no matter what,” Robertson said. “Everyone should carry higher limits of liability. This protects you in the case of an accident.”

Robertson adds the agency can also issue SR-22 insurance if needed. SR-22 insurance is certification issued by a vehicle insurance company showing proof a driver is carrying the minimum liability coverage required by the State of Tennessee.

Robertson points out the importance of home insurance as well.

“A home is the biggest investment a person usually will make in their lifetime,” Robertson said. “Protecting it with insurance should be a top priority.”

The agency is located at 204 North Main St. For more information call 931-684-7436 or email mullins208@yahoo.com.

Office hours are 7:30 a.m. to 4:30 p.m. Monday through Thursday and 8 a.m. to 5 p.m. Fridays.



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Plan final arrangements in advance, for peace of mind

Even people who have an eye to the future and who plan out their financial affairs sometimes put off one very important task: preplanning their funeral.

It can be an uncomfortable thought, but like any other business decision, forethought is critical. Why put the burden of so many details and financial decisions on your loved ones during a time of shock, mourning and trauma? The stress will often lead to impulsive and unnecessary financial burden and worry on your loved ones on the part of, "Did I do what they would have wanted?"

No matter if its just detail planning, funding, or both. Doak-Howell Funeral Home can make the process easier with advice and a friendly face to ease any

discomfort. Many do not realize it, but interest-bearing policies are available. One major goal with interest-bearing policies is to cover any inflation.

In many cases, the beneficiary receives a refund of a pre-funded funeral. Did you know that under Tennessee law, up to \$25,000 invested in a burial policy is a protected asset and can't be available to creditors? Also, preplanned arrangements to other funeral homes, for example, if the client moves to a different city.

Doak-Howell Funeral home has a pre-planning guide which helps customers account for their wishes and which provides a place to record important information, including assets, liabilities, account numbers, monthly payments, Veterans

benefits, Social Security, and the locations where important records like birth certificates are kept.

The guide also provides spaces for the customer to specify what type of service is desired, to list friends and relatives who need to be notified, etc. The guide helps as an outline to keep everything organized in one place, accessible for your loved ones in the time of need and acts as a great reminder of details that may be otherwise overlooked.

A few other areas that relate to the issue and can be overlooked are having the correct legal information accessible. It may be necessary for a death certificate to be issued in a timely manner-and a death certificate may be necessary for things as simple as having utilities disconnected. Make sure beneficiaries are up-to-date on insurance policies. Appoint an executor or executrix and a durable power of attorney.

Families need to understand the law and how it applies to any given situation. For example, a family member who has a living relative's power of attorney may discover that power doesn't always continue

after death. In order for the family member to make decisions after their relative passes away, they may need to be named executor of the estate. Proper advance planning and research helps avoid adding confusion and delays to an already stressful and emotional time.

The friendly and familiar faces at Doak-Howell are here to serve you. Feel free to contact us for a consultation on preplanning anytime. Micah Doak Wilson and Matt Doak are the pre-need counselors. Call 931-684-5011 or stop by 739 North Main St.



Micah Doak

Shelter Insurance: You just can't live without it

Insurance. It's one of those "can't-live-with-it, can't-live-without-it" things. You need it to protect against the unlikely and the unthinkable. But what are the chances the unlikely and the unthinkable are going to happen to you? It's a risk one way or the other.

These risks change as our lives change-you buy a new house or car, change jobs, get married, start a family and plan for retirement. That is why you need to have yearly reviews with your insurance agent.

In these annual reviews, you may learn that there are options to help lower your cost of insurance. Higher deductibles, multi-line discounts (discounts for carrying several different types of insurance through the same carrier), good student discounts, driver's education discounts, security system discounts and marriage discounts are some of the options that may



Tina Davenport of Shelter Insurance is ready to help with your insurance needs at her office, located at 203A North Cannon Blvd.

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Call Tina at 680-8900 or email her at TDavenport@shelterinsurance.com.

be available.

Tina Davenport has been in the insurance business 28 years and with Shelter Insurance for 23 years. Her office, located at 203A North Cannon Boulevard, offers insurance products for

Your House, Your Shelter



Tina Davenport
203A N. Cannon Blvd.
Shelbyville
931-680-8900
TDavenport@shelterinsurance.com



Let us help you design an insurance plan that's right for you. We're your Shield. We're your Shelter.

DOAK - HOWELL FUNERAL HOME & CREMATION SERVICES



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"Family Serving Families"

**739 N. Main St.
Shelbyville, TN**

931-684-5011

Cancer Insurance: a comfort, help in traumatic times

According to the American Cancer Society, men have about a one in two lifetime risk of developing cancer. For women, the risk is a little more than 1 in 3.

It is projected that on an annual basis, more than 1.6 million new cancer cases will be diagnosed.

As advances in cancer treatment continue, more and more people will survive.

But the costs of cancer treatment can be high. Eddie Murray at Murray Insurance Benefits can help.

Approximately 13.7 million Americans with a history of cancer were alive in 2009. The 5-year relative survival rate for all cancers diagnosed between 2003-2007 is 68 percent, which was up from 49 percent in 1975-1977.

The National Institutes of Health estimated the overall costs for cancer in 2009 was at \$216.6 billion.

Although health insurance can help offset the costs of cancer treatment, you still may have to cover deductibles and co-payments on your own.

Additionally, cancer treatment can cause out-of-pocket expenses that aren't covered by traditional health insurance. Those include: travel, food, lodging, phone call charges, child care and household help.

Meanwhile, living expenses such as car payments, mortgages or rent and utility bills continue, whether or not you are able to work. If a family member has to stop working to care for you, loss of income may be doubled.

Central United Life Insurance Company helps provide an important safety net in fighting the financial consequences of cancer that result beyond traditional health insurance.

Their cancer policy pays benefits directly to you, covering for example:

- First occurrence benefits up to \$10,000
- Daily hospital confinement benefit
- Surgical benefits
- Radiation and chemotherapy benefits
- Drugs and medicine
- Physician benefits
- Ambulance benefits
- Private duty nursing



Eddie R. Murray

- Hospice care
- Transportation and lodging benefits
- Experimental treatment
- Home care, wellness benefits
- Physical, speech, occupational therapy
- Many other benefits

The American Cancer Society estimates that two-thirds of cancer expenses are not medical.

Central United Life's cancer policy can help with all those expenses that could otherwise destroy savings accounts and other cash reserves.

Eddie R. Murray has been in the insurance business since 1990. He is a Bedford County native and an independent representative for 150 top companies.

He offers a full line of personal group coverage, including life, health and major medical, cancer, heart, accident and critical illness policies as well as long-term care, Medicare supplements, disability and annuities.

For more information, call 931-580-6134, 931-684-1125 or stop by the office at 437 E. Depot St.

FCB puts the community first

Community has always been first at First Community Bank. As a local bank, we make every effort to put the needs of our community first. We are active participants in our community in many ways. You might see us at our local high schools coordinating a half court shot, sponsoring ball teams of all kinds, supporting and sponsoring local events and fundraisers, and encouraging our employees in their community service activities. Because we believe when you focus on your community, you make a big difference. Being involved is built into our identity, it makes us different. It makes us who we are.

Since we opened our doors on Elm Street in Shelbyville, Tennessee in 1988, we have built our reputation on quality service. Whether you plan to start a new hobby, outfit a game room, go on a vacation, or need help financing education expenses, we have flexible terms and monthly payments that

fit your needs. You can expect prompt, local decision-making and friendly service from our experienced lending team.

Our mission is to maximize shareholder value as an independent community bank. To serve the financial needs of our communities, citizens, and businesses with the highest degree of integrity, professionalism, and confidentiality. We strive to provide superior customer products and services to the communities we serve. We also strive to create a rewarding environment that offers equal opportunity to all employees, while maintaining integrity and professionalism. And lastly, we hope to provide leadership which will help to improve the quality of life for the citizens of the communities we serve.

First Community Bank has been your local hometown bank for over 30 years. Our focus remains to be the best locally owned bank in our county, state,

▶ See **FCB**, Page 12

MURRAY INSURANCE BENEFITS



LIFE
MEDICARE SUPPLEMENTS
PART D RX PLANS
CANCER
ACCIDENT
DISABILITY

GROUPS OR INDIVIDUAL COVERAGE

Eddie Murray

P.O. Box 2741, Shelbyville, TN 37162

Phone: 931-684-1125 • Mobile: 931-580-6134



Left to right: Nolan Barnes, Hampton Hickman, Kellie Wilkerson, Jim Troupe and CEO-Scott Cocanougher. They are all lenders at first Community Bank of Tennessee.

FCB

(Continued from Page 11)

and country. We are thankful you are here

with us. We are who we are because of you. We plan to serve you for many years to come. From your oldest, locally owned bank- thank you! We are proud members of the FDIC and an Equal Housing Lender.

Review your insurance after life changes

Big life changes don't happen often, but when they do, Shelter Insurance Agent Maleah Claxton would like to meet with you for a personal insurance review, especially if any of the following have occurred:

Your marital status changed. If you recently married or divorced, you might need to add or remove names from auto and life policies.

•You bought a new house. If you built or bought a home last year, you will need a policy for that home. You may also want to increase your life insurance coverage so your family can pay the mortgage payments if something happens to you.

•You became a parent. When a child comes into your life, you should increase your life insurance coverage to provide income for them if something happens to you.

•You purchased a car. If you purchased a different car, you need to make sure anyone who drives it is covered. In addition, if you have a lender, they may require coverage you don't currently have.

•You remodeled your home. Did you add on to or update your house? If so, you may need to increase your homeowner's



Maleah Claxton

coverage.

•You acquired valuable new items. If you now own items such as jewelry or art, help protect them with a personal articles policy. You rented your first place. Renters' insurance is a great idea if you live

in an apartment or condo. Your landlord may have insurance, but it will not cover your belongings or provide you with liability protection.

These are just a few examples of when an insurance review is helpful, but we are always happy to help you review your coverage any time your needs change and let you know if you qualify for any discounts.

Shelter Insurance® agent Maleah Claxton is located at 1301 North Main St. and can be reached at 931-680-0064.

FCB FIRST COMMUNITY BANK

Proudly serving our community for over 30 years!

www.firstcommunitybanker.com | 931.684.5800 | Member FDIC, Equal Housing Lender

Enjoy the Ride!

With Shelter's great rates and personal service, you can sit back and enjoy the ride!

Maleah Claxton
1301 N. Main St., Ste. A, Shelbyville, TN 37160
931-680-0064
MClaxton@ShelterInsurance.com

We're your Shield. We're your Shelter.
ShelterInsurance.com