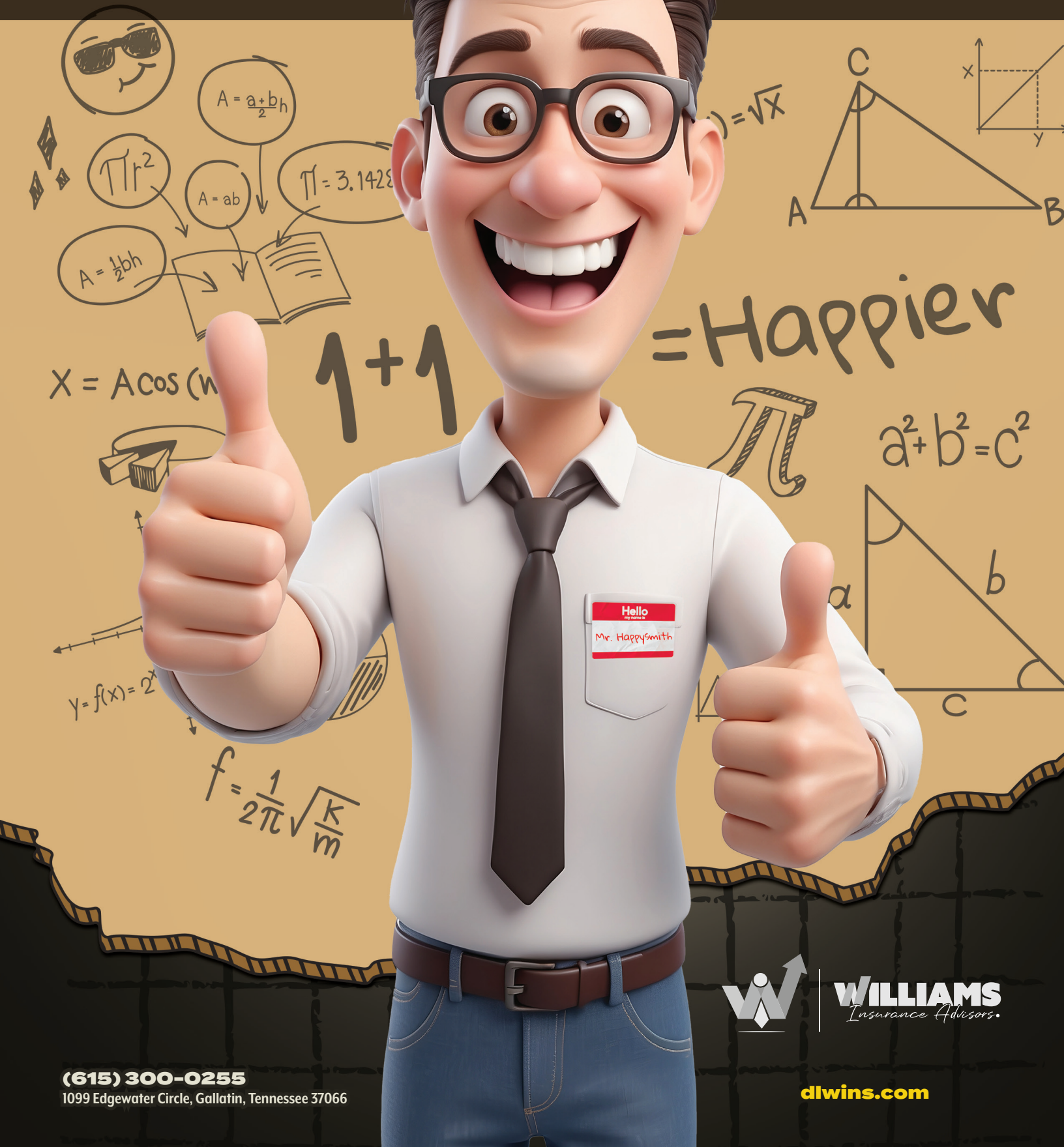




(615) 300-0255

1099 Edgewater Circle, Gallatin, Tennessee 37066



WILLIAMS
Insurance Advisors.

dlwins.com

#AGENTS OF CHANGE

TOGETHER, WE CAN MAKE A DIFFERENCE

Strong communities are built on connection, compassion, and commitment and United Way of Sumner County has been turning those values into action for over four decades.

This incredible nonprofit works to improve the quality of life for every resident in Sumner County, from the youngest child to the oldest neighbor. By funding local programs that address education, financial stability, health, and basic needs, United Way creates real, lasting change where it matters most right here at home. Whether it's helping a student access after-school tutoring, ensuring a family has food on the table, or supporting mental health services for seniors, United Way of Sumner County is there every step

of the way, connecting people with the resources and hope they need to thrive.

At Williams Insurance Advisors, we believe in lifting up the community that lifts us all. That's why, for every referral we receive this month, we'll donate \$15 to United Way of Sumner County. Every donation helps fund vital programs and services that touch the lives of thousands of local residents each year. Let's stand with those working tirelessly to make Sumner County a place where everyone can succeed.

Together, we can build a stronger, more caring community—one act of kindness at a time.



BY David Williams

LET'S BUILD HOPE FOR COMMUNITY IN NEED

Let's make a difference! We're committed to uplifting others, and you're welcome to be part of it by referring people for a coverage check. Each time, we'll extend a helping hand through a charitable gift.

Already shared the news that folks can contact us for a competitive quote and we'll give back on their behalf? MUCH APPRECIATED! You're a real champion!!!
Let's continue sharing the message!



JOIN US:

dlwins.com/community

YOU'RE APPRECIATED!

We often run easy-to-win customer appreciation **PROMOTIONS** to keep you feeling rewarded, too. Stay tuned to this monthly **MAGAZINE** and our **FACEBOOK** page for new announcements!

facebook.com/profile.php?id=100026537035801

GET REWARDED!

+ For each **QUOTED FRIEND** you send our way, get...

- **A \$15 DONATION TO A WORTHY CAUSE!!!**
- + 1 ENTRY FOR OUR **LUXURY PRIZE** QUARTERLY DRAWING!
- AND** 1 ENTRY FOR OUR **LUXURY PRIZE** YEARLY DRAWING!



To recommend friends now, **VISIT US AT:** dlwins.com/rewards

AUGUST EVENTS

BY David Williams



8 INTERNATIONAL CAT DAY

● A special time to avoid cat-astrophes. How? Purr-fect coverage for all your meows.

9 NATIONAL GARAGE SALE DAY

Bye-bye clutter - only keep what **TRULY** sparks joy. Get why your policy reviews are free?

12-13 ANNUAL METEOR SHOWER-PEAK NIGHTS

Just reminding you to look up and not let life's beauty pass you by. It's part of the job. ●

RELAXATION DAY 15

Today's forecast: 100% chance of chill. Because...peace of mind. You're welcome.

16 ROLLER COASTER DAY

Riding life's ups and downs **CAN** be fun. With us, you're well-positioned to enjoy it!

26 NATIONAL DOG DAY

Trust is earned, and fetching it is a daily highlight. Let's make it even more special today!

**SPECIAL THANKS
FOR TRUSTING OUR AGENCY...**

**IT'S SO
REWARDING
TO
SHARE
FRIENDS
!!!**

COOK THIS RECIPE

BEST STUFF(ed) Green Bell Peppers (Mexican Edition)

By David Williams



Just like a well-crafted policy, this recipe layers comfort, coverage, and a little extra payoff in all the right places. Whether you're feeding the family or prepping your own lunches, each green pepper locks in substance, flavor, and peace of mind that will surely delight. It's a reminder that magic happens when the things that matter are purposely placed within well-prepared protection - both in and out of the kitchen. And **Stuffed Green Bell Pepper Day** coming up on **August 28** (yes, that's a real thing), sounds like a great time to honor the power of shielding!

Ingredients:

- **4 large** green bell peppers, tops, seeds, membranes removed
- **1 tbsp** salt (for boiling peppers)
- **1 tbsp** olive oil
- **½ cup** chopped onion
- **1 cup** cooked rice of choice
- **1 (15 oz)** can corn, drained
- **1 (15 oz)** can black or pinto beans, drained and rinsed
- **1 (14.5 oz)** can chili-style diced tomatoes (with mild chiles/seasoning)
- **1 tsp** chili powder
- **1 tsp** garlic salt
- **½ tsp** ground cumin
- **½ tsp** salt (for seasoning mix)
- **8 oz** shredded Mexican cheese blend



Instructions:

1. Preheat oven to 350 °F (175 °C).
2. Bring a large pot of water to a boil with 1 tbsp salt. Add the prepared bell peppers and boil for 3-4 minutes, until slightly softened.
3. Drain peppers and arrange cut-side up in a 9×9-inch baking dish.
4. Heat olive oil in a skillet over medium heat. Add chopped onion and cook for 5-10 minutes, stirring, until softened.
5. Transfer the cooked onion to a large bowl. Add cooked rice, beans, corn, and chili-style diced tomatoes. Stir in chili powder, garlic salt, ground cumin, and ½ tsp salt until well combined.
6. Fold in ½ cups of the shredded cheese into the mixture.
7. Stuff each pepper evenly with the rice-bean-corn-tomato mixture. Sprinkle the remaining ½ cup of cheese over the tops.
8. Bake in the oven until the cheese is melted and bubbling, about 30 minutes.



No need to worry about getting too stuffed here... it's all GOOD STUFF!



Warning:

Happy Math

On the first day of school, Mr. Happysmith writes on the board:

August = Happiness Happens Month
You ≠ Happy
∴ Contradiction?

He turns to the class and raises an eyebrow. "So which is it? Is the calendar wrong... or are you?"

A few students laugh. A few blink. One starts sweating.

Mr. Happysmith shrugs. "Welcome back to school. My (yes, very real) name is Mr. Happysmith, and we'll be debugging life's mysteries all year. We're starting with this one since **August** is also **Admit You're Happy Month**. Then **National Smile Week** hits in the second week, and **Happiness Happens Day** lands squarely on **August 8** - which also happens to be, believe it or not, my birthday.

"Yep, go on and laugh. Sounds like that's exactly what you should be doing... Right? Now, let's see if we can make any sense of this whole happiness thing that is clearly in the air," he says, sarcastically rolling his eyes.

"In formal logic, contradictions mean something went wrong - a false premise, perhaps. But in life, contradictions often mean complexity. For example, you can feel excited about your fresh start and dread the early alarm clock. You can feel lucky to see your friends again and sad about someone who isn't here this year. That doesn't make you a contradiction - it makes you human."

"So maybe we're using the wrong system to read your happiness factor. Maybe it happens in moments (in this class, for example), and it's not to be assumed for the entire month. In this case..."

He writes:

H = f(t)
Happiness = a function of time

"Now, it all depends on this next equation right here."

He adds to the board:
1 + 1 = ...

The class says "2" almost in unison.

"Well, yeah... technically, y'all are right. But let's make things interesting, shall we? I say **1 + 1 = H**. Remember H from our previous equation? I'm calling it **Happier** now. I know - what kind of math is this? I'd say it's **Emotional Math**. Most of you should love it!"

Giggles fly around the room.

"Good - you're all warmed up for even *happier* news! Starting tomorrow, all your schoolwork for this class will be done as a duo," he announces as students protest.

"Yeah, yeah, yeah, let me explain. One person alone is often neutral - little growth usually happens to a single value. But add another - just one more - and boom! Suddenly, you've shifted the equation to create a multiplier."

"Of course, in pure numbers, 1 + 1 equals 2. Relax - your teacher hasn't totally lost it. But in the real world, people aren't integers - they're variables. Add one person, one moment, one detail, and you're literally multiplying. So **1 + 1 = Happier** is absolutely a viable truth. And now, thanks to this year's summer break - and against all my mathematically grounded beliefs - I can prove this theory!"

"Listen to this: A friend of mine offered me his house in a beach town I'd never even heard of - he was heading overseas, and the place would've been empty for a while. 'Go,' he said. 'Do nothing. Or something. Just go.' And so I did. Very out of character for me, by the way - but I went. Alone. I packed mostly books. I was prepared for solitude."

"But then I met Gulliver, the next-door neighbor. Within days, I had a favorite coffee shop, a shared beach blanket, and a new group of friends who felt like childhood connections that somehow got postponed until adulthood. We swapped playlists and books, cooked dinners, and laughed until midnight. We formed a tribe. I left not just

refreshed, but transformed."

"One invitation completely rewrote my emotional algorithm. I went in as one person. I came out feeling multiplied."

"Your turn. Milka, can you tell us about one positive activity you engaged in that involved another person this summer?"

Milka timidly offers, "I accidentally joined a gardening club with my neighbor. I thought it was a gaming club. I stayed anyway."

"Accidental happiness! Look at you, multiplying hobbies now - excellent example! Thank you for sharing and giving us another solid proof."

"So if it's true that 1 + 1 = 2, and it's also true 1 + 1 = *Happier* (which we just proved it can be)... Then what is the value of our capital H here?"

"Two!" the class shouts.

"Well, I could also say *priceless*, but yes, two is right. So like I said before, in this class, we'll be working as duos. I'll reveal the teams tomorrow. Now, get out of here and get multiplying experiences!"

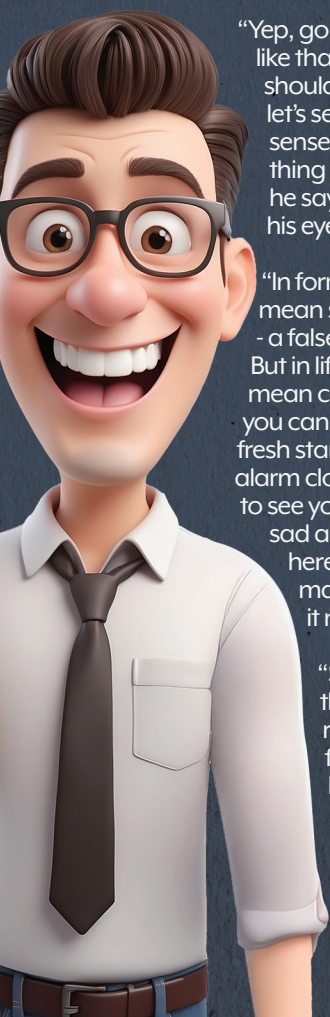
We heard about Mr. Happysmith through a student who couldn't stop talking about the first day of class. And now neither can we. Because the point made is a valuable one in our insurance and protection world, too.

Indeed, sometimes, adding just one little detail to your coverage - an extra rider, an overlooked benefit, a safety net you didn't know you needed - can change everything, shift the future, and be the very reason a hard season ends up better than an easy one.

Now, if you have a student at home, as a friend, or in the family, you can be the +1 factor ensuring their big H is an irrefutable truth this back-to-school season.

Here are +5 foolproof ideas to make it happen:

1. Reset the Vibe: August is basically the other New Year. Help them treat it that way.



Inside



Encourage them to set personal goals, or start new routines that feel self-chosen rather than school-assigned.

2. Upgrade the Aesthetic: A back-to-school glow-up doesn't have to break the bank. A new desk lamp that doesn't flicker, or even a motivational water bottle, can make a big difference. Let them choose one signature item that makes them feel strong and ready.

3. Plan Micro-Adventures: Sprinkle little wins across their calendar. A movie night on Thursday, so fun doesn't just happen on weekends. A late summer pool hang. When fun is scheduled between the tests and deadlines, the day-to-day feels more human - and less like a syllabus survival mission.

4. Make the First Week Count: Help them host or attend a back-to-school get-together that doesn't feel like the cafeteria. Frame it as an important social reset. Whether they're reconnecting with old friends or meeting new ones, give meaning to their chaos.

5. Give Them Something to Look Forward To: Help them pick a special activity for Labor Day or mid-September - a concert, a spa day, or even a "do nothing and don't feel bad about it" day. If the *now* feels heavy, the *next* can help lighten the load.

That's it - that's the secret. Thanks, Mr. HappySmith! Now we know that a +1 can multiply the positives and offset a whole lot of negatives, ultimately making sense of many of life's equations. It's not just clever. It's real.

And in this season of reentries and restarts, we're holding onto that truth - for ourselves, and for the people we protect.

Here's to August. To math that feels like magic - and to the numbers that don't always seem to add up - until you realize, they do... **HAPPY** back to school!

CHASING SERENDIPITY

By David Williams



We understand this may be a little confusing to you - why do your insurance agents seem to be championing *luck* here, if it's so unreliable?

Well, we'd like you to explore a more strategic side of it. Because we believe there is a smarter way to "get lucky."

But we need to first draw a line between two very different kinds of surprises. First, there's that negative, annoying, painful kind - like accidents, illnesses, and emergencies. The ones we, as your trusted insurance team, work tirelessly to prepare you for and protect you from. But then there's the other kind: **serendipity**.

Serendipity is the *happy accident*. The fortunate encounter. The opportunity that wasn't scheduled - but shows up when you're curious, bold, or eager to catch it. It's the unexpected you actually *want*.

Whether you're climbing a corporate ladder, running your own shop, or simply navigating life with a goal in mind, success doesn't always arrive on schedule. Often, it appears in a moment you could have missed - unless you're primed to notice and equipped to act.

So no, you can't plan serendipity. But you can prepare for it. With **Serendipity Day** coming up on **Aug 18th**, this is the time - and we're here to help. Not just with policies, but with perspectives that can boost your confidence. Because when life tosses you something good for a change, you should be ready for it!

Here's how to prepare for that moment:

1 Set the Stage. You can't force serendipity, but you can invite it. Try this:

- Step outside your routine
- Say yes to unfamiliar experiences
- Build new skills just because

- Make connections beyond your usual network
- Let curiosity lead, even if it doesn't "make sense" yet

These actions expand your "luck surface area" - the more you're in motion, the more chances you have to intersect with unexpected good.

2 Recognize. Not every opportunity waves a flag. Some are subtle, disguised, or inconvenient. To spot them:

- Watch for patterns or persistent themes
- Trust what sparks your interest
- View setbacks as redirections - often, they are

And if one of those twists comes with a little risk? That's when you lean on your coverage. Because security frees you to explore, pivot, and pursue.

3 Capitalize. When the moment comes, move.

- Act on what feels right
- Don't stall unless the risk is unprotected (a quick check with us helps)
- Turn the "what if" into "what's next"

In closing, you don't need to be lucky. You need to be ready. Serendipity isn't just a stroke of chance - it's a reward for the prepared, the observant, and the courageous.

Wherever you are, let life surprise you in the best ways. We'll take care of the rest.



SKYDIVING TODAY?

By David Williams

Let's say you have a deep, paralyzing fear of skydiving. The kind where just hearing the word "altitude" makes your palms sweat. Now, if we asked you, "Are you going skydiving today?" you'd laugh, right? There's no need to Google strategies on how not to accidentally fall out of a plane with a parachute on your back. You'd just say: Absolutely not. Not today. Not ever. And move on.

Now imagine applying that same clarity to something far more common - and exponentially more terrifying: **BCD**.

What's **BCD**? It's a behavioral reflex most of us fall into when life doesn't go our way. **Blame. Complain. Defend.**

It's sneaky. It's actually satisfying. It's socially contagious. And it never solves the problem. Never.

Yet, we've all been there, BCD-ing. A deadline missed. A plan derailed. A Tuesday that felt like a betrayal. Suddenly, you've found yourself blaming, complaining, and defending your honor like it's a courtroom drama. But here's the truth: no one was ever sitting there thinking, "Wow, I hope this goes on for a while. And when I try to help, I also hope they get very defensive." Your loved ones might tolerate it, but you should know that, traveling freely in their heads, is a version of the words "I don't care." And blaming them for that would just establish your brand as a major BCD-er, wouldn't it?

So what do you do? Maybe this time you need a checklist. Here you go:

1. Don't do it. Seriously, it's just like skydiving. You don't need a game plan for not doing it - you just don't, and nothing can get you there. Build the same gut-level nope to BCD.

2. Do anything else. Redirect the energy. Ask a better question. Move your body. Water a plant.

Do literally anything productive with that moment instead of spiraling into emotional chaos.

3. Get insurance, for goodness' sake. We mean this sincerely and not just because it's our job. People BCD most about things they weren't prepared for. Coverage is how you turn stress into strategy. You can't always prevent the storm, but you can avoid standing in the rain with a bucket full of excuses.

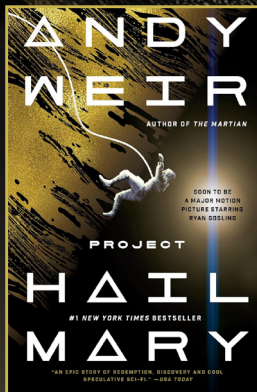
4. Face the thing. Stare down the situation. Can you solve it? Great - resolve it. Can't? Then it's time to build resilience. Either way, decide what the moment needs from you: urgency or patience, confidence or courage, vision or focus. It's the difference between reacting and responding.

Look - **BCD** doesn't make you a bad person. But it does make you less effective, less enjoyable, and less in control of your outcomes. And life's too short to live at the mercy of your moods.

So don't jump out of planes you never meant to board. Choose clarity. Choose ownership. And always choose better coverage - with us.

PROJECT HAIL MARY

A BOOK BY ANDY WEIR



If you ever wished your high school science teacher had whisked you away on a life-or-death space mission where humor and hydrogen save the world, congratulations, your dream has landed in *Project Hail Mary*. It's smart, hilarious, and just as heartwarming as it should be to make **Book Lovers Day** this **August 9th** even more stellar!

Initially released in 2021, *Project Hail Mary* by Andy Weir, the beloved

author of *The Martian*, rockets back onto the bestseller list with a big-screen movie adaptation starring Ryan Gosling coming soon. This cosmic (literally) tale blends big science with even bigger feels, proving why Weir's storytelling is again out of this world. Our hero, science teacher Ryland Grace, wakes up in a spaceship millions of miles from Earth, with no memory, two dead crewmates, and the nagging sense that he's supposed to be doing something kind of important...like saving all of humanity. No pressure.

What unfolds is a rollercoaster of problem-solving brilliance,

gripping suspense, and genuinely laugh-out-loud moments. As Grace gradually regains his memories and the terrifying stakes of his mission come into focus, he also forms one of the most unexpected and delightful friendships in sci-fi history. We won't spoil who; just know this "buddy comedy in space" will win your heart.

Weir has a magical way of making astrophysics feel like a thrilling escape room challenge. Grace is the kind of protagonist you can't help but root for: clever, flawed, funny, and oh-so-human. The pacing is pitch-perfect, the dialogue is snappy, and the twists will leave your jaw orbiting Tau Ceti. But *Project Hail Mary* isn't just a high-octane space adventure - it's also an ode to ingenuity, resilience, and the beautiful weirdness of interspecies friendship. It asks big questions and answers them with soul.

Whether you're a die-hard sci-fi lover or just here for the space-nerd-with-a-heart-of-gold, this book is a triumph. Read it for the science. Stay for the humor. And maybe grab some tissues for that ending. *Project Hail Mary* is ingenious, cinematic, and impossible to put down!



OTHER LOCAL SERVICES

RECOMMENDED BY CUSTOMERS AND COMMUNITY MEMBERS

RENOVATIVE BUILDING GROUP.

OTHERS SAID: "Their many years of experience are made obvious by the on-point service!"

615-265-8786

www.renovativevn.com



SOMEONE MENTIONED:

"Tasty and reasonable...we could go there every night!"

(615) 357-0532

www.samssportsgrill.com/

SUCH GREAT
SERVICE!

"We were so
impressed
with the
service!"

**JOHN
THE PRINTER**



(615) 420-6552

www.johnthepainter.com/



Our customers have raved about
some great local businesses.

As your local field guides,
we have reserved this space to
feature them, so you too can be in
the know... Have fun trying them all!

Now, have you received services from other
professionals in our area who have exceeded
your expectations? They might be a good fit for
our exclusive – and FREE –
Business Directory, too!

Tell us all about them through this link:

dlwins.com/concierge-directory

CONNECT: [LINKEDIN.COM/IN/DAVID-WILLIAMS-20B9145B](https://www.linkedin.com/in/DAVID-WILLIAMS-20B9145B)

Hop on our Customer Appreciation
Giveaway to **WIN** this

**LECTRIC XP Lite 2.0 Folding
ELECTRIC BIKE!**

Weighs Only 49lbs | 45-Mile Range
5 Pedal-Assist Levels | 20mph Top Speed

\$1,000+ value!



Submit your entry as **SOON** as you're
notified by email or see it on our Facebook page!

(615) 442-8140

**SOLVE THIS
RIDDLE
to win \$50!**

The longer you wait for me,
the shorter I last,
Feed me your courage
and I'll hold you fast.
I'll capture your terror
and sell it with pride.
Your panic preserved
for the world outside.
I'll steal your breath
and return it in pieces.
The moment I end,
the rush hardly ceases.
WHAT AM I?

Submit your answer by **Aug 31st** at:

ourhometownmag.org/riddle

STAND STRONG AGAINST THE SPLASH



PLEASE ENJOY NATIONAL BEACH DAY
THIS AUG 30TH - JUST REMEMBER
TO KEEP US AS THE INVISIBLE
FORCE BETWEEN YOU AND
LIFE'S UNEXPECTED WIPEOUTS.



WILLIAMS
Insurance Advisors

(615) 300-0255

DLWINS.COM