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Strong communities are built on compassion, connection, and care, and The Care Cabinet is turning those values into action every day.

This Christ-centered 501(c)(3) nonprofit organization is dedicated to meeting the basic needs of students and families in our community. By partnering with schools, The Care Cabinet identifies spaces where essential care items can be stored and easily accessed, providing immediate support when students face unexpected challenges. From deodorant, toothpaste, and socks to backpacks, snacks, and school supplies, The Care Cabinet ensures every student has what they need to feel confident, cared for, and ready to learn. These small acts of kindness make a big difference, helping children stay

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At Williams Insurance Advisors, we believe that caring for our neighbors strengthens us all. That's why, for every referral we receive this month, we'll donate \$15 to The Care Cabinet to help stock school-based care spaces with essential supplies for local students.

Every contribution helps restore dignity, comfort, and hope, one student at a time.

Together, we can make sure no child goes without the basics they need to thrive.

Let's build a stronger, more caring community, one act of kindness at a time.



BY David Williams

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MY DEC Events



By Mayra Zambrano

2 DECK THE HULLS

5:30 P.M Sanders Ferry Park

5-7 Christmas in the Ville

Fri, Sat, Sun, 6PM First Baptist Hendersonville, 106 Bluegrass Commons Blvd., Hendersonville

7 HENDERSONVILLE CHRISTMAS PARADE & TREE LIGHTIN

2:00 PM Main Street, Downtown Hendersonville

13 GALLATIN'S PARADE

5:00 PM Main Street, Downtown Gallatin - a joyful evening supporting local students.

25 Christmas Day

May your relatives behave and your tree stay upright against all odds. But you're covered, right?

31 New Year's Eve

Cheers to a year brand new - may your plans go right and your chaos stay few.

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Program Rules: Those recommended must receive a no-obligation quote on an eligible policy for rewards to be granted. They do NOT need to purchase a policy. There is no limit to the number of chances you can create for yourself when entering our prize drawings. Odds of winning are entirely dependent on the quantity of qualified chances created during the contest period. You do NOT have to be a customer to participate. The agency is not responsible if the law states you cannot win due to age or any other reason.

COOK THIS RECIPE

Guava & White Chocolate Cookie Wonderland



By Mayra Zambrano

There's something magical about a cookie that does more than taste good - it protects your mood, wraps your day in warmth, and reminds you that life has many sweet spots worth savoring (and insuring). And with **December 18** being **Bake Cookies Day**, there's no better excuse to whip up a batch that feels like a hug from your favorite, comforting insurance agent here. This bakery-level recipe guards your joy and keeps spirits high even when things get hectic. This is the way to pure delight:

Ingredients

- **3 cups** all-purpose flour
- **½ lb** (2 sticks) unsalted butter, room temperature
- **1¼ cups** granulated sugar
- **¼ cup** brown sugar

- **2** large eggs
- **1 tsp** vanilla extract
- **1 tsp** baking soda
- **½ tsp** salt
- **1 cup** white chocolate chips
- **1½ cups** guava paste, cut into small cubes

Instructions

1. Preheat the oven to 325°F.
2. In a stand mixer, cream the room-temperature butter with both sugars for about 2 minutes, or until light and fluffy.
3. Add the eggs and vanilla, and mix again until fully incorporated and airy.
4. In a separate bowl, whisk together the flour, baking soda, and salt. Add this dry mixture to the mixer on low speed, blending just until no dry spots remain.
5. Gently fold in the white chocolate chips and guava paste cubes, being careful not to smash the guava pieces.
6. Scoop the dough into 2-ounce balls. Chill or freeze the dough balls for at least 1 hour before baking.
7. Place the chilled dough on a lined baking sheet and bake for 16-17 minutes, until the edges turn golden but the centers are still soft.
8. Leave the cookies on the pan for 5 minutes, then move them to a rack to finish cooling.
9. Enjoy one anytime you need a pick-me-up. For the full heavenly experience, try it warm. There's nothing like it!



Way to forget every to-do list item and that insurance claim we're already handling, anyway!



*Credit to Fireman Derek's bakery for the unforgettable treat!



Merry Magical Memo

Mr. Dern Dermott had spent fifty years inside those creaking pine walls, carving childhood from lumber. His wooden toy store - *Dermott's Wonders* - was the kind of place travel bloggers and nostalgic wanderers described online with phrases like "an emotional support museum disguised as a shop" and "I went for a toy and left with a life lesson." People came from continents away just to see the soldier with the chipped helmet who "made a boy smile through chemotherapy," or the wooden kaleidoscope that a widowed woman insisted "helped her remember how to see color again."

Magic didn't pour out of Dern. It leaked - quietly, consistently - through everything he made. But even magicians get weary. The Dermott family had endured enough crises to qualify for a punch card - loss, illness, financial near-ruins. Dern's daughter, Mirelle, grew up with a father who carved through grief the way other people carved turkey. When she was five, he took her into the workshop and showed her the slow, patient choreography of toy-making. Together they created a wooden horse - her little brushstrokes never staying inside the lines, his hands steadying hers.

"It should be red and green - holiday colors," little Mirelle had said.

That wooden horse

became her companion through every fever, every bad dream, every doctor's visit. She claimed it "kept nightmares polite," and that when she placed it beside her pillow, "things hurt less." Nothing supernatural - just a child believing in the steady comfort of something made with love.

But childhood magic rarely survives adolescence. Eventually, the wooden horse was shoved aside for music players and other gadgets. And because Dern had the foresight parents get only after years of missing moments, he quietly placed the horse in a box and wrote a message on top for her future self:

"For the days you forget how strong you are."

Mirelle moved away, grew up, had her own daughter, Mila, who is now in full imaginative bloom at nine years old. They visited Grandpa Dern maybe once a year, rushing through holidays like they were speed-running family life. This year, finally, would be different. Mirelle had left a toxic job that had drained the color from her days, and in her sudden, startling freedom, she decided: We're going to stay with Dad for the whole holiday season.

When they arrived, the toy store was quieter than it used to be. Dern claimed the slowdown was fine, that he was "ready to close shop after this year." But the way he said it felt like a lie, trying to sound brave.

One afternoon, while rummaging through the chaotic attic for ornaments - boxes stacked like a *Jenga* tower - Mila discovered a dusty box with a scribble across the lid:

"Open only if your heart is brave and your imagination is big."

Well. That was basically an engraved invitation. She didn't tell her mom. This was hers. Her own personal side quest. That night,

while her mom cooked dinner and Grandpa sipped cocoa, staring into the middle distance with the expression of someone rehearsing goodbyes, Mila slipped into the guest room and lifted the lid.

The red wooden horse stared back at her, its paint cracked like smile lines. Under it was a letter written in Dern's ever-tired, ever-hopeful handwriting:

"If life shakes you, remember what we made together: not just a toy, but resilience. Pain will visit. Loss will follow. But we'll endure by holding on to each other, to hope, to the next small good thing - like this little guy. Stay brave."

Later that evening, the three of them sat by the tree. The cocoa steamed. The house felt quiet. Then Dern confessed in a hollow voice, "I think it's time to close the shop. I just... don't have much left in me."

Mila, in the way only a child can interrupt despair with unlicensed optimism, ran to get the box. She understood just enough to know that Grandpa was sad in the kind of way adults pretend is "just tired" - but isn't.

So she held up the wooden horse. "Grandpa," she said, "you forgot your own list."

Dern and Mirelle looked confused as Mila presented the letter like an ancient scroll. "The list about staying resilient. About sticking together. About not giving up even when things are ridiculous and awful. Like mom's job was!" She turned to her mother. "Or when the store gets really slow!"

And somehow this nine-year-old delivered a crash course in the transformational power of resilience without knowing:

"Stick Together" - You're never as alone as you sometimes feel.

Something inside Dern - something dimmed by time and loneliness - lit up like a match finding oxygen. "You'd... stay?" he whispered.

"No other career possibility has made me feel this much joy instantly lately," she said. "Maybe I need a life that feels meaningful again."

It was the kind of moment that doesn't happen in any family, only

the resilient ones - the ones who choose each other when life frays around the edges.

And what happened to the store? It did not close that winter. Instead, new lights went up. New toys were carved. New tourists were welcomed. And Dern, who thought his story was ending, found out it was simply bending forward, not back.

ories

By David Williams

→ **"It's Okay to Feel Bad"** – Once joy finds you again (soon), it'll feel better than ever.

→ **"Make Sense of the Mess"** – Give meaning to the tough moments – learning is a good place to start.

→ **"Work With The Problem"** – If you can't erase the damage, you can still manage it.

→ **"Make Better Choices"** – Even if the best isn't the easiest, put in the effort.

→ **"Have Hope"** – You can do hard things!

→ **"Do Everything You Can"** – Don't dwell on what you cannot change. Give your all to what you can.

→ **"Don't Return. Rebound"** – It's not about becoming who you once were, but who you need to be next.

→ **"Protect Your Dreams"** – Get insurance and place cushions wherever needed. Life will hit again and this is how you'll rebound.

→ **"Keep or Build a New Routine"** – This will help you show your own brain who's still the boss.

Mirelle cleared her throat, then said, "Dad... what if we stayed? What if I took over the shop?"

The air changed. The room expanded.

That night, with the wooden horse between them like a tiny ambassador of hope, the Dermotts rejoiced like they hadn't done in a long while. All because a curious little girl opened a box at the right time...and created a **magical time!**



BY Mayra Zambrano

The SEQUENCE that makes goals real

PROTECT & GUARD

As another year closes and everyone begins sketching out ambitious resolutions, it's tempting to create a list long enough to require its own project manager. But the truth is simple: goals only matter if you can carry them through. And the framework here - **SUCCESS** spelled out as a sequence - is probably the most honest reminder of what it takes. Not inspiration. Not aesthetic planners. Consistent work. So instead of setting ten goals you'll abandon by February, choose the few you're willing to take through each of the following seven steps:

SEE YOUR GOAL.

Before anything else, clarity wins. What do you want, exactly? A new certification? Financial stability? A decluttered house? A calmer mind? If you can't picture it now, you won't chase it later.

UNDERSTAND THE OBSTACLES.

Obstacles aren't signs to quit; they're part of the itinerary. Time limitations, money, fear, life logistics - naming them gives you power over them. We, your insurance agents, would say the same when we help someone map risks: you prepare better when you understand what could get in the way.

CREATE A POSITIVE MENTAL PICTURE.

Visualization isn't fluff. It's a neurological rehearsal. See yourself completing what you said you would. See the moment you cross the finish line, or the feeling of the improved version of your life. The brain loves a preview.

CLEAR YOUR MIND OF SELF-DOUBT.

Self-doubt is that annoying background noise that somehow always wants the last word. This step doesn't mean pretending you're fearless - it means acknowledging the doubt and then choosing to act anyway.

EMBRACE THE CHALLENGE.

Challenge is not punishment. It's proof you're moving. Every goal worth pursuing feels messy before it feels magical. Your future self is cheering for you from the other side.

STAY ON TRACK.

Consistency is less about motivation and more about micro-habits. Five minutes a day eventually becomes mastery. And yes - as your insurance agents we'd also tell you this: protection works best when you stay on track, review things periodically, and make adjustments before surprises arise.

SHOW THE WORLD YOU CAN DO IT.

The last step isn't about applause; it's about completion. About proving to yourself that you're capable of follow through. Success leaves a glowing mark - not just in what you achieve, but in who you become while pursuing it.

As you set goals for the coming year, choose fewer of them. Choose the ones that deserve this full process. Commit to the *sequence* - not the fantasy - and watch how success becomes less of a wish and more of a method.



Awkward Holidays, SMART STRATEGIES

BY David Williams

They're kind of a lot.

Those words are on her mind as she pulls into the driveway for the new boyfriend's family holiday gathering. By now, she knows these are the fully bonded, loud, overlapping-storytelling people who raised him. Cars are stacked like Tetris, laughter pours out the windows, and a cheerful inflatable snowman waves with the optimism of someone who's never experienced social exhaustion. They're basically a shared family operating system that she's yet to download.

As an introvert, she braces for the social equivalent of stepping onto a moving treadmill set a few notches above her physical ability. But here's the scientific plot twist: people are predisposed to like newbies far more than they expect. That's because humans are wired to embrace connection, so there's usually more goodwill than presumed.

While she's wondering if her handshake was too limp, they're probably thinking, "Hope she likes us." Their need for acceptance mirrors hers. But since most

people don't believe the terrain is friendlier than their nerves care to admit, the following strategies may be helpful - and they aren't just for holiday survival. These work anytime someone's entering a new space, making new friends, or stretching beyond their comfort zone - which we all should do every once in a while.

Otherwise, we risk turning into emotional indoor plants: pleasant enough, but unnervingly stationary. To avoid that...

• **Start With the Familiar.** Skip the wild stories. Thanks to the "novelty penalty," people bond more over everyday topics. Ask genuine questions, and then use follow-ups - they're conversational glue.

Casually weaving in that you value protecting the things that matter most (yes, with solid insurance policies whenever possible) subtly signals foresight and substance. People notice - and approve.

• **Blink Like a Human.** Eye contact is great; staring like you're trying to read someone's soul is not. Look, blink, look away. Repeat.

• **Vulnerability Works.** A small truth - "I was a little nervous meeting everyone" - boosts likability. This is the "beautiful mess effect": people connect more with your honest humanity than your polished perfection.

• **Interrupt... The Helpful Way.** If you're clicking with someone, tiny enthusiastic interruptions ("Exactly!") deepen rapport. Just don't hijack their story.

• **Ban the Humblebrag.** No one likes the sneaky "I'm accidentally impressive" move. Share wins honestly and humbly. If you can't, save them for...maybe never.

• **Create Shared Reality.** Bond over micro-challenges: a too-spicy appetizer, a wrapping-paper fiasco, a confused group attempt at a board game. Tiny ordeals create grand closeness.

You don't need to charm everyone or perform social gymnastics. Just be your sincere, blinking, curious, future-minded self. Science says the new people in that room are naturally inclined to like you!

WINTER warmers

A Book By Ryland Peters & Small



If the idea of chilly mornings, crackling fires, and cozy nights indoors makes you smile, **Winter Warmers** is the cookbook equivalent of a soft blanket and a mug of cocoa. This charming little volume delivers more than 65 irresistible recipes designed to make winter feel like a season to savor, not simply survive.

From the very first page, **Winter Warmers** radiates comfort. Think steaming bowls of hearty soup,

molten cheese fondues, and freshly baked breads begging to be shared. Each recipe feels like an invitation - to slow down, to gather, and to indulge in the simple joy of something warm and delicious. The tone is approachable and fun, with recipes that are easily achievable for even casual home cooks looking to savor the season.

You'll find inspiration for every kind of winter mood. Hosting friends? Try the 'Snow Day' cheese fondue for a playful, communal meal or a fireside sharing board complete with

DIY hotdogs and gooey marshmallow s'mores. Planning a night in? The French onion soup paired with a rustic tear-and-share loaf feels like pure hibernation luxury. And for those who lean sweet rather than savory, the book doesn't disappoint - think coffee-shop-style hot chocolates crowned with whipped cream and paired with something sweet for dunking.

Visually, **Winter Warmers** is as charming as its recipes. The photography brims with twinkling lights, rustic mugs, and snow-dusted charm, making you want to reach through the pages and grab a spoon.

Beyond the recipes, the book captures something more profound - a reminder that winter can be lovely. And with the right flavors, a little creativity, and a dash of festive spirit (perhaps literally, if you spike that cocoa), it can be downright magical.

Whether you're planning a restful night solo or a gathering of your favorite people, **Winter Warmers** turns chilly-weather cooking into an act of joy. Pour yourself something steamy, grab your comfiest apron, and let this book make your winter deliciously indulgent. It also makes a wonderful holiday gift!

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I am the throne of the unmoving king,
Yet no crown rests and no voices sing.
I bind every wandering road to one thread,
Where all paths agree though none are led.
I am the point that all arrows deny,
For when they seek me, they circle and lie.

WHAT AM I?

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

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