

OUR HOMETOWN

LIVE WELL & THRIVE

JUL 2025

SERVING TEXAS



(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!



My July EVENTS

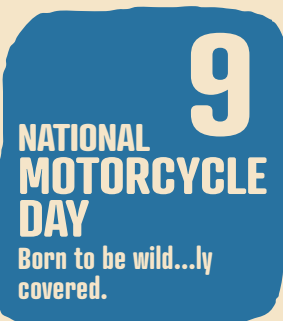


BY David Williams



CHOCOLATE DAY

● Practically, a wellness supplement. It goes down so, so well.



NATIONAL MOTORCYCLE DAY

Born to be wild...ly covered.



15 Give Something Away Day

Like our contact info - your friends deserve better insurance, too! ●



20 MOON DAY

A reminder: we can cover you to the moon and back.



20-27 Capture the Sunset Week

Now, that's another brilliant way to ensure brighter evenings!



31 LIFEGUARD APPRECIATION DAY

Because guarding your life is an honorable job. Don't we know it? ●

SPECIAL THANKS FOR TRUSTING OUR AGENCY...

IT'S SO REWARDING TO SHARE FRIENDS !!!

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

Ahi!!! Red, White & Blue Tuna Pizzetta is Here!

By David Williams

When simplicity meets celebration, you get this festive **Ahi Tuna Pizzetta** - a light, colorful dish that is perfect for your **4th of July** table, backyard hangs, or anytime you want fireworks on a plate without turning on the grill. It's as easy to make as it is to enjoy - just like getting better coverage from someone whose life mission is to protect your freedom to recover (yours truly). So, prepare to elevate your game without any hard work. Well, there's shopping...

Ingredients:

- 2 Low-Carb Flour Tortillas, baked
- 4 **tbsp** Mayonnaise
- 2 Garlic cloves, mashed
- 1/8 **tsp** Salt
- 4-6 **oz** Frozen sushi-grade Tuna, very thinly sliced
- 1/4 **cup** Shallots, thinly sliced
- 2 **tsp** Truffle Oil
- 2 **pinches** Maldon Salt Flakes
- 2-4 **tbsp** Crumbled Blue Corn Tortilla Chips

Instructions:

1. Preheat toaster oven to 350°F on "Bake." Place tortillas on the middle rack and bake for 4-6 minutes, or until edges are golden and crisp. Let cool. **2.** For the Garlic Aioli, mix mayo, mashed garlic, and salt in a small bowl. Set aside. **3.** While the tuna is slightly frozen, slice it thinly using a mandolin or sharp knife. Slice shallots thinly and set aside. **4.** Spread 1-2 **tbsp** of garlic aioli on each crisped tortilla. Layer with tuna slices, shallots, a drizzle of truffle oil, and a sprinkle of Maldon salt. **5.** Finish with a festive crunch of blue corn tortilla crumbles on top. **6.** Serve immediately - because this beauty waits for no one.

Celebrate smart, eat boldly, and remember: good taste (in protection, too) always starts at the foundation.



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



Terms of Engagement

LIFEWISE

By David Williams



Glynn didn't mean to cry on the Fourth of July. But there she was, on a rooftop parking deck with her friends, watching fireworks scatter across the skyline, hiding behind her sunglasses - partly to conceal the remnants of mascara she hadn't quite fixed.

She and Atlas, her fiancé, had spent the day spiraling into an argument that started out as future-planning and ended in frustrated silence. The topic? Where they'd live next. She wanted a walkable neighborhood near the city, close to friends, culture, and the pulse of political life. Atlas, more grounded and quiet, dreamed of a larger home in a suburban enclave near his parents - a place to start a new chapter, not relive his twenties.

Both were valid visions. Both were anchored in love and loss. They'd talked for months about adopting a dog together after each of them had said goodbye to their childhood pets within the same year. They pictured raising a pup in their shared space as a symbol of building something new. But now that space felt distant, undefined. So, they decided to spend the evening apart - a few hours to think, breathe, and reflect.

Glynn had joined her friends - Jade, a criminal attorney; Samira, a behavioral psychologist; and Lilith, a soft-spoken historian. Glynn herself was finishing her PhD in international relations and dreaming of working in government. Atlas often joked she'd be president one day. She didn't disagree. The four women had met in grad school, bonding over late-night study sessions and unspoken future dreams. Tonight, their conversation drifted from the usual catch-ups to something deeper, as Glynn confessed the full weight of her fight with Atlas.

"It's dumb," she muttered, nudging her sunglasses higher on the bridge of her nose. "We both want a life together, a dog, a home. But I want to be where decisions are made - where I can actually be part of the conversation. He wants a bigger yard. I cried over square footage and traffic patterns."

"No," Samira said gently. "You cried over

identity and change."

And then Glynn, half-laughing through the vulnerability, said something that shifted the tone of the night.

"I keep thinking... it must have taken an unimaginable amount of negotiation for the Declaration of Independence to be signed. I mean, if we can't even agree on zip codes, how did they agree on liberty?"

Lilith smiled. "Funny you say that. There's a lot of written record on how long it took."

Jade jumped in. "It's not just funny - it's real. Negotiation is emotional warfare disguised as logic."

From there, the list practically built itself. Fueled by personal experiences, academic training, and years of watching people disagree about everything from politics to parking spots, they drew up what Glynn called *The Seven Stages of Negotiation Grief* - part research, part atonement, all truth.

That night, Glynn went home and talked to Atlas. Really talked. She used the list. She listened. He listened. And in the end, they didn't solve everything - but they no longer felt like they had to win. They felt like they were building something together again. Here's what they explored:

1. Escalating Commitment. Once you've invested in a plan - hours spent on Zillow, dreams shaped by Pinterest boards - it's easy to feel trapped by it. We see it every day - people spend hours researching the best protection plans and end up committed to poor choices when they could've just called us and likely saved money - and their future!

Glynn had imagined city life with such clarity that changing course felt like failure. Atlas had spent time with realtors, calculating property lines and imagining Saturday barbecues with his nephews. Neither wanted to backtrack.

But negotiation is about protecting the goal, not the path. Samira pointed out that escalating commitment is a bias, not a strength - it's the mistake of doubling down

just because you've already sunk time or emotion into a choice.

That night, Glynn let go of needing to be "right." She asked Atlas not just what he wanted, but why. And he asked her the same.

2. The Fixed Pie. People treat negotiations like there's only one slice left. But what if there's a second pie? Or a bakery down the street? Glynn and Atlas had both assumed the other's gain meant their own loss. If she got the city, he lost the yard. If he got the space, she lost the life she worked toward.

But it's not always a zero-sum game. Most of the time, it's just two people trying to get their needs met. One wants the couch to face the TV. The other wants it to face the ocean view. Maybe the couch rotates.

The secret is asking what the other person values more than you do - and offering it. That's how compromise becomes collaboration. You're not fighting over crumbs. You're figuring out what truly matters to both sides, then trading gently, like diplomats...with a joint checking account.

3. Anchoring. Glynn had fallen in love with a particular neighborhood two years earlier during her internship. She kept comparing every option to that one ideal. Atlas did the same - his childhood street was the gold standard. But anchoring to one version of "ideal" distorts reality.

Lilith chimed in that early colonial negotiators were guilty of anchoring too - fixating on old loyalties, resisting change until pushed. Eventually, they realized the world was moving forward, with or without them. Anchoring is a trap. You can protect your preferences without chaining yourself to them. Glynn and Atlas had to release old anchors to begin charting a new course.

4. Framing. Framing isn't just wordplay - it shapes emotion. "Urban convenience" can be framed as "chaotic and noisy." "Suburban calm" can sound like "boring isolation." Glynn had subconsciously painted his preference as regression, and he saw her choice as naive idealism.

When they rephrased the conversation, the tone shifted. She said, "I want to be where I can serve." He said, "I want to build something lasting."

Those sounded less like positions and more like values. And values are easier to honor in negotiation than ultimatums.

5. Availability Bias. Glynn once had a friend who felt trapped in suburbia. Atlas had a cousin whose apartment break-in left a lasting scar. Those anecdotes, though powerful, weren't data - they were ghosts guiding decisions.

Availability bias tricks the brain into overvaluing vivid memories, even if they're irrelevant. Lilith reminded them how many revolutionaries overestimated British retaliation because of one brutal crackdown years earlier.

In negotiation, stories matter - but they're not always reliable. Glynn and Atlas agreed to separate fear from fact. They looked at real safety data, commute times, and even daycare options - for the dog's future, of course.

6. The Other Side's Perspective. This was Glynn's turning point. At the fireworks, she admitted (even to herself) she had only argued from her side. She hadn't asked Atlas what being in a quieter space meant to him.

When she finally did, he explained: after years of hustle, grief, and loud nights, he craved stillness and deeper connection. He wasn't rejecting her ambition - he was trying to create a support system for it. A place where her future presidency (as he liked to joke) could be nurtured.

Seeing his perspective didn't erase hers. But it softened the edges.

7. Overconfidence. Dressed up as certainty, it is often fear with good posture.

Glynn was sure she knew what was best - for their future, for her career, even for the yet-to-be-adopted dog. But that night, she saw her own blind spots. She asked Atlas what he thought she might be missing. And he asked her the same. That vulnerability opened up something sacred: real collaboration. The kind that protects dreams, not egos.



By the end of the conversation, they weren't just deciding on a zip code. They were mapping a life. So come **July 18 - World Listening Day** - they'll be toasting not to compromise, but to closeness. Not to winning, but to understanding. **Because sometimes, the real declaration of independence is choosing not to fight for control.** Isn't love, like liberty, so worth negotiating for?

PROTECT & GUARD

Ugly ATTENTION



By David Williams

The world demands your focus - fast, constantly, and in every direction at once. Emails, headlines, texts, alerts. There's no shortage of things trying to claim your attention, and somewhere along the way, we've started treating that constant focus like a badge of honor. Being "on" all the time means you're responsible. Reliable. Productive. Right?

But here's the truth: the more you zero in, the more you miss.

Attention can be useful. But more often, it becomes a filter - cutting out the very things that make life feel full, human, and connected. You tune into the one thing that matters in the moment... and tune everything else out. The people. The signals. The softness. The world happening just outside your line of sight.

Here's what's really going on - and a few ways to loosen the grip:

PAYING ATTENTION REMOVES ATTENTION. The moment you lock in on one thing, you lose the rest. Your body still registers sound, light, emotion - but your awareness doesn't. That's not focus, it's tunnel vision.

As your insurance agents, we believe this tunnel vision can quietly diminish your ability to assess risk and stretch your vulnerability in ways you don't always see coming. But we get it: staying fully aware of everything, all the time, isn't realistic. That's why we're here. To see what's outside the spotlight. To help protect the parts of life that rarely demand attention - but always deserve it.

So, as a small habit: pause mid-task. Not to stop working, but to widen the lens. Ask: What am I not seeing right now? Some of the most important exposures in life don't announce themselves.

SELECTIVE FOCUS SHRINKS YOUR WORLD. It makes you fast, but it also

makes you blind to nuance. The brain wants to simplify. So it summarizes, generalizes, and speeds you through your day. But the more you rely on that speed, the less you actually notice. Make space for detail. Once a day, choose to observe something familiar like it's brand new - a sidewalk, a hallway, a face. Noticing is a muscle.

EXPECTATION HIJACKS AWARENESS.

The mind's favorite shortcut is predicting what you'll see - and then convincing you that's exactly what's there. But attention tied to assumption isn't really attention at all. It's a mental auto-fill. And that's where things get risky.

Think about the fine print on your policy. Do you actually know what's in there, or did your brain fill in the blanks with what you assumed would be covered? That's not uncommon. It's also how gaps get overlooked until it's too late.

A simple way to interrupt the cycle? Ask a second question. What else could this mean? What might I be missing? Clarity often hides just on the other side of curiosity.

This doesn't mean attention is bad. It just means we're taught to give it too easily - to whatever's loudest. But the good stuff? The meaningful, steady, protective stuff? It tends to whisper.

And sometimes the most valuable thing isn't what you're aiming at - it's what's quietly waiting nearby, hoping to be seen.

That's what makes attention tricky. It promises control. But it can steal perspective.

So stay open. Stay alert. But don't aim so hard that you forget to look around.

Because the danger isn't distraction. It's ugly attention.



BY David Williams

There's a quote you've probably heard before - tossed around by adventurers, climbers, and those who live a little louder: "Because it's there." It sounds like a dare. A mic-drop. But behind it is a deeper truth: we don't always need a reason to take on something bold. Sometimes the challenge itself is the reason.

This July, Anti-Boredom Month dares us to remember that. And we're here for it. Because life's best stories don't happen on autopilot or while scrolling through someone else's adventure. They happen when you step out your front door - heart pounding, eyes wide, unsure of what comes next.

Let's break it down with three truths that explain why living boldly is more than just a vibe - it's a mindset.

1. Experience Over Observation

Sure, we live in a world where we can "watch" anything - from summits to spacewalks - without leaving the couch. But witnessing isn't living. Nothing replaces the feeling of your own breath on a morning hike, or the adrenaline of doing something new and slightly terrifying. Words, photos, even the best stories can't do it justice. You've got to feel it. That's the difference between knowing and becoming.

2. Embracing Adversity

Let's be honest - most of life's greatest moments don't feel magical while they're happening. They feel hard. Messy. Sometimes miserable. But discomfort is where growth lives. When you step into something unfamiliar - something that asks more of you than you planned to give - you discover what you're truly capable of. The joy

comes later. The pride lasts forever.

3. Historic Resonance

There's something timeless about chasing a big, unnecessary, soul-stretching goal. We've been doing it for generations - not for fame or fortune, but simply because challenge calls something up in us. It reminds us that we're alive. You don't need permission. You don't need a perfect plan. You just need a reason. And sometimes, that reason is as simple - and as powerful - as: because it's there. And doing that thing will forever be part of your story.

So go. Say yes. Book it. Try it. Chase it. We'll be right here, protecting your peace of mind - so you can live the kind of life worth insuring.

**Live boldly.
Insure wisely.
And never, ever
be bored.**



the wishbone kitchen cookbook

Seasonal Recipes for Everyday Luxury and Elevated Entertaining by **Meredith Hayden**



If Ina Garten and your effortlessly stylish best friend threw a summer destination dinner party, *The Wishbone Kitchen Cookbook* would be the result. Chef Meredith Hayden invites you into her sunny, seafood-scented world with a cookbook that's as much about savoring life as it is about food. Think cozy but chic, deliciously unfussy, and always celebration-worthy - even on a random Tuesday night.

Inspired by summer breaks, her chef life in the city, and a whole lot of wine-sipping while stirring, Hayden delivers recipes with personality and polish. You'll find the kind of food that makes you say, "Ooh, I could host brunch this weekend," from the Blueberry BBQ Grilled Chicken Salad to the cheeky Pink Lemon Pasta. And if you've never broken down a lobster before? Hayden's got your back - with step-by-step guides and tips that make you feel like a culinary insider without breaking a sweat.

What makes this book sing is its charm. Hayden doesn't just give you recipes, she gives you vibes. Each dish is infused with a sense of place, season, and fun, like the Olive Oil Cake with Peaches and Cream, which practically begs to be served on a flower-filled patio. Or the Boyfriend Roast Chicken, a dish so iconic it deserves its own rom-com.

But don't be fooled by the elegant presentation; this book is wildly accessible. Whether you're new to hosting or a seasoned grazer of crudité boards, you'll appreciate the helpful kitchen basics, adaptable recipes (hello, pescatarians!), and curated party menus that remove the guesswork. You'll even find fun drink recipes to enjoy. The dreamy photography and playful illustrations will inspire you to try...everything!

So pour yourself a cold drink, light a candle, and get cooking. With *The Wishbone Kitchen Cookbook*, every meal becomes an occasion, and every Tuesday night feels like a warm summer soirée with friends. This one's not just a cookbook - it's a lifestyle you'll want to dive into, bite by beautiful bite.

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.renovativetn.com/



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

(615) 357-0532

www.samssportsgrill.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!

SUCH GREAT SERVICE!
"We were so impressed with the service!"

JOHN THE PRINTER



(615) 420-6552

www.johnthepainter.com/

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)

HOW GREAT WOULD A SURPRISE BONUS BE RIGHT NOW?

Enter our **Customer Appreciation** giveaway for a chance to make this season even brighter with a

\$1,000 VISA CARD!



Keep an eye on our **Facebook** page and your **email** inbox for more details soon.

(615) 442-8140

LAST MONTH'S
RIDDLE ANSWER:
"MOVING"

(I'm the end of comfort, the start of unknown, A leap to a place you've not yet called home. Heavy with memories, yet light with hope, Under my weight, you'll struggle to cope. I carry your dreams to a new frontier, Bringing fresh starts and challenges near. WHAT AM I?)

Winner will be announced on our Facebook page by **mid-July**. Stay tuned!

**Better coverage is a
brilliant
idea right about now.**

Because not
all of your
guests will
always be
super BRIGHT...

Please call us before your next soirée!



WILLIAMS
Insurance Advisors.

(615) 300-0255

DLWINS.COM