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BY David Williams

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NOV EVENTS

BY Mayra
Zambrano

**8-9 GALLATIN
COMIC
CON**

**VETERANS
DAY**



**SOME HEROES
WEAR MEDALS;
OTHERS CARRY
MEMORIES.
HONOR BOTH.**

**14 TINSEL &
TREASURES IN
DOWNTOWN
GALLATIN**

15

**FEED
THE
CITY**

HENDERSONVILLE

**ISAIAS
VARGAS**

15

**@ PALACE
THEATER -
GALLATIN**

27 THANKSGIVING!

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!!!**

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COOK THIS RECIPE

A (French) Toast TO WHAT'S LEFT(OVER)

By David Williams

We call it the policy of sweet returns. Yesterday's pie? Recovered. Today's flavor? 100% secured. After a Thanksgiving feast, you expect sweet coverage in all forms - and you shall get it from us. Including berry protected layers of brioche drenched in honey-lemon syrup to seal the deal. Because we believe leftovers - and lives - deserve a second chance, that's how we're celebrating **French Toast Day** this **Nov 28!**

Ingredients

- **4** thick brioche slices
- **1 cup** berry pie filling
- **½ cup** pie crust crumble
- **3** eggs
- **¾ cup** milk or half-and-half
- **1 tsp** vanilla
- **1 pinch** cinnamon & salt
- **2 tbsp** honey
- **1 tbsp** lemon juice
- **½ tsp** lemon zest
- **1 tsp** water
- Powdered sugar, for dusting
- Mascarpone or whipped cream, for topping (optional)
- Butter for greasing the pan

Instructions

1. To make the honey-lemon syrup, combine honey, lemon juice, zest, and water in a small pan over low heat. Stir until glossy and fragrant, then set aside to thicken. 2. In a shallow bowl, whisk eggs, milk, vanilla, cinnamon, salt, and 1 tbsp of the lemon-honey syrup. 3. Spread a layer of berry pie filling between two brioche slices to make a sandwich. Press gently so the filling stays in place but still peeks out at the edges. 4. Dip each sandwich in the custard, coating both sides for about 10-15 seconds. It should feel saturated but still hold its shape. 5. Melt butter in a skillet over medium heat and cook each toast 3-4 minutes per side. Flip gently. You're looking for a crisp, caramelized crust and custardy interior. 6. In the same pan, sauté the pie crust crumbs with a touch of butter for 1-2 minutes until lightly browned. 7. Plate the toast, top with a spoonful of berry filling, scatter the crumbly crust, and drizzle generously with lemon-honey syrup. Finish with powdered sugar or a dollop of mascarpone for a café-worthy touch.

We know insurance is the comfort you *absolutely need*. NOW, SO IS THIS DAY-AFTER-PIE BREAKFAST!





THE TEN TRIGGERS of Thanksgiving

BY Mayra Zambrano

It's Thanksgiving dinner, and everyone's buzzing to gather at Clo's loft. He is the youngest brother - unmarried, a little eccentric, but everyone's favorite. He's the kind of guy who shows up early to help and somehow convinces everyone else they're the ones who did all the work. His laughter tends to solve small crises before they even start.

Clo doesn't cook the turkey. That's Kye's job, his middle sister. "The Bird Keeper," he calls her - a title she proudly accepts every year. The oldest, Dray, brings the beverages because with an executive job and three teenagers, pouring wine is about all the mental space she can spare.

That leaves Clo with everything else: the sides, the pies, the appetizers, and the vibe - which is always magical. Clo's mere presence, especially at Thanksgiving, can

dissolve any stress like a marshmallow in hot cocoa: quick, irresistible, and a little suspicious if you think about it too long.

By sunset, the house smells like cinnamon and chaos. There are mismatched candles, background jazz, and a slightly alarming number of people - family, neighbors, old friends, the new couple from next door who brought a dessert called "something vegan but good, we promise."

And through it all, Clo moves like a one-man hospitality engine - tasting, laughing, topping off drinks, making sure no conversation gets too serious before dessert. He's not just hosting Thanksgiving. He's running a small joy factory.

Every family has one person who somehow makes appreciation contagious. That's Clo, *The Gratitude Whisperer*. And so, as often happens, halfway through dinner, someone asks him the question that hovers over his life like a gentle mystery:

"How do you stay so positive all the time?"

He laughs. "Oh, I'm not always positive - I just make a point to thank life before it considers giving me something new to complain about."

People chuckle, but Clo means it. He believes gratitude and humility aren't traits - they're like Wi-Fi signals: pretty much always there, but you've got to connect on purpose.

"I don't think people struggle to feel grateful," he says later, stirring his gravy like a TED Talk. "I think they just don't give gratitude any priority. They confuse it for a feeling when it's really a habit."

He pauses. "So I built myself triggers. Like little thought experiments that bring me back when I drift."

Clo grins, takes a sip of Dray's wine (with permission), and starts listing them - not like a lecture, but like an enthusiastic kid who's found the secret cheat codes to life (proven around pie time).

1. **Imagine your life if you were born 200 years ago in the same place.** Same DNA, same personality, no electricity, no Advil, no DoorDash. Perspective is the best seasoning.

2. **Imagine if the three best things or people in your life had never happened.** Gratitude multiplies fast when you mentally delete your blessings, then realize you want them back immediately.

3. **Imagine if a few major world events had gone differently.** Gratitude is partly statistical luck. You're not just lucky to be alive - you're lucky to be alive here.

4. **Imagine if the people who believed in you had overlooked you.** One person's faith can be the hinge that swings your whole story.

5. **Imagine who you'd have - and what you'd do - if you lost all your money.** It's uncomfortable, but clarifying. Gratitude grows when you realize your real assets don't fit in a wallet.

6. **Imagine all the people lying awake at night wanting what you already have.** Your "ordinary" day is someone else's unreachable dream.

7. **Imagine the time it used to take to do things we easily do now.** Your phone does in seconds what your ancestors called "a two-week expedition." Gratitude loves a little historical context.

8. **Imagine the people you'd like to be connected with - and realize they don't know who you are.** Every person who does know you is a quiet miracle of timing and mutual effort.

9. **Imagine your biggest mistakes - and the times you somehow dodged disaster.** Gratitude isn't just for what went right. It's for all the close calls that didn't make the highlight reel.

10. **Imagine all the times life could've gone off the rails - and insurance quietly gave you another shot.** It's easy to overlook the quiet blessing of coverage until it's the only thing standing between disaster and a do-over as life decides to test the warranty.

With a half-laugh and realizing he's monopolized everyone's attention for a while, he adds, "See? Gratitude and humility aren't complicated - they're just the low-hanging fruit most people walk right past on their way to something less nutritious."



ving

By dessert, the group gathers in the living room for the annual "gratitude circle." Someone kids about skipping it, but Clo jokes back: "Were you not listening? Besides, you don't skip the best part of the movie."

One by one, everyone shares. Some answers are profound; others are absurd. (Dray is thankful for her dishwasher. Kye is thankful the turkey didn't "smoke itself into oblivion again.")

When it's Clo's turn, he pours, "I'm thankful for every version of my life that didn't happen. Because they remind me how lucky I am to live this one."

The room falls quiet, like the pause between a deep breath and a smile. Then Kye raises her glass.

"To Clo - and his overthinking that somehow makes us all think better."

Everyone laughs, but it's the kind of laughter that lands softly. Then, later that night, after everyone's gone, Clo stands in the kitchen surrounded by empty plates and all the emotional leftovers.



He should be exhausted. Instead, he feels full - not just from food, but from something harder to name. He realizes gratitude isn't about counting blessings. It's about noticing them before they expire. And he sure had just really noticed many of them.

As he wraps the last piece of pie, Clo smiles to himself and whispers, almost like a prayer: "Same time next year - same gratitude, just reheated."

PROTECT & GUARD SMART ON PURPOSE



By Mayra Zambrano

Gathering season is here - a time for reunions, relatives, and the great annual tradition of catching up on everything we've "been working on." Somewhere between your cousin's new startup pitch and your aunt's unsolicited wellness regimen, everyone's suddenly a student of something. Podcasts, audiobooks, masterclasses... education has become a kind of entertainment.

That's not necessarily bad, of course. Curiosity is progress. But when learning turns into another form of (not-so-mindless) consumption, it's worth asking: is it actually making your life better, or is it just helping you pretend to improve your life while sitting still?

If you want to have something worth sharing during your upcoming social or family events - something beyond "Oh yeah, I listened to that one too" - try these small but powerful shifts:

★ IF YOU INFLOW, YOU MUST OUTFLOW.

Every time you learn something, give it a junior application immediately. Not a perfect one. Read about negotiation? Try it on your spouse (respectfully). Watched a course on video editing? Edit something, even if it's your dog looking judgmental on the couch. Don't wait for mastery; create the opportunity. Action is the password that unlocks retention.

★ DON'T REWARD YOURSELF BEFORE THE TEST.

You might love the dopamine hit of learning. But don't treat your brain like a toddler that gets candy for watching tutorials. For example, if you've just paid for a "Make Your

Reels Go Viral" course, you don't get to scroll social media until you actually post something using the new techniques. Doesn't matter if it flops - you've crossed the invisible line between consumer and creator, and that's where growth lives.

★ BANK ON YOUR 5-9 - DON'T MISTREAT YOUR 9-TO-5.

If you're trying to create something new, great - but not at the expense of what currently pays for your Wi-Fi. When you mix side-learning with job-dodging, you create guilt, insecurity, and an unpleasant whiff of betrayal. That's not personal growth - that's self-sabotage with better lighting.

★ TAKE INVENTORY OF YOUR ABILITY TO BOUNCE BACK.

Often, people don't fully know the protection they already carry - or what's available to them - to support new ventures, hobbies, or ideas. That means you might already be safer to experiment than you realize, and a quick check-in with us can turn apathy into permission. Peace of mind is the best launchpad there is. And if your favorite podcaster hasn't mentioned that yet, we just did - no need to learn the hard way.

So, before all the November action rolls in, pick one thing you've been learning and test-drive it. You'll have something better to talk about the next time you're chatting at a holiday table. Instead of, "I heard this on a podcast," you'll say, "I tried this thing from a podcast." That's how you turn information into transformation. Even if you have to

follow up with, "Thank goodness insurance helped me pick back up and start again!"





Become a Very Tolerant Person

By David Williams



Tolerance tends to get framed as something polite - a virtue for dinner tables and HR manuals. But in reality, it's a survival skill. Especially when the gathering season kicks

off and we all get drafted into the annual marathon of mismatched opinions, slow drivers, long lines, and (too) stuffed bellies.

So it's fitting that International Day for Tolerance, on November 16, lands right before the season of togetherness and turbulence. Pretty sure that wasn't an accident. The timing feels like a gentle global reminder to exhale - to loosen the grip before the holidays tighten it.

We like to think of tolerance as the world's emotional shock absorber. It doesn't mean you don't care - it means you've built the ability to stay steady when life (and people) wobble. And the more you practice it, the less life feels like a minefield. It's not just good manners. It's good psychology.

And for those who've mastered it, there's an unofficial badge - the VTP: Very Tolerant

Person. It's not easy to earn, but those who do wear it quietly, with the kind of calm confidence that can walk through chaos like it's a yoga class. It's the mark of someone who doesn't need to prove they're right - they just are fine.

If you're looking to earn (or keep) your VTP badge this season, here are a few practices that make tolerance more than a buzzword - a true superpower:

👑 **Expect friction, not perfection.** The people around you aren't broken - they're human. Lowering the expectation that everyone should behave your way is the fastest route to peace. You'll notice that when you stop trying to fix everyone, you feel less drained.

👑 **Pause before you react. A breath can change everything.** When you feel triggered, try the mental phrase: "This moment doesn't need my verdict." The delay gives your brain time to switch from fight to reason, which makes you come across as wise instead of wound-up.

👑 **Redefine what "winning" means.**

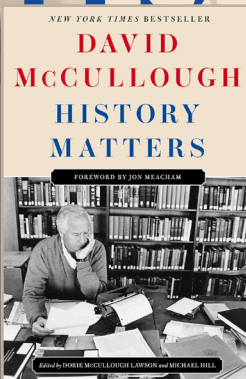
Tolerance isn't losing; it's conserving energy. You don't need to attend every argument you're invited to. Sometimes, victory is walking away with your calm intact. (It's also how you keep your VTP badge shiny.)

👑 **Keep proper protection.** It's easier to stay patient when you're not panicking about every "what if." Financially, emotionally, or physically - the more solid your safety net (yes, that includes good insurance), the more space you have to respond instead of react.

👑 **Choose empathy over evaluation.** When you replace judgment with curiosity, everything softens. Ask why they might feel that way. Understanding doesn't mean agreeing - it just keeps your peace intact.

Every time you practice tolerance, you trade control for calm - that's a profitable exchange. So, as November 16 rolls around, take it as your annual checkpoint: how well are you handling life's imperfections? The holidays will test your patience, but remember - every test is another chance to prove your badge still fits. Stay calm, stay covered, and wear your VTP with pride.

HISTORY MATTERS



A Book By David McCullough,
Dorie McCullough Lawson,
Michael Hill

Crack open *History Matters* and prepare to be charmed, enlightened, and just a little bit nostalgic. This posthumous collection from David McCullough - the ultimate storyteller of American history - is like discovering a time capsule filled with wit, warmth, and wisdom. Each page feels like a fireside chat with the man himself, equal parts historian, teacher, and old friend.

Lovingly edited by his daughter, Dorie McCullough Lawson, and longtime researcher Michael Hill, the book gathers essays spanning McCullough's remarkable career, many of which have never been published before. Together, they form a sweeping yet intimate portrait of a man who believed that history wasn't just about the past - it was the most vital way to understand our present and shape our future.

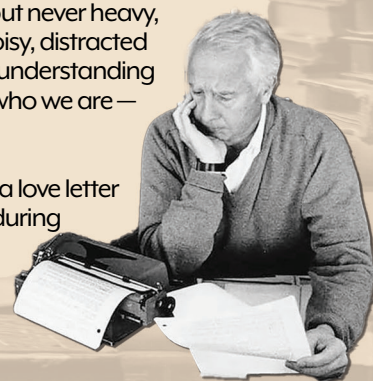
McCullough writes about towering figures such as Harry Truman, George Washington, and John Adams with an infectious sense of curiosity and admiration, treating them not as marble

monuments but as deeply human beings. He explores the courage that defined them, the optimism that sustained them, and the lessons they still whisper to us today. His love of art and creativity shines through as he draws connections between history, painting, and storytelling, celebrating visionaries like Thomas Eakins and writer Paul Horgan.

And then there's McCullough himself: the voracious reader, the passionate observer, the artist sketching on the inside covers of his own book. Through these essays, we glimpse his joy in learning, his reverence for good writing, and his conviction that history is, above all, a story of people - of us.

Reading *History Matters* is a bit like time travel with the best guide imaginable. It's thoughtful but never heavy, profound yet full of heart. In this noisy, distracted age, McCullough reminds us that understanding where we've been helps us know who we are - and who we still might become.

History Matters isn't just a book; it's a love letter to curiosity, character, and the enduring promise of the American story.



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LAST MONTH'S RIDDLE ANSWER: "FULL MOON"

I'm a circle that changes, yet always return,
A lesson in cycles for those who will learn.
I govern the oceans with pull yet no hand,
A wanderer's lantern not lit by the land.
I'm absent at times, yet at others I gleam,
The centerpiece shining in many a dream.

WHAT AM I?

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

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and family drama.
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