

Dale Hollow/Clay County

# HORIZON HOME

## Digest

AN UPPER CUMBERLAND MEDIA PUBLICATION

MAY 6, 2009

## Honest Abe Log Homes stands the test of time

MOSS-Through the ups and down of the economy, good times and bad, Honest Abe Log Homes has remained a fixture in the local economy and in its industry, and company officials are upbeat about the future--both immediate and long-term.

As the company approaches its 30th anniversary next year, it remains one of the most highly-regarded in the log home industry, a position it has occupied for much of its near three decades, staying in the upper echelon amidst a great deal of industry shakeup in the past few years.

The company has also been a significant part of one of the largest collective employers in Clay County over the past 30 years, providing dozens of jobs here, and hundreds more in Tennessee and across the U.S. through other direct sales locations and dealers.

The past has been bright and company officials say they feel the future is bright, too, despite the economic downturn over the past several months.

"Mr. Smith started Honest Abe with a commitment to hard work, developing exceptional products and satisfying

customers," said Rachel Meadows, direct sales manager for Honest Abe, "and nothing has changed through the years. We believe that commitment to excellence will stand the test of time, and we see signs it will also pay off in the immediate future."

Meadows was referring to a recent "log raising" at national headquarters here, attended by several dozen people, which resulted in four log package sales on the spot.

"That was a first, and we are excited about helping those folks realize their dream of a log home and for the prospects for the



**LOG RAISING**—One of the large crowds at an Honest Abe Log Homes log raising. The events are great for those who want to learn a little bit more about log homes.

rest of the year," she said.

The log raisings and construction seminars are

to help familiarize potential buyers with log homes in general and the construction process in particular, said Randy Fudge, Honest Abe vice-president of company operations.

"One of our goals is to educate our customers on what it takes to build a log home," Fudge said. "That's why we hold special events here in Moss and at other locations around the country. Log raisings are great for those just wanting to learn a little bit more about log homes. If you're thinking about buying a log home, we invite you to join us for a log raising to see what it's all about."

Construction seminars are day-long events "packed with information and demonstrations," Fudge said, "for do-it-yourselfers, dealers, and those who really want to know more about the construction process."

### Quality product

Potential homebuyers also get to see up-close the company commitment to quality during these events, said Jackie Cherry, Honest Abe vice-president of manufacturing.

"We pride ourselves in having produced a quality log home package for almost 30 years," Cherry said, "and people really enjoy the manufacturing plant tour we have as part of the log raisings and construction seminars. They get to see the quality of the materials and the manufacturing process first-hand when they go through the plant. I think they leave with a better appreciation of the care that goes into producing their home."

Honest Abe has three more log raisings and three more construction seminars scheduled at national headquarters here in 2009. Those events, along with open houses, home tours and log home seminars are held locally and across the state and nation at direct sales models and dealer locations.

### Other direct sales models

The Moss location is just one of several direct sales locations in the Middle Tennessee and Upper Cumberland area. These models have been responsible for hundreds of sales through the years, as Honest Abe put a special emphasis on direct sales, and then also greatly expanded its dealer network over the past 15 years, with the help of Jeff Clements, vice-president of the dealer division.

Honest Abe also has direct sales models in the area at Algood (on Highway 111, just north of Cookeville), Crossville (on I-40, at the Genesis Road exit), and at Murfreesboro (just off I-24, near Old Time Pottery).

### A good time to buy

Meadows also points out, despite the uncertain economic times overall, it's a good time to build a home. "If you are in a stable job situation, or already have your financing arranged, this is actually a great time to buy a home," Meadows said. "Mortgage rates are at historic lows, at levels a lot of potential homebuyers have never seen in their lifetime. You see some folks getting rates even below five percent now."

"It's always a good time to buy an Honest Abe home, too," she said. "One of our founding principles was to produce a quality product at a reasonable price, and we've been able to make thousands of people's dreams of having a log home possible by doing that."

### Plenty of information

For more information on Honest Abe Log Homes, call one of the direct sales models (see their ad elsewhere in this section), or visit their extensive website at [www.honestabe.com](http://www.honestabe.com). You will find a wealth of information there, ranging from floor plans to photo galleries, product information, and a mortgage center.

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**“We are more than just a lumber yard”**

## Celina Lumber's motto: help the customer get the best deal possible

CELINA-A commitment to helping customers "get the best deal you can" and a clear focus on its core business has allowed Celina Lumber Company to serve the building needs of residents here for over 45 years under family ownership.

Celina Lumber, one of the oldest continuously-operated family businesses in Clay County (if not the oldest), has served the home and building needs of residents in this area since 1962.

Ezell and Wilma Nevans, along with Ed Qualls, bought the business from Henry Swann at the old location adjacent to Fitzgerald Cemetery 47 years ago. A couple of years later, the Nevans' bought Qualls' share of the operation, and Celina Lumber has been "all in the family" ever since.

There have been some changes through the years at Celina Lumber, including the passing of the business torch to the second generation, but the focus has always been the same--serving customers and helping them get the "best deal you can."

"Things in the early days were pretty much like they are now, but on a much smaller scale," Wilma said. "We've added some things through the years, particularly in our hardware section."

"We've always kept the main focus on homebuilding items," she said.

The move to the current location on Mitchell Street came in 1977, at about the same time older brother Gary Nevans graduated from Tennessee Tech and came home to the family business. Younger brother Danny followed through the same TTU route three years later. Not long after that, Ezell turned the day-to-day operation of Celina Lumber over to the brothers. Ezell is still a fixture at the store, stopping by every day, but you have

to get there very early in the morning to catch him.

"We pretty much asked both of them before they started working, 'Are you sure you want to work here? We probably can't pay you as much as you can make somewhere else,'" Wilma said.

It sounds like the brothers knew what they were getting into. They had grown up working in the business at the old Cemetery Street location.

"We worked basically all the time," Gary said.

"They really let us get involved," Danny said. "They didn't care if we tore the store down, as long as we cleaned it up," he recalls with a laugh.

One thing that changed shortly after the second generation took over was the "turnkey" homebuilding that had been a part of the business for over 15 years.

"We were doing a lot of homebuilding ourselves until the boys started working here full-time," Wilma said. Celina Lumber's personnel built dozens of homes in the area over that decade-and-a-half.

Gary and Danny streamlined the operation in that respect, but the business expanded in other ways, including size and product line.

"We've basically doubled in the size of our own building since we moved here," Danny said.

Wilma started selling various plants several years ago, and the business grew its entire lawn and garden section. Wilma also has a significant antique line now.

"People really like to come in and look around in the antiques," she said.

Other additions to the core of everything you need for building or remodeling include livestock feed and tack. "Animal feed is getting to be a big thing for us," Gary said.

Celina Lumber is constantly

expanding its line of products to better serve all the "home" needs of its customers. Poulan lawnmowers have become a mainstay, as has the incredibly popular Porter Paint line.

"It's amazing how people ask for the Porter name when it comes to paint," Danny said. "We're very proud to be able to offer such a high quality product to our customers."

Celina Lumber is also an authorized Stihl dealer.

Other changes through the years include the emergence of the so-called "big box" stores, which brought some adjustments to the industry when they first came out, Wilma said.

"We just hung in there, and it's really not a big thing (competing with large chain home-building stores) anymore," she said. "One thing that helps us is we give better service than some of the big stores."

"Our customers' time is very valuable, and we can help them get what they need and get back to what they need to do in a hurry," Danny said.

The store holds multiple "vendor days" throughout the year which enable customers to get the best deal, too. The post-Thanksgiving "10-cent sale" is also a big event.

Expert advice on what works and what customers need, from people like Randall Gray, who has been with the Nevans' since 1969, is also a big plus for Celina Lumber, Danny said. "We really appreciate our customers," Wilma said. "We're here because of them."

"We always try to help the customer get the best deal we can," Danny said.

That philosophy has worked for nearing a half-century, and it looks like it will be around for a good while. The third generation of the Nevans family is working at the store. Celina Lumber may be "all in the family" for some time yet.

## Should you do it yourself or not?

By BOB GRIMSON

Home improvement projects are often a balancing act—what you want to do vs. what you can afford to do. You may have the perfect project in mind, but when the bids come in, watch out! You may not be able to afford the project. But by doing it yourself, you may be able to save up to half of the project's cost.

After you decide to do it yourself, you need to ask yourself two important questions. Can you do the work yourself? And should you do it yourself? The answer to these questions will depend upon your abilities, spare time, desire to learn and the tools you have available.

Take a closer look at all possibilities before making the final decision. Unless you are highly skilled or have a lot of experience, some jobs are best left to the professionals, such as those that require extensive electrical or plumbing work, or those where one mistake will prove costly. Be realistic about your skills and pass up any job you're not reasonably certain you can handle.

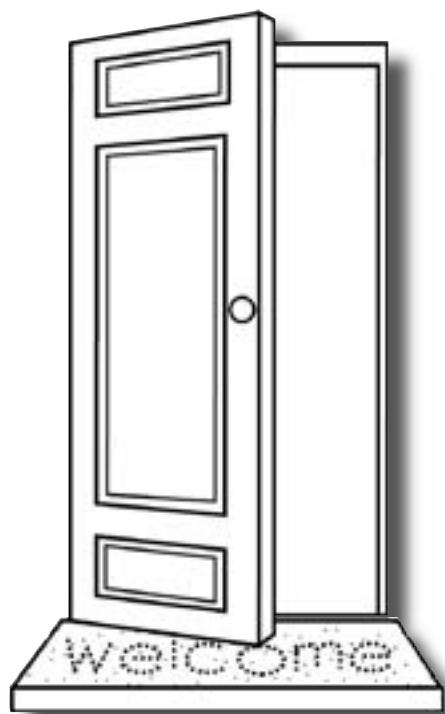
Some jobs require special tools. Oftentimes you can rent these tools for however long you need them. And even if you have to buy some of these tools, it may still be cheaper than hiring a professional contractor.

If you do hire a professional, finding the right person isn't always easy. The best way to find reputable, qualified repairmen and contractors is through friends and neighbors. Talk to people you know who have had similar work done and ask for their recommendations. Contact building supply and home improvement stores, scout the Yellow Pages and check out the classifieds. After you have hired a professional, check with your local Better Business Bureau to see if there have been any complaints filed against them.

Start keeping files of the people you hire to work for you. Include in these files their names, addresses, phone numbers, any pertinent information about their quality of work (how much they charged, how long the job took) and what exactly was the work you had them do. That way the information will be handy the next time you need something done around the house or if a friend asks you for a qualified contractor/repair person.

At some time or another all homes need some repair work. It just boils down to whether or not you can really do it yourself. In the long run it is up to you to make that decision. Hopefully it will be the right one.

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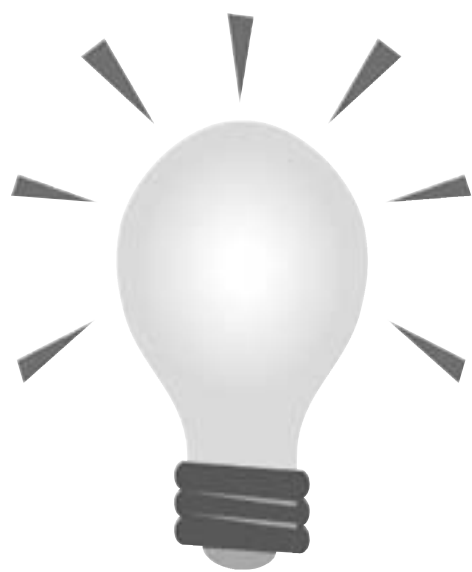
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## State Farm offers insurance and mortgage services for your home

CELINA-When it comes to your home, State Farm Insurance can help in more ways than one.

Not only is State Farm one of the largest insurers of homes and personal property in the world, the company can also provide financial services to help you own your home, too, says local agent Elwood Ervin.

State Farm has been writing home insurance for over 60 years, Ervin said, and now insures about 15 million homes, or one in every five in the United States. "We insure more homes and cars than any other insurance company in Tennessee, too," Ervin said.

"We protect the roof over your head and everything under it, especially your sense of security," Ervin said. "Our homeowner policies offer protection for your dwelling, as well as your personal possessions and personal liability.

"We also offer a variety of mortgage products that can help homebuilders or buyers own that home they've always dreamed of," he said. "We can go over the various loan options available through State Farm Bank, and help you select the one that meets your needs."

State Farm offers fixed rate and adjustable rate mortgages and what the company calls "afford-

able" housing mortgages, "designed to help more people own a home," Ervin said.

State Farm's mission, Ervin said, is "to provide the best coverage possible, at the best price possible and to be the consumer's choice for top quality insurance and financial products."

In a little over 80 years, State Farm has grown from a small, farming-community-based mutual auto insurer to one of the world's largest financial institutions.

State Farm was founded in 1922 "to provide insurance at affordable rates to rural customers in Illinois," Ervin said. The company is now one of the 20 largest companies in the Fortune 500 list, and provides a wide range of insurance and financial services.

"We offer a full line of auto, fire, health and life insurance products and a constantly increasing number of financial services," Ervin said.

Ervin has been in business 12 years here, and has been with the State Farm organization for 20 years. John Teeple preceded Ervin as the local State Farm representative, and the company has been in business here since 1959. Ervin also has a second State Farm office in Gainesboro.

Ervin brings a unique perspective to homeown-

ers insurance as a longtime member of the volunteer fire department here. The Lynchburg (TN) native also has an economics degree from Middle Tennessee State and an associate's degree in fire science from Louisiana State University.

Ervin said he sees his job as an agent as part educator, and part counselor.

"My job is to educate people and to elevate everyone's knowledge of the many insurance and financial services State Farm has to offer," he said, "and that wide scope of services is constantly expanding."

For several decades, State Farm's focus was basically writing auto and homeowners' policies, but customer needs have brought about the wider array of products and services. Ervin said he foresees more change in the coming years.

"As baby boomers grow older, there will be a need for more long-term care policies, disability coverage, Roth IRAs, college savings plans, and estate plans," Ervin said, "and they can look to State Farm to help provide these services."

State Farm Insurance has long been located in the "log cabin on the square" here. For more information, contact one of the State Farm staff members at 243-2230.

## Strong Insurance Services offers a full line of insurance products for Upper Cumberland residents

CROSSVILLE-Former Celina resident William Strong is expanding his existing insurance business to serve the residents of Clay County.

Strong Insurance Services offers a full line of insurance products, including homeowners, as an extension of a business Strong started several years ago.

Strong Insurance just celebrated its seventh anniversary serving area residents there. The business was opened May 2, 2002 by William Strong and wife Amy.

Strong is a 1989 graduate of Celina High School,

and was graduated from Tennessee Tech University in Cookeville four years later. Strong also worked as an insurance agent for Tennessee Farm Bureau and Federated Insurance before he and Amy opened their insurance agency.

Amy is from Mohawk (TN) in Greene County, and is a University of Tennessee graduate. The couple has three daughters at home "who keep us busy," William said.

"Strong Insurance is dedicated to providing the best insurance products available to the people of Tennessee, especially the fine folks of the Upper

Cumberland," Strong said.

"We have the knowledge, the experience and the desire to provide our customers with outstanding service and protection," he said. "Products that we provide consist of auto, home, business, commercial auto, work comp, life and health insurance. We represent insurance companies that are able to provide the coverage needed by our customers. Give us a call at 931-707-7112 today for a review of your insurance needs.

"We look forward to expanding our services to include the folks of Clay County," Strong said.

## Those wearying weeds

If you grow anything chances are you have weeds. They abound in flower and vegetable gardens. Most of my summer for example, was spent pulling, chopping and hoeing pesky weeds. I left for one week and when I returned, my vegetable garden was gone. Well, actually, it was there but was hidden by a hearty, towering crop of weeds. After that I couldn't keep up with their speedy growth. As I watched them die in the frosty fall weather, I wondered how I would fare next season. I am going to try some of these tips to keep my garden weed-free.

Mulching is a magnificent way to keep the weed population down. Mulch prevents light from reaching the weeds and also holds in the moisture. There are a couple of techniques and mediums available for your use. Wood chip mulch can usually be found in nurs-

ies and garden centers. It is relatively inexpensive and available in 10-pound bags. Read the directions on the bag to determine how much of an area the bag will cover. Wood chips may be poured directly onto the soil. Leaves, grass clippings and straw can also be used as mulch but you should put a barrier, such as black material or newspaper, between the mulch and the ground.

Watering those weeds is another great idea. Yes, water the weeds. By moistening the soil you make weeding easier and more successful. You should first let the water soak in. Then when you pull the weed, you will probably pull up the entire root and will not bother any of the surrounding roots.

Try this technique to stop weeds before they even begin. Start your tilling early. After you have tilled your ground in preparation for planting wait a couple of weeks. The

weed seeds that have been brought to the top will begin to germinate and grow. When that happens, chop up the weeds by shallow retilling or hoeing.

You can also rid your planting area of weeds and some soil-borne diseases by solarizing your soil. Heat is a common disinfectant and you can use the sun's natural heat to improve your garden area. Till your planting areas about six weeks before you intend to put in your plants. Remove all the vegetation then water the ground until it is saturated. Wait about 24 hours and, at the end of that time, cover the ground with 3-6 mil plastic sheeting. Bury the edges of the sheeting and then let it sit for 4-6 weeks. If any weeds appear after you have removed the plastic, gently pull them so as not to disturb the surrounding soil. Wait a few more days to let the ground cool and then, finally, you may begin to plant.

## Tri-County Electric Co-op has served area over 70 years

LAFAYETTE-With headquarters here and offices in eight locations, Tri-County Electric serves an eight-county area in northern Middle Tennessee and South-Central Kentucky, providing electric power and a wide variety of services to roughly 50,000 member-owners.

The electric membership corporation, organized in 1936, is now one of the largest suppliers of electrical services in both Tennessee and Kentucky.

The cooperative's goal? To be the area's source for reliable power and to make lives better through providing that service, says its general manager.

"Tri-County Electric started in 1936 with the commitment to making lives better through the power of electricity, and this is the same commitment that drives all we do today," said Paul Thompson, Tri-County Executive V.P. & general manager.

In 1935 the Rural Electric Administration (REA) was created by President Franklin D. Roosevelt to bring electricity to rural America. Wasting little time, Will Hall Sullivan, the founder of Tri-County Electric, and the original Board of Directors--William Parker, C.A. Hammond, Dr. J.Y. Freedman and Lee Hanes--organized Tri-County Electric in 1936 to serve rural areas in Macon, Trousdale, and Sumner counties.

On Christmas Eve of 1937, the first 85 miles of

service lines were energized, starting a long period of growth that continues today.

Over the next several years, Tri-County purchased all or parts of the holdings of various power companies, expanding service to Celina and four areas in Kentucky--Burkesville, Tompkinsville, Edmonton and Scottsville. In 1943, TCEMC had a total membership of about 7,000. How times have changed.

Tri-County, a longtime Tennessee Valley Authority energy supplier, has experienced "consistent growth over the past 70 years," Thompson said. "We currently have 17 substations and over 5,300 miles of distribution line, covering a service area of roughly eighteen hundred square miles.

"Tri-County Electric is the fifth largest cooperative in both Kentucky and Tennessee, providing reliable electrical service to our approximately 50,000 member-owners," Thompson said.

"We have a long-standing commitment to these member-owners to be on the cutting edge of technology and look for ways we can better serve them," Thompson said.

TCEMC offers a wide selection of services to area homeowners, including:

- online billing option,
- heat pump financing,
- energy right® New Homes,
- energy right® Home



- e-Valuation,
- bank draft,
- leveled billing,
- safety demonstration trailer,
- Panamax/Tesco surge protection,
- In Concert with the Environment,
- security lights,
- Marathon water heaters,
- water heater credit program, and
- NOAA public alert radios.

TCEMC is also served by the following Board of Directors: Ronald D. Bailey, President - District C; Jeff Downing, Vice-President - District F; Ray Goad, Secretary/Treasurer - District L; Boyd Alexander - District B; Tony Bentle - District W; George Cowan - District E; Veachel Harlan - District T; Jack Osgatharp - District R; Darace Tabor - District S; T.P. Thompson, Jr. - District H; and Ken Witcher, Attorney.

## Ashburn Creek combines equipment rental, RadioShack products and more

CELINA - Ashburn Creek Trading Company opened a unique store here last year: one that combines a first-of-its-kind (locally) retail outlet, with a longtime nationally recognized electronics store.

Ashburn Creek is the parent company of A C Rentals, an equipment rental outlet, and of the new RadioShack, a giant electronics and technology retailer with thousands of locations nationwide.

"A C Rentals is the first equipment rental store in Celina, and can supply contractors and weekend warriors with about anything they need to get the job done," said store coordinator Lorissa Holaway.

"We've got a wide variety of name brand tools like Bobcat, Caterpillar, Bosch, Hitachi, Diteq, and many more," says Jay Dyer and Donald Likens.

"We have a lot of specialty tools to rent that get a project done faster and make it more feasible than purchasing," says Holaway.

"Skid Steer, trencher, tractor, tiller, tile cutter, ditch digger, log splitter, and carpet cleaners are just a few of the many, many tools we have. We hope everyone will come down to visit," says Likens.

### RadioShack returns to the local scene

RadioShack make a return to the local scene as part of the Ashburn Creek family after a lengthy absence.

"RadioShack sells the products and accessories that people are looking for and is one of the giants in the electronics field. For those on the go, RadioShack has one of the largest selections in innovative products in wireless phone, GPS receivers, digital music players, and laptop computers.

"For home enjoyment, RadioShack delivers the latest in entertainment products, from digital cameras to large screen TVs and gaming," Dyer said.

You can also get Sirius satellite radio, Tracfone, games and toys at the store.

RadioShack is also teamed with Pre-Cash to offer a bill payment system. You can come down and pay your cell phone (Verizon Wireless, US Cellular, Sprint,

AT&T), satellite (DishNetwork, DirecTv), insurance, and others with most payments posting same day for a small fee.

"RadioShack also has a number of gift & prepaid cards; Xbox 360, PlayStation, BassPro, Napster, ZUNE, Sirius, Chili's, Subway, Little Caesar's, Tracfone, long-distance minutes and lots more.

"RadioShack is conscientious about the environment. Not only can you purchase ink jet cartridges for your printer, but you can also recycle them here. We will recycle your old alkaline or lithium batteries as well as cell phones," says Holaway.

"RadioShack meets the needs of customers by cultivating collaborative relationships with a large number of leading technology companies," the company website says. "Casio, Duracell, Garmin, Hewlett-Packard, Microsoft, Mio, RIM, Samsung, I Pod, NintendoDS are among the brands recognized for innovation and available at RadioShack."

In the fourth annual National Retail Federation Foundation / American Express Customer Service Survey, RadioShack was named one of the top customer service retailers in the nation.

The giant retailer has roughly 4,400 company-operated stores in the United States, and the location on 615 West Lake Ave here (below the Cumberland River Bridge, near Clark subdivision) is one of 1,400 dealer outlets for RadioShack.

### Other things

The combination store doesn't end with equipment rental and its vast array of electronics though

"We like to think we have just a little bit of everything here at A C Rentals and RadioShack," said Likens.

"We also have a wide variety of commercial cleaning supplies, office supplies, paper goods, spa and pool chemicals, movies, and more," says Dyer. "We have fresh popcorn everyday and other snacks. Stop by to see us and get your free bag of popcorn."

The store is open Monday through Friday 7AM to 5PM and Saturday 7AM to 12PM and can be reached at 243-4545.

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## Killman's Mattress, Furniture & More has unique variety of items

CELINA-Dutch Craft Mattress & Furniture Store recently celebrated its 3rd Anniversary since it opened its doors at 113 East Lake Avenue here.

However, this anniversary comes with change. The store which was originally owned by Eli Schmucker, Bill Troyer and Randall Killman has now been recreated and is solely owned by Randall Killman.

With a new ownership comes a new name "Killman's Mattress - Furniture and More." The store has a variety of unique and hard to find items as well as vinyl graphics, glass etching, business cards, promotional

products, Amish furniture, baskets, soaps, sorghum, candles, living room, bedroom, dining room furniture, and Amish handcrafted mattresses.

The store has more than 20 styles of mattresses to choose from including inner-springs, pocketed coils, memory foam and latex. All the mattresses are handcrafted in Celina at the Dutch Craft Mattress Factory.

The decision to change the store comes with months of planning. After taking over the store in March of this year, Killman said, "Every aspect of the business was evaluated to determine what worked and

didn't work." Now the store is stocked heavier than ever before, with more selections and better prices providing something for everyone. Killman's Mattress - Furniture and More is an old-fashioned small town store with quality products and good prices, the new owner said.

Store manager Josh Sears said: "I've worked in the furniture store industry for a number of years. With the new ownership and the simple concept of providing our customers with good products and good prices, this is by far the best place I've ever worked. It's not like a job; I spend every day meeting new

people and making new friends."

Stepping into this store is really like taking a step back into time. From the polished creaking hardwood floors, to the old time puzzles, or even the cedar rubber band shooters this store has a certain nostalgia.

When you walk in, you are certain to be greeted with a smile followed by "how can I help you?" and when you leave, whether you purchased a mattress or a puzzle or maybe nothing at all you will be glad you stopped in for a visit, Killman said. In today's world it is a rare opportunity to enjoy your shopping experience, but this store

strives to make each person that walks through the door feel comfortable, he added.

"Our goal is for each person that stops in at Killman's Mattress - Furniture and More to leave with the feeling they stopped in and visited an old friend or hopefully made some new ones," said Killman.

Everyone is invited to stop in and visit with Randall and Josh. "We think we have created something very unique and worth your time," they said.

## Clutter-free living can be a big stress reducer in your life

By DORIS A. BLACK

One of the best ways to control stress in your life is to control your environment.

Look around your home. Do the rooms appear overly busy? Is every flat surface covered? Can you see the floor in your closet? If you get tense just walking through your house, then you are probably bothered by clutter. Not everyone is bothered by clutter. I am. I can live with it for only so long. Then I have to do something about it. It seems to go in cycles. Clutter—no clutter—clutter. I just can't seem to get into the routine of living a clutter-free existence for any length of time. If you have the same problem, here are some suggestions for getting on track and staying clutter-free.

The first rule of thumb is to put things away as soon as you are finished

with them. Don't set them down with the intention of putting them away later. You'll have to handle them twice that way and it will take time away from something else you could be doing.

Divide one room at a time into sections, and start with the floor. A messy floor instantly gives a room a sloppy appearance and people can get hurt stepping on items that don't belong on the floor. Tell everyone in the household the new rule: Everything must be put in its place after use. No exceptions!

After the floor, move to all flat surfaces. Tabletops, the top of the television and piano, and even the width of a windowsill will collect objects of clutter, like toys and VCR tapes. Don't allow them to remain there. They should have a permanent home somewhere else. Make one

if necessary—out of sight. As you pick up the clutter, look at it carefully and ask yourself if you can live without it. If the answer is yes, then put it in a "give away" or "trash" pile. If the answer is no, decide where that item belongs and put it there. Do this with everything you consider clutter.

As you move from room to room, you should open every drawer and cabinet and examine their contents. Throw out old pens, broken crayons and markers that no longer write. Don't hoard things. We often hang on to things because we think we will need them some day. All too often that day never comes. And when it does and we don't have the items needed, a solution generally surfaces. Each of us can be very resourceful when we have to be, so don't hang on to excessive amounts of any-

thing.

If you have children, help them get their rooms organized. Provide them with lots of see-through containers to organize toys. Stackable ones take up less space. Help them put their toys away in the correct places when they are finished with them. They will enjoy spending time in their own space if it is comfortable and they can find their favorite toys easily. You might consider shelving for the walls or even over the doorways or windows if space is at a premium. These out-of-the-way places are great for seldom used items or a collection of things your child has built himself, like model cars or Lego creations. Teach your child to keep like items together, such as books in one place and stuffed animals in another place.

If your children are of school age, provide a

place of study that is free of clutter and distractions. A desk is ideal, but the dining room table works just as well. It is important that they study in the same place and at the same time every day. Create an accessible craft center, a bookcase or cabinet that holds coloring books, markers, craft paper, glue and scissors for those special school projects. The kids will know exactly where to look for the items they need, and more importantly, they will know where to put them when they are finished.

Bedroom closets are notorious for getting out of control. Do you have too many pairs of shoes? Try them all on and discard any that no longer fit.

In the bathroom, empty the medicine cabinet and throw away old makeup and prescriptions. Keep a moderate supply of towels, soaps and cleaning

supplies on hand; anything else that isn't absolutely necessary should be kept elsewhere.

Often the center of the home, kitchens tend to collect the most clutter. Train your family to take their belongings with them when they leave the kitchen. Once you have made the decision to live clutter-free, your life will be less stressful. But you must be persistent and unflinching in your attempts. It's not easy. As a matter of fact, it's downright hard in the beginning. But if you stay with it, you'll be into a routine before you know it and won't think twice about putting something away as soon as you are finished with it. You will come to love those empty, flat surfaces and the way they make your rooms look larger.

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## Tooley and Carver Insurance has served area since 1950's

LAFAYETTE-At Tooley & Carver Insurance, located on the bypass here, "We offer all lines of insurance, including homeowners," said owner Bobby Carver.

"We have been serving the Clay County area since the 1950s. The friendly staff at Tooley & Carver Insurance Agency welcomes everyone to stop by and get a quote on any of your insurance needs," Carver said.

### Why you need insurance

Homeowners insurance provides coverage in the event of damage to your property, as well as liability for injuries and damage you cause to other people, and also provides financial protection against disasters. A standard policy insures the home itself and the things you keep in it.

Homeowners insurance is a package policy. This means that it covers both damage to your property and your liability or legal responsibility for any injuries and property damage you or members of your family cause to other people. This includes damage caused by household pets.

Damage caused by most disasters is covered, but there are exceptions. The most significant are damage caused by floods, earthquakes and poor maintenance. You must buy two separate policies for flood and earthquake coverage. Maintenance-related problems are the homeowners' responsibility.

### Prepare a Household Inventory

Be prepared for disaster. A household inventory of your personal property is one of the most important things you can do as a consumer to prevent problems if you have to file a claim.

A complete and current inventory will ensure that you have sufficient coverage if you have to a claim. It will assist you in dealing with your insurance carrier and may help prevent disagreements. After a loss, many homeowners discover that they don't have enough personal property coverage or they are unable to document their loss. An updated inventory can help prevent either of these possibilities.

A household inventory that is prepared before a loss and kept current with annual reviews provides protection for you and your family. And it's easy to do.

First, make a list of all the rooms in your house. Then simply go room-to-room, listing your possessions and jotting down supporting information. At a minimum, the list should contain a complete description of the item, the estimated value of the item, the price you paid when the item was purchased, and any other details that will help you document its worth. Expensive items should always be itemized separately.

Here are some other key points to remember:

- Be specific. Cite serial numbers, brand names or model numbers whenever you can.
- Be honest. Stick to the best recollection you have of purchase costs if you no longer have receipts. Remember that an adjuster's question about one item on your list might raise questions about other items.
- When you buy expensive items, such as a computer, big-screen TV or expensive sports equipment, make sure you keep the receipt with your records in a safe place.
- Back up your inventory with photographs or video. Photograph or video each room and its contents, leaving closet and cabinet doors open.

- If you have the capability, record the inventory on a computer disc and store at least one copy with your photographs or video tape.
- Store those photos or video tapes and a copy of your inventory in a safe place outside your home. (A safe-deposit box works best, but you don't have to go to that expense. A secure file or filebox inside your desk at work also is a good place.)
- Keep one copy of the inventory at home - and remember to update it at least once a year. Use a specific date, like the beginning of Daylight Saving Time or one person's birthday, as a family reminder.
- If your loss exceeds the coverage you have for personal property, you can itemize that amount on your 1040 schedule A income tax form as a casualty loss.

REMEMBER: Don't wait for disaster to strike before you sit down and figure out what your possessions are worth. Do it today!

- You need enough insurance to cover the following:

1. The structure of your home.
2. Your personal possessions.

3. The cost of additional living expenses if your home is damaged and you have to live elsewhere during repairs.
4. Your liability to others.

You need enough insurance to cover the cost of rebuilding your home at current construction costs. Don't include the cost of the land. And don't base your rebuilding costs on the price you paid for your home. The cost of rebuilding could be more or less than the price you paid or could sell it for today.

Some banks require you to buy homeowners insurance to cover the amount of your mortgage. If the limit of your insurance policy is based on your mortgage, make sure it's enough to cover the cost of rebuilding. (If your mortgage is paid off, don't cancel your homeowners policy. Homeowners insurance protects your investment in your home.)

For a quick estimate of the amount of insurance you need, multiply the total square footage of your home by local building costs per square foot. To find out construction costs in your community, call your local real estate agent, builders association or insurance agent.

Factors that will determine the cost of rebuilding your home:

- Local construction costs
- The square footage of the structure
- The type of exterior wall construction—frame, masonry (brick or stone) or veneer
- The style of the house (ranch, colonial)
- The number of bathrooms and other rooms
- The type of roof and materials used
- Other structures on the premises such as garages, sheds
- Fireplaces, exterior trim and other special features like arched windows
- Whether the house, or parts of it like the kitchen, was custom built
- Improvement to your home—adding a second bathroom, enlarging the kitchen or other additions that have added value to your home

Standard homeowners policies provide coverage for disasters such as damage due to fire, lightning, hail, explosions and theft. They do not cover floods, earthquakes or damage caused by lack of routine maintenance.

## Making the switch

By BOB GRIMSON

Electrical switches are usually reliable, but when there are problems, they can be shocking! Most electrical work done around the house is fairly easy in a technical sense. Bend a wire, tighten a screw or wrap a little electrical tape around something. Always remember to shut the power off before doing any type of electrical work.

Switch problems fall into two categories—either they stop working or they spark when you use them. If a switch stops working, first make sure it's the switch and not the light or appliance it controls. An easy test to tell if there is a problem with the switch is to plug in an appliance that you know works.

If a switch sparks when you use it, then it might be best to call in a professional. It is important to be aware of local laws regarding electric repairs. Some cities have limitations on what work an unlicensed person can do, even if you own the home. And in some cases, doing it yourself can affect your homeowners' insurance.

You need to ensure that the fuse and breaker for your current circuit can handle the load. Older wiring and new appliances really don't mix. If you are thinking about updating your wiring, consider the kinds of appliances you have around the house. Certain things,

like computers, might be better off having a dedicated circuit.

Sometimes the contact points in the switch become worn. You can replace switches easily, and it's cheaper than trying to repair them. Make sure, though, that if you replace a switch, you use one that has the same number of wires. Also check the amps and voltage rating on the old switch and use a new one with the same ratings.

You can also replace one kind of switch with a different one, such as a dimmer switch, to save energy and personalize your room. First remove the old switch and disconnect its wires. If there's a terminal screw on the new switch, loop the wires around the screws in a clockwise direction. If the new switch has short wires coming out of it, connect the bare ends to the wires in the wall and use wire nuts to secure them. Make sure you test the bare wire ends again before installing the new switch to make sure they're not live. Push the switch and wires into the wall box, use the top and bottom screws to secure it to the wall, and then install the faceplate of your choice.

Always meet or exceed any code standards for the kind of work you are doing. Educate yourself, read and get advice from a local building inspector. If you have any doubts about what you are doing, hire a licensed electrician. It's not worth putting the lives of your family in danger just to save a few bucks, is it? Don't cut corners.



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