**Expanding Horizons**

The top photo shows the I-40 area in Cookeville in 1969 while the bottom photo is an aerial shot taken in 2007. Notice the major contrast which depicts just how much development has taken place. What is commonly known as “Restaurant Row” stands out as to the amount of development which has taken place. The older photo was provided by the Cookeville-Putnam County Chamber of Commerce and the lower photo came from the Putnam County Assessor’s Office. Officials from the city of Cookeville helped coordinate getting the photos to the Business Journal. You can see more of the photos on our web site at www.ucbjournal.com.

**Cookeville and Putnam County have continued to thrive and many see a bright future ahead**

GREG LITTLE  
CBJ Editor

It’s not hard to see. In fact, it’s right in front of everyone’s eyes. “It” is the steady growth experienced by Cookeville and Putnam County over the past 20-plus years. You can see it everywhere, especially when you drive into Cookeville on Interstate 40. The most obvious signs are the hotels and restaurants, but there are many other

**All aboard**

Cookeville Regional CEO says health care train has left station, but officials also say changes to federal program are inevitable

GREG LITTLE  
CBJ Editor

It is clearly controversial. It was a debate that consumed the national dialogue for months. It is an issue which has been discussed for generations in America. And now, health care reform in America is the law. So what does it mean? For many, it will mean little until 2014 when the bulk of the legislation becomes the law of the land. But in late September, some of the legislation did become law and its impact is being felt by insurance companies, medical providers and businesses, all to varying degrees. Here is a list of what has been implemented as of Sept. 23:

• Insurers will no longer be able to:
  • Deny coverage to kids with pre-existing conditions.
  • Health plans cannot limit or deny benefits or deny coverage for a child younger than 19 simply because the

**Toys-R-Us Express opens at Crossville Outlet Center**

GREG LITTLE  
CBJ Editor

The most recognized name in toys now has an outlet in the Upper Cumberland. Toys-R-Us has opened a store in the Crossville Outlet Center just in time for the Christmas shopping season. The new store is a Toys-R-Us Express, according to Katie Reczek, communications spokesperson at corporate headquarters in Wayne, N.J. “This is the time of year Toys-R-Us is your kind of classic Christmas shopping destination,” said Reczek. “We are very excited to having access to a Toys-R-Us,” said Beth Alexander, president/CEO of the Crossville-Cumberland County Chamber of Commerce.

The “Express” version of Toys-R-Us was an initiative begun last year by the company. In 2009, Toys-R-Us opened 90 stores across the nation. This year, they are opening 600 Toys-R-Us Express stores for the holiday season. The store in Crossville is around 4,000 square feet and employs between 30 and 15 people, she said. It opened in mid-October and will be open seven days a week in conjunction with the mall hours at Crossville Outlet Center.

Reczek said the concept behind opening the smaller stores was to give more people access to Toys-R-Us all across the country. She said the stores are carrying all of the “hot” items being sought this Christmas season. “It is smaller than a stand-alone store,” she said. “But it still offers a great variety of...
At Cookeville Regional we are beating the national standard for stopping heart attacks by **34 minutes**. According to the American College of Cardiology, the gold standard for stopping a heart attack is 90 minutes. **We average only 56 minutes** at the **Heart and Vascular Center at Cookeville Regional!**
Funding for fifth interchange to come in 2013

Cumberland highest in tourism impact in UC region

Property taxes raised in Fentress County

HEFT Industries begins interviews for Byrdstown facility

Correction...
There’s an old saying, “Sometimes you can’t see the forest for the trees.” That becomes the case for almost everyone when it comes to their surroundings. It is especially true for people who have been in one place for a long period of time.

For better or worse, I’ve been to a lot of places in my career, which means wherever I go, I get a new perspective on the area. That is certainly the case when it comes to the Upper Cumberland and Cookeville in particular.

The first obvious thing is the number of businesses located in Cookeville. From Interstate 40, you would think you are driving into a town of 100,000 people. Every hotel and restaurant imaginable seems to be located in one concentrated area.

Then about 30 minutes later, as you explore the city and its healthy downtown, it becomes even more obvious this is a regional trade hub for thousands upon thousands of people. How it became that way seems pretty obvious, with geography being a driving factor. But good vision and leadership also played a role in the development of Cookeville and the entire surrounding area, for that matter. [See related story, Page 1.]

I conducted a test recently to see about this “regional” concept. I simply went to the Wal-Mart in Algood and walked through the parking lot looking at license plates. What I found was amazing. There were cars from all over this region. The counties of Overton and Clay seemed to jump out at me that day, but there were cars from the entire region. Cumberland, Fentress, Smith, Jackson and others were all in the parking lot. This was on a Sunday afternoon.

This little unscientific experiment told me volumes. First, it told me how Wal-Mart justified building two super centers in such close proximity.

But the really telling factor is many people from all over this region travel to a central location for goods and services — and eating. Drive through any restaurant parking lot on a busy evening and you can get the same facts from the license plate test. Couple that with the fact many sports teams travel through this area and it just adds to the restaurant patrons — and more local revenue. That’s not even taking into consideration the enormous impact of Tennessee Tech, an issue I’ll save for a future column. So what does this all mean? One of my conclusions is it means a solid future for this area. It would take an economic meltdown of unprecedented proportions to make this area collapse. There are so many things already in place we seem to be on extremely solid footing when it comes to the economy.

Some may argue that it’s good for Cookeville but not as good for the rest of the area. I disagree. To me, the success of Cookeville means the success of the region. That the economic forces of nature came together to set it up as it stands cannot be changed. What it means is we must deal with it and try to build upon the success so everyone can reap the rewards.

I believe when a new business comes to any regional town, we should all celebrate. If Crossville gets a new restaurant, we should make an effort to go there and give it a try. If Livingston gets a new industry, we should applaud their efforts and do what we can to support that industry.

This is truly a team effort and the more we play as a team, the more success we will see as a region. As we look at the forest, we need to see each tree for what it’s worth — a part of the overall picture.

Little is editor of the CBJ and can be reached at glittle@ucbjournal.com.
Overton County has achieved certification under the state’s Three-Star program for excellence in economic development. The announcement was made recently by Tennessee Department of Economic and Community Development Commissioner Matt Kisber.

“Solid community development provides the foundation for successful economic development,” said Kisber.

In order to gain certification, communities are required to meet criteria in planning, leadership, community, business and education and workforce development categories. Overton County and the city of Livingston are now eligible to receive additional incentives under the guidelines of the state program.

IF YOU HAVE A BUSINESS RELATED story idea for the Cumberland Business Journal please contact CBJ Editor Greg Little at 1-800-499-2332 or email: glittle@ucbjournal.com

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“This delivery will give our clients a very short return on investment with the green products used. For example, the gas heating bill for the entire 62,000 square feet of Times Square Retail Space averaged $200 per month this past winter.”

LEED Platinum certification is the most difficult and highest designation given by the USGBC, which developed a certification system to guide organizations in building and renovating space with sustainability in mind. Many of the materials used for the GSA facility were regionally sourced and manufactured using recycled products, including the wood materials, which are certified by the Forest Stewardship Council (FSC), a nonprofit organization that encourages the use of products harvested using an environmentally responsible method.

J&S Construction is the first general contractor in the state to be awarded Platinum (v3), Gold and Silver certifications. With the GSA project being named first in the state, this certification also stands to be just the sixth Platinum (v3) Certification in the nation.

“We think it is imperative to stay on the leading edge of technology and deliver this technology to our clients in a cost effective way,” said J&S Construction’s CEO, Johnny Stites. “This delivery will give our clients a very short return on investment with the green products used. For example, the gas heating bill for the entire 62,000 square feet of Times Square Retail Space averaged $200 per month this past winter.”

GSA required 6,600 square feet of office space to process data for the United States Census 2010. Completed in mid-2009, the project was designed from the outset to be environmentally friendly.

“By using the Design-Build construction method, we were able to incorporate sustainable features into the project without increasing up front costs to the GSA,” said Brad Leimer, J&S Project Manager and LEED AP. “We were able to design, build and operate a building that is healthier for the occupants, the community and the environment.”

J&S Construction recently completed the SOF Equipment Maintenance and Supply Complex project in Fort Campbell, Ky. for the US Army Corps of Engineers. This project will be submitted for LEED-Gold Certification in the fall of 2010.

J&S Construction receives first in state LEED Platinum certification

COOKEVILLE -- The General Service Administration’s (GSA) 2010 Census Bureau Field Office was recently awarded the state’s first LEED Platinum Certification (v3) by the United States Green Building Council (USGBC). USGBC officers from the Middle Tennessee chapter were on site at the Times Square Retail Center, located off of Willow Avenue, to present the plaque to both the GSA staff and the project’s builder, J&S Construction Company.

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The space utilizes natural light, low-flow plumbing and water-efficient fixtures, a motion-sensitive lighting system, and low-energy light fixtures.

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J&S Construction receives first in state LEED Platinum certification
On the journey to wellness, the starting line for your employees is wherever you want it to be. And BlueCross BlueShield of Tennessee gets them off to the right start with Well+Wise® programs and initiatives. Our extensive networks and range of medical, dental and vision health care plans can help move your business toward a healthy future. Get into the movement. Call your broker or visit bcbst.com.
The unemployment picture is much improved in the Upper Cumberland region. The latest available county figures from the Tennessee Department of Labor and Workforce Development are from August. What those numbers reveal is that unemployment has dropped in every county in the Upper Cumberland region.

The largest percentage drop in the region is in Smith County. The latest figures show the unemployment rate at 9.3 percent, down from 13.2 percent a year ago. That number is also down from 4 percent from the previous month.

The news is also good for the larger counties in the region. In Putnam County, where the labor force is listed as 35,850 people, the unemployment rate for August stood at 8.9 percent, down just slightly from 9 percent the previous month. The rate is still lower from a year ago.

In Cumberland County, the latest figures show the unemployment rate at 11.1 percent, down from 11.3 percent the previous month. In Warren County, too, unemployment is listed as 17,080, meaning 1,890 people were still seeking work at the end of the month. The rate is down 2.6 percent from a year ago. The labor force in Warren County is 23,440 people, the unemployment rate is 9.9 percent, down just slightly from 10.1 percent the previous month. The rate is down 1.3 percent from a year ago.

The numbers in Warren County, too, are showing improvement. The latest figures put the unemployment rate at 11.1 percent, down from 12 percent in the previous month and down 2.6 percent from a year ago. The labor force in Warren County is listed as 17,080, meaning 1,890 people were still seeking work at the end of August.

In White County, which had the highest rate in the area in August 2009 at 14.1 percent, the latest numbers show the rate at 12 percent, or a drop of 2.1 percent in a year.

The unemployment rate for August stood at 11.2 percent in the latest figures. In Tennessee, officials released the unemployment number for September and the rate is 9.4 percent, down 0.2 percent from the previous month. In 2009, the rate was 10.8 for the same period.

The evidence may be the clearest in Smith County, which is a hub for big-ticket items, it meant a big jump in sales tax collections. Within the past year. Because they are impacted from the national automobile program, sales tax collections in the region have risen over the past year.

The distortion comes from the fact the “Cash for Clunkers” program was in full effect a year ago, according to officials from the Upper Cumberland Development District. That federal program prompted a large increase in the number of car sales within the past year. Because they are “big-ticket” items, it meant a big jump in sales tax collections.

According to state officials, the first time Tennessee’s unemployment rate has been below the national rate since July 2004.

Sales tax picture seems to be improving

Even with what are likely "distorted" numbers, sales tax collections in the Upper Cumberland region have risen over the past year. The numbers show a slight increase of 0.9 percent. In the previous 12 months, sales tax collections in the region were $202,342,315 as compared to $200,595,425 the previous 12 months.

In Tennessee, sales tax collections were up 2.1 percent for the month and off just 0.4 percent for the previous 12 months.
Everyone hopes when the time comes to leave those working days behind, they will have enough funds to continue a comfortable lifestyle. For Mike and Julie Yother of UBS Financial Services, Inc., in Cookeville, their job is to make sure that happens. According to Mike, “When people think about the future, the number one question for most is whether they’ll have enough money on which to live comfortably during their retirement years. Our whole planning process is designed to help people make decisions about that phase of their lives. They want to know how much is enough, when can they retire, and what the implications might be if the plan is ‘stressed’ because of adverse market conditions, unfavorable tax policies, significant inflation, changes in their specific needs, etc. Our primary goal is for people to be able to make informed decisions.” “One of our goals is to help simplify our clients’ lives. We try to help them consider all the facets of their lives—educational planning, insurance needs, estate planning, investments, aging parents, philanthropic goals, employer investment plans, etc. We also consider the liability side of the equation and offer asset-based loans and mortgages for those who need access to capital,” added Julie.

How the two came to work together is a story in itself. Mike previously worked in human resources and manufacturing while Julie worked in an accounting-related field. Julie entered the investment business in 1986 and by 1994 she “needed a partner.” Who better to turn to than your spouse? “We’ve always done things together anyway,” said Julie. So in 1994, it was Mike who came to work for Julie. Also during that time they wanted to start a family, so Mike began running the investment business with Julie helping where needed. The business was bought out twice and became part of UBS in 2000.

One of their main emphases is helping people who are about to retire, which can include those who will get a pension as a lump sum or someone ready to roll over a 401K plan. They also deal with the estate planning aspects, looking at how assets will eventually be passed down from generation to generation. “We also play the role of ‘quarterback’ in many of these situations, helping the client bring together all the appropriate professionals, such as CPAs and estate-planning attorneys, to make sure that the process flow is easy for the client to understand and implement.”

Of course the biggest news in the financial markets over the past couple of years has been the recession which has gripped the country. One of the most important things that Mike and Julie determined was that investors now need the assurance that a plan is in place for the next potential crisis. “Our goal is to do that planning while the investment environment is good, rather than waiting until another crisis is upon us. Our desire is to keep our clients’ investments protected in up or down markets,” stated Mike. He continued, “Because every financial challenge is different (e.g., the technology bubble of 2000-2002 vs. the credit crisis/housing bubble of 2008), the plan must be flexible and readily adaptable to the ever-changing landscape of financial markets. Times like these are filled with fear and all kinds of emotions, but having a plan in place helps people make logical business decisions and reduce anxiety.”

Another aspect of financial planning these days that many people might not think about is to plan for a population which is living longer. Mike said they typically plan for people to live to the age of 92, something that has changed over the past 10 to 20 years. Both said they try to develop a “very comprehensive” plan when it comes to looking at all the details which will impact a person’s life. Mike said, “It’s sometimes difficult to get people to take the time to plan because it does take a lot of effort on the client’s part; they’re busy with their careers, families, and life in general and too many times put it off, thinking it is far off in the future and doesn’t need that much attention right now. That kind of thinking can be costly in the long run. Getting as much planning done ahead of time is the key to success.”

The couple said helping people understand the breadth of the entire financial situation in America is part of their role. Trying to explain compounded markets in laymen’s terms becomes part of helping out people who are making their long-term plans. They try to make it as simple and straightforward as possible and get a sense of how the client wants to proceed when it comes to investing finances.

Another focus is debt elimination and “asset based borrowing,” said Mike. For example, if someone owns a business and wants to expand, it is possible to borrow money against assets rather than have a traditional lien against an existing building.

One of the most important aspects for Yother Wealth Management Group is the client experience. Both said that relationship building and trust are key in keeping and growing their business. Most of their clients come through referrals, so having excellent client service is crucial to the success of the business.

Both said one of the biggest assets of working for UBS is the fact the company has so many resources available. The company has experts with a wide variety of skills, meaning if they need advice on insurance or law, they can contact an expert, which translates back to the client getting the best service possible. The couple also had high praise for Amanda “Mandy” Murgua, a Senior Registered Client Service Associate at UBS who has been working with them since January. She coordinates a lot of the services offered by UBS which includes managing work flows, client requests, and coordinating events.

On a more personal note, Mike and Julie say they are true “soccer parents,” noting both of their daughters are members of soccer teams. Abigail, 18, is a freshman at Lincoln Memorial University in Harrogate while Bailey, 12, attends Heavenly Host School in Cookeville. For fun, and when not in their “crossover” vehicle going to soccer matches, they like to golf, water and snow ski and are both involved with their church. They say soccer has “consumed” their time for the past five years but are hoping to do more of the recreational activities, including golf. Mike admits his wife is “competitive” and says she can “absolutely” beat him on the golf course. But that competition ends when they are in the office, and the couple works hard to make sure they meet their clients’ financial goals.

For more information, you can call the office at 931-528-5426, send an email to mikeyother@ubs.com or visit www.ubs.com/team/yother.

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or senior years at accredited colleges
students must be entering their junior
members of their families.
awarded to Averitt associates or
that all six scholarships have been
in the program’s seven-year history
organizations. This is the first time
awards six scholarships to children,
the Tennessee Trucking Association,
Foundation, the charitable arm of
transportation provider’s associates or
school year were awarded to the
Scholarships for the 2010-2011
six Tennessee Trucking Foundation
sweep for Averitt Express, as all
studiotenn.com.
Tennesseans.”
add to the cultural experiences of
professional entertainment that will
proud to be sponsors of wholesome,
Stites states, “J&S Construction is
quality entertainment. CEO John D.
J&S leaders are aficionados of high
passionate, quality driven people with
with J&S Construction,” says Speck. “
will do likewise with their audience
and Jake Speck but they believe it
approach strikes a chord not only
J&S’s environmentally friendly
affordable and cost effective manner.
In fact, J&S discovered not only
commercial and “green” construction.
most cast.
be joining the already star-studded
Nashville native Chuck Wagner will
announced Broadway star and
Dolly! Additionally, Studio Tenn
producer and title sponsor of Hello,
Construction will be the executive
theatre company, has announced J&S
Nashville’s newest professional
theatre company, to be sponsored by
J&S Construction company

To be eligible for the scholarship,
COOKEVILLE — For the second
straight year, Averitt Express
earned the Clean Diesel Leadership
Award from the Tennessee Trucking
Association. The TTA made the
announcement at its annual awards
ceremony held in Destin, Fla.
According to the TTA, the award is
designed to recognize organizations
within the transportation industry
that have made “significant,
measurable improvements in air
quality due to a change in vehicle
power units to using alternative fuels.
“In an industry like ours, it’s vital
that we maintain a focus on
environmental stewardship and
sustainability,” said Gary Sasser,
Averitt’s president and CEO.

Averitt gets scholarship ‘clean sweep’
COOKEVILLE — It was a clean
sweep for Averitt Express, as all
six Tennessee Trucking Foundation
Scholarships for the 2010-2011
school year were awarded to the
transportation provider’s associates or
family members.
Each year, the Tennessee Trucking
Foundation, the charitable arm of
the Tennessee Trucking Association,
awards six scholarships to children,
spouses or employees of TTA member
organizations. This is the first time
in the program’s seven-year history
that all six scholarships have been
awarded to Averitt associates or
members of their families.
To be eligible for the scholarship,
students must be entering their junior
or senior years at accredited colleges
of Commerce in Jamestown, has
received her Certified Tennessee
Tourism Profession designation.
Smith received the honor from Gov.
Phil Bredesen during the Governor’s
Conference on Tourism in Kingsport.

Baxter company earns writing laurels
BAXTER — A Putnam County
business recently received two APEX
awards for publication excellence.
The Corporate Pen, owned by Cathy
Steiner, is based in Baxter and offers
a wide variety of services related to
writing and company growth. Clients
range from small businesses to
corporations.
Steiner has more than 15 years of
writing experience in this field of
expertise. APEX is the Awards for Publication
Excellence and the two this year
brings to 10 the total awarded to The
Corporate Pen in the past nine years.
The categories in which the awards
seen how you grow with
your Community Bank.

Swing by and see how you grow with
your Community Bank.
To say that Dr. Kenneth Wood has found his place in Cookeville might be the understatement of the year.

“We love this town,” said Wood. “We will not move.”

His journey to Cookeville wasn’t planned. A native of Tullahoma, Wood figured he would end up practicing medicine in the “big city” of Nashville, the place where his family traveled frequently during his youth.

Wood actually received a degree in physics at Sewanee: The University of the South, and then earned a nine-month stint in a physics program in northern Italy. While at Sewanee, he went through EMT training and became a part of that program.

Wood says he knew from a very early age he wanted to be involved in medicine and after he came back from Italy, enrolled in medical school at the University of Tennessee-Memphis. He graduated in 1996 and did his residency work at UT-Nashville at Baptist Hospital.

During his time at Baptist, Wood met and became friends with Dr. Richard Terry of Cookeville. From that friendship, Terry told Wood about Cookeville and recommended he look into starting a practice here. He did and has no regrets whatsoever.

“The medical community is extremely strong,” said Wood. He also likes the fact Cookeville Regional Medical Center is locally owned and said there is a real “sense of pride” in the medical community. He also said Cookeville Regional has made a commitment to keep improving and they “work diligently” to recruit new doctors and add more services.

Wood also said the doctors “get along extremely well” and “strive hard” so people can be treated locally instead of going out of town.

Another aspect about Cookeville Regional which Wood praises is something most people wouldn’t even consider. He said they “make it easier” to practice medicine.

Most would think that’s what doctors do, but Wood says the administrative side of having a practice can be a real headache and consume a lot of time, taking away from patient care. In fact, the three doctors who are in the building on North Cedar actually are employees of the hospital. He said the doctors still own the building and “charts,” but Cookeville Regional has taken over the administrative side of the operation.

“It is an excellent business model for new doctors,” said Wood.

An example he gave is when he has a nurse on vacation or sick, the hospital now has a pool of nurses they can choose from to come in and help. In the past, he said, his office “would almost shut down.”

Wood practices internal medicine in patients 16 years and older. He said the “meat and potatoes” of the practice is “well adult care.”

Some of the focuses include blood pressure, diabetes, cholesterol and cardiac care. Wood says he works closely with the heart specialists at the hospital, another aspect of Cookeville Regional he really admires.

One area of concern which Wood – and just about everyone in the medical community – says continues to increase is obesity. He said obesity is the “underlying aggravation” in many of the above conditions and can really lead to problems with arthritis.

Wood said he “gives this speech a lot” when talking about how people need to manage their weight and try to get obesity under control. By curbing saturated fat and carbohydrates, people can lose weight. Combine that with exercise and he said there are even better results.

“Exercise really helps everything,” said Wood. Wood feels a lot of the problem is “based upon our hurry-up-and-go society.” He said people “try to pack in more things” in their busy lives and proper diet sometimes gets put on the back burner.

“It is no sinister plot,” he said.

But he does tell his patients if they have to eat on the go, they need to make good choices. He said even fast-food restaurants offer healthy choices and it is up to individuals to make those choices. He said choosing smaller portions or grilled chicken are good options.

And he is not immune.

“To be honest, I have to apply it myself,” admits Wood. “Let moderation be your guide.”

Wood said he encourages patients to use diet and exercise in treating problems related to obesity, however, sometimes medication is the only answer. One thing Wood does tell his patients is it “depends on how you channel your anger toward their medical problem” in what results you will get when trying to battle issues like obesity, high blood pressure, diabetes and other problems.

“It depends on the personality type,” he said.

He also said high blood pressure is a big problem and many times people don’t realize they are even suffering.

“They don’t call high blood pressure the silent killer for nothing,” said Wood.

One thing people can do is visit a doctor on a regular basis. Wood said it doesn’t matter who you see, just that you are getting checked out if you think something is wrong.

“Go to whomever you are comfortable with,” he said.

He said Cookeville Regional offers many health fairs which feature low- and no-cost preventative screenings and exams.

Wood said people need to “see someone” by the age of 40 and said if they haven’t by 50, it turns into something which must be done in order to begin seeing any signs of problems.

Since coming to Cookeville, one area Wood has focused on is military personnel and emergency workers.

His office accepts Tri-Care, which is government military insurance. He sees a lot of spouses of people who are overseas and a lot of retired military personnel and their spouses. He also takes care of many TTU professors.

Wood pointed out a quilt in his office which was given to him by a patient eight years ago as a sample of having good relationships with patients.

Wood and his wife, Diana Sabella Wood, are living happily in Cookeville. She is a fourth grade teacher at Capshaw Elementary and is originally from McMinnville. She graduated from TTU and did her student teaching at Capshaw.

They have three children, Isabella, 12; Annie, 10; and Sam, 7.

“I could not be happier,” said Wood when describing his medical practice and life in the Upper Cumberland.

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**Medical Profile Brought to You by CRMC**
For a Knoxville-based architectural and engineering firm, Cookville seemed like the logical location to open a new office. “We feel like Cookville has a great potential to grow,” said Jay Henderlight of Michael Brady Inc., which recently opened an office in the city. “The people here have a great attitude.”

The company is based in Knoxville but has licenses in all 50 states. They have a satellite office in Orlando, Fla., and now one in Cookville, located at 1843 Foreman Drive, Suite 201.

“I am trying to make contacts,” said Henderlight, who mans the office on a part-time basis at this point in time. MBI, he said, is a “full-service” firm, meaning they offer both architectural and engineering services. He said that’s not a common practice but feels it makes the process work smoothly.

Having the engineering expertise available “in the same office” is crucial, said Henderlight. Engineers handle major parts of projects, from the groundwork to structural needs to plumbing and electrical, all key elements of various projects.

To date, the company has been involved with one local project. They designed the pavilion and other aspects of Dogwood Park. Construction is nearing completion on that project and it will provide another area for local citizens to enjoy.

MBI specializes in a wide-variety of design, including offices, schools, health care buildings, restaurants, retail, public housing, churches, industrial and much more.

Henderlight said they would “like” to get involved in area school projects, meaning being a part of the building process when projects arise. Henderlight specializes in health care-related projects and that’s one of the reasons he joined MBI in order to give them more expertise in that field.

But no matter the project, Henderlight said there is a wide array of considerations taken into account as a design is developed and eventually completed.

One of those is energy efficiency, something Henderlight says has been brought to the forefront in recent years. He said today’s trend is to have the most energy efficient buildings as possible as well as buildings which are going to last for the “long term.”

MBI participates in the Energy Star program, which is widely recognized for utilizing energy efficiency in everything from electrical to insulation and mechanical needs. He said one of the main ways to save money is how efficiently the mechanical systems operate.

Another major factor which is considered in today’s building design process is communications capability. Henderlight said it is critical that room for communications expansion is built into projects, including how wires and cables are routed.

“We assume there are going to be additional communications,” he said, noting how quickly technology changes and advances. And technology is another aspect of architecture and engineering which has changed tremendously over the years.

At MBI, he said almost all projects utilize “Building Information Modeling,” which is technology that provides 3D images during the design phase of projects. He said this allows building developers to see “early on” how the structure is going to look and work and it allows them to make changes before the plans are finalized.

This, he said, allows for cost savings for everyone involved as opposed to the old method in which changes were made during actual construction. The system is so detailed, it can account for door types and sizes, the number of electrical covers and much more, including ordering of materials.

He said MBI made a “commitment” five years ago to using this process on its projects and it has paid off both for the company and its clients. For more information about MBI, go to www.michaelbradyinc.com. You can contact Herderlight at the local office by calling 931-644-2122 or via email at jayh@mbiarch.com.
Parents are key to reducing childhood obesity

GREG LITTLE
CBJ Editor

It’s a fact children in America are getting more obese. It’s also a fact Tennesseans are some of the most obese people in the nation. That combination is something which certainly weighs heavily on the minds of local experts who are trying to combat the problem of childhood obesity.

When trying to analyze the issue and the problem, several common things come to the forefront -- parents, lack of exercise, large food portions, unhealthy diets.

“Parents lead by example,” said Heather Hoffman, registered dietician at Cookeville Regional Medical Center. “They do as we do.”

“Children actually get all of their food cues from their parents,” said Dr. Christopher Climaco of Kids Kare in Cookeville. Kids Kare focuses on pediatrics and pediatric cardiology.

Hoffman said many factors have led to the ever-growing problem of childhood obesity. One of the biggest isportion sizes which people now eat as compared to 30 years in the past.

“As consumers, just because it is offered doesn’t mean we have to eat it,” said Hoffman.

Hoffman said one good habit when eating out is to ask for a “to go” box and having it for lunch the next day.

Some of the statistics concerning childhood obesity are startling. The rate of childhood obesity has tripled in the past 30 years. In Tennessee, there is no hard data on childhood obesity, however, there’s data on general obesity and it is alarming.

Tennessee is the third most obese state in America. One-third of every person in Tennessee is overweight.

Another factor which has led to this problem, said Hoffman, is people are eating out more than ever before. “We are not eating at home as much,” which leads to poorer choices in diet.

Climaco said one way to combat this problem is to take more time when examining the menus at restaurants. He said even fast-food restaurants offer good choices, like salads, fruits and chicken, but people are “programmed” to order more traditional fare.

A factor which seems obvious when it comes to childhood obesity is what experts call “screen based entertainment.” what we know as video games, televisions, cell phones and computers.

But Hoffman makes an interesting observation about that aspect of childhood obesity. She said studies indicate it’s weight gain which leads to more “screen time,” and not the other way around.

She said as people gain weight, it “doesn’t feel as good to move,” thus many find a comfort zone on couches and in front of computer screens.

Climaco said he tells parents their children need to be outside more often, recommending an hour a day of physical activity and no more than two hours a day of games or television.

Hoffman said another factor is the amount of sugar and fat intake. Children are getting 40 percent of their calories from sugar and fat. That, coupled with a lack of exercise, is contributing to the explosion of childhood obesity all across America.

And Hoffman is quick to point out this issue is really an American problem.

“We are by far the heaviest country in the world,” said Hoffman. “We blame some of the problem on our culture of immediate gratification. We need to get rid of the microwave mentality.”

Climaco said educating parents and children about a healthier lifestyle is crucial when it comes to reducing childhood obesity.

He emphasizes that with “each visit” when dealing with children who are overweight.

He said parents need to understand that a “variety of foods is better” than having children eat the same kind of foods on a regular basis.

He said high glycemic foods, like sweets and soda, cause a quick rise, and then fall, in blood sugar, meaning you get hungrier more quickly. Low glycemic foods, like fruits and vegetable, cause a slower rise in blood sugar, meaning it takes longer for those hunger pangs to come back.

He also pointed out the “whole household” needs to be educated, saying if a parent is telling a child not to drink soda and eat chips and
HBS looks for answers in changing health insurance market

There's little doubt the world of health insurance is anything but clear for most people.

And that's especially true this day and age with the recent implementation of health care reform in America.

But if you want to find answers, you can turn to Health Benefit Solutions of Cookeville, a company celebrating its 25th year in business in 2010.

Owner Jon A. Johnson founded the company in 1985 after working for another agency in the area. He came to Cookeville from Michigan, where he began his career in the insurance business.

Back then, it was just Johnson and one other employee. There are five people who work at the company and their client base has grown steadily over the years.

Johnson laughed and said when he began HBS, they were "uptown" because he had the latest in computer technology -- a machine with two floppy discs unlike the standard computer with one floppy disc.

HBS specializes in a wide variety of insurance, all focusing on health. That ranges from large groups of several hundred people to small companies with just two employees. They also have expanded to include insurance products for senior citizens, dental plans and disability.

During the past 25 years, it's fair to say health insurance has changed greatly, said Johnson. He said the biggest change came with the onset of "managed care." That introduced terms many now find familiar -- Health Maintenance Organization (HMOs) and Preferred Provider Organization (PPOs).

Johnson said that's when insurance companies "got involved in the claims payment" process. With managed care, he said insurance companies sign contracts with providers. In general, Johnson said it has "worked to a large extent. It has at least given some control."

Of course, there are always the big headlines about problems, but overall he believes the system is working.

Now, however, there's a new wrinkle when it comes to health insurance -- the health care reform law, some of which went into effect in late September.

Some of the changes include no yearly maximum benefits, lifetime benefits, providing health coverage longer for children and more.

Johnson said these changes are going to increase costs "no matter what the politicians say. When you are adding benefits, you will add to costs."

But there's another factor involved in the cost of health insurance which people can control and that is our general health.

"It will not change until we change our lifestyles," said Johnson of the cost of health insurance.

Johnson said 70 percent of health insurance claims are related to lifestyle. That includes smoking, lack of exercise and poor eating habits. He said unless people get a "healthy attitude," the costs will "continue to rise. The costs will go up as long as utilization [of the health care system] goes up."

Compounding this is the fact Tennesseans are some of the most unhealthy people in the country. He said the state ranks 47th in the nation for the least healthy people and it is the number one state, per capita, when it comes to use of prescription drugs.

Those factors are part of how insurance companies determine insurance costs. Johnson said a "small, healthy group" of people can "get a better rate than a larger, unhealthy group."

But no matter what the situation, Johnson said part of the success of Health Benefit Solutions has been customer service and the company's commitment to making it personal.

"Customer service is the reason we are in business," said Johnson.

Johnson said he realized very early on how important it was for customers to be satisfied with service.

One way HBS gets this accomplished is acting as a liaison between the clients and the insurance companies. He said each group which is insured through HBS gets an in-house representative assigned, meaning when problems arise, they call the local office rather than the less personal corporate insurance offices. He said in almost all cases, the local office will find the solutions more quickly for the customer.

Another aspect of the current insurance environment, he said, is keeping up with all of the changes, both statewide and nationally.

"Every day," he said of getting notices from groups like the National Association of Health Underwriters about changes which are taking place.

"There are changes made all of the time," he said, especially noting the date Sept. 23 of this year, when part of health care reform took effect.

And Johnson noted there is "more coming" over the next few years, meaning more will be changing in the world of health insurance.

"It will change the individual market and it will change the group market," he said.

To what extent remains to be seen, but Johnson said it will change and HBS will do everything in its power to make sure customers get the best possible plan when it comes to health insurance.

For more information about HBS, you can call them at 931-528-7232 or go to www.healthbenefitsolutions.com. Their office is located at 43 Church Avenue in Cookeville.
Putnam Co. eye doctor performs unique surgical procedure

GREG LITTLE
CBJ Editor

You might not think having to put in eye drops following surgery is that big of a deal. But it can be and one Cookeville eye surgeon has found a solution – one that isn’t done anywhere else in Tennessee.

Dr. Dennis Cosgrove of Cookeville Eye Specialists, a specialist in cataract surgery, said it was three years ago when they realized “how hard a time patients were having getting the drops in.”

Cosgrove said many of his patients are elderly and some suffer from various diseases and mental states.

That’s when they decided to begin putting the medicine inside the eye during surgery, eliminating patients from being on any eye drops after the procedure. Traditionally, patients would have to use eye drops for three to five weeks. Complicating it was the fact one surgery is done a week after the other, meaning the doses are different for each eye.

Cosgrove said after researching the matter, he felt it was the best way to handle the situation. The drops slowly dissolve over time.

He said complications from people not putting in their eye drops has been eliminated; it has eliminated the “compliance” issue, meaning people no longer have to remember if they did or didn’t put in their eye drops as well as dosage amounts; and it has also decreased the cost to the patients as well as dosage amounts; and it has decreased the cost to the patients because they no longer have to get the prescription medication following the procedures.

Cosgrove said he believes this trend will continue to grow, especially as the number of patients who need cataract surgery climbs. He said by 2020, the number of people on Medicare in the U.S. will double. Typically, it is older people who have to get cataract surgery.

“It’s hard to imagine the number of people 65 and older is going to double,” he said.

But as Cosgrove points out, older people are now much more active and want their vision corrected. He said it is a “visual” society, with computers, cell phones, televisions and just about everything else utilizing video. He said people want to be able to see clearly and this is one way to get that accomplished.

“People are staying more active,” said Cosgrove. “They are coming in sooner than they did 10 years ago.”

Cataract surgery does not take long. Cosgrove said patients are at the surgery center for about an hour though the actual procedure takes less than 10 minutes.

Currently, Cosgrove is doing 80 to 100 surgeries a month and says that will likely continue to grow as the population ages and as life expectancy rises, as it has over the years.

Another aspect of Cosgrove’s practice involves diabetes. Cosgrove said diabetes is a “disease of two things.”

One is how well a patient’s sugar is controlled and the other is how long they have had the disease.

Diabetes is a “continual breakdown of blood vessels,” he said. And the eye is the “only place you can visualize blood vessels.”

That which means Cosgrove can recommend patients have tests performed by their medical doctor to see if they do have diabetes. If diagnosed, they can then begin proper treatment from the medical doctor and also come back for eye treatment.

If the diabetes can be controlled medically, it can help eliminate vision problems.

Cosgrove said diabetes is the leading cause of blindness in people over age 65.

Putnam Co. eye doctor performs unique surgical procedure

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Dr. Mark Wathen couldn’t help but chuckle when it was suggested he was a "rock star" in the field of cardiac electrophysiology.

Yet when you look at closely, he’s certainly a star in this very specialized field which can save lives and cure certain heart problems. He’s traveled the world giving lectures on the subject and has written countless papers.

So, indeed, he is sort of a rock star in that particular field of medicine. And he practices right here in the Upper Cumberland region — another aspect of his career he hadn’t envisioned.

“We are so lucky to have him,” said Melahn Finley, marketing and public relations director at Cookeville Regional Medical Center.

Wathen spent most of the past 20 years working at Vanderbilt in Nashville and said there came a point when he wanted a career change. His options were as wide open as it gets. He could have gone to the Mayo Clinic or to the Cleveland Clinic or to just about any heart specialty institution in the world.

Instead, he selected Cookeville Regional — and has no regrets.

“I can’t imagine a greater void to fill,” said Wathen, who added he is the only cardiac electrophysiology specialist between Nashville and Knoxville.

He was one of 12 at Vanderbilt, but now brings his specialty to the people of the Upper Cumberland.

Wathen calls the people of the Upper Cumberland “amazing” and said he is happy about the decision to come to Cookeville Regional.

“These are hearty people, they have a joy of life and care for each other,” he said.

He also had high praise for Cookeville Regional, including Tennessee Heart PLLC and The Heart and Vascular Center, where he practices his craft.

“The quality of cardiovascular care here is as good as in Nashville,” said Wathen.

The reason is quite simple. “I knew the physicians and they are standout professionals,” said Wathen. “I wanted brothers.”

He also wanted to work at a true community-based hospital and said Cookeville Regional “made that commitment” years ago and continues to operate in that fashion.

Specialized field

So what is this specialized field of cardiac electrophysiology?

It focuses on heart rhythm. That rhythm can be fast or slow.

For patients with slow heart rhythm, there’s only one solution — a pacemaker. Wathen says technological advances have improved pacemakers and now they can last for six to 14 years.

He also said the new technology gives patients and doctors better information. Every three months, a pacemaker downloads information straight to the doctor’s computer where he can monitor the patient. He called that the “biggest achievement” in the advancement of pacemakers.

The other side of cardiac electrophysiology is heart beats which are fast. This, says Wathen, is where things are different.

There are three potential treatments for this problem. One is medication. A second is catheter ablation. This is a procedure which can actually fix the problem permanently. Cells which cause the problem can be burned or frozen during the procedure.

After successful treatment, the patient is cured and “doesn’t have to come back and see me,” said Wathen, something very rewarding for him and the patient.

The third treatment is to implant a defibrillator inside the patient. Wathen calls his specialty a “young field” and said it’s a double-edged sword. On the one hand, procedures are saving lives. On the other hand, much of it is still in the early stages and identifying the right candidates is a tricky task.

He said “understanding who should be treated” is still a work in progress and studies can take years.

In the meantime, people are dying of conditions which are treatable, it’s just identifying the proper groups and getting them treatment.

Wathen said 30 percent of deaths in America are related to cardiac problems. Of those, two-thirds are rhythm related.

In most cases, people die instantly, many times without warning. The doctor points out that “most fast rhythms are not dangerous” and easily treatable. But it’s the ones which are dangerous that is the focus of cardiac electrophysiology.

Wathen said they can identify certain people who are the most obvious risks, including those who have had a heart attack and then have arrhythmia problems. Persons with congestive heart failure are also candidates. And the list continues to grow as more studies reveal those who are at risk.

General improvements

The field of cardiology has grown and improved immensely over the years, said Wathen. He said there has been a 20 to 30 percent mortality reduction in people who have heart problems.

More and more people are having heart problems and Wathen pulls no punches in saying that’s the case.

“The future of the United States is threatened by obesity,” said Wathen. “It’s that simple.”

He said doctors are seeing heart-related diseases in people “30 years ahead of where it should be.”

For Wathen, there’s only one solution — and it’s probably not very popular but

For more information about Mark Wathen or for a free reference guide call Cookeville Regional at 931-388-7741 or 800-Cool-Heart or go online at www.uppercumberland.org to read more about this Heart Star.
child has a pre-existing condition like asthma.

- Put lifetime limits on benefits. Health plans can no longer put a lifetime dollar limit on the benefits of people with costly conditions like cancer.
- Cancel your policy without proving fraud. Health plans can't retroactively cancel insurance coverage — even at the time you need it most — solely because you or your employer made an honest mistake on your insurance application.
- Deny claims without a chance for appeal. In new health plans, you now have the right to demand that your health plan reconsider a decision to deny payment for a test or treatment. That also includes an external appeal to an independent reviewer.
- Receive cost-free preventive services. New health plans must give you access to recommended preventive services such as screenings, vaccinations and counseling without any out-of-pocket expenses to you.
- Keep young adults on a parent's plan until age 26. If your health plan doesn't allow preventive care for free. That includes, but is not limited to, colonoscopies, mammograms, blood work screening (diabetes, blood pressure, cholesterol), counseling for weight loss and smoking and other measures.

Jolley said all of those are required for Medicare, as well. Policies written before March are grandfathered in, he said, but even new group policies are impacted by the legislation.

- “All major medical insurance has to have preventative plans for free,” he said.

Another major factor — and flaw, says Jolley — is the way the federal government is offering through the HealthCare.gov for a complete list of other measures. (Go to www.healthcare.gov for a complete list of services.)

- Prevents children from turning 26 years old if they don’t have your health insurance policy until they reach age 26. If your health plan is there is no waiting period for children written into the law, meaning high-risk people could get a policy. He said insurance companies “weren’t given enrollment periods,” so many simply quit writing the policies, fearing those with the highest risk would get a policy, get treatment and then opt out.

For many in Tennessee, the scenario gets even worse. Jolley said the state has a “little known” high-risk pool insurance called Access Tennessee. In that program, higher-risk people could get a policy for a relatively reasonable price. But because of the new law, the state cut off enrollments, effective Oct. 15.

Jolley said he feels the state policy was “better” than what the federal government is offering through the HealthCare.gov.

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LASIK eye surgery becoming more affordable and common

Good vision is something everyone desires. Eye wear — glasses and contact lenses were the way to correct vision. But in the mid-1990s, all of that changed. LASIK (Laser-Assisted In Situ Keratomileusis) surgery was invented around that time and it has changed the way many people see — literally.

Dr. Dennis Cosgrove of Cookeville Eye Specialists and Dr. Alissa Hudson of Middle Tennessee Eye Associates both say the LASIK surgery has changed the way people live their lives. Both offices offer the surgery in Cookeville.

Cosgrove said his partner, Dr. Stuart Galloway, is the specialist in LASIK surgery while he performs a wide-variety of other surgeries. (See related story about one specialized procedure.)

For Hudson, her focus, so to speak, was a field in which she could see people routinely and, in general, make them happy. So she entered the field of optometry and now has a varied practice in Cookeville.

It’s LASIK that has grown steadily for many years and Hudson said it is becoming more affordable and popular with almost everyone who gets the procedure.

LASIK, she said, is a “way to correct a prescription by shaping the cornea.”

For near-sighted people, the cornea is elongated and for far-sighted people, it is flat.

“This is the best thing people can do for themselves,” said Cosgrove, who has had the procedure done. “It’s a great procedure. Afterwards, people say it’s the best money they’ve ever spent.”

The entire procedure takes around 45 minutes to an hour.

 Basically, Hudson said they cut a “trap door” on the cornea and make corrections to the shape of the eye. Laser technology is used in the procedure.

Part of the process is utilization of an “eye lid holder,” she said, and suction rings on the eyes, which can be “awkward” for patients but not painful. A mild sedative can be used before the procedure but some patients choose no medications.

Once the brief procedure is performed, persons are given protective goggles and instructed to go home and take a nap for a couple of hours. Hudson said there is minor swelling and can be a slight burning sensation, but by the time people wake up from the nap, most of that is gone.

She said as people sleep through the night their vision becomes even better. By the next day, they are fully functional.

Hudson sees patients the following day for a brief check-up. Cosgrove said almost everyone can go home and take a nap for a couple of hours. Cosgrove said that change in lifestyle is what makes medicine fun. I will treat them like family.”

Cosgrove moved from Michigan to Memphis to work at a university specializing in eye care and then came to Nashville before relocating to Cookeville.

Cookeville Eye Specialists is located at 1059 Neal Street. The phone number is 931-528-1304.

Averitt Express opening on-site health facility for associates

Wellness Center to be used for health care, screenings and health coaching

COOKEVILLE – As part of its continued dedication to the health and well-being of its associates, Averitt Express has established an on-site health facility. The Wellness Center officially opened on Oct. 6.

Located on its Neal Street corporate campus, the Wellness Center will serve all area Averitt associates and their families as a convenient alternative for preventive health screenings, proactive health coaching, treatment for common illnesses and conditions, and prescription and medication dispensing.

“Our philosophy for combating the rising costs of medical care is to encourage our associates to live healthy lifestyles and take ownership of their own health care,” said Gary Sasser, president and CEO of Averitt. “The Wellness Center is an important step in that direction, and we’re pleased to provide a health benefit like this to our associates.”

Averitt associates who are enrolled in the company’s medical insurance plan can visit the Wellness Center with no co-pay. Many common generic medications will be dispensed via prescription for $5.

Averitt is partnering with Marathon Health to operate the Wellness Center. Marathon Health partners with employer organizations all over the country to establish on-site health care facilities to provide acute medical care and health coaching for their employees.

The Wellness Center staff, under the supervision of a local physician, will work with patients and their primary care physicians to develop health care goals, diagnose and treat acute illnesses, and conduct preventive screenings to address health concerns in their early stages.

Averitt’s new Wellness Center serves as the latest example of the company’s focus on investing in its associates’ health.

In late 2007, Averitt announced the opening of a 16,000-square-foot fitness center as part of its local campus. That facility features state-of-the-art cardio and weight training equipment. Its members enjoy a full range of structured fitness training programs. Other amenities include shower facilities, a walking track and big-screen plasma TVs.

About Averitt Express

Established in 1971, Averitt Express is a leading provider of freight transportation and supply chain management with international reach to more than 100 countries. For more information, call 1-800-AVERITT (283-7488) or visit www.AverittExpress.com.

About Marathon Health

Marathon Health, of Colchester, Vt., offers a proven solution for helping employers reduce the total cost of health care. The Marathon Health approach integrates the best practices of on-site primary care, health assessment with risk identification, coaching and advocacy, and disease management for high-cost chronic conditions. For more information, visit www.marathon-health.com.
then the parent is doing just that, “It doesn’t work.”

Both Climaco and Hoffman said taking more time at the grocery store is important, as well. Both said reading labels and finding healthier foods will make a big difference in overall healthy eating.

As someone who sees overweight children on a daily basis, Hoffman said it is becoming an alarming problem. She said many children “don’t remember” not being overweight in their lives, which she finds troubling.

Hoffman said people “have to want to change” when it comes to losing weight. Unlike other addictions, like smoking and drinking, people still have to eat. She said it’s how they eat which is the key to solving this problem.

And, again, a lot of it goes back to the parents.

“People need to be inspired,” said Hoffman. One thing she cautions against is not to “force” children to eat healthy foods. She also recommends more supervision of children’s activities. There also needs to be more fruits and vegetables, whole grain, low fat dairy, less soda and dessert and more legumes.

Climaco, an expert in pediatric cardiology, said one of the biggest dangers is that being overweight can lead to heart diseases, loss of bone density and even diabetes.

Sleep, too, is important. Children in school should get eight to 10 hours of sleep.

Hoffman said once a child becomes obese, sleep disorders become more common and that can lead to many complications later in life, including heart attacks and strokes.

“You don’t want to have a heart attack at age 30,” said Huffman, noting that is becoming more and more common and is directly related to childhood obesity.


From page 16

“Like many programs the government passes, it is underfunded on the federal side. The funding stops after so many years.”

Martyting said it is his belief health care reform is here to stay.

“The health care reform train has left the station and it is never coming back no matter which party is in control of Congress,” said Mattingly. “Will it change as it goes down the track? Yes, I think it is inevitable as it goes down the track.”

“It is going to have to be,” said Jolley when asked if there will likely be changes made. “The law as it stands has a couple of terrible flaws.”

One of those is the fact the federal government will be employing people to assist individuals purchasing medical insurance through the exchange system with the insurance companies getting the commissions.

Jolley said he believes it was the large corporations that were “instrumental in writing the bill,” which is why he feels having the government employees act as insurance brokers will not work.

Even now, Jolley said it’s not easy for brokers who specialize in individual medical insurance.

“It is hard to find enough customers for individual medical policies,” he said.

Jolley also said brokers are “concerned” about the current legislation because some of the insurance companies have already warned that commissions could be sliced after the first of the year.

“Brokers are concerned because they are not going to pay as much,” he said.

“Effective Jan. 1, there will be lower commissions for people who sell individual health care insurance.”

Mattingly said he thinks the “fundamental goals” of the bill are “still sound.”

Those goals are meant to lower the cost of health care, especially for the federal government because it is the single largest purchaser of health care in the U.S.; increase the overall quality of care; tie the payment to performance for hospitals and physicians;

“Those are good goals and worthy goals,” said Mattingly.

One of the potential flaws in the legislation, said Martyting, is the impact on businesses.

“People need to be inspired,” said Hoffman. One thing she cautions against is not to “force” children to eat healthy foods. She also recommends more supervision of children’s activities. There also needs to be more fruits and vegetables, whole grain, low fat dairy, less soda and dessert and more legumes.

Climaco, an expert in pediatric cardiology, said one of the biggest dangers is that being overweight can lead to heart diseases, loss of bone density and even diabetes.

Sleep, too, is important. Children in school should get eight to 10 hours of sleep.

Hoffman said once a child becomes obese, sleep disorders become more common and that can lead to many complications later in life, including heart attacks and strokes.

“You don’t want to have a heart attack at age 30,” said Huffman, noting that is becoming more and more common and is directly related to childhood obesity.


From page 16

“Like many programs the government passes, it is underfunded on the federal side. The funding stops after so many years.”

Martyting said it is his belief health care reform is here to stay.

“The health care reform train has left the station and it is never coming back no matter which party is in control of Congress,” said Mattingly. “Will it change as it goes down the track? Yes, I think it is inevitable as it goes down the track.”

“It is going to have to be,” said Jolley when asked if there will likely be changes made. “The law as it stands has a couple of terrible flaws.”

One of those is the fact the federal government will be employing people to assist individuals purchasing medical insurance through the exchange system with the insurance companies getting the commissions.

Jolley said he believes it was the large corporations that were “instrumental in writing the bill,” which is why he feels having the government employees act as insurance brokers will not work.

Even now, Jolley said it’s not easy for brokers who specialize in individual medical insurance.

“It is hard to find enough customers for individual medical policies,” he said.

Jolley also said brokers are “concerned” about the current legislation because some of the insurance companies have already warned that commissions could be sliced after the first of the year.

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County was formed out of several other railroad came through and Putnam area was very isolated until the said Halford. Growth over the years. Of the people of this area has led to its Chamber of Commerce, the resiliency the Cookeville-Putnam County People: The heart of the area for years to grow with leaps and bounds over the county, said she has seen this area and entities. (See related story about initiative as a “regional” approach to north-south connector route. Advantage of Highway 111, a major Interstate 40 with four exits and a fifth one now approved. It also has the advantage of Highway 111, a major north-south connector route. She also points to The Highlands initiative as a “regional” approach to growth which includes other counties and entities. (See related story about the Highlands.) Blaylock, a lifelong resident of the county, said she has seen this area grow with leaps and bounds over the years. “I think we’ve made a lot of huge improvements that will impact the future of the county for years to come,” she said. People: The heart of the area For George Halford, president/CEO of the Cookeville-Putnam County Chamber of Commerce, the resiliency of the people of this area has led to its growth over the years. “It’s almost like a mountain spirit,” said Halford. In fact, he said in the mid-1800s, this area was very isolated until the railroad came through and Putnam County was formed out of several other counties. He said prior to the railroad, people in this area had to be self-sufficient and Halford thinks those roots continue to influence the people of the Upper Cumberland to this day. Robert Bell, president of Tennessee Tech University and vice-chairman of economic development for the chamber, says many factors have played into the growth of this area. One major factor, said Bell, is there is “no separation” between the community and university. He said it has been that way since the university was founded and continues to this day. He also believes partnerships between many groups, including the chamber, city, county, university, hospital and others has contributed to the steady growth. “We all get along,” said Bell. “We are friends and we work well together. You don’t see that in many communities.” Halford also points to the “public-private” partnerships in this area as being a reason it has continued to grow and has survived fairly well during tough economic times. Melinda Keifer, economic and community development coordinator for the city of Cookeville, said though “location” is an obvious factor, there are many other reasons. “There is no one answer,” said Keifer. Keifer cited “parallel paths” of having a good location which includes bordering seven other counties making Putnam County and Cookeville in particular, the hub, but also “leadership to guide and nurture” the process. Good growth, many reasons Laura Canada, vice president of communications and programs as well as the convention and visitor’s bureau director for the chamber, points to a specific reason she thinks this area has sustained itself and grown. A graduate of TTU, Canada said that institution in itself has contributed greatly to the growth of the area. She also points to Cookeville Regional Medical Center as a reason for the sustained growth. One issue which Blaylock thinks will lead to even more success in the future is the planned industrial park on the city’s southwest side. “Yesterday,” said Blaylock when asked when she wanted to see the park completed. Currently, the county is working with the city on the final plans for infrastructure. Once the architectural firm finalizes those plans, Blaylock wants to go out for bids as soon as possible in order to get the park moving forward. Blaylock said with the economy being down for the past couple of years, inquiries about the business park were very few. However, she said with a recent uptick in the economy, things are different. She said there have been “seven or eight” serious inquiries about the business park. She said even without the fifth intersection on I-40, the park can open with an entrance and exit on Willow Avenue. Plans are to put utility infrastructure and a road in the park to make it more attractive for potential businesses to locate. It will also allow officials to “go out and recruit” potential businesses, she said. Keifer backed up Blaylock in saying there has been a “steady stream” of requests for information about the industrial park and possible projects. Bell agreed, as well, saying the industrial park will have impacts on the surrounding counties and communities. He said when manufacturers locate here — and he believes that will happen quickly — those people will be living not only in Putnam County but many of the surrounding areas, causing even more economic growth. A good local problem Interestingly, Keifer said one of the obstacles facing Cookeville and Putnam County is the fact there are so many buildings throughout the state which are move-in ready, something this area lacks. However, she said that is also the good news because there is a thriving economic base here, something many areas don’t enjoy. As the economy continues to rebound, she said the attractiveness of the new industrial park should only increase. Another issue Blaylock says needs to happen in the near future is a new high school in Monterey as well as a new school in Baxter. That will happen “when we figure out how to fund it,” she said. But it’s an issue which needs to be dealt with quickly, she said. Presently, students in Baxter are being bused out of the district because there is no room. In Monterey, she said the plan is to go back to a two-school system which will save money. Blaylock also points to the regional medical center as a big factor in why this area continues to do well economically. She said that continued growth and expansion of services brings more and more people to the county. As for the overall success, Blaylock said because Putnam County has a wide variety of business, from small businesses to large ones, it has continued to grow. Fortunately, she said, the county has continued to have a steady and strong growth. CONTINUED PG. 21

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eventually happen. “It’s what factors go into determining what will Montana?” she said, noting so many they want to locate in Missoula, and presents itself when it comes to location, is how a community prepares healthy,” said Bell.

The potential employee.

consider the entire family and not just looking at a location, they have to said, is because when employers are symphony orchestra. The reason, he another was the fact there was a area has grown. However, he also said this is a factor when it comes to having economic success.

“We bring 10,000 consumers to town every day,” said Bell. “It is a tremendous economic engine that brings hundreds of millions of dollars each year.”

The interstate, and culture

Bell, like most others, said Interstate 40 is obviously a factor in why this area has grown. However, he also said there is another factor: culture. Bell said when interviewing a company executive once about why they located to this area, one factor was the MBA program at TTU, but another was the fact there was a symphony orchestra. The reason, he said, is because when employers are looking at a location, they have to consider the entire family and not just the potential employee.

“The arts community is very healthy,” said Bell.

Keifer said one crucial factor, besides location, is how a community prepares and presents itself when it comes to attracting business.

“They want to locate here or do they want to locate in Missoula, Montana?” she said, noting so many factors go into determining what will eventually happen. “It’s what differentiates you from everyone else.”

Keifer also said economic development, which can include almost anything, has changed over the past 10 years or so. No longer can communities be content to focus on specific areas like tourism, retail or industry.

“You have to be fairly good at all of it,” she said.

Canada and Halford both said that location is a critical factor in why this area has thrived. With its central location between Nashville, Knoxville and Chattanooga, it became almost logical for the growth to happen here, although both agreed there are many factors involved.

Canada said Cookeville alone has over 1,400 hotel rooms, more than 100 restaurants and a “unique downtown.” That downtown has been part of the expansion and growth of Cookeville and the revitalization effort has given it a lot of diversity. Halford points to the arts, crafts and other specialized areas of interest located in the downtown area.

The local geography

And he also points to another type of geography which has helped Cookeville. That, he said, is the fact everything is so close together. That includes TTU, Cookeville Regional and downtown, which are all just a couple miles from the interstate.

Bell said he thinks that factor “helps” and believes the continued growth of the west side business community will only foster more interaction with the TTU students and downtown businesses.

Halford also believes the “entrepreneurial” spirit has helped this area, noting many very bright people graduate from TTU and start their own businesses locally.

Bell agreed, saying many students who come to TTU from other areas attempt to stay here after they graduate, something many areas dream of happening.

But even with all of the growth over the years, both Halford and Canada said there is room for more retail growth as well as better-paying jobs, issues always at the forefront for the chamber.

Canada said the two retail stores which most people want to see come to this area are Target and Home Depot. She also said Cookeville does not have an indoor mall, something which is also traditionally a selling point for potential retail businesses.

She also said some TTU students would like to see more traditional clubs and better nightlife in the downtown area.

Canada added there is a need for some specific clothing options, as well, like more choices for certain sizes (like tall women’s clothes) as well as for higher-end suits for men.

Bell said the continued growth and expansion of Cookeville Regional is also a factor in what makes this area so attractive. With the hospital campus bordering the TTU campus, he said it is only natural the two entities work together.

“It is like part of the campus,” he said. “We do joint master planning with the medical center.”

They also work closely with the nursing program and other medical-related offerings at TTU.

A strong base

One thing Halford said sometimes gets forgotten is the industrial base in this area. Though like every area in the country which has lost industrial jobs, he said this area has had less of a loss and there remain 120 industries in Putnam County alone.

Halford said he thinks for many years, this area just kind of “plugged along,” and it was growing all of the time. Now, however, he said “we are being discovered,” and that has many ramifications for the future of this area.

“I think we’re going to grow,” said Canada when asked about the future of this region. “Things will keep coming.”

Keifer agreed, again citing leadership as a reason this area is on the right track. She said the city of Cookeville is about to release its 20-year growth plan and feels that will be the guide to the future.

“Water,” said Keifer about where and how the city will grow. “If you don’t have it, you can’t do anything.”

That one issue is critical, she said, noting that if a residential expansion is proposed, there has to be water available. The same is true for industry and any type of development.

We think we are poised perfectly for what is going to happen next,” said Keifer. “The ones who spent the time getting ready for it will be successful.”

Halford said another major factor in why this region is so attractive is the cost of living.

“We are the fourth most affordable city in the United States,” he said.

For the university president, he sees nothing but continued growth for TTU and the area, in general.

“I think this area will continue to grow. And grow at a steady pace,” said Bell. “And it is the right kind of growth.”
The health of the economy is focus of financial world

As market participants focus on the health of the economy and corporate earnings in the recently completed third quarter of 2010, Federal Reserve (Fed) policymakers are likely debating the outlook for the economy in the third quarter of 2011 and beyond.

The market’s focus may be on the third quarter earnings reports of S&P 500 companies, the Fed’s Beige Book and the full docket of Fed officials who made recent appearances. Recently, data on merchandise trade, business shipments and inventories for August, retail sales, and consumer and producer prices for September helped to solidify the market’s view of real gross domestic product (GDP) growth in the third quarter of 2010.

In a speech in Boston on recently, Federal Reserve Chairman Ben Bernanke laid out the case for the Fed to engage in another round of quantitative easing (QE). Citing weak economic growth, high unemployment and low and decelerating inflation, Bernanke made it clear that there is a “case for further action,” as the Fed tries to uphold its dual mandate from Congress “to foster maximum employment and price stability.”

Citing weak economic growth, Bernanke made it clear that there is a “case for further action,” as the Fed tries to uphold its dual mandate from Congress “to foster maximum employment and price stability.” Monetary policy, even dramatic and bold policy involving the purchase of large quantities of fixed income securities, in the open market intended to flood the system with cash works with a lag. These actions are intended to prompt interest rate declines and thus encourage borrowing, business investments, consumer spending (although at a slower pace than in Q2), and most prominently, a big build in inventories will provide a lift to growth in the third quarter.

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Any policy enacted by the Fed in the remainder of 2010 would only provide a small boost to growth in the fourth quarter. As a result, while Fed policymakers have some interest in the economic data referring to the third quarter of 2010, and the current fourth quarter, they are probably much more concerned with what economic conditions will be like looking out to the third quarter of 2011. Their hope is that by that time, their efforts will help to produce economic growth that will be above trend, pull down the unemployment rate, and modestly increase the pace of inflation.

In our view, with only a few weeks until the next Federal Open Market Committee meeting, there is not enough time for the incoming economic data to improve enough to deter the Fed from doing another round of QE. However, questions around the size, timing, composition and efficacy of more QE will remain in the marketplace.

Bernanke certainly has more than enough votes on the FOMC, by our count, at least nine or 10 out of the 12 current FOMC members have come out in favor of another round of QE. However, there are several Fed officials who would rather see the FOMC take a “wait-and-see” approach to more QE, while others are outright hostile to the idea altogether. Several of these officials would prefer a “go-slow” or even a “no-go” approach to the. The only debate that matters on this issue is the one that will take place at the Nov. 2-3 FOMC meeting, and the outcome of that debate is pretty much a foregone conclusion at this point.

Fed policymakers can do nothing to impact the pace of GDP growth in the recently completed third quarter, and have only limited influence over growth in the fourth quarter of 2010. The third quarter will serve as a reference point for the Fed and for the markets, as they gauge the effectiveness of QE over the next several quarters. The data in hand thus far suggests that third quarter real GDP growth will come in at around 2.5-3 percent, with net exports, residential construction (housing), non-residential construction (businesses investments in office parks, malls and shopping centers), and state and local government spending exerting downward pressure on growth. The good news here is that while imports will exceed exports again in the third quarter, the quarter is not likely to be as weak as it was in the second quarter.

The data on housing and business investment in office parks, malls, etc. is likely to be bleak. On the plus side, solid, but not spectacular consumer spending, which is likely to be slightly stronger in the third quarter than it was in the second quarter, solid business spending (although at a slower pace than in Q2), and most prominently, a big build in inventories will provide a lift to growth in the third quarter.

Still, at right around the economy’s long-term average growth rate of 2.5 percent, growth in the third quarter is not swift enough to push the unemployment rate down or the inflation rate up. Thus, the third quarter GDP report, which was set to be released just a few days before the FOMC meeting, is likely to provide the Fed plenty of reasons to do more to help stimulate the economy. However, the Fed is not so much concerned with growth in the third quarter of 2010 as it is with growth in the third quarter of 2011.

This research material has been prepared by LPL Financial. Donald Randolph is a Registered Representative with and Securities offered through LPL Financial, Member FINRA/SIPC. He can be reached at 931-617-8861. For more information, visit www disponível.territoty.com.
were earned this year were Publication Excellence, Special Purpose Writing and Publication Excellence, Technology and Science Writing. One was written for a consulting firm and the other for a software firm.

For more information about The Corporate Pen, go to www.thecorporatepen.com.

Respite care gives families many options

COOKVILLE — November is “National Family Caregivers Month” and a new Cookeville business is highlighting that issue.

Right at Home of the Upper Cumberlands offers trained, insured and bonded caregivers who can provide homemaking, physical assistance, hygiene, wellness and skilled nursing services.

“Every day, family caregivers assist loved ones with daily tasks including personal care, homemaking and transportation,” said Molly Young, staffing coordinator at the new local business. “However, caregiving can have broad physical, emotional and financial implications. Right at Home is taking advantage of this month-long awareness event to educate family caregivers and their loved ones on the respite options available.”

In-home respite care services allow loved ones to remain in their own homes and can be provided by volunteers or paid help, occasionally or on a regular basis.

Caregiving is a demanding job and respite care provides a short-term, much-needed break to relieve stress, restore energy and promote balance in a caregiver’s life. There are both in-home and out-of-home respite care options to consider.

For more information about Right at Home, contact the company at 931-854-1605, send an email to care@rightathomus.com or go to www.rightathomus.com. Right at Home is located at 1680 South Jefferson Avenue, Suite A, in Cookeville.

Arms completes MRI training

COOKVILLE — Jamie Arms, a radiologic technologist at Cookeville Regional Medical Center, recently earned national credentials in Magnetic Resonance Imaging (MRI).

This certification is not mandatory, however, it is strongly recommended by most facilities performing MRIs. Arms underwent extensive preparation to prepare for this certification.

By obtaining this credential, patients as well as physicians are assured that MRI exams are being performed by a technologist who has met established standards of training and education.

The MRI department at Cookeville Regional offers a full range of imaging services, including Cardiac MRI, Breast MRI and MRI-guided Breast Biopsy procedures. Cookeville Regional is the only facility in the Upper Cumberlands to offer these services.

The ARRT is a nationally recognized organization that promotes high standards of patient care by recognizing qualified individuals in medical imaging, interventional procedures and radiation therapy.

Grant awarded to Main Street

COOKVILLE — The Cookeville Main Street program has been awarded a $5,000 grant by the state of Tennessee.

The grant is one of 21 Main Street/Grant awarded to “green” and sustainable development. Service would include new piping, rock back fill and asphalt.

Electrolux seeking molding suppliers

CHARLOTTE — Major appliance manufacturer Electrolux has announced it is seeking new injection molding suppliers.

The company also announced it would prefer those suppliers be located in the southeast region of the United States.

An event for prospective suppliers is set for Dec. 1 in Kingston. Interested businesses should send an email to purchasing@electrolux.com.

The three facilities account for more than $60 million in injection molding business annually.
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