

2026 HEALTHCARE ENROLLMENT

OPEN ENROLLMENT STARTS NOV 1, 2025 - ENDS DEC 15, 2025

LET US MAKE IT EASIER FOR YOU...

RICHARD W. HEMMEN INSURANCE SERVICE 5787 CLARKSVILLE PIKE, JOELTON, TN 37080 CALL RICKY HEMMEN TODAY – 615-254-8214

HEALTHCARE LAWS ARE CHANGING IN 2026

THE NEW LAWS WILL REQUIRE ADDITIONAL TIME AND EFFORT ON YOUR PART TO KEEP YOUR COVERAGE

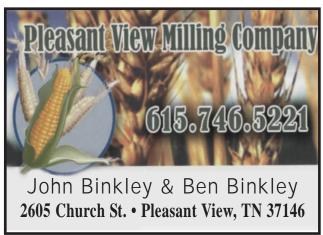
- COST IS RISING DUE TO LOSING GOVERNMENT FUNDING
- CHANGES ARE MADE TO AUTOMATIC ENROLLMENT
- NEW DOCUMENTS ARE REQUIRED FOR ANYONE QUALIFYING FOR TAX
- CREDITS



- NO FEES FOR OUR WORK WE ARE PAID BY THE INSURANCE COMPANY
- OVER 40 YEARS OF INSURANCE EXPERIENCE AND HAVE WORKED WITH AFFORDABLE CARE ACT SINCE 2014

WE HANDLE ALL THE WORK, COMPARE THE RATES, AND HANDLE ALL CORRESPONDENCE THROUGHOUT THE POLICY YEAR WITH THE MARKETPLACE AND INSURANCE COMPANY FOR YOU.













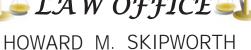


Joelton Hope Center 212 Gifford Place Joelton, TN 37080

Food Pantry serving Joelton, Whites Creek, Pleasant View areas (615) 876-1778

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- Real property issues
 - Including commercial closings
 - Testamentary Wills
- Wills with Special Needs Trust
 - · Medical directives
 - Living will
- Health Care Power of Attorney Power of Attorney for Finances
- Counsel/Referrals for other legal matters

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Nov. 12 The Power of Forgiveness – Mark Lanius

Nov. 19 The Power of Prophetic Works - Stacy Durham

Nov. 26 Power of Serving Others - Luke Welte

Dec. 3 Power of the Community - Dan Tholen

Wednesday - 7pm Sunday - 9am classes | 10am & 5pm worship 7345 Old Clarksville Pike Joelton, TN 37080











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"Find peace worshipping God"

You're invited to worship with us 10 a.m. Sunday at Bethel Church of Christ or on our Facebook page.

Thank you to all who let me help sell or buy this year. Call me for all your real estate needs. I love to stay busy, Call me if you're ready to Sell or find the perfect new house!



Wanda Boyte



CROSS PALINS, TN ZONED COMMERCIAL 8612 HIGHWAY 25 E, ROBERTSON COUNTY BRING OFFERS, \$350,000 MLS #2887068



8 BLOCKS FROM NEW STADIUM. 802 Shelby Ave., Nashville, \$395,000 MLS #3015790

<u>BUYER NEEDS</u>: House with in-law suite up to \$450,000

BUYER LOOKING FOR 15+ ACRES ON DEAD END ROAD TO BUILD A HOUSE, PREFERABLY SYCAMORE HIGH SCHOOL AREA, BACK TOWARD JOELTON.

BUILDER NEEDS:1 or 2 Acre Lots To Build in Cheatham County



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December 5 - 7

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Journey Through Bethlehem

First Baptist Church Joelton



7140 Whites Creek Pike, Joelton, TN



Online Early Registration Now Open

Registration Fee:

\$125 per Student (Ends 11/13/2025)

Deadline to Register: November 13, 2025 **Register Today**

www.fbcjoelton.org

(Registration & Events)
Upward Basketball

Upward Basketball and Cheer Students K5 - 8th Grade

First Baptist Church Joelton

7140 Whites Creek Pike, Joelton, TN - www.fbcjoelton.org





Patty KennedBroker, GRI, CRS

Office: 615-792-1910

Mobile: 615-406-9494





4 BR home ,office. Open eat-in kitchen that leads to the dining room. All stainless appliances, with granite countertops. Has large Island. LVT through out up and down. Only carpet is on the stairs. Primary Bedroom is extremely roomy with a large bath and large walk in closet. Out back offers a nice covered deck



This secluded home on a 1.03 acre lot has many updates. New kitchen cabinets and counter top. New stove and dishwasher. New LVT flooring in bedrooms. Fourth room could be used as a bedroom. Updated light fixtures. HVAC has new fan and was just serviced.



Sprawling treed 14.58 +/acres ready for your home. Convenient to town but still private rural setting. Property has been recently surveyed and approved for a four bedroom septic. Approximately 104 feet of road frontage with city water at the road. This is a must-see!



Two story home on the Cumberland River. 2 1/2 baths, three additional rooms. Scenic views from a large covered front porch. Numerous windows-some with remote controlled blinds. Full, unfinished basement. Includes primary residence, plus additional lots. With stunning water and landscape views. Area for dock.



Mobile home in very good condition. Move-in ready! Two bedrooms, eatin kitchen/living room combo. Nice size bathroom. Washer/dryer hookups. On two city lots in the heart of Ashland City. Great for the first time home buyer or profitable rental property.



NO STAIRS! End unit condo with fireplace. Private back yard. Bedroom is roomy with double closets. Move-in ready home is located at rear of the complex with 2 reserved parking spaces plus 2 visitors' parking spaces for family and friends. Straight shot to Ashland City and Nashville.



16 +/- acres zoned commercial-C2 and R2. 214 ft. road frontage. City water, sewer, electric. Good for development or family compound. Current survey in photos. Aerial photos do not show the most recent property lines. The easement on the survey no longer exists. Release has been recorded



Gatlinburg setting. Log home barely broken in. Metal roof. Hickory flooring. Gas FP, vaulted ceiling. Black counters, appls in the kitchen. Double closets in the primary BR. ADA standards for handicapped. Dual heat system ,Generac whole house gen. Whole house water filtration. Encapsulated crawl. 5.17 mostly wooded acres. Rear deck. 2 carports. Electrical, septic for a camper.



2.57 Commercial acres right off the interstate! Lots of Road Frontage (approx. 540 ft). Already been perked for septic areas but sewer is available.. All utilities available. Lots of potential. Your future business location.



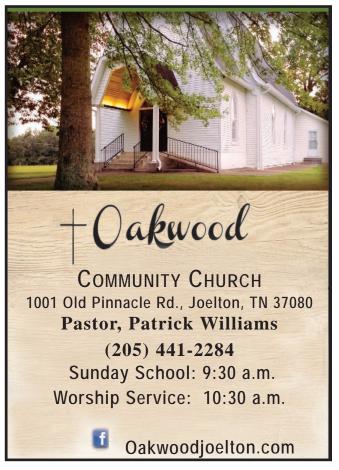
Listed \$145,000 below Tax App. Kitchen to die for. 2 primary BR's on main level, 2 BR's up. Fireplace. 10 foot ceilings. 3900 Sq. ft., 1100 sq. ft. of unfinished area. Gas tankless water heater. 2 HVAC units. Double lot, fenced side yard. Short walk to businesses. Park, basketball across street.



Only duplex available in Cheatham County. Both sides rented. (Photos are not current). 2 new refrigerators, washers and dryers, one new range, vent hood. 1 new water heater. Full basement that possibly could be finished or used for storage. Concrete parking.



This home has been completely remodeled. Charming tile bathrooms with modern lighting, spacious kitchen with stainless appls. Roof is less than 3 months old. Large covered front porch. Huge deck out back overlooking the woods. The home is sitting on a dead end street. Two convenient storage buildings.







114 Frey Street, Ashland City, TN

Lorinda Spain McLaughlin, Realtor, Broker, GRI Cell Phone: 615-509-0800 Office: 615-792-1910 Email: Mclaugh@realtracs.com

JOELTON - WHITES CREEK PIKE

1930's Brick Home w/27+ Acres! 2 BR, 1 BA, Large LR, DR, Kitchen, Utility Room on Main Level, Upstairs has 1 BR & 2 Large Rooms with Hardwood Floors. Barn, 2 Out buildings & 2 Ponds on property. Acreage is Level to Rolling

w/805' Road Frontage on Whites Creek Pike.

Call for more info \$1,600,000

JOELTON - CHEATHAM COUNTY

Mfg home has 1,700+ sq. ft. with 3 Bedrooms, 2 Baths, Separate Dining Room, LR w/Fireplace,

Covered Front Porch & Large Covered Deck. Fenced

Backyard all on 6+ Acres. \$299,900





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Pleasant View-3 Beds, 2/2 Baths, 3598 SqFt, 5.390 Acres This home has been made almost new in 2025~the home is perfectly placed on a beautifully flat 5.39 acre tract which allows for a large front yard and a back yard \$850,000



Clarksville~4beds~2 1/2 bath~1721sqft ANewly updated kitchen with gorgeous butcher block countertops, freshly painted, updated lighting, and updated hardware.

\$344,900



Nashville~1bed~1bath~567s <u>qft</u> Recently remodeled condo previously rented for \$1000 a month

\$152,000



Bon Aqua, TN-5.000 Acres-Property corners recently marked by surveyor make this the perfect place to start building your dream home or weekend retreat~rural setting for privacy and seclusion \$43,900



Nashville TN- .4 Beds, 2 Baths, 1276 SqFt, 0.120 Acres A great location to have the convenience of getting to downtown Nashville~An open concept floorplan \$304,900



Springfield~2.110 acres What a beautiful lot that allows flexibility to build closer to the road or further back so you can choose what your lawn will be \$122,500



Ashland City~3.2 acres Located just off a secondary highway that is only about 10 minutes from I24 \$65,000



Portland~3 beds~2 baths~1632 SqFt~2,1 acres Classic, exciting and profitable on a corner lot! So many options with this property-Live in the home and continue the Airbnb~rent both homes~Live in main and put the family in the airbnb \$415,000



AshlandCity~3beds~2beds~1810sf Buyer's Closing Costs only \$99~Unit 2~Welcome to the Luxury Townhomes of Crockett Hills-located just 9 minutes from Briley Parkway, you can enjoy the convenient access to everything Nashville has to offer \$399,900



Ashland City-5.230 Acres - This hilltop estate is truly a stunning & picturesque piece of land, offering a magnificent setting for those seeking unparalleled natural beauty & scenic views. It boasts breathtaking vistas that will leave you in awe. The most striking feature of this property is its mesmerizing river views, extending over 6 miles. The river scenery edites as once of fermelvillity and sceneiby. adds a sense of tranquility and serenity, providing a constant source of inspiration & a connection with nature \$265,000



Springfield TN~1.85acres comes complete with amazing sunsets and some of the most beautiful farmland as your surrounding views~not far from the Kentucky state line \$122,500



Pleasant View~3 beds~2/1 baths` 1868 sqft~1.040 acres Nothing boring to see here~a perfect view with the home situated on a corner lot \$492,500



Joelton~13.78 acres Opportunity to purchase this commercially zoned property with water, sewer and electric available \$2,300,000



Tennessee Ridge TN-~5 Acres-Unrestricted, open land with several nice building sites~some fencing~Beautiful views~mature trees~some open pastures for farming, cattle, etc-would also make great hunting area \$45,000



Chapmansboro~2 Beds, 2 Baths. 1539 SaFt. 1.440 Acres Would make a great rental or investment property! This features a split bedroom floorplan~two additions, one in front and one in the rear \$126,500



Nashville~4beds~3baths~2476 SqFt~ 0..020Acres -Was once a spec home but has the amenities like a custom home and now you can own it-just across the Cumberland River in North Nashville \$700,000



Goodlettsville~1.4 acres Discover the perfect canvas for your dream home or lucrative investment opportunity in this picturesque land! ituated in a prime location, this beautiful lot offers the ideal blend of tranquility and convenience. Imagine building your custom home or crafting a profitable duplex or quadplex \$89,500



Ashland City~2 Beds, 2 Baths 1326 SqFt, 3.000 Acres MOTIVATED SELLER! Bring ALL OFFERS~manufactured home on permanent foundation \$258,000



Ashland City- 3 BR -1BA~1492SqFt~ 1.3 Acres Situated on a large lot-all living space is on one floor-Living Room with picture window for those that love natural lighting-Newer Stainless appliances in the kitchen -



\$329,000



Cedar Hill,TN - 11.100Acres-The potential of this property is endless~envision a Cracker Barrell, Waffle House, gas station, industrial park, business park, shopping complex, or maybe a combination of all of these~level property with 1130'+ of road frontage on main hwy to interstate~grab this opportunity before the growth hits~unbelievable opportunity awaits \$4,500,000





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Grading • Brush Clean-up • Skid Steer Work



4125 Whites Creek Pike - 2 PM

Join us for the annual Trail of Tears Commemorative Walk with refreshments afterwards at CEDARWOOD historic home 3831 Whites Creek Pike

Whites Creek TN

Hosted by Whites Creek Historical Society and Friends of Whites Creek email murphy3801@gmail.com or friendsofwhitescreek@gmail.com for additional information



Upcoming Whites Creek Historical Society Meetings:

Nov 11 - James Hoobler, author of "This Used to be Nashville"

Dec 2 - Happy Birthday Whites Creek Party





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GERTRUDE BURNETT
June 19, 1933 - October 23, 2025

GERTRUDE BURNETT
June 19, 1938 - October 23, 2025

MAZELLA MELTON
March 9, 1937 - October 26, 2025

Larry Vivrette July 24, 1940 - October 27, 2025 YOU'RE INVITED TO

SHARE SUNDAY

JOELTON CHURCH OF CHRIST

Sunday, November 23rd Bible Class: 9:00 AM Worship: 10:00 AM

Meal: Immediately following worship

On this day, we'll come together to:

- + Share Jesus
- **(♥** Share a Meal
- Share a Blessing

Bring your family, friends, and an open heart. Everyone is welcome!



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5 FAMILY
YARD SALE!
November 7th & 8th
8AM - 5PM
3601 Baxter Rd.
Joelton, TN
Women Clothes/Men's
Clothes/ Baby Clothes
(3/6 month-12/18 month
Lots of Baby Items
House Items/ Kitchen
Items & More.



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MULTIPLE FAMILY MOVING/YARD SALE

Inside & Outside, 2 Garages Full
November 7th & 8th 8am to 5pm
1010 Jacobs Valley Rd., Joelton, Tn. 37080

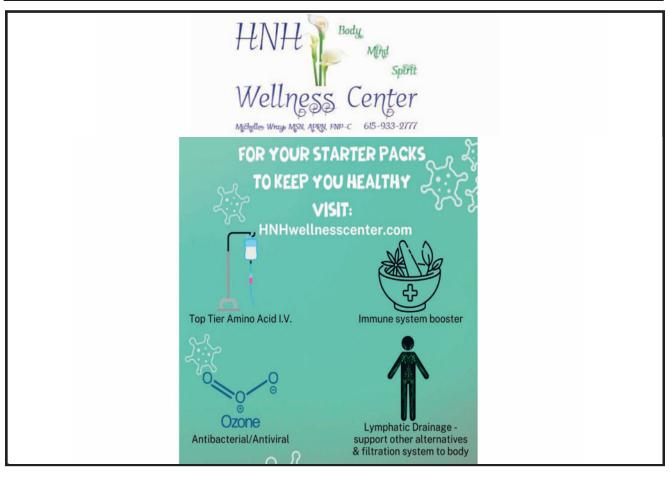
Bedroom Suite, 2 Wood Bookshelves, 2 Tables & Chairs, Credenza Kitchen Island, Futon, 2 End Tables, Rocking Chair, Like New Leather Sectional, Bed with Headboard & Footboard

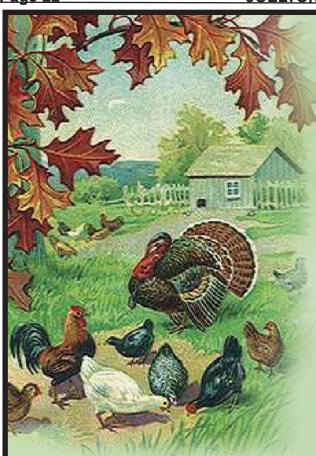
Art Work, Rugs, Purses, Kids & Adult Clothes, Shoes, Toys

Cookware, Pampered Chef, new & used tupperware

Older Aquarium, Dryer, 2 Washers that need to be repaired, Dishes, Blower, Outdoor Furniture Huge Umbrella, Portable Ramp, Christmas Items. Several Odds & Ends.







JOELTON HOPE CENTER

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HOLIDAY FOOD BOXES:

Turkey Breast,
Boxed Mac & Cheese
Instant Potatoes
Packets of Gravy
Boxed Corn Muffin Mix
Canned Corn & Green Beans
Eggs, Milk, Frosting
Cake Mix
Brownie Mix

A Glass of Milk

One day, a poor boy who was selling goods from door to door to pay his way through school, found he had only one thin dime left, and he was hungry. He decided he would ask for a meal at the next house. However, he lost his nerve when a lovely young woman opened the door. Instead of a meal he asked for a drink of water. She thought he looked hungry so brought him a large glass of milk. He drank it slowly, and then asked, How much do I owe you?" You don't owe me anything," she replied. "Mother has taught us never to accept pay for a kindness." He said..... "Then I thank you from my heart." As Howard Kelly left that house, he not only felt stronger physically, but his faith in God and man was strong also. He had been ready to give up and quit. Many years later that same young woman became critically ill. The local doctors were baffled. They finally sent her to the big city, where they called in specialists to study her rare disease. Dr. Howard Kelly was called in for the consultation. When he heard the name of the town she came from, a strange light filled his eyes. Immediately he rose and went down the hall of the hospital to her room. Dressed in his doctor's gown he went in to see her. He recognized her at once. He went back to the consultation room determined to do his best to save her life. From that day he gave special attention to her case. After a long struggle, the battle was won. Dr. Kelly requested the business office to pass the final bill to him for approval. He looked at it, wrote something on the edge and the bill was sent to her room. She feared to open it, for she was sure it would take the rest of her life to pay for it all. Finally she looked, and something caught her attention on the side of the bill. She read these words..."Paid in full with one glass of milk" (Signed) Dr. Howard Kelly.

Tears of joy flooded her eyes as her happy heart prayed: "Thank You, God, that Your love has spread broad through human hearts and hands." If you never see the deed again at least you will have made the world a better place - And, after all, isn't that what life is all about?

Author, Unknown

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By outlining your preferences, you provide clear guidance, preventing potential disagreements and ensuring a farewell that truly reflects your unique life and values.

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