

Business Pulse

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Chalk up Vervilla resident Charles Dotson as one of Derek’s satisfied customers. The senior pastor at East Sparta Church of God, Charles was quick to preach about the great job Derek did in building a deck around his above-ground pool.

“I’m very satisfied with the work and the price,” said Charles, who revealed he got three bids and Derek was by far the lowest. “I’d highly recommend him to anybody.”

Derek has an interesting story as he’s approaching three years of living in Warren County after moving here from England where he was born and raised. Derek says he was so eager to build, he got his first job in construction at age 15.

He says two things different in England are that: 1) the summer weather is not so brutally hot, and 2) the bugs are not so overbearing.

“In England you can reach for a board and not have to think anything about a snake or a spider,” said Derek. “Here you better pay attention to what you’re picking up. There are no venomous snakes and no venomous spiders in England.”

In his nearly three years here, Derek said the people couldn’t be any friendlier. He said one of his first jobs was building a deck for Cumberland Lumber president Buzz Spivey. Since he had yet to establish himself and didn’t have any other work lined up, Buzz offered him a job at Cumberland Lumber until he could build his fence and deck business.

He’s married to Lisa Coates, a WCMS teacher, who is formerly Lisa Prater.

“The irony of all this is



Dr. Mandy Hagan Willis, left, has a new veterinarian to help her care for large animals. It’s Murfreesboro native Dr. Sarah Porter who now lives in the Morrison area with her husband, James.

I’ll never get a nice deck for myself,” said Lisa.

Added Derek, “You don’t get paid for work you do for yourself.”

Derek does all the digging manually with post-hole diggers. He does so much digging, he says he has learned to always have two on hand in case one breaks. He recently finished a 125-foot wooden fence in Manchester and says he can also do vinyl and chain-link fences.

If you have a project you’d like Derek to consider, he can be reached at (931) 743-4832. He says he has work lined up for the next two to four weeks but says he is eager to add more customers.

NEW VETERINARIAN MOOOOOVES IN

From my trusty perch as a business writer, I’ve had the opportunity to follow large-animal veterinarian Dr. Mandy Hagan Willis as her career has blossomed

here in Warren County.

I wrote about Mandy when she first arrived in 2008 and only made house calls because she didn’t have an office. Then I wrote about her in 2010 when she constructed an office in Morrison.

Now I’m writing about her again as her practice, Middle TN Vet Service, has grown to the point of needing another full-time veterinarian. Dr. Sarah Porter, a doctor in veterinary medicine, has joined her staff and joined the community as a resident of the Morrison area.

“I grew up on a farm and always liked the livestock side of things,” said Dr. Porter. “After vet school, I was fortunate to do a one-year internship at Tennessee Equine Hospital in Thompson’s Station. It’s a huge facility and I got to learn from 14 doctors and find out how they do things. You watch them and learn their ways and that helps you find your own way. Problem solving and finding

out what’s wrong can be difficult because when it’s an animal you can’t just ask.”

Middle TN Vet Service deals primarily with large animals such as cows, horses, goats, sheep and pigs. The business does provide care for dogs and cats, but it’s primarily routine vaccinations, Dr. Willis says.

“We still make barn calls and we also see animals here too,” said Dr. Willis.

Large animal veterinary care is somewhat seasonal with the busiest time being in the spring. In the winter months, emergency care is the bulk of the business.

Dr. Willis and Dr. Porter both realize you have to exercise caution when treating animals that can be as big as a 2,000-pound bull.

“An animal that size doesn’t have to try very hard to hurt you so safety is a big thing,” said Dr. Porter.

The office is equipped with a hydraulic tilt that allows the hooves of animals to be examined in a safe manner. Other specialties include wound care,



Middle TN Vet Service is located in Morrison at 244 Finger Bluff Road and can be reached at (931) 409-3178.

C-sections, hernia repair, and castration. Dr. Porter also specializes in treating lameness, performs joint injections and is planning to get her chiropractic license.

As for a brief biographical history, Dr. Porter grew up on a farm in Murfreesboro and attended MTSU for her undergraduate degree before going to the University of Tennessee College of Veterinary Medicine for her doctorate. She says she loves her job and she and husband James are pleased to be part of our community.

Middle TN Vet Service can be reached at (931) 409-3178. Office hours are Monday thru Friday from 8 a.m. to 5 p.m., and Saturday from 8 a.m. to noon.

HOTEL NEARS ARRIVAL DATE

There was a mild celebration Thursday during the monthly meeting of the Industrial Development Board as tax relief for a hotel project that’s been three years in the making is on the verge of being finalized.

“I think Don deserves a lot of credit for shepherd-ing this through,” said IDB member Sandra Haynes to IDB director Don

Alexander.

The estimated \$10 million hotel project is close to the verge of getting the green light for property tax relief after city and county governments both approved a deal spearheaded by the IDB. Don said all that remains is approval from the Tennessee Comptroller’s Office and Tennessee Economic and Community Development.

After that, Don says hotel owner David Hunt is eager to get started on construction, be interviewed by the Southern Standard, and introduce himself to the community.

“I think this hotel will be good for all the citizens of Warren County,” said Don.

The tax relief will be for 20 years and will be worth an estimated \$2 million in property tax savings over the life of the deal. In return, Warren County will get a 74-room hotel complete with indoor pool, conference center, restaurant and retail space.

THAT’S ALL FOLKS

Let the countdown begin. The start of a new school year is 17 days away. Phone in your business tips at 473-2191.

What's the best way to pay off school loans?

DEAR BRUCE: I signed for my daughter’s college loans with the PLUS program. Unfortunately, with her salary as a schoolteacher and having a child, her family cannot afford to make any payments, so we are making them.

My name is on the



loan, so I am responsible. The interest rates are just under 8 percent. I have

been paying on them for two years, but most of it goes toward interest. The loans’ principles have only gone down \$1,600 from the \$30,000 they started with. What is the best way to pay off these loans? Should we consolidate?

-- S.L.

DEAR S.L.: There are any number of programs available where you can renegotiate loans such as the PLUS loans or simply money that was borrowed to pay tuition and other expenses. The interest rates are not unreasonable, but you can do better with prop-

er research.

The first place to start is at the schools where the money was borrowed. They have the resources to direct you where to apply and what can be done to reduce the payment. Certainly, you should look into consolidation.

DEAR BRUCE: I filed bankruptcy in 2009 and since then have paid all my bills on time. In the last couple of years, I’ve paid them in full to not incur any interest. I am using only 11 percent of my total credit available, and all of my debt, other than my mortgage, is on 0 percent cards. My credit score has gone from the high 500s to just over 700.

My dilemma is that I seem to be able to get credit from just about any company other than airline credit cards. They say I’ve opened too many accounts in the last two years. What should I do?

-- A.V.

DEAR A.V.: It seems to me your dilemma isn’t really a dilemma. Since you filed for bankruptcy, you have paid all your bills and done everything that was necessary to regain your former credit standing. You’re only using a modest amount of your total credit available, and that’s to your benefit.

I wouldn’t worry that you can’t get credit cards from an airline company. What difference does it make? I have never had an airline credit card, and I get along very well.

Be selective among the cards you are opening, especially with the interest rates. That is the most important thing. It might be possible that you have opened too many accounts, but I wouldn’t worry about it now.

You did a great job recovering from bankruptcy. Enjoy that accomplishment.



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