



A Salute to Talladega, Lincoln & Munford
COMMERCE



Poor House Branch Marina

Talladega pontoon dealership among top 10 in the nation

By **BUDDY ROBERTS**
Special Projects Editor

Owner Mike Morris believes Poor House Branch Marina's record of good service and reliability accounts for the watercraft dealership's longevity on Logan Martin Lake.

"We've been here a long time, and a lot of people know us," he said.

Morris, who has resided on the lake for the past 40 years, opened the marina in 1998 as a boat launch and community of seven mobile homes. Within a year, it grew to 15 mobile homes, and then he added a nine-boat storage facility.

Eventually, the mobile homes were phased out, and more boat storage was added, as was a 7,200-square-foot service shop. Morris later bought property directly across Stemley Road from the marina for more boat storage, and Poor House now has a 100-boat storage capacity. "At the present time, we're full," he said.

The marina began selling boats in 2006 and is now an authorized dealer for Avalon Luxury Pontoons, Honda Marine, HeyDay Inboards, Charger Bass Boats, Bryant Boats and Volvo Penta.

Recognized as an Avalon Dealer of the Year every year since 2010, Poor House received the manufacturer's 2015 Distinguished Dealer Award. The marina is sixth in sales among the 241 Avalon dealers nationwide.

"We've been a top 10 dealer for Avalon for longer than the seven years I've been here," said Eddie Rush, Poor House's sales manager. "Avalon is a company that's been around for a long time, and as far as quality for the money, it's the best-built boat out there."

Another of the marina's top-selling products are Charger bass boats. "A superior ride is what Charger is famous for," Rush said. "It's the best-riding bass



Tucke Webb/The Daily Home

Poor House has been recognized as an Avalon Dealer of the Year every year since 2010. It has also received the manufacturer's 2015 Distinguished Dealer Award. The marina is currently sixth in sales among the 241 Avalon dealers nationwide.

boat on the market."

Honda Marine motors are "the only outboard we carry," he continued. "It's the only one on the market with a full five-year parts and labor warranty."

A "brand-new" product available at Poor House is the 2016 WakeTractor WT-1. Powered by a Pleasure Craft Marine 350 inboard engine, the 19-foot boat seats eight with its versatile non-tradition interior. "It's an affordable boat that makes a huge wake without being bulky or sluggish," Rush said. "It starts at \$39,990, and we think it will be a big seller."

The marina offers in-house financing with terms up to 240 months and rates as low as 1.95 percent, he added.

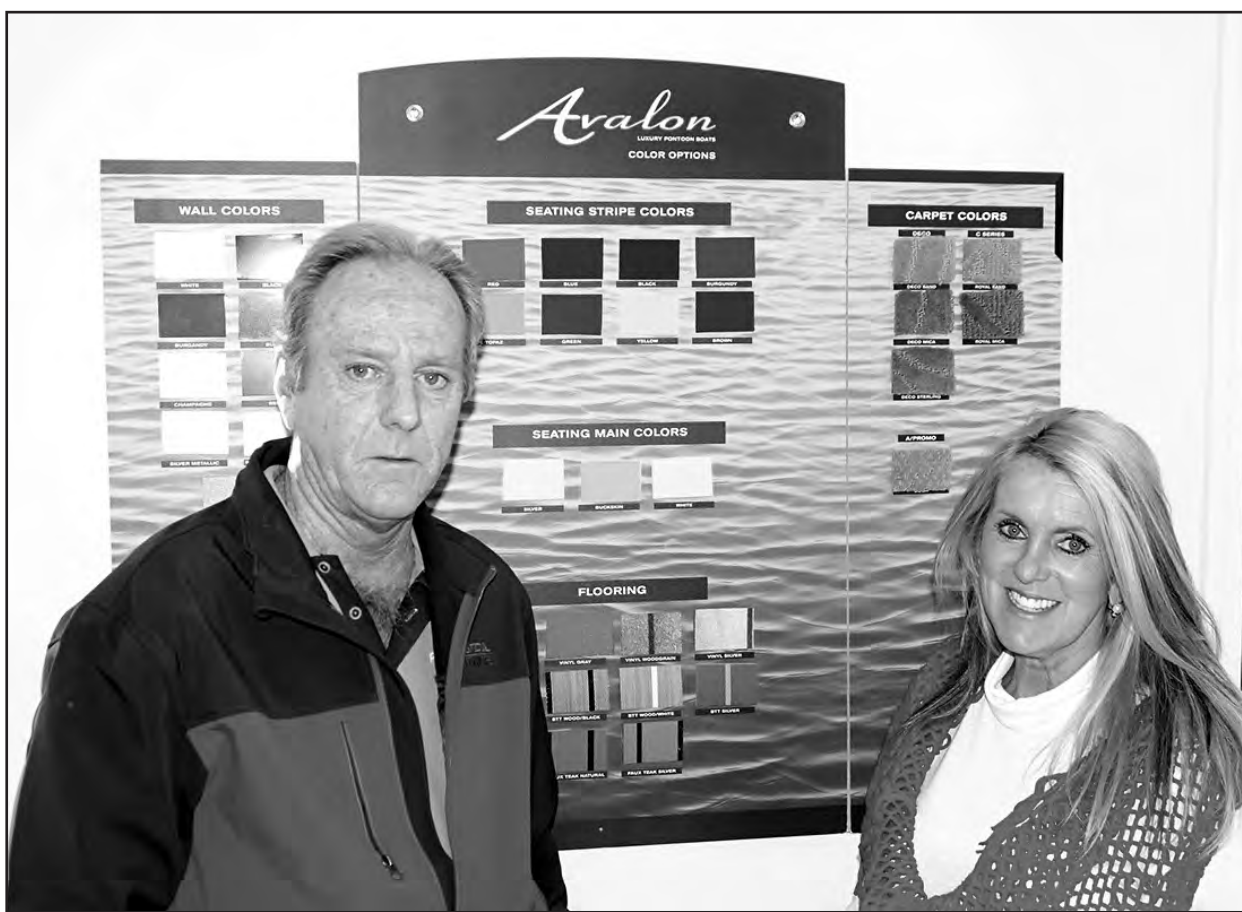
"We strive hard to carry the finest brands," said Lala Randle, warranty and finance manager. "We offer quality products and quality service, and our prices are pretty competitive. People buy from us because they trust us. We're proud of our reputation."

Open from 9 a.m.-5 p.m. Monday through Saturday and from noon-4 p.m. Sundays, Poor House offers a bait shop, gasoline sales, pontoon rentals, valet boat storage, used boat sales and a Honda certified technician on staff to service all brands.

For Morris, owning a successful marina is the realization of a goal he set many years ago.

"When I was a young person going to school – probably in the second grade – one day we were asked to write down what we wanted to do when we grew up," he said. "I wrote down that I wanted to live on the lake and own a marina. That was 60 years ago, and I still love being a river rat and being on the water."

Poor House Branch Marina is at 7062 Stemley Road. For more information about sales and products, call 256-268-2939 or visit www.poorhouse-branchmarina.com.



Buddy Roberts/The Daily Home

Eddie Rush serves as sales manager at Poor House Branch Marina, and Lala Randle is the warranty and finance manager.



Buddy Roberts/The Daily Home

The 2016 Avalon Windjammer 2785QL is available at Poor House Branch Marina. The 27-foot pontoon comes with twin 250 Honda Marine outboards and all available options, including Commander fiberglass helmstand, Silver Compass Luna flooring, underwater lights, premium sound system and triple-axle trailer.

Lincoln Hardware and Midway Auto Parts

Two stores, one big family



The staff at Lincoln Hardware has been providing tools, garden supplies and equipment rental since 2008.

By KELLI TIPTON
Home Staff Writer

Midway Auto Parts and Lincoln Hardware in Lincoln are family owned and operated stores. Both stores are owned by mother and son, Elizabeth and Steven Heath.

"We mostly serve the local community, but we have some customers from Ohatchee and Ragland who come in regularly as well. We are conveniently located for those who don't want to drive to Talladega or Oxford," Elizabeth said.

Midway Auto Parts opened in 1977 in a small building next to its current location on U.S. Hwy 78 East. It was owned and operated by her late husband, Thomas Heath. "He had worked at Quality Auto in Talladega in the parts department before opening his own business," she said. "He was a fiery little red-headed thing, but he was a good man and a good provider for his family," she said. They were married for 48 years.

Her son Steven chose to follow in his father's footsteps when he was in college. "Steven loves cars. When he was little, he always had a Matchbox car in his hand. He was raised up in this business. He was enrolled in UAB in the medical program, but he wanted to work with his daddy," she said.

It was Steven who took over the daily operations of Midway Auto Parts after Thomas died last year. "My son took control of this store because he knew so much about it. He stepped in and did an excellent job. He is still doing an excellent job," she said.

"We have a real good crew here. We just hired Jimmy Pitts. He worked with my husband at Quality Auto Parts. It's like he has come full circle," she said. In addition to Pitts, the store employs four more people in sales, and it is an



Tucker Webb/The Daily Home

Midway Auto Parts has been open on Highway 78 in Lincoln since 1977.

award winning Federated Auto Parts dealership.

Lincoln Hardware was opened by Thomas and Steven in 2008. It carries a wide variety of tools for professional homebuilders, remodelers and hobbyists. "We also have a selection of paints, and we are a Yeti Cooler dealership," Elizabeth said.

"In the spring, we will have lawn and garden supplies, fertilizer and seed-

lings," she said.

Lincoln Hardware recently began renting out equipment to its customers. "We rent back hoes, tractors, shampoos, saws and lawnmowers. The renting has gone really well for us," she said.

Elizabeth says she enjoys working with her son on a daily basis. "I believe our working relationship has brought us closer. I let him handle all the major decisions, but we collaborate on every-

thing."

"I think we have an advantage over big chain stores because we know our customers and can offer personal service. We are proud to have local customers who put their tax dollars back into their town," she said.

For more information about Midway Auto Parts and Lincoln Hardware, call Steven or Elizabeth Heath at 205-763-7756.



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AVERY AUTO SALES

Greater Talladega Area Chamber of Commerce name new officers and present awards

By **CHRIS NORWOOD**
Home Staff Writer

A capacity crowd turned out at Shocco Springs Baptist Conference Center last month to watch the Greater Talladega Area Chamber of Commerce name its new officers and present awards before hearing a presentation from NASCAR Vice President Mike Helton.

The event marked Wayne King's last day as chamber president. He has been succeeded by Sonya Jacks, who joins King, First Vice President Bobby Graham, Second Vice President Griff Hill, Treasurer Chad Thomas, and directors Matt West, Ronnie Mabra, Jim Townsend, Zack Dollar, Lindsey Moses, Cathe Jacobs, Barbara Embrey and Kelly Hubbard on the chamber board.

Buster Taylor, Becky Griffin and Chip Moore all rotated off the board.

Awards were presented for Non-Profit of the Year, Business of the Year for Munford, Lincoln and Talladega, Business Person of the Year and Citizen of the Year.

The Non-Profit of the Year Award went to Ribbons of Hope, an organization dedicated to helping cancer patients and their families. Its first beneficiary was Emma Grace Mitchell, a youngster who eventually succumbed to the disease, according to presenter Taylor. The Emma Grace Cancer Research Fund is named in Mitchell's honor.

Pat Hogge, Mitzi King, Lisa Walton and Donna Chandler accepted the award.

The Munford Business of the Year was Alabama

Specialty Products, a company founded in 1980 and operated on Christian principles ever since, according to presenter Becky Griffin. Owner Don Johnson is a long-time supporter of everything from youth sports to reading programs at the library to Relay for Life to supporting an orphanage in India.

Griffin presented the award on behalf of Munford Mayor David Dabbs.

The Lincoln Business of the Year award went to Dr. David Hillman of Lincoln Veterinary Clinic, who first came to the area as a young visitor to Camp Mac. He can still bite a tick off himself or an animal, and is noted for providing a humorous atmosphere for his employees, according to presenter Lincoln Mayor Bud Kitchin.

Talladega Mayor Jerry Cooper said he had known the owners of Talladega Pattern and Aluminum, the Talladega Business of the Year, for years as friends and neighbors, and praised their fairness, hard work and honesty. Joey and Jason Peters accepted the award.

Presenter Chip Moore said Business Person of the Year Lindsey Moses owned and operated two businesses (LMO & Co Art Gallery and The Dega Brewhouse), was involved in several volunteer groups and would take on anything she was asked to.

Presenter Chad Thomas described Citizen of the Year Gayle McMillan as a "wife, mother and active member of First United Methodist Church," where she oversees the Tasters Luncheon, youth

programs, praise band and the choir.

She has raised money for the Red Door Kitchen

and Isaiah House, volunteered at the Red Door Kitchen, worked with Habitat for Humanity,

the Episcopal Day School, Donoho School, the Junior Welfare League, two study clubs, the

Camilla Garden Club and serves as president of the board of directors for the Ritz Theatre.



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Standard Furniture

Helping people make their house a home



By KELLI TIPTON
Home staff writer

A leisurely walk through Standard Furniture's large showroom on Battle Street in Talladega will inspire even the most inexperienced home decorators. Groupings of home furnishings in popular colors, textures and finishes are displayed in pleasing arrangements that can be bought as whole sets or mixed and matched to suit anyone's needs.

Standard Furniture has been serving Talladega since 1969. In August of 2015, the showroom relocated to the shopping center at 803 Battle Street. "We now have better parking space and more showroom area. This is a better location for us, and more customers are coming through the doors because of it," said store manager Lisa Gurley.

With more than 20 years of experience, she enjoys helping customers create stylish, affordable living spaces. "I love helping people make their house a home," she said.

Customers can be confident they are selecting their furniture from the latest styles in living room, dining room and bedroom furnishings. "Our most popular items right now are the oversized, reclining sofas and chairs, like the Big Man chair in the Catnapper line," she said.

If oversized pieces and overstuffed cushions aren't your style, how about the sleek look of leather? "We have a lot of pick up on the grey and steel colored leather," Gurley said. If leather is not in the budget, Durablend leather looks like the real thing and carries a lighter price tag.

Standard Furniture's showroom also offers a great selection of dining room sets. Glass, tile, or faux granite table tops give each set that "wow" factor and compliment solid wood or wood veneer bases in light, medium, and dark finishes. A glass top on a metal base gives off a contemporary vibe, while a butcher block top on a wood base lends a country feel to a dining area.

Say bye-bye to boring bedroom suits and worn out mattresses. Gurley will help you find the perfect combination of both. "Talalay foam mattresses are a good choice. Most people don't know the difference between Talalay and memory foam. With the Talalay mattress, there are no pressure points, so you get a better night's sleep. We also carry Talalay pillows," Gurley said.

Colorful artwork from The Artist Guild is displayed on the walls of the showroom alongside clocks and other accessories from CBK Styles. Artificial plants and floral arrangements from Tree Masters, Inc. are the perfect finishing touches to any newly decorated room.

Gurley said the store has several popular sales during the year.

"The free furniture give away sale is when the customer can buy \$1000 in furniture and get an additional \$500 in furniture for free," she said. "And we have a three day event where furniture is 50 percent off. These sales are so popular that sometimes people have to wait a few extra days for delivery."

Standard Furniture offers in-store financing to qualified customers and a three year extended warranty that will cover any manufacturer defects.

The store of Talladega serves Talladega and the surrounding communities of Sylacauga, Childersburg, Oxford, Anniston, Munford, Waldo, Ashland. There is also a location in Pell City.

Store hours are 9 a.m. to 6 p.m. Monday through Saturday.



Photos by Bob Crisp/The Daily Home

Standard Furniture's new showroom is at 803 Battle Street in Talladega. It offers a host of home furnishings in a variety of popular colors, textures and finishes.



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'All about perspective'

Greater Talladega Chamber Director Jason Daves reflects on 2015 accomplishments and year ahead

By LACI BRASWELL
Home staff writer

Jason Daves has described the current state of the Greater Talladega and Lincoln Area Chamber of Commerce as "strong, growing and encouraging."

"This is my fourth year serving as chamber director, and I am pleased with what is being accomplished," he said. "I have a wonderful group of people I get to work with."

Over the past year, the chamber has witnessed a measure of growth.

"We have seen an increase in our membership and that is encouraging," Daves said.

Funding with its corporate partners also increased in 2015.

"Our corporate partners are very important to us," he said. "A lot of what we do would not be possible without them."

Daves said he would describe 2015 as a "redirection year" and a time to regroup and refocus on current and future projects.

"There was some negativity looming over the area due to national headlines and several other issues, but I feel like a lot of good came from those not-so-great experiences," he said.

The chamber director said a lot can be learned from the negative or past mishaps.

"It is our duty as a chamber to make the Talladega and Lincoln area a healthy and better place to live."

Daves said he felt the chamber was productive in addressing key issues the community faces.

"The chamber's board of directors meets on a regular basis to brainstorm about new ideas and ways of putting a collaborative effort into solving issues facing the community," he said.

As a nonprofit organization, the chamber is "member-driven" and is responsible for effective communication with its members and local busi-

nesses.

"We have been successful in bringing new business to the area and will continue to do so," Daves said.

Some of the recent business to the Talladega/Lincoln area include Stepping Stone Sandwiches, Zaxby's, Popeye's and CMP Marksmanship.

Future business projects such as the Square Cup Coffee Shop and Pizza Hut will soon be completed.

Daves said one of the chamber's first projects for the new year will be continuing to improve the historic Talladega Square.

"We realize how important the square is to the people of this area, and it is constant goal to improve it and restore it back to its 'glory days.'"

Daves said that one of the many challenges of being a small chamber is having a limited staff.

"We have to be careful to not spread ourselves too thin. Often times, we have 100 different things going on, and it's necessary for us to be constantly involved."

Daves said some of the issues the chamber is facing are challenges to chambers of commerce all across America.

"Historic squares like we have in Talladega are dying out. People need to realize maintaining and bringing in new businesses to the heart of a town is easier said than done."

The chamber director said there is a constant struggle with competition due to the ever-changing economy.

"Now people have large retail establishments such as Walmart to go against mom and pop stores for competition, then there is the internet which people are using more and more to do their shopping from home now."

Although a struggle, adjusting to the economical trends is possible and important for the area to be successful, according to Daves.

"Businesses can thrive in places such

as the square in Talladega or historic Downtown Lincoln. It's just a matter of bringing what's best for the community."

The chamber director said specialty businesses such as LMo Art Gallery and the Dega Brewhouse on the Talladega square are needed for growth.

"Specialty businesses are unique because the items are one of a kind, and you can't get them anywhere else."

Daves said it is also important to know your target audience and what the public not just wants but needs.

A more positive outlook and attitude from the community and its supporters would also be helpful. "A negative attitude is a contagious, it's all about perspective."

Daves said not only is community support needed for areas to thrive, but a strong school system as well.

"It really all goes back to the success of the schools. You have to ensure a strong school system so that people will want to move to our community and start a family or so that they will stay rooted here."

Daves believes it is important for residents to start thinking regionally.

"It is important that the public gets behind not only our area but our surrounding cities as well. If a new business comes to Talladega, that is good for the people of Lincoln. If Calhoun County is prospering, so will Talladega County and its residents."

Daves said he feels confident in the future of the Greater Talladega and Lincoln area. "There will be plenty of exciting things going on in 2016."

One of those exciting endeavors is the upcoming Dega Jam summer music festival, scheduled for the July 4th weekend at the Talladega Superspeedway.

"We have some of the biggest names in country music on the lineup, and it should be as economically impactful as the NASCAR races," Daves said.

If successful, he said, Dega Jam could



Jason Daves
Chamber Director

become one of the best music festivals in the country.

The chamber has also been meeting with the Alabama Film Office, which could use the Talladega and Lincoln areas for scenes in films, television programs or commercials.

"Cities such as Mobile are already partners with the Alabama Film Office, and countless opportunities have come from it," Daves said.

Improvements will also be made to the Talladega Square to make it appear more inviting and offer a sense of uniformity. "We plan to have backdrops of Talladega's glory days in the windows of the abandoned building."

The improvements will be made possible by volunteers and the the Talladega Historic Preservation Commission."

"It will remind us to appreciate where we came from and we are all in this together," Daves said.

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51-60 Years

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sheila.curtis.jm9@statefarm.com
sheilacurtis.net

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19

Davis Carpet Service

One-stop floor shop offers huge inventory



By **KELLI TIPTON**
Home Staff Writer

Davis Carpet Service in Waldo is a one stop floor shop.

Brothers Tommy and Terry Davis have nearly 30 years of experience in helping customers pick out the right flooring in the right colors and designs for their homes and offices.

"It's all we've ever done," Tommy said. "We grew up doing this, working for our dad."

Their father, Doyle Davis, opened Davis Carpet in Talladega in 1968. He is retired now, and Davis Carpet moved from Talladega to Waldo in 1999. The showroom and warehouse are on Alabama Highway 77.

"We have more stuff on hand than Lowe's or Home Depot," Tommy said.

The warehouse contains a large inventory of name brand carpets, including Shaw and Beaulieu. According to Terry, low pile Berber carpet is a popular choice for both residential and commercial high traffic areas. It is available in a wide variety of colors to match any décor. Deeper pile, more plush varieties are a popular choice for bedrooms. "We can order anything a customer wants if it is not in stock," Tommy said.

According to Terry, some new trends in floor coverings are luxury vinyl tile and luxury vinyl plank. Luxury vinyl tile, or LVT, looks like hand laid tile, and luxury vinyl plank, or LVP, looks like hardwood floors. "Hardwood floors are soft and will dent. This is more durable and kid friendly," said Tommy. Vinyl composition tile, or VCT, is also a favorite. All of these floor coverings come in a variety of patterns, such as stone and travertine. "Earth tones and grays are really popular right now," said Terry, but multi-colored patterns are still in demand. They stock brands such as Tarkett and Kronotex, which are made in America.

Once the carpet or laminate flooring is installed, it needs to be maintained. "For carpet, I would recommend a dry method of cleaning. Spot clean as needed, but no steam cleaning. The heat from the steam releases the latex glue and will cause wrinkles," Tommy said.

The company has installed floor coverings in several Talladega County schools including Fayetteville, Lincoln and B.B. Comer. Other jobs include Marble City Pharmacy, Talladega Judicial Building, and Allen Oil Company's main office in Talladega.

Davis Carpet Service will do installations within a 100 mile radius, but for those who are brave enough to try it on their own, the Davis brothers will offer expert advice. "Everything needed for a DIY project can be bought at our showroom," said Tommy, however he maintains that installing a floor covering is a complicated process and is best handled by professionals.



Bob Crisp/The Daily Home

The Davis brothers are carrying on with the business their father started almost 50 years ago.



Piggly Wiggly

Good produce, home-style cooking

By **KELLI TIPTON**
Special to The Daily Home

Piggly Wiggly in Talladega takes pride in its selection of produce, and the store stocks seasonal items from farms close to home whenever possible.

Most Alabamians know that Sand Mountain tomatoes and Chilton County peaches are in demand in the summer. “We do buy some things from local farmers’ markets, like pecans and green beans, but government regulations make it hard,” said Steve Connell, who has managed the Battle Street store for 10 years.

Twelve employees in the meat department keep up with the daily demand for ground beef, steak, and other meats. “We specialize in a full-service meat department. We cut our meat on the premises. We offer fresh ground beef daily and steaks of every kind and size,” Connell said.

On any weekday around noon, deli workers are busy dishing up lunch for hungry Talladega residents. Deli manager Linda Hope said the deli offers delicious, country home-style cooking without the wait. “Customer service is a priority. We have a system in place that makes sure there are never more than two people in a line,” she said.

The full service deli is equipped with a seven well steam table that keeps food hot. “It is express food, grab and go, but it’s a good hot meal,” she said.

Hope works to cater to the tastes of the Talladega community.

“We have a special recipe for our fried chicken, and we have a special way of frying it. Our chicken tenders are double battered with our signature mix,” she said. “I have had people from up north tell me they don’t like turnip greens, but they love ours.

“The most popular entrees are the chicken casserole and the meatloaf. We have specific recipes that we follow. I have developed some of these recipes myself after 40 years of testing different ways to make things,” she said. Other entrees include rotisserie or fried chicken, pork chops, and fish.

And dessert is always a great ending to a great meal. “We serve a four-layer strawberry shortcake, coconut pie, caramel pie and banana pudding. Our desserts are one to two servings,” Hope said.

The Talladega store is one of 14 owned by Ronnie Baker, president of Baker Foods Corporation, which recently acquired the Lincoln Super Foods store, which is now a Piggly Wiggly.

“The majority of the people working at Lincoln Super Foods stayed on and work for the new Piggly Wiggly store,” Baker said. “I was a former co-owner from 1985-1990 at that location, so to some degree, this was coming home for me. As with all of our stores, we want to work to make it the best it can be.”



Photos by Tucker Webb/The Daily Home

Syndi Cobb serves as manager of the Piggly Wiggly store on East Street in Talladega. Baker Food Corp, which owns both Talladega stores, is proud of the quality of the produce it offers.



Magnolia's Restaurant

Authentic dishes made one at a time

By **KELLI TIPTON**
Special to the Daily Home

Diners are discovering the full flavors of Mediterranean cooking at Magnolias Restaurant in Lincoln.

"France, Italy, Spain, Greece, all these are Mediterranean countries," said Saher Ibrahim, owner of the restaurant. He uses authentic Mediterranean herbs and spices and fresh ingredients to create dishes that are made one at a time, never canned or cooked ahead of time.

"I have a mixture of spices for steak and a mixture for seafood that gives each its own flavor," he said. Some spices commonly used in the Mediterranean region are saffron, cumin, basil, thyme and rosemary. "I have three or four spices together for each meat," he said.

Since opening his restaurant in June, diners have heard about his dishes by word of mouth. "I have lots of customers who come in from Pell City, Riverside and Oxford because someone ate here and told them



Bob Crisp/The Daily Home

Saher Ibrahim, owner of Magnolia's restaurant, shows off one of his popular dishes.



Bob Crisp/ The Daily Home

"The food is to cook slowly. You can't rush it, or it won't taste right," Ibrahim said.

about it," he said. "I have a customer who is a pilot, and he has flown all over the world, and he said he has never tasted food as good as mine," Ibrahim said.

And while the restaurant has been received well, there seems to be one recurring problem. "One problem I have run into since opening is that some people don't realize it takes time to cook their food. They say the service isn't fast, but I think if you are out with your family for a nice dinner, why rush it?" he said. "This food is to cook slowly. You can't rush it, or it won't taste right."

And while the restaurant offers American food as well, he only cooks Southern dishes for holidays and special gatherings. "I will rent sections out to groups for family reunions or office parties, and I will prepare what they request. I need 48 hours in advance to make sure I have everything I need," he said. Stuffed Cornish hens are a popular special request for such gatherings.

Ibrahim was inspired by the ancient city of Petra and the Red Sea in decorating his restaurant. Mediterranean motifs and a vibrant color scheme help create an authentic dining experience.

Joseph and Rita Olivas are frequent customers of Magnolia's. "We try something new every time we come. Everything has always been really good. We've really enjoyed it," Joseph said.

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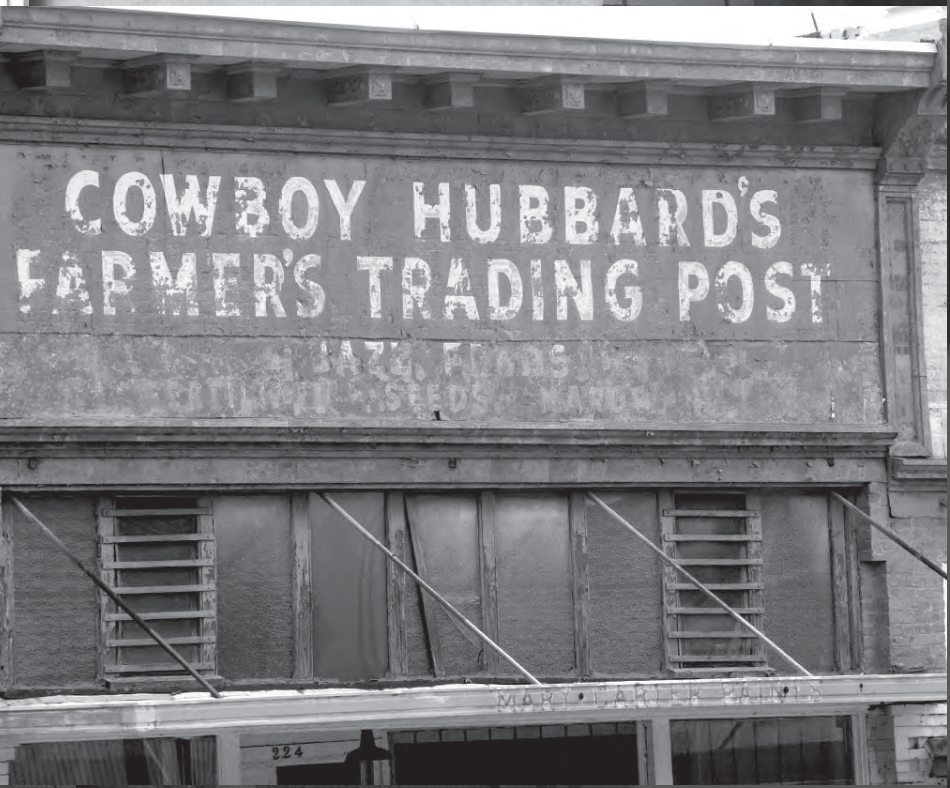
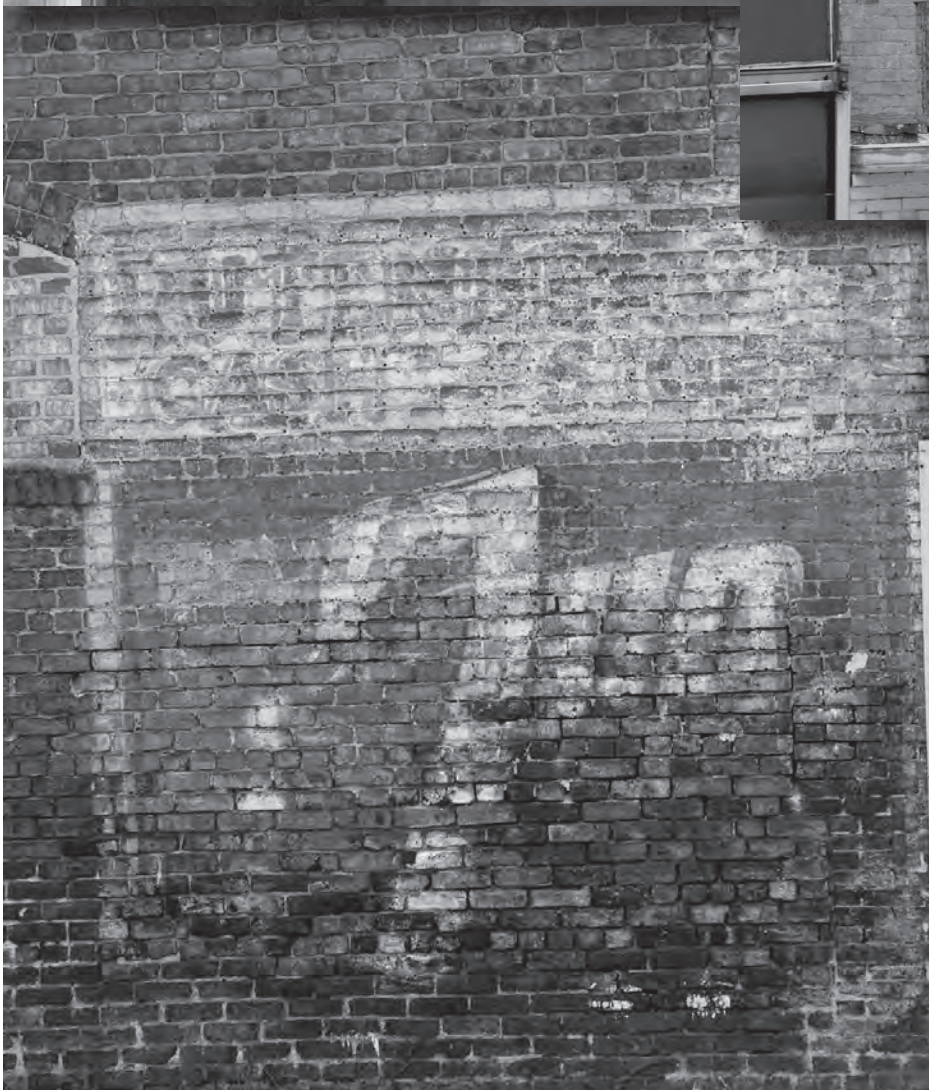
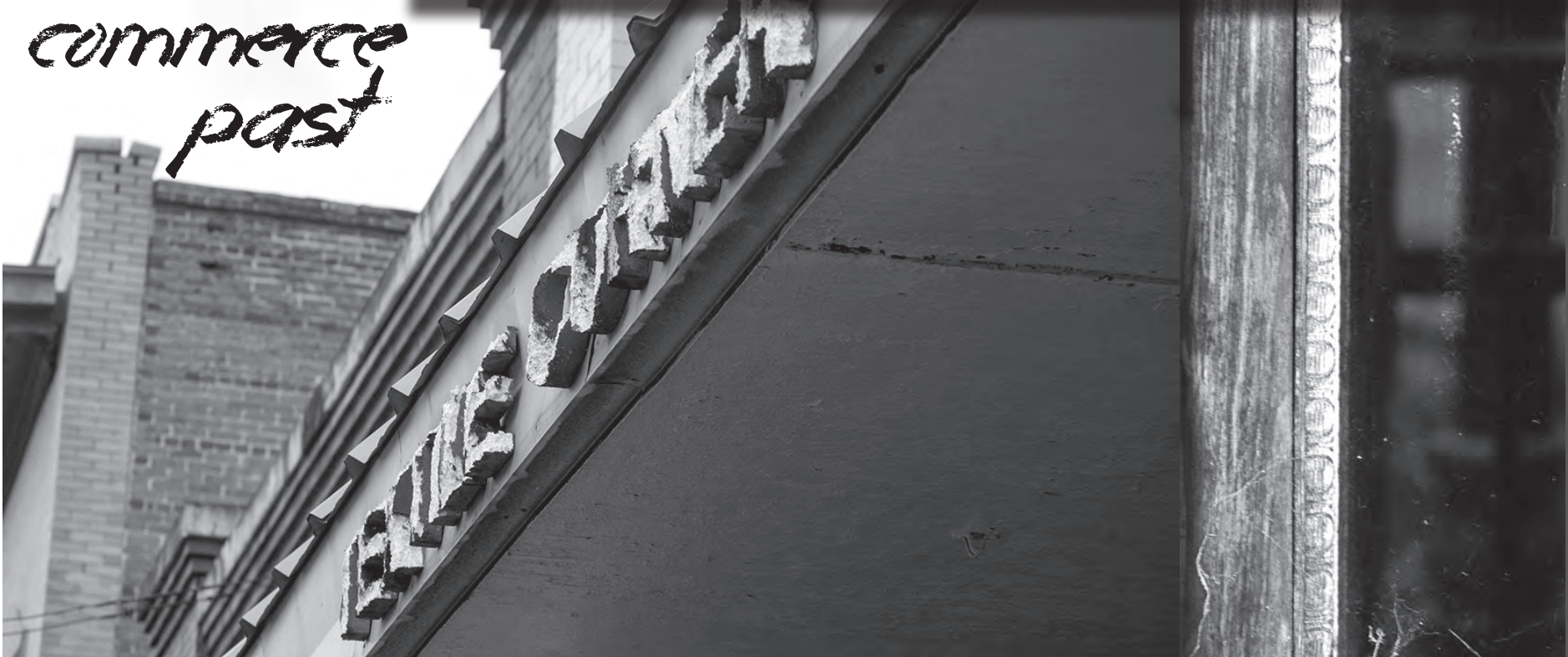
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Ghosts of commerce past



Columbus Finance

Talladega lender strives to meet clients' needs



Bob Crisp/The Daily Home

Columbus Finance offers personal loans of amounts ranging from \$300 to \$5,000.

By KELLI TIPTON
Home Staff Writer

When considering a loan, consider this. Columbus Finance in Talladega loves to say yes.

Margaret Williamson has 26 years of experience in helping clients get the money they need for whatever they want. "We offer personal loans from \$300 to \$5000," she said. "The banks send me a lot of business because they can't loan under \$2000. We provide a service for those who are looking to borrow smaller amounts of money," she said.

Williamson explained that Columbus Finance is different from check cashing and title pawn businesses in that it is licensed under the Alabama Mini Code and the Alabama Small Loan Act. It is also a member of the Alabama Consumer Finance Association, and she has served as secretary/treasurer for five years.

Customers who apply for a loan at Columbus Finance are subject to credit approval and must have some type of collateral to list on the loan application. "We have a list of items that the state allows us to use for collateral. It could be electronics, tools, or in some cases, the title to a vehicle. We don't actually take possession of these things, but they can be listed as collateral to help a person qualify for a loan," she said.

If a person qualifies for a loan, Williamson will work with them to determine a comfortable monthly payment to repay the loan. "I will look at their monthly budget and the amount of the loan to help them determine a payment that meets their budget. And at the end of the term, they are paid out. Most loans can be repaid in 12 months, and larger loans can be 24 to 30 months, but occasionally I will go longer, depending on the customer's needs."

Borrowers can opt to purchase life insurance, disability insurance or property insurance when they take out a loan. "The disability insurance will make your monthly payment for you if you become disabled and are under a doctor's care during the term of the loan. Property insurance will cover our



Bob Crisp/The Daily Home

"We provide a service for those who are looking to borrow a small amount of money," said Columbus Finance's Margaret Williamson.

note if your vehicle is wrecked or totaled and you have the title as collateral with us. There is a \$250 deductible on that."

She said people usually borrow money for vacations, back-to-school needs, doctor bills and unexpected expenses, but borrowing money is also an excellent way to start good credit. "Borrow a small amount of money from one lender. Make your payments on time, and be patient in building your credit," she said.

And she cautioned against borrowing money for others. "I see this happen a lot, especially with grandparents on a fixed income who borrow money for their grandchildren. If the grandchild doesn't make the payment, it falls on the person who signed for the loan," she said.

Columbus Finance also offers tax preparation by experienced tax professionals, and with Freedom 750, a qualified customer can receive \$750 within 24 hours on refunds that exceed \$2000 with no additional cost.

For more information on products and services offered by Columbus Finance, call 256-362-3600.

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