

SEPTEMBER/OCTOBER 2026

CONNECTION



Celebrating

75

YEARS

BLANKENSHIP
AND SONS

ANNUAL MEETING

**Spanning
the Globe**

Bowling Green
International Festival

By Mike Romano, CEO
NTCA—The Rural Broadband Association

America at 250: Building Connections That Last

Every community has a story to tell, and at NTCA, we're honored to help our members tell theirs.

As we celebrate America's 250th anniversary, it's worth remembering that much of our nation's story started in rural America, and the heartbeat of our great country can often be heard most loudly in the spaces between the biggest cities. You can see this spirit clearly in small towns and rural communities where generations of Americans have come together to build the infrastructure, roads, bridges, and yes, communications networks, that provide a reliable foundation for civic engagement, commerce and connection.

For generations, local providers stepped forward to make sure rural America stayed connected with the rest of the country and the world when others wouldn't. They invested in the infrastructure their communities needed to grow and thrive. As technology evolved, so did those networks. Today, our nation's small, community-based broadband providers are delivering robust and reliable high-speed broadband that powers education, healthcare, agriculture, public safety, small businesses and countless opportunities.

Throughout that journey, NTCA has been proud to advocate for the policies that make those investments possible—and help them provide connections that last for generations.

As we think about what will help America thrive from coast to coast, far beyond the celebration of its 250th birthday, those will matter even more. Together, we'll continue building connections that will take us into the next 250 years. [🔗](#)



NATIONAL CYBER SECURITY AWARENESS MONTH OCTOBER

Protect the Keys, Not the House

When it comes to cybersecurity, do you become overwhelmed by the idea of protecting dozens of accounts? Online banking, shopping sites, streaming services, social media and more. It can seem daunting.

Try thinking about protecting the keys, not the whole house.

Just a handful of accounts unlocks nearly everything else in your digital life. If criminals gain access to one of these “master keys,” they may be able to reset passwords, impersonate you or access sensitive information.

The most important key is your email account. It's where password reset links are sent, making it the gateway to many of your other accounts. Your mobile phone number is another key, since it's often used to verify your identity. If you use a password manager, it deserves extra protection because it holds the credentials to many of your accounts. Finally, your financial accounts should always have the strongest safeguards available.

Start by creating a strong, unique password for each of these accounts and turning on multifactor authentication whenever it's offered. Then make sure your phone and computer stay updated with the latest security patches.

You don't have to secure every digital door at once. Protect the few keys that unlock everything else, and you've taken one of the biggest steps toward keeping your online life secure. [🔗](#)



Adobe Stock image by suttinon602

Sell More, Stress Less

Online alternatives to the Saturday yard sale

Story by LAURA MCGILL

Who looks forward to spending days planning a yard sale only to get up early on a Saturday morning to deal with the guy who arrives early to nose around the garage while you get everything set up or the lady determined to haggle over every price? All that hassle, and you'll still likely wind up with less money in your pocket than you hoped.

Step away from those headaches with convenient online options. You'll be in control, and you can spend your Saturday mornings sleeping in.

WHAT TO SELL

If you are trying to sell collectibles such as vintage records, trading cards and memorabilia, eBay and Etsy are good choices. To sell your grandmother's china, crystal and silverware, start with Replacements Ltd., where you can search by pattern. There are even sites specializing in items like coins and currency or specific brands.

To sell designer clothes and accessories, explore options like The RealReal, Poshmark and ThredUp. Seller beware, though, as these sites often charge high commission rates and have restrictions on which brands they will buy. For the option of shipping or local pickup, look to Facebook Marketplace, Craigslist or local buy/sell groups.

DETAILS MATTER

Think about all the possible questions someone could ask about

your item. Take photos from multiple angles using good lighting. Consider taking a video as well, especially if it helps show the item is in working order. Write a detailed description including all relevant information such as dimensions, weight, brand, color, size and condition.

State the terms in the listing, such as price, payment methods accepted and whether it will be sold on a first-come, first-served basis. When considering what price to ask, research comparable items. Know what the item costs to buy new, and leave room for negotiation.

SELL SAFELY

Selling online isn't completely free of hassles. Be prepared for lowball offers and messages from people who never respond to your reply. Don't be surprised if someone says they want the item but never shows up or cancels at the last minute.

Be aware of fake payment emails or overpayment scams. Ignore suspicious messages. Choose a safe, public location to meet. Your town may even have designated areas such as police station parking lots.

If the buyer is coming to your house, be cautious. Choose a safe time of day. Do not allow someone into your home. Instead, have the item sitting on your front porch or in the driveway. If you are alone, tell a neighbor what you are doing, and ask them to keep an eye on you when the buyer is there. 📞

Opening New Chapters

Reading, learning and opportunity

Few skills have greater meaning in our lives than the ability to read. Long before we choose a career, start a business or learn a trade, reading helps us make sense of the world. It opens doors to knowledge, sparks imagination and gives us the tools for lifelong learning.



**JOHNNY
MCCLANAHAN**
President/CEO

Recently, there have been concerns about reading levels among students and young adults. While those discussions are important, I prefer to focus on the opportunities ahead. Reading is one of the most valuable skills we can encourage, whether it begins with a parent reading a child a bedtime story, a young reader discovering a favorite author or an adult learning something new.

Reading does more than help us understand words on a page. It fuels creativity. It encourages curiosity. It teaches us to think critically and consider different perspectives. Those skills are valuable in school, at work, in church and throughout our daily lives.

As they have for generations, libraries play a vital role in rural communities, but now opportunities extend far beyond library walls. Online resources provide access to digital books, research tools, educational courses and information on almost any subject imaginable.

This is one of the many ways broadband quietly supports our communities. A student can access learning materials after school. A small-business owner can research new opportunities. A farmer can explore the latest agricultural practices. Someone considering a career change can take online classes or earn certifications without leaving home. The technology is not the destination. It is simply a tool that helps open doors.

Of course, reading is not limited to formal education. It can even bring families together. Some of the most meaningful lessons begin when parents or grandparents share stories with children and encourage them to ask questions.

We believe NCTC's role is to support opportunities that strengthen the communities we serve. Because we are locally owned, we focus on long-term investments that help our neighbors succeed today and in the future. Reliable broadband is one part of that commitment, helping connect people to the resources they need to learn, grow and pursue their goals.

I am grateful for the educators, parents and community leaders who encourage a love of reading. Their efforts help shape stronger communities and brighter futures. At NCTC, we are proud to support that work and remain committed to keeping our communities connected to the opportunities ahead. 

The North Central Connection is a bimonthly newsletter published by NCTC, © 2026. It is distributed without charge to all member/owners of the cooperative.



North Central is a member-owned corporation dedicated to delivering advanced telecommunications technology to the people of Northern Middle Tennessee and Southern Kentucky, including Macon County, Tennessee, and Allen County, Kentucky. NCTC also serves portions of Sumner, Trousdale, Smith and Clay counties in Tennessee. Through a partnership with Warren RECC, NCTC provides high-speed internet to portions of Butler, Grayson, Edmonson and Warren counties in Kentucky.

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On the Cover:



The Bowling Green International Festival presented by Service One Credit Union will be held Saturday, Sept. 26, in Circus Square Park. See story Page 8.

Photo courtesy of Bowling Green International Festival/BJ Jordan

HAPPY RETIREMENT

NCTC recently announced the retirement of two long-serving employees.

Jerry Hubbard

Jerry began his NCTC career 27 years ago on the construction crew. He later moved into the role of install and repair technician. Most recently, he worked as our groundskeeper and maintenance person.



Jerry Hubbard, left, with
Johnny McClanahan, CEO

Across all of those years, Jerry's title never fully encompassed his value to the NCTC team. He is a skilled carpenter and craftsman, resourceful and always willing to help. We wish him happiness and good health as he enjoys more time with his family and grandchildren.

Jon Blankenship

The NCTC construction crew was Jon's first role when he joined our team 31 years ago. After working as an install and repair technician, he moved to cable and then to engineering. He wrapped up his service as a central office technician.



Jon Blankenship, right, with
Johnny McClanahan, CEO

Jon is valued for his knowledge and skills. He has been an asset to NCTC as a gifted employee who can remember almost anything. He is respected as a problem solver who can understand complex systems. We wish Jon the best for his well-earned retirement.

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Call before you dig

to request that the location of buried utilities be marked so that you don't unintentionally dig into an underground utility line.



CELEBRATING 75 YEARS!

Save the date! NCTC's Annual Meeting will kick off at 10 a.m. **Saturday, Nov. 7,** in the Macon County Junior High School auditorium. Join us for socializing, business matters and some exciting giveaways.

Autumn Advent

Hit the road for fabulous fall foliage

Maple, aspen, birch, oak, hickory, dogwood and gum trees are known for vivid fall colors, ranging from bright reds and oranges to golden yellows and browns. Those vibrant colors are always present. They just need a little seasonal help getting to the surface.

As temperatures drop and sunny days begin to shorten, trees stop producing chlorophyll, the substance that makes leaves

green. As it fades, the brilliant red, orange and yellow pigments obscured by the green begin to shine through.

Cool, crisp days and frost-free nights produce the sharpest fall colors. Drought conditions in early fall can trigger a premature chlorophyll shutdown, causing leaves to wither and fall without reaching their full color potential. And too much rain or an early frost can dull the leaves' colors. 🍂

Know Your Colors

YELLOW—Aspen, beech, birch, cottonwood, elm, ginkgo, hickory, sugar maple, tulip poplar, sassafras, sycamore

ORANGE—Bigtooth maple, Rocky Mountain maple, sugar maple, sweetgum

RED—Black gum, cypress, dogwood, oak, red maple, sourwood, sumac



Where to Look

Our expansive and ecologically diverse region offers ample leaf-peeping options beginning around mid-September and peaking in mid-October. Whether you're hiking forested ridgelines, driving scenic byways, floating a river or camping beneath golden canopies, unforgettable fall colors await you.

Chances are you can find plenty of color right in your own backyard. For fall excursions farther afield, consider these options:

- **Daniel Boone National Forest, Kentucky:** The Red River Gorge and Natural Bridge State Resort Park feature brilliant foliage from maple, beech and sycamore trees with sandstone arches and cliffs adding to the drama.
- **Pisgah and Nantahala National Forests, North Carolina:** The Blue Ridge Parkway, Craggy Gardens and Linville Gorge showcase fiery displays of sugar maples, red maples and hickories, framed by sweeping mountain views.
- **Chattahoochee-Oconee National Forests, Georgia:** Leaf peepers flock to Brasstown Bald, Tallulah Gorge and Anna Ruby Falls to see the golden hickories, scarlet oaks and tulip poplars.

ures Await

Don't Leaf Home Without a Plan

No matter the season's conditions, finding fall colors by car, boat or on foot is an autumn joy. Planning a leaf-peeping excursion has never been easier.

Founded in 1875, American Forests is the nation's oldest non-profit conservation organization. Its fall foliage map offers a clear look at where leaves are peaking throughout the United States with tips and suggestions. Visit americanforests.org/fall-foliage-map.

With the tried-and-true The Old Farmer's Almanac, both the yellow-bound classic booklet and online version, arboreal enthusiasts can easily find the best spots near and far. The website features an animated map showing the progression and historical presence of fall colors. The print version includes tables of expected peak dates, regional weather trends and travel features. Visit almanac.com.

Get tips from the folks at Find Fall, "the best place for fall foliage information, destinations, adventures and activities for an autumn you'll never forget." Visit findfall.com.



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SPANNING THE GLOBE

Bowling Green International Festival returns for its 36th year

Story by LAURA MCGILL

With a mission to educate about the value of different cultures, the Bowling Green International Festival is a celebration of global music, dance, food, displays, demonstrations and activities. Three stages showcase talented performers throughout the day while food and retail vendors, dance lessons and activities provide more cultural experiences.

At the festival's helm since 2001, Executive Director Kim Mason has seen firsthand how cultural celebrations create friendships, understanding and pride within a community. "Diversity is one of a community's greatest strengths, and festivals like this play a vital role in building understanding, inclusion and meaningful connections," she says.

PUSHING MUSICAL BOUNDARIES

Back for their 12th year at the festival, Tuatha Dea is a crowd favorite. Self-described as a progressive Irish American band with a rock edge and a fearless attitude, the group's high-energy performances blend Appalachian and Celtic cultures with a message of belonging.

"Our energy comes from an exchange between us and the attendees," vocalist

Rebecca Mullikin says. "We tend to try and pull the attendees into the performance with us. It's all about unity for us."

When not on stage, the members of the band enjoy meeting attendees and watching other performers. "The festival is all about learning that differences actually do bring us together through music," she says.

SHARING VIBRANT TRADITIONS

Based in Memphis and Nashville, Danza Azteca Quetzalli is a traditional Aztec dance group making its first appearance at this year's festival.

"Our group enjoys spreading positivity through dance while helping keep our traditions and culture alive," says Xiomara Morales, the group's leader. "Being part of international festivals allows us to come together with people from diverse backgrounds, share our heritage and learn from one another."

During performances, members of the group wear intricate handcrafted regalia, with each piece carrying important symbolism. From the feathered headdress conveying power, honor and sacrifice to the rhythmic drum representing the heartbeat of the group, it is an impressive display of heritage. 🗨️



Photos courtesy of Bowling Green International Festival/BJ Jordan

Bowling Green International Festival presented by Service One Credit Union

Circus Square Park, Bowling Green

Saturday, Sept. 26

9 a.m. to 6 p.m.

Rain or shine

bginternationalfest.com



Musicians and dancers entertain the crowds and share their cultures at the Bowling Green International Festival.



Join the Circle

Bluegrass music grows far beyond its Appalachian roots

Story by DREW WOOLLEY

For many bluegrass musicians, the genre is steeped in tradition. Born with an instrument in their hand, they come of age listening to Bill Monroe, the Osborne Brothers and Jim and Jesse, learning the patterns of old-time folk music before eventually adding their own voices to the mix.

The members of The Last Revel took a different path. Hailing from Minnesota and Wisconsin, far north of bluegrass music's Appalachian roots, banjo player Ryan Acker, fiddler Vinnie Donatelle, guitarist Lee Henke and bass player Ryan Krauss came to the genre a bit later in life.

"My first introduction to bluegrass was probably in college," Ryan Acker says. "I was really drawn to it as the energetic side of the folk singer-songwriter music that I was already pretty fond of. It just seemed like a really great outlet for reckless-abandon youth."

Formed in Minneapolis in 2011, the band started out playing

music based more in blues-rock style, but quickly found the people they met in that space were not as welcoming as they hoped. Around that time, Lee remembers seeing bluegrass-influenced bands like Trampled by Turtles and Pert Near Sandstone and thinking they looked like they were having a pretty good time.

"That was the moment when we were like, 'Instead of trying to turn an acoustic song into something else, what if we just kept it acoustic?'" he says. "If it weren't for all those bands in Minnesota kind of showing us the ropes, I don't know if I would have ever gotten this steeped in it. But the genre itself has just been so heartwarming and embracing."

TIME TO SHOW OUT

As someone who grew up in Kentucky's bluegrass tradition, Ken White finds the community to be as defining a feature as the music itself. A multi-instrumentalist who has played in



Alabama-based band Mountain Grass Unit performs at the World of Bluegrass.



Sierra Hull joins The Wood Brothers, from left, Chris Wood, Oliver Wood and Jano Rix, on the Bluegrass Live! stage.

several bands, Ken now serves as the executive director for the International Bluegrass Music Association. This October, he'll be welcoming musicians from across the globe to the World of Bluegrass in Chattanooga, Tennessee.

"The thing I love about bluegrass is that you don't have to know anybody in the jam circle to walk up and start making music," he says. "From beginners all the way up to the best professionals, people are welcoming. And that's something that transcends language."

The same is true for the music itself. Ken compares being part of a traditional bluegrass band to a jazz ensemble, where each musician has mastery of his or her instrument. They all make an essential contribution to the group's sound but also have moments to shine individually.

"In a lot of old-time folk traditions, the instrumentalist will just play the melody or an accompaniment. They don't really show out," he says. "Part of what makes bluegrass unique is the emphasis on virtuosity. I think that resonates with a lot of people around the globe and is a big part of why bluegrass takes root in other cultures."

Here in the United States, musicians in different parts of the country have found ways to take that sound and make it their own. Texas bluegrass often incorporates elements of Western swing and contest fiddling that are popular in folk music throughout the Lone Star State. For the members of The Last Revel, the earnestness that comes through in their songwriting follows the tradition of other Midwestern bluegrass musicians.

"It's all very songwriter based. That's kind of the main focus

and the bluegrass aspect around it is almost secondary," Ryan Acker says. "The music aspect is more like the vehicle for the song. And I think that is different from other subgenres around the country."

BRIDGING THE GAP

That distinction has, at times, left bands like The Last Revel on the fringes of the traditional bluegrass scene. Early in the band's run, as the members incorporated their blues and indie rock influences alongside traditional bluegrass instrumentation, figuring out where they fit into the genre could be a source of frustration.

"It used to be something we were worried about, and now we kind of pride ourselves on being a little different," Lee says.

"I have so much respect for traditional bluegrass. But I also like that we can lean into our own thing. There are so many variations on bluegrass and roots music. Maybe we can show a different side of it."

As the band tours in support of its 2025 album "Gone for Good," those moments have become some of Ryan's favorites. Whether it's working the merch booth or meeting people at shows, fans regularly tell him they had never listened to bluegrass music until they discovered The Last Revel.

"We're like the gateway to this whole other genre of music that people maybe didn't think they would like," he says. "And I think that's great. With Spotify and other streaming services, it's easy for genres to blend together. If we can be a tiny little bridge for somebody's musical tastes, I really get a kick out of that." 🗨️



The members of The Last Revel came to bluegrass in a nontraditional way and enjoy sharing the genre with new audiences.



The Blankenship and Sons Pest Control team prides itself on treating one another like family.

Beyond Bugs

Pest control company values family, hard work and community service

Story by LAURA MCGILL

After serving in the Air Force, Jenner Blankenship came home to Kentucky in 1957 and went to work at Guarantee Pest Control in Bowling Green. He and his wife, Marie, continued to grow their young family, eventually having five sons and one daughter. In 1973, their middle son,

Jimmy, got a summer job working alongside his father.

When his plans to play football at Western Kentucky University were permanently sidelined by an ankle injury during his senior year at Allen County High School, Jimmy turned that summer job into a career. Now, 53 years later, Jimmy

is the owner of Blankenship and Sons Pest Control, the company he and his father founded in 1975. Through a later purchase, he also became the owner of Guarantee Pest Control, where the story began.

PUTTING FAMILY FIRST

Jimmy recounts the early years of

Blankenship and Sons with a smile. “In the beginning, it was just the three of us—me and Mom and Dad,” he says. “My parents were awesome. They had the greatest ability at raising six kids. Every one of us were different, so we all had to be tweaked a little different.”

That example provided an important road map as Jimmy grew into running a business with 20 employees. “If they are good, honest, hardworking people, you have to learn to adapt to what their personality is to some degree, which is what my parents did with us,” he says. “We have exceptional employees. We treat them like family because they are family.”

That familial atmosphere is reflected in the workplace each day. “We don’t have a time clock here,” he says. “You’re supposed to be on time. Sometimes you’re not. If you have children, sometimes they wake up sick. That’s just life. We make allowances for that, as long as when it comes to the customer and the service, that’s all perfect.”

Marie worked in the office until 2016. Although Jenner officially retired at age 62, he was still active with the company until he was 85. Jimmy’s nephew, David, joined the company in 2018 and was able to train with Jenner. While both Jenner and Marie are now gone, their legacy of dedication to family, the company and the community continues to influence those who knew them.

CHANGING TIMES

Working alongside his parents taught Jimmy about the business of pest control and the importance of a strong work ethic. “The character of my parents was amazing,” he says. “Dad and I working together was just easy. I had enough respect for him that I didn’t question him. I did what he taught me because I knew he was right.”

Jimmy says he and his dad were never at odds about anything. Then he pauses and says, “except technology. Dad didn’t like technology. Mom did,” he says, recalling when his mom wanted a fax machine and he had to talk his dad into getting one.

Today, Blankenship and Sons is nearly

paperless and runs on a strong NCTC internet connection, relying on computers and smartphones to communicate and document their work.

“Used to be, a technician would be out on a job and if he ran into something unusual that he’d never seen before, I would have to drive out there and look at it,” Jimmy says. “Now he will FaceTime me, show it to me. I do lots of identification over the phone. Technology makes that so great.”

Technicians can complete invoices on their phones, and all records are stored in the cloud. Recordkeeping is crucial in the pest control business because companies are reviewable by the Environmental Protection Agency as well as state and local governments.

Jimmy did make it to Western Kentucky University, just not in the way he originally planned. He conducts yearly training at WKU’s Agriculture Research & Education Center. The daylong seminar draws 150 to 200 technicians and features speakers from manufacturers in the pest control industry.

SERVING OTHERS

Jimmy enjoys his work because it helps people. “We’re protecting their health. We’re protecting their property,” he says. “You know, there are a lot of people who would have had a lot of damage to their home from termites or had health problems due to insects and stuff like that if we hadn’t intervened.”

The team also serves the community in other ways, including hosting a lunch for first responders. “We have work family who are first responders,” he says. Blankenship and Sons also runs a non-profit called Be the Change, a project managed by employees Ashley Pardue and Taylor Cornelius, that focuses on the foster care system. It provides items for children who have been removed from their homes, often with none of their possessions.

“You have to give back to your community because that is where you make your living,” Jimmy says. “You need to give back and show appreciation for the support they give you.”

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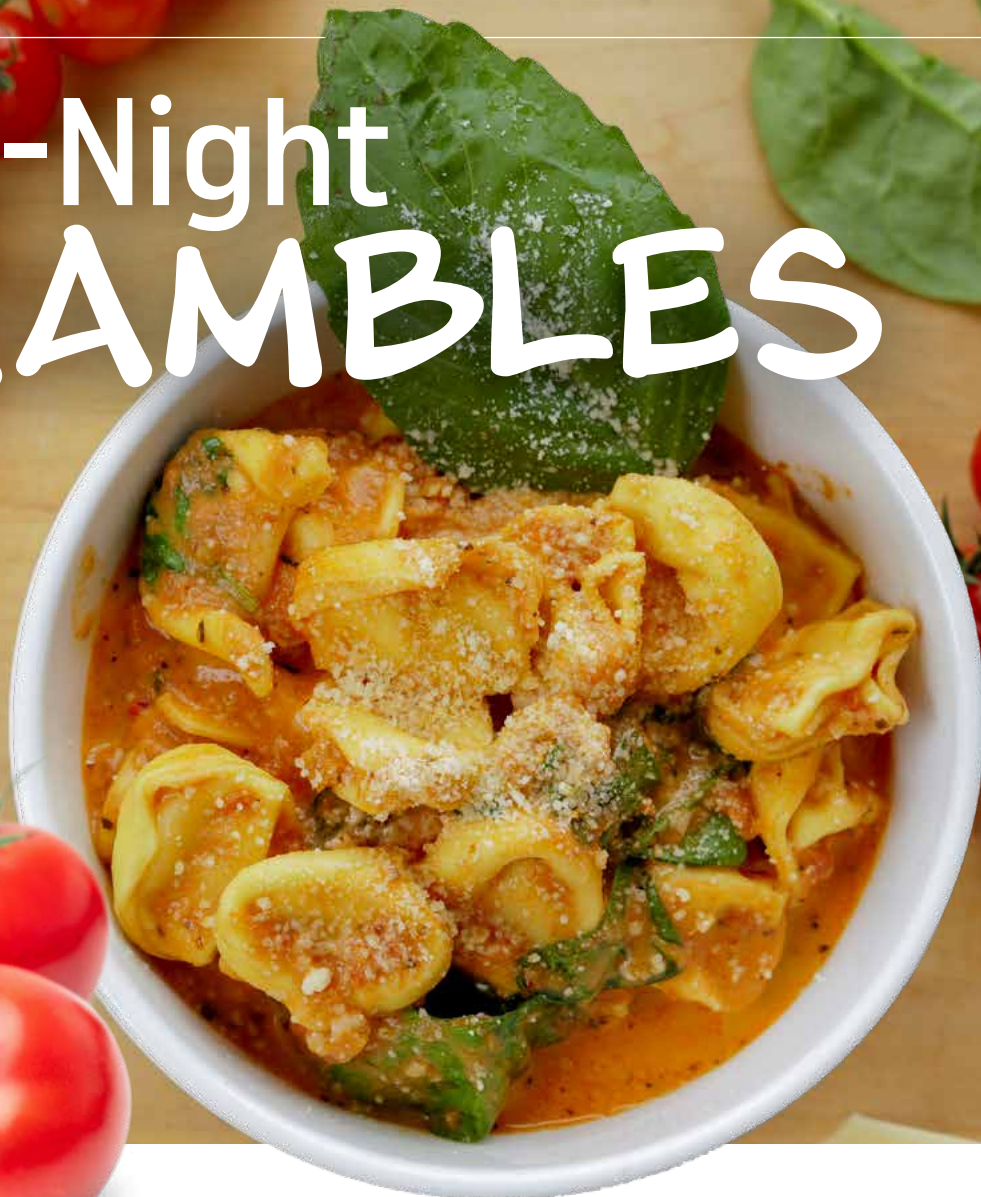
Marie and Jenner Blankenship left behind a legacy of service.



From left, employees Taylor Cornelius, David Blankenship and Ashley Pardue get ready to serve lunch to first responders.

School-Night SCRAMBLES

Quick and satisfying recipes for family dinner time



For many families, September means fresh school supplies, the morning rush to get everyone to class on time and, of course, the dreaded question—what’s for dinner?

Between carving out time to cook and navigating pantry options, finding the right answer isn’t always easy. These quick and easy recipes will keep everyone at the table happy, even on a busy school night. 🗨

Photography by
Mark Gilliland

Food Styling by
Rhonda Gilliland

CREAMY TOMATO TORTELLINI WITH SPINACH

- 1 20-ounce package refrigerated cheese tortellini
- 1 tablespoon olive oil
- 2 cloves garlic, minced
- 1 24-ounce jar marinara sauce
- ½ cup heavy cream
- 4 cups fresh spinach
- ¼ cup grated Parmesan cheese
- Salt and pepper to taste

Cook the tortellini according to the package directions. Meanwhile, heat the olive oil in a large skillet over medium heat and cook the garlic for about 30 seconds until fragrant. Stir in the marinara sauce and heavy cream and bring to a gentle simmer. Add the spinach and cook until wilted. Drain the tortellini and add it to the skillet, tossing until coated in the sauce. Stir in the Parmesan cheese, season with salt and pepper to taste. Serve immediately.

This recipe offers a nice contrast to the other dishes in the lineup—it’s meatless, family-friendly and has a rich, comforting flavor while still taking less than 30 minutes from start to finish.

TERIYAKI MEATBALL BOWLS

- 1 24- to 26-ounce package frozen fully cooked meatballs
- 1 cup teriyaki sauce
- 3 cups broccoli florets
- 2 cups cooked white or brown rice
- 2 green onions, sliced
- 1 tablespoon sesame seeds (optional)

Prepare the rice according to package directions if it is not already cooked. Meanwhile, place the frozen meatballs in a large skillet over medium heat with $\frac{1}{4}$ cup water. Cover and cook for 8 to 10 minutes, stirring occasionally, until heated through.

Add the teriyaki sauce and simmer for 3 to 5 minutes, stirring until the meatballs are evenly coated and the sauce has thickened slightly. Steam the broccoli until tender. Divide the rice among serving bowls and top with the teriyaki meatballs and broccoli. Garnish with sliced green onions and sesame seeds, if desired. Serve immediately.



HONEY MUSTARD CHICKEN WITH ROASTED POTATOES AND CARROTS

- 4 boneless chicken thighs
 - 1 pound baby potatoes, halved
 - 4 medium carrots, sliced
 - 2 tablespoons Dijon mustard
 - 1 tablespoon honey
 - 2 tablespoons olive oil
 - 1 teaspoon garlic powder
 - Salt and pepper to taste
- the Dijon mustard and honey. Toss the potatoes and carrots with olive oil, garlic powder, salt and pepper on a sheet pan. Arrange the chicken thighs among the vegetables and brush them with the honey mustard mixture. Roast for about 30 minutes or until the chicken reaches 165 F and the vegetables are tender. Serve immediately.

Preheat the oven to 425 F. In a small bowl, whisk together



CHEESY BLACK BEAN AND RICE SKILLET

- Heat the olive oil in a large skillet over medium heat and cook the onion and bell pepper until softened, about 5 minutes. Stir in the black beans, rice, salsa, chili powder, salt and pepper. Cook for several minutes until heated through. Sprinkle the cheese over the top, cover the skillet and cook until the cheese is melted. Serve on its own or with tortilla chips.
- 1 tablespoon olive oil
 - 1 small onion, diced
 - 1 bell pepper, diced
 - 2 cans black beans, drained and rinsed
 - 2 cups cooked rice
 - 1 cup salsa
 - 1 cup shredded cheddar cheese
 - 1 teaspoon chili powder
 - Salt and pepper to taste



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