

BUSINESS

Business

Meeting with Terry Funderburk, owner of Scrapbook It LLC

What is the name of your business? Scrapbook It, LLC

What is your background? I grew up in a family business. My grandparents owned a small country grocery store. Naturally it was passed down from them to my parents then to me. I worked it until my husband was transferred to Tennessee.

How long have you been in business? I purchased Scrapbook It, LLC in April 2010.

What do you attribute to your business' success? Several things. One is the uniqueness of our service and the different product we carry. But also my customers ultimately have made my success.

How did you get into this field? I have been a paper crafter most of my life. I have always enjoyed making my own greeting cards and scrapbooks. I became a serious crafter in

1996 when I saw a booth at a women's conference I attended. I have always loved working in the retail field and I have done that most of my life.

How is your business unique/different than similar ones in your field? We carry very different scrapbook products than most retail outlets carry.

We also offer very unique classes. I offer several different classes each week. We do both morning and evening classes. We have classes for the very beginning scrapbooker and paper crafter to very advanced for those that are more experienced.

We also offer a great variety of card making supplies and classes.

I also offer crops twice weekly. A crop is a time that is set aside in the store for people to come and bring whatever projects they are working on and work on them with other scrap-



Herald-Citizen Photo/Ty Kerna

Terry Funderburk, owner of Scrapbook It, LLC, is pictured in her home-based business in Algood. Visit www.scrapbookitllc.com for more information.

bookers at the store.

What is demand for your business like in the area? There is a huge demand. There are lots of scrapbookers and paper crafters in the community. This gives them somewhere to be able to learn through classes

and also to get projects done with our weekly crops.

What do you enjoy about your business the most? It is very hard to narrow that down. I love to craft and teach classes but I also love my customers. I love helping them preserve their

memories or make that special card.

I enjoy getting to know each of my customers.

What do you least enjoy about your business? I guess if I had to say it would be all the paperwork. I would much rather

be crafting or with customers.

How has the area responded to your business? The response has been almost overwhelming. I have many wonderful customers that keep coming back. They keep telling people they know and it just keeps going.

Business Brief

The Tennessee Housing Development Agency (THDA) has recognized F&M Mortgage as one of its top five lenders statewide for 2010. In addition, the USDA Rural Development has recognized F&M Mortgage with a Main Street Hero proclamation for outstanding loan production in rural Tennessee communities. F&M closed more than \$19.5 million in Rural Development loans in 2010.

THDA's mission is to promote safe, sound and affordable new housing for low and moderate-income individuals and families in the state through a broad portfolio of housing assistance programs. THDA works with select mortgage lenders, like F&M, to deliver their services to those in need of home financing assistance.

The goal of USDA Rural Development is to help families and individuals in rural America achieve the dream of sustainable

home ownership. The agency provides loan guarantees that make it possible for participating lenders like F&M to increase their pool of capital available at affordable rates for the purchase of single-family homes in rural communities. The agency has assisted more than 1.5 million Tennessee families and businesses, investing more than \$1.3 billion through affordable loans, loan guarantees and grants.

F&M Mortgage is a division of F&M Bank, the 12th largest independent bank in Tennessee. F&M operates mortgage and banking operations in Putnam, Wilson, Rutherford, Sumner, Robertson, Williamson, Maury, Montgomery and Stewart counties, including offices at 541 S. Willow Ave. in Cookeville.

For more information on F&M Mortgage and F&M Bank, visit www.myfmbank.com.

J&S Construction awarded Platinum, Gold and Silver LEED certifications

COOKEVILLE — J&S Construction Company, a long time Associated General Contractors (AGC) member, is the first general contractor in the state to be awarded Platinum (v3), Gold and Silver certifications. United States Green Building Council (USGBC) officers from the Middle Tennessee chapter were on site at the Times Square Retail Center, located off of Willow Avenue in Cookeville, to present the plaque to the project's builder, J&S Construction Company.

With this project being named first in the state, this certification also stands to be just the sixth Platinum (v3) Certification in the nation.

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 General Service Administration's (GSA) 2010 Census Bureau field office 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. The space utilizes natural light, low-flow plumbing and water-efficient fixtures, a motion-sensitive lighting system, and low-energy light fixtures.

"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."

The Associated General Contractors of America is the largest and oldest national construction trade association in the United States. AGC represents more than 32,000 firms, including 7,000 of America's leading general contractors, and more than 11,000 specialty-contracting firms. More than 13,000 service providers and suppliers are associated with AGC through a nationwide network of chapters.

Visit the AGC Web site at www.tnagc.org.



Herald-Citizen Photo/Laura Gwinn

Winner

The winner of the first quarterly drawing for a high definition television at Dr. John Rhodes' dental practice is patient Mary Jo Lane, left. Patients who successfully refer other people to the dental practice are automatically entered into the drawing for a high definition television. Pictured at the awarding are, second from left, Zoe Heady, Alex Heady and Bobby Lane, all patients; Dr. John Rhodes, owner; and in the back, from left, Jodi Berta, receptionist and Samantha Bos, office manager and dental assistant. "We want to show appreciation of our current patients, but also grow the practice," Rhodes said. For more information about Dr. Rhodes' practice, visit www.thecookevilledentist.com.

Small business lending subject of Feb. 17 seminar

COOKEVILLE — Entrepreneurs wishing to learn about government-guaranteed loans to small businesses are invited to attend a free workshop offered by the Tennessee Tech University Small Business Development Center.

"Financing Your Business the SBA Way" is the title of the seminar being presented from 2 to 4 p.m. Thursday, Feb. 17, at the Vocational Rehabilitation Building in Cookeville located at 955 E. 20th St.

David Tiller from the Tennessee District Office of the U.S. Small Business Administration in Nashville will present the two-hour work-

shop and will cover SBA loans from \$5,000 to \$5 million, including loans to veterans under SBA's Patriot Express Loan Program.

All veterans and their spouses are urged to attend this free workshop to learn more about the new SBA Patriot Express Loan Program and about all other SBA loan programs and services.

Although admission is free, registration is required and can be accomplished by visiting the website at www.cookevillesbdc.org or calling the TSBDC's office at TTU at (931) 372-3706.

The TTU SBDC is a community outreach initiative of

At A Glance:

Veterans and spouses invited to seminar to learn about SBA Patriot Express Loan program and more

TTU's College of Business and is part of the TSBDC network that operates statewide to assist the small business sector by providing free counseling to potential entrepreneurs and small business owners.

The Tennessee Small Business Development Center is partially funded by the U.S. Small Business Administration, the Tennessee Board of Regents and the state of Tennessee.

The support given by the U.S. Small Business Administration through such funding does not constitute an expressed or implied endorsement of the co-sponsors or participants' opinions, findings, recommendations, products or services. All TSBDC programs are non-discriminatory.

Arrangements for persons with disabilities can be provided where possible with advance notice.

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