

ISSUE 20 VOLUME 33

FARRAGUT, TENNESSEE

THURSDAY, JANUARY 21, 2021 • 1A

Going green



Photo courtesy of Carisa Ownby/Town of Farragut media/tourism assistant

Karen Tindal, Farragut Tourism coordinator who is leading up a Town-sponsored letter-writing campaign for Tennova Turkey Creek Medical Center staff, poses by one of two green mailboxes set up to collect the letters, this one at Farragut Community Center, 239 Jamestowne Blvd.

Inspired by daughter, Tindal 'letters' TTCMC

'Signed, Sealed, Delivered' supports COVID-19 frontliners

MICHELLE HOLLENHEAD

mhollenhead@farragutpress.com

A mother's love and concern has helped launch a new card-writing program to benefit front-line staffers at Tennova Turkey Creek Medical Center.

Registered respiratory therapist Angela Ivsheh, the daughter of Farragut Tourism coordinator Karen Tindal, literally has been on the front lines of the pandemic, treating patients at the facility throughout the nearly year-long infiltration of COVID-19. Very cognizant of what her daughter has been enduring, Tindal sends her encouraging texts every day.

alized what she would come to be dealing with in her first years" of being in that field," Tindal said. "There has been so much illness and death that she and all the hospital workers have been dealing with — I know it has been overwhelming."

In a seemingly unrelated matter, she also was struck by the tremendous number of Santa Claus letters the Town received leading up to Christmas — a record 1,769 letters this year in the third year of that holiday letter-writing

Pinpointing his recommending source: Cullom

MICHELLE HOLLENHEAD

mhollenhead@farragutpress.com

The late David Purvis, long-time Farragut businessman and one of the founders of Shop Farragut/Farragut Business Alliance, was key in bringing together developer Budd Cullom and the property on which he plans to build

Farragut Town Center at Biddle Farms.

While Farragut Board of Mayor and Aldermen were considering three ordinances required to move the project forward (see separate story) during its Thursday, Jan. 14, meeting, Collum told BOMA about "being approached by members of the FBA, in late 2018-(early 20)19, to ask us if we would be willing to meet with Town staff and look at the idea of the Biddle property, in trying to create a Town Center.



"Initially we were hesitant," he added.

Mr. Purvis

"But the more we looked at it, we thought the location was superior; and I hated it, that the (former) Kroger had sat vacant for so long.'

While Cullom didn't mention a specific SF/FBA member by name during the meeting, in a follow-up e-mail he clarified and confirmed it was Mr. Purvis "alone who first approached me" about the project.

"I have been thinking about the Biddle Farm for 30 years," added Cullom, a 1982 Farragut High School graduate who has developed shopping centers and multi-family complexes local-

See PINPOINTING on Page 3A

Natural gas leak near Lovell Rd. Pilot leads to 1-hour evacuation

MICHELLE HOLLENHEAD

mhollenhead@farragutpress.com

A release of natural gas behind the Lovell Road Pilot early Wednesday, Jan. 13, forced businesses to evacuate for about an hour while the situation was addressed by KUB.

An emergency call was made around 8:15 a.m. and Knoxville

"Nobody saw the pandemic coming, and I don't think she, as a respiratory therapist, re-

program.

"We collected our largest number of Santa letters ever this year, and I thought if we could get that many letters of concern and encour-

See TINDAL LETTERS on Page 2A

Fire Department firefighters responded, according to KFD Capt. D.J. Corcoran, who said KUB-owned natural gas relief valves released about 80 psi (pound force per square inch) into the air that morning.

See GAS LEAK on Page 3A

Key Biddle Center CLUP amendments now 1 reading away

MICHELLE HOLLENHEAD

mhollenhead@farragutpress.com

On first reading, Farragut's Board of Mayor and Aldermen voted unanimously in favor of three ordinances Thursday, Jan. 14, which propel the Farragut Town Center at Biddle Farms project one step closer to reality.

The ordinances — all of which impact the 43.63-acre parcel fronting Kingston Pike along Brooklawn Street – include: amending the future land use map on the Comprehensive Land Use Plan update from Medium Density to Town Center; amending the Farragut Zoning map from General Commercial (C-1) and General Single Family Residential (R-2) to Planned Commercial Development; and amending the Farragut Zoning



Cullom

Commission and will require a second vote by BOMA during its Thursday, Jan. 28, meeting before becoming final.

All three ordinances previously

Developer and Farragut High School graduate

Budd Cullom of CHM LLC has been working with the Town since late 2019 on the project.

He thanked the Town officials and staff for working with him, and, in turn, Alderman Ron Pinchok — who has gone on record requesting any further development by Cullom on the property be condos or townhomes instead of apartments — thanked Cullom for 'listening to our suggestions."



Pinchok

Town recorder Allison Myers

read into the record 43 e-mails, with 42 opposed to the

See AMENDMENTS on Page 4A

business

"We realized a lot of students need a mentor to help guide them through the application process. We want to be that person for them,"

-Beth Macintire, co-owner of a new business with a focus on helping students. (Read story beginning on page 5A)

community

"They were able to provide me with key talking points, for example, so I was able to have conversations with him in ways that wouldn't upset him ...,"

-Kristin Farley, who will play a special role in an upcoming fundraising campaign. (Read story beginning on page 2B)

sports

"I'll say this, we go through long scoring droughts this year. ... That's becoming a trend for us. We've been in every game this year,"

-Shane Wells, a coach whose team has been competitive yet has struggled. (Read story beginning on page 1B)



Lunch—Monday – Friday 11 – 2 • Sunday 11 – 2:30 Dinner—Monday – Thursday 5 – 10 • Friday 5 – 10:30 • Saturday 4 – 10:30 • Sunday 4 – 10:00

226 Lovell Road (at Parkside Drive) 675-0201 • 118 Major Reynolds Place (At the Top of Bearden Hill, Kingston Pike) 584-4898

Delayed until early Feb. is Virtue Road closing

Closure of Virtue Road for construction purposes has been pushed back "to early February to finalize utility relocations and to allow the contractor to complete detour signage and barracades," a Town of Farragut press release stated.

"The specific closure start date will appear on electronic message boards and Town of Farragut social media when (that date) has been determined," the release further stated.

Orchid Award nominations for Mayor Ralph McGill Plaza, West Knox Senior Center

TAMMY CHEEK

tcheek@farragutpress.com

Two relatively new Town of Farragut attractions recently received 2021 Keep Knoxville Beautiful Orchid Award nominations.

Mayor Ralph McGill Plaza, completed in November at the corner of North Campbell Station Road and Kingston Pike, "is a big improvement to that corner when you look at what's been done to (Campbell Station Inn) and the rest of it," Farragut Mayor Ron Williams said about the Plaza, which received an Outdoor Space category nomination.

West Knox Senior Center, which opened in early 2020 and is joined by Farragut Community Center in a two-level building at 239 Jamestown Blvd., received a Redesign/

Reuse category nomination. "Both are deserving," Williams said, adding that while the senior center currently is

Ing that while the senior center currently is closed because of COVID, "When it was up and running it was a big hit." The Town purchased the former Faith

Lutheran church building for \$2 million to house the community center on the top level, while Knox County spent \$2 million on renovating the building to house the senior center on the bottom level.

More on Ralph McGill Plaza

"Ralph McGill Plaza is a prime example of revitalizing existing structures and creating a space for the community to thrive together," Alanna McKissack, executive director with Keep Knoxville Beautiful, stated in a recent press release.

"This year, to still honor the amazing projects happening around Knox County, we will present the award via Facebook. From Feb. 1-26, we will present the awards online," she further stated. "An e-vite will be sent this week."

Nominees and winners will be highlighted on Facebook through pictures and video.

"This historic property is now a beautiful jewel on one the corners of the main intersection in the Town," Sue Stuhl, Farragut Parks & Recreation director, said. "We are proud that the Town purchased the property to preserve the inn and provide green space for both our residents and visitors."

Plaza uses

"The way it's laid out, you can have a festival there, you can have a music venue there," Williams said. "We've had people ask about weddings. I'm sure there'll be a lot more things that people will think of that can happen there than what we can think of as a group."

Stuhl said Town staff has a few plans for public events in late spring and early summer, but "because of the pandemic, we aren't ready to release that information yet. "Hopefully as the winter progresses and the vaccines become more readily available, we can release plans to move forward with public gatherings," she added. "We have, of course, already had one event — the six-week Light the Park event. …" Stuhl said the plaza is open to the public from 8 a.m. to 10 p.m. daily, and the restrooms are open from 8 a.m. to 5 p.m. daily.

KCSOreports

No new Knox County Sheriff's Office Reports were submitted, despite our request, by deadline for this week's issue. But look for these reports in next week's farragutpress.

New Committee chair post for Briggs

STAFF REPORTS

editor@farragutpress.com

State Sen. Richard Briggs (R-District 7, which includes Farragut) has been appointed chairman of the Senate State and Local Government Committee by Lt. Gov. Randy McNally.

The State and Local Government Committee hears all matters pertaining to state and local

governments in general, including utility districts, employees, ordinances, boundary lines, veterans' affairs, penal and correctional institutions, alcoholic beverages and election laws.

"As a long-time leader in local government, Richard Briggs has the experience and insight to serve this committee well," McNally

Tindal letters

From page 1A

agement (sent) to a fictional character, how many could we possibly collect to send to our healthcare workers?" Tindal asked.

Tindal spoke to Sue Stuhl, Town Parks & Recreation director, about her idea during the Christmas holidays, and they just recently solidified the planned 10-week letter-writing campaign, "Signed, Sealed, Delivered — We Care," which kicked off Friday, Jan. 15.

Special green mailboxes have been set up outside Farragut Community Center (139 Jamestowne Blvd.) and Town Hall (11408 Municipal Center Drive) to collect cards, pictures or notes.

"Postage is not required," said Tindal, who will oversee collecting and delivering the letters to Turkey Creek Medical Center every two weeks."

The first two-week campaign's suggested theme is said. "A proven and effective chairman, I am confident he will take on this new task and excel. I am proud to appoint him."

"I appreciate the opportunity to serve in this capacity and the confidence placed in me by the Lieutenant Governor," said Briggs, a former colonel in the U.S. Army. "As a former (Knox) County Commissioner, I understand the needs of local governments and the vital role they play in helping our communities thrive and grow. I look forward to seeing that they have the available resources they need.

"I am also excited about the opportunity to help our veterans in this new committee position. I take seriously the responsibility of providing our veterans with the best our state and country has to offer," he added.

"Our committee has a heavy workload ahead of us this year and I look forward to working with my colleagues to meet the challenges ahead."



"Thank you for your service." Ensuing themes are: "Can You Feel the Love?" "You Make a Difference Every Day;" "We are Proud of You;" and "True

Heroes Wear Scrubs." Tindal said letter-writing prompts and suggestions will be shared on the Town's social media platforms, Instagram and Facebook, throughout the campaign.

"It's just a way to say thank you and we care," Tindal said, adding the campaign is designed to recognize as many TCMC employees as possible.

"My daughter's very first job was at (a local hospital) in housekeeping, and she said it was the hardest job she had ever done," she added. "So I think it is so important to keep in mind how this pandemic has affected everyone in our hospitals — not just the doctors and nurses — but everybody has been dealing with it on some level.

"We are asking anyone else who wishes to participate, to

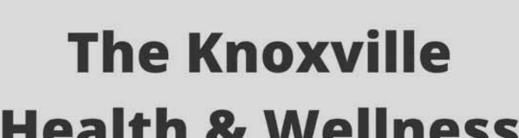
help us show our hometown frontline workers how much we appreciate them during this time of crisis. It's my hope that we collect more letters than we did for Santa."

For Tony Benton, president/ CEO of Tennova East Market, the project means a great deal.

"We truly appreciate the Farragut community for the support they have shown Tennova team members during the COVID-19 pandemic," he said.

"These past few months have been the most challenging for our team since the inception of the pandemic," Benton added. "The increased volume and acuity of the COVID-19 patients has increased the workload on our employees. ... We are making personal sacrifices, and many of our jobs are simply harder right now. And yet, Tennova's team members continue to go above and beyond"

"We're proud and honored to be Farragut's hometown hospital."





"It's a lovely place to take a break from a walk — I do that frequently when I walk on the weekends in Town," she added.

Inside the Inn plans?

While plans for the inside of the Inn are still up in the air, Williams said, "It could be a lot of different things.

"With everything else that's going on in our Town, we've not really had a chance to discuss that," he added.

(See related photo on page 3A)





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Mayor Ralph McGill Park, Campbell Sta. Inn a combo

Mayor Ralph McGill Plaza, set alongside and behind Campbell Station Inn at the corner of North Campbell Station Road and Kingston Pike, recently received an Outdoor Space category nomination for a Keep Knoxville Beautiful Orchid Award. West Knox Senior Center, which opened in early 2020 and is joined by Farragut Community Center in a two-level building at 239 Jamestown Blvd., received a Redesign/ Reuse category nomination. (Read story on page 2A)

Tammy Cheek

Pinpointing

From page 1A

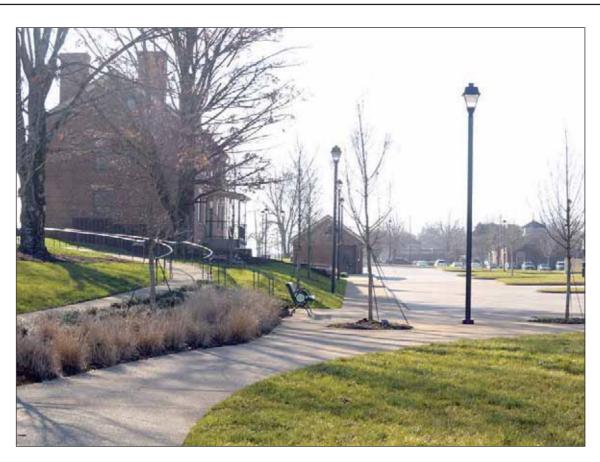
ly and throughout the South, including Northshore Town Center.

Farragut Mayor Ron Williams (also a member of SF/ FBA) in a separate interview said he was not surprised Mr. Purvis reached out to Cullom.

"David was always a friend to Farragut," Williams said of Mr. Purvis, who served as Alliance treasurer at the time of his death in December. "He was the driving force in trying to get something going on a Town Center, and was always trying to get someone interested in the Biddle property."

In an e-mail about Town leaders and the goal of a Town Center, Williams stated, "The long-time vision of the Town founders was to see an actual Farragut Town Center. (The late) Mayor (Ralph) McGill championed many a cause, with this one right up at the top of the list.

"With David Purvis as a liquor store business owner in the old Kroger complex (the former Farragut Wine & Spirits) his thought was to push this property, as it really needed to be totally repurposed," his statement continued. "He had past business dealings with Cullum, a principal with CHM Development, who he approached with the thought



of a horizontal Town Center.

"It was not until CHM Group brought the project to the Town staff did myself or Vice Mayor (Louise) Povlin know of Cullom or anyone connected to CHM Development."

The Alliance is a 501(c)(6) organization, established to support Town business.

Its stated mission "is to positively impact Farragut's economic growth by assisting new businesses, supporting and promoting existing businesses and, in coordination with the Town of Farragut, aiding in the economic development and promotion of the community."

It has eight members, which include Povlin, Town administrator David Smoak (ex-officio, non-voting member) and Tony Cox, publisher of farragutpress and president of Republic Newspapers, Inc., parent company of farragutpress.

"The Farragut Business Alliance is not a Town of Farragut committee but a nonprofit organization made up of all types of Farragut business owners as members," Williams' e-mail further stated.

Led by Stephen F. Krempasky, executive director, "... One of their many goals is make Farragut a better place to do business," Williams' email also stated.

"They basically are an economic development team — in a way like a chamber of commerce. Examples of their members' hard work would include the Costco project, the future Top Golf project and now the Town Center at Biddle Farms."

Since the Jan. 14 meeting, several social media posters have made negative remarks in response to the SF/FBA's involvement in the Biddle Farms project, accusing the entire Alliance Board of recruiting Cullom and possibly violating the Sunshine Law among their accusations.

Gas leak From page 1A

"It made a big noise, but the valve [mechanism] did what it was supposed to do," he said, adding, "When that happens, it sounds like a jet plane."

Corcoran said surrounding businesses were evacuated "because of the amount of gas that was released," but that "it was not a big threat."

KUB crews arrived on the scene, and "cut the relief valve off and had everything back under control by 9:30 a.m." Corcoran added.

Massey retains Gen. Assembly Trans-Safe chair

STAFF REPORTS

editor@farragutpress.com

State Sen. Becky Massey (R-District 6, which includes parts of Concord) has been re-appointed chair of the Senate Transportation and Safety Committee by Lt. Gov. Randy McNally.

This committee is responsible for legislation regarding all forms of transportation in Tennessee, including highways, roads, bridges, railroads, air, bus and vehicles. The committee also oversees legislative matters concerning the U.S. Department of Safety and Homeland Security.

"Becky Massey is a compassionate legislator dedicated to representing her constituents. She understands the importance of transportation and how it supports our economy and is dedicated to keeping Tennessee citizens safe," Mc-Nally said. "Her talents and abilities are perfect for this committee. I know she will do well."

"I appreciate the confidence that Lt. Gov. McNally has placed in me to lead this committee and look forward to finding solutions for the challenges we face, including those presented as a result of the pandemic's effects on our transportation system," Massey said.

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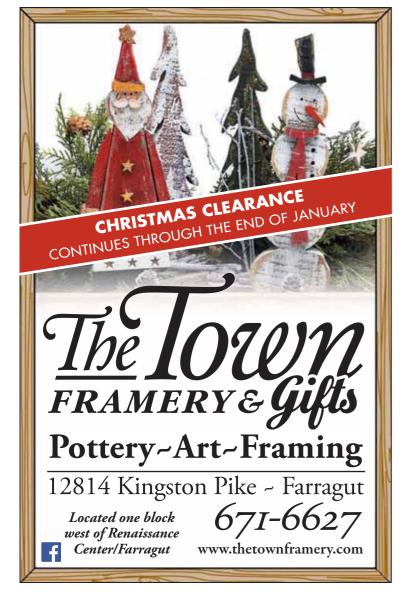
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Keep Health Board? Or lose unelected power as advisors?

At its Monday, Jan. 25 meeting, Knox County Commission will vote, on second reading, whether or not to dissolve the Knox County Board of Health and, in its place, allow for creation of a county health "advisory board" for Dr. Martha Buchanan, right, Knox County Health Department senior director. This new system would, according to proponents of this change, create more accountability to voters by making one person, Buchanan, ultimately responsible for county health decisions impacting businesses, for example, instead of the current 10-person Board. Knox County Government (Mayor Glenn Jacobs, above) would have power to remove Buchanan from her post if enough public feedback came back against her decisions. Do you agree with this proposed change by Commission? is this too much power for a 90-percent unelected Board of Health (except Jacobs), such as when they ordered the closing of some businesses in attempt to curb COVID-19? Or do you trust the Board and its collective expertise on medical matters enough to think it should retain power? Let us know by calling Presstalk at 865-671-TALK (8255) or e-mailing editor@farragutpress.com

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• The Town of Farragut and the Biddle Farm developer (Budd Cullom) keep stating that the Biddle Farm development is still, in their words, a "Town Center." Looking at the Brooklawn (Street) area, the Comprehensive Land Use Plan, it is easy to see that we will be losing most of the walkable shopping area for 280 apartments.

The change from a vertical Mixed-Use Town Center to a horizontal Mixed-Use Town Center will significantly alter the look and the feel of this entire area. It will no longer be the walkable Town Center designed and agreed upon in 2012.

The Mayor (Ron Williams) and Aldermen (Vice Mayor Louise Povlin, Ron Pinchok, Scott Meyer and Drew Burnette) should have set up meetings with the people of Farragut to discuss the future of the Mixed-Use Town Center area once they knew that the vertical development was no longer viable.

Why do those on the Board of Mayor and Aldermen, the Farragut Municipal Planning Commission and a few Town employees get to decide what is right for all of us in Farragut?

We respectfully ask our readers to follow the following Presstalk rules when submitting their opinions:

• Please keep calls to a 90-second maximum (call 671-8255 24 hours a day, seven days a week);

• Please keep e-mailed Presstalks to 250 words maximum (editor@farragutpress.com);

- Libelous and malicious comments will not be published;
- Profanity will be edited out;

Comments will remain anonymous;

• Names of individuals or businesses may not be published (including public figures) depending on the issue.

All Letters to the Editor must be no more than 600 words in length and must cite references when stating specific information as fact, especially in cases where it refutes other opinions and actions expressed.

Despite election, impeachment, Trump still has huge support

Seventy-four million people voted for President Donald Trump. Many of the 74 million believe their vote was stolen and feel under attack for their beliefs.

Sidney Powell has been lead counsel in 500-plus federal appeals cases. She was Assistant U.S. Attorney, past president of the American Appellate Lawyers and Bar Association of the Fifth Appellate Circuit and has written many books — and is one of the lawyers looking into the election fraud. She included the declaration of Navid Keshavarz-Nia in her Georgia complaint. Keshavarz-Nia stated under oath there was massive computer fraud in the 2020 Presidential Election.

Who is Navid Keshavarz-Nia? The New York Times wrote a lengthy article, "How One Man Conned the Beltway," which cited Keshavarz-Nia's superb ability to detect fraud. Keshavarz-Nia has done cybersecurity and technical counterintelligence work for the Central Intelligence Agency (CIA), National Security Agency (NSA) and FBI. His qualifications include a B.A., M.A and Ph.D. in various areas of electrical and computer engineering. He has advanced training from the Defense Intelligence Agency, CIA and NSA. I could use my entire letter to list his qualifications because it took seven paragraphs to list them in his declaration signed to support the Georgia complaint. See Powell's Georgia complaint for more details. Powell once stated, "I don't say anything I can't prove." She stated that we have hard evidence of 450,000 ballots from key states with only Biden selected and no down-ballot votes. Experts claim this would be mathematically impossible. She exposed the CIA's "Hammer & Scorecard" cyber warfare software applications used against other countries to switch votes and appears to have been used against President Trump.

lettertotheeditor

Keshavarz-Nia stated Hammer & Scorecard are real. The courts would not hear the evidence Powell and her team had amassed.

File photo

The concern about election fraud is not about Trump the person, but the integrity of our voting systems. If this can be done to President Trump, who is next? Can any conservative ever have a chance to be elected president, or to any office for that matter? Please note it is not a question of can a Republican be re-elected to office, but can a conservative be elected to office again?

President Trump spoke for the voiceless among us. He brought more minorities into the Republican Party than any other president. How was he repaid? Ten Republican Congressmen voted for his impeachment. Eleven Republican senators, including our own two, Sens. Marsha Blackburn and Bill Hagerty, came out at the 11th hour to serve up a commission to appease Trump supporters. A commission that would take 10 days to set up, gather information and come out with a prearranged statement that some irregularities were found — but not enough to change the election outcome. The Senate impeachment that is to come is to send a message to conservatives that the Trump days are over. President Donald Trump should start his own party. Seventy- four million people will be there to stand with him.

Amendments

From page 1A

project and one in favor.

For several months, social media posters have alleged "illegal actions," "lack of adequate public input," and "malfeasance," leading to at least 200 e-mails being sent to both BOMA and FMPC, most of which opposed the project — especially its multi-family component.

Last week's e-mails were more of the same, with residents voicing concerns about increased traffic and school overcrowding.

However, Cullom had a traffic impact study conducted, which was then independently checked and confirmed by a second engineering firm, while Vice Mayor Louise Povlin repeatedly has cited Knoxville/Knox County Planning data — both indicating apartments create very little student yield.

The leftist and "never Trumper" Republicans may have won the battle, but not the war.

A note: the use of the words battle and war are figures of speech and should not be taken literally.

Brenda Miller, Farragut

(Read related story on Biddle Farms Town Center beginning on page 1A)



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Production Department

Tony Christen, Production Manager......218-8872 production@farragutpress.com

Cindy Wilfert, Designer.....218-8872

2019 PRESS

Advertising Department Cara Ford, Advertising Manager 218-8878

Advertising Manager218-8878 cford@farragutpress.com

Laura Sayers,

Account Executive218-8879 Isayers@farragutpress.com

Receptionist

Editor email: editor@farragutpress.com Website: www.farragutpress.com

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business



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Vance

'Gettin' (Un) Busy' is FWKCC Speaker **Series**

TAMMY CHEEK

tcheek@farragupress.com

Farragut West Knox Chamber of Commerce will present how people can find ways to unburden themselves of too many commitments so they have less stress, the subject at its upcoming Breakfast Speaker Series online webinar, "Gettin' (Un) Busy."

The event, scheduled to take place from 8:30 to 9:30 a.m., Tuesday, Feb. 2, will feature author Dr. Garland Vance, who will share insights from his book, "Getting' (Un) Busy: Five Steps to Kill Busyness

See SPEAKER SERIES, Page 8A

PrePAclinic.com Farragut healthcare pair create new biz for PA students

STAFF REPORTS

edtor@farragutpress.com

Two Farragut residents and certified physician assistants have launched a business to help students get accepted into physician assistant programs.

"Our mission is to serve pre-PA students who want to get into PA school," stated Katie Bean, a physician assistant with an emergency medicine background who has teamed up with Beth Macintire to start PrePAclinic.com.

"We provide tips, motivation and advice to help them achieve their goals."

Macintire and Bean also have earned advanced degrees in the field. Macintire earned a Doctorate of Medical Science degree in education, and Bean holds a DMS in clinical medicine.

After working several years in the field, the founders of Pre-PA Clinic saw a need for this service and published a book with behind-the-scenes information on the admission process.

"The field of physician assistant studies is rapidly expanding," Macintire stated. "PAs are mid-level healthcare providers that routinely take patient his tories, conduct physical examinations, order and interpret tests, prescribe medications and create treatment plans for their patients.



Photo submitted

Farragut residents and certified physician assistants Katie Bean, left, and Beth Macintire have launched a business to help students get accepted into physician assistant programs.

"PAs work in all areas of medicine from the surgical operating room to home and palliative care," she added.

Macintire stated they also

edit and advise on personal statements and offer one-onone application reviews, where they give advice on how to improve a student's chance at getting accepted into a program. PrePAclinic.com houses tools for students, such as

See PRE-PA on Page 8A

Growth spurs move for Phillips, CPA

TAMMY CHEEK

tcheek@farragupress.com

Jessica Phillips, CPA, Accounting & Consulting Servic- so I couldn't

the new location offers space to add employees. "Before, I had only one of-

fice for me,

UT Medical Center Announces...

the Opening of a Second Northshore Location Featuring Diagnostic Services Conveniently Located Near You.

es has grown, so Phillips has moved from the Farragut West Knox Chamber office to a new, nearby location at 102 Chaho Road in Farragut.

FWKCC will help Phillips celebrate the move with a ribbon cutting 4 p.m., Wednesday, Jan. 27, at her new office, where she moved Dec. 1.

Phillips said she moved because her business had grown and she needed a bigger space for support staff. She added

have anyone come in and work for me because there was nowhere for them," Phillips said. "Here, I have these

Phillips little nooks,

so I could add at least two or

See PHILLIPS on Page 8A

businessbriefs

 Martha Sharp recently joined Ullrich Print Plus Powered by Performa to develop relations between new and

existing customers. Sharp has more than 25 years of experience in a variety of sales, including social media, pharmaceutical, institutional.



Sharp

home health, BioTech, PPE and medical devices.

· Real estate professional Casey Wolf recently joined

the team at Weichert, Realtors Advantage Plus in Knoxville and will serve clients in Knoxville and surrounding areas. Wolf



managed his family's business for more than 10 years as an electrician and generator tech-

nician before moving into the real estate business.

· Weichert, Realtors - Advantage Plus in Knoxville



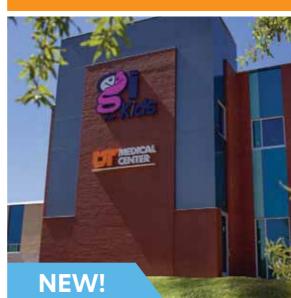
Kirby

the Month while Ishak and Sims were named Top Selling and Listing Agents, respectively.

· Kroger associates and their customers recently contributed more than \$130,000 to Salvation Army chapters across Middle and East Tennessee through the past holiday season's Food Angel Tree program. The donations at checkout allowed the Salvation Army to provide a Christmas meal to an Angel Tree family.

• University of Tennessee recently expanded its health care services by opening a UT Medical Center location at North-

See BRIEFS on Page 9A



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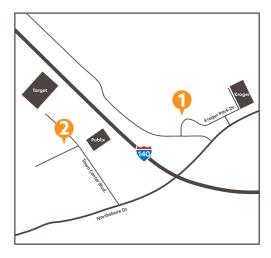


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by

Sims

top

6A • FARRAGUTPRESS THURSDAY, JANUARY 21, 2021



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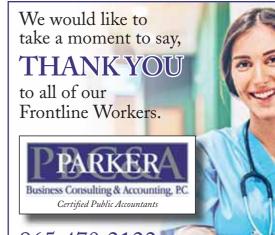
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Speaker Series From page 5A

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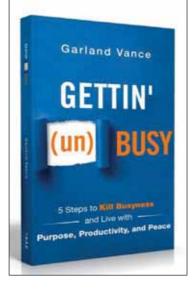
Sponsored by Town of Farragut, Knox County government and farragutpress, the event is included and no extra charge for current Chamber members and their employees. There is a \$10 charge for nonmembers.

Register for the Breakfast Speaker Series by visiting the Chamber's website, farragutchamber.com, going to the Events menu and clicking on the event.

"We've talked to Dr. Vance about donating a portion of the funds to a charity of his choice," FWKCC president/ CEO Julie Blaylock said.

"The Board's job, among its many roles, is to be those convenors of resources and connectors, just like the Chamber is, so the board is constantly connecting us with potential speaker opportunities," she added, noting one of the board's members, Natasha Bohannon, was acquainted with Vance through her work at First Citizens Bank.

"She thought that his topic and his personality would be



a perfect fit for our Breakfast Speaker Series."

After connecting with Vance, Blaylock agreed."Within that 30-minute phone call, I was completely impressed," she said. "Dr. Vance is just so affable and so energetic.

"I loved the topic, especially considering what all of us have gone through this past year in 2020, and how 2021 is still going to present a lot of opportunities — but also challenges," she added.

Blaylock noted how people relate being busy as good, but added, "There is something called too much of a good thing. Oftentimes, (busy) means that we're over-committed, we are over-stressed, we are lacking in sleep, lacking in nutrition, lacking in time for exercise, lacking in time for family."

Vance shared with her that when he was a graduate student, he was working for a non-profit organization and helping to raise three children all at the same time.

"He started getting sick," Blaylock said. "He started having chronic migraine headaches ... he was having heart palpitations and just purely exhausted."

When Vance went to the doctor, he was told the cause of his health problems was "literally his own busyness," she said. "He was over-committed.

"So, he decided to transition his doctoral research to examine how busyness is a tendency to over-commit ... how it can have negative effects," Blaylock added.

"Through his own research, he was able to heal his own issues ... it's the overloading of those (good) commitments that becomes negative."

In short, Vance will share how to say "no" during his Speaker Series address.

Pre-PA

From page 5A

books, interview guides and Centralized Application Service for Physician Assistants application review.

They are accessible on Instagram @PrePAClinic, where they offer free tips, questionand-answer sessions, motivation and subject matter reviews.

To become a certified physician assistant, students need

Phillips

From page 5A

three employees."

Phillips first went into the certified public accounting business in February 2007 in Crossville, where she maintains an office. Then she opened the Farragut office in October 2018..

Along with the convenience of being close to businesses, she said Farragut "has a small community feel to it, so it's similar to my hometown.

"I like that there are a lot of business opportunities," she added.

"I like the people I have met."

a master's degree from an accredited PA program and must pass a national exam, known as PANCE, after graduation.

"With the demand for healthcare services expected to continue increasing, Macintire stated the Bureau of Labor Statistics projects the physician assistant profession "to grow over 30 percent from 2019 to 2029."

For more information, contact Macintire at 706-399-2545 or kbmacintire@gmail.com.

Phillips provides the following services: tax preparation, bookkeeping and payroll, tax planning, financial statements preparation and financial reviews.

As a result of the COVID-19 pandemic, she has added a feature to her business.

"People can upload tax documents securely, electronically," Phillips said. "So, people who are not comfortable meeting face-to-face have that as an option."

Hours are by appointment only. She can be contacted on her website, jessicaphillipscpa. com, her e-mail at jessicaphillipscpa@gmail.com or by calling 865-236-0228.







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Briefs

From page 5A shore Town Center.

• East Tennesse Children's Hospital is expanding its pediatric services into neighboring Sevier County and opening Sevier Outpatient Center on Monday, Feb. 1.

The center, located at 502 Winfield

Dunn Parkway in Sevierville, will offer pediatric rehabilitation services during the day and pediatric, after-hours urgent care services on nights and weekends. The urgent care center, a partnership with TeamHealth, will provide immediate medical attention to children when pediatricians' offices are typically closed. • Dr. Savannah Schultz, DO, recent-

ly joined Summit Medical Group as

an internist at West Knoxville Internal Medicine and is accepting new patients. Schultz received her undergraduate degree in biology from Wofford College in 2011 and graduated from Edward Via College of Osteopathic Medicine in Spartanburg, South Carolina, with a Doctor of Osteopathic Medicine degree in 2015. Schultz completed a three-year internal medicine residency in Danville, Virginia,

in 2018 and is certified by the American Osteopathic Board of Internal Medicine. Prior to joining Summit, Schultz spent two years as a hospitalist with StatCare in Knoxville.



Schultz



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THE OAKS AT RUDDER LANE



1312 RUDDER OAKS WAY. Gated community. 1.27 acres of privacy with close in west convenience on a Cul-De-Sac, Elegance and warmth abound, 5 bedrooms (one bedroom is a media room at present time) 4 full and 2 half baths. Welcoming large entry showcasing the waterfall, inground salt water pool with water feature and spa. Kitchen with generous cabinets, tremendous counter space, granite counter tops, island bar, gas cook top, double ovens, pot filler, and stainless appliances which is open to the vaulted living room. Large bay in the keeping room with a vaulted wood ceiling and massive fireplace. Formal dining room with floor to ceiling windows. Master on the main level plus second bedroom. Master bedroom with a fireplace. Master bath with heated floors, whirlpool, dual sinks, walk in closet with additional cedar closet. Fabulous outdoor entertaining with inground salt water pool with water feature, spa, waterfall, covered patio, cabana, 1/2 bath, outdoor shower, bar and wood burning fireplace with gas starter. The Sellers added a variable speed pump reducing the cost to run the pool to less than \$20 a month. Auto water level features for pool and hot tub. Pool, hot tub, and waterfall can be controlled from your phone. Arched doorways, soaring ceilings, huge windows, and stone details add to the ambience. Media room which can be converted back to a bedroom. Custom acoustic wall panels easily removable.. Media room heat pump added in November 2016. 2 ton and 4 ton gas packs furnaces added November 2018. Sellers added central vacuum and automated pool system. There is room for expansion above the master bedroom if the Buyers desired. TV's in bathroom and pool area do convey. Speakers on the outside bar do not convey. Projector and audio equipment in the media room do not convey. Racks holding the equipment convey. Kitchen refrigerator "as is". Outdoor refrigerator and gas grill do not convey. Steam humidification system added to main level gas pack heating unit. HVAC automated system added to main level units. Control via phone app or computer. \$1,375,000 (MLS 1134243)

COPPERSTONE

1452 TURNING LEAF LANE

1. Master on the Main Plan 2. Two car side entry Garage 3. Brick and Siding Home 4. 9' ceilings on Floor 1 5. 8' ceilings on Floor 2 6. 30 Year Roof 7. 3 ½ Baths 8. 5 Bedrooms 9. Separate Bonus Room 10. Large Laundry 11. Hardwood Flooring on Floor 1 except for Master Bedroom, WIC, and Laundry 12. Ceramic Tile Flooring in Master Bath, Bath 2, Bath 3, Laundry 13. Carpet Flooring in bedrooms, closets 14. Hardwood Steps 15. Gas fireplace 16. Built-ins 17. Tray ceiling in Master Bedroom 18. High ceiling in Great Room 19. All bedrooms have WIC 20. Granite Kitchen Tops, Bath and Laundry Tops 21. Sentricon Pest Control System 22. Natural Gas Heat 23. Natural Gas Water Heater 24. Electric Range 25. Electric Dryer 26. Crown molding on Floor 1 except for vaulted ceiling area and closets 27. 2-10 Home War-





VAN GILDER AT CREEKSIDE IN SEYMOUR



115 VAN GILDER WAY, \$269,000 (MLS # 1134975 PENDING) *AND* **123 VAN GILDER WAY, \$269,000** (MLS # 1134977 PENDING)

The Sutton Garage Left. Open floor plan, 9' ceilings on main. Island bar in kitchen, granite counter tops, tile back splash. Trey ceiling in master bedroom. Master bath with double sinks, make up area, walk in shower, walk in closet. Flooring in units: Aqua guard or nucore in main area and kitchen, Carpet in bedrooms, Tile in wet areas, tile shower surround. Split bedrooms, Ceiling fans. Lawn mowing included in HOA fee. 100% USDA Rural Development loan available for qualified Buyers.



119 VAN GILDER WAY, \$249,000 (MLS # 1134976 PENDING) *AND* **127 VAN GILDER WAY, \$249,000** (MLS # 1134978 PENDING)

The Cambridge XL Elevation A. Open floor plan, 9' ceilings on main. Island bar in kitchen, granite counter tops, tile back splash. Trey ceiling in master bedroom. Master bath with double sinks, make up area, walk in shower, walk in closet. Flooring in units: Aqua guard or nucore in main area and kitchen, Carpet in bedrooms, Tile in wet areas, tile shower surround. Split bedrooms, Ceiling fans. Lawn mowing included in HOA fee. 100% USDA Rural Development Ioan available for qualified Buyers.

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FARRAGUTPRESS THURSDAY, JANUARY 21, 2021 • 1B



A TSSAA member: KCS gets approval

ALAN SLOAN editor@farragutpress.com

KNOXVILLE — Once upon a time, in the not too distant past, TSSAA schools were told not to play Knoxville Christian School — that according to its current athletic director.

However, things have warmed up quite a bit recently, as the school's application to join TSSAA was accepted during the body's virtual Board of Control meeting Thursday, Jan. 14.

"We're excited about the opportunity," Joey Brandenburg, KCS athletic director and boys basketball head coach, said about the Knights' TSSAA participation in boys and girls basketball and volleyball beginning with the 2021-22 season. "They put us in (Division II, District) 2A, East Division."

Knoxville Christian will be an affiliate member that first season, meaning KCS teams would not be eligible for postseason TSSAA tournament play.

"That's the common rule ... you go through a year of probation as an affiliate," Brandenburg said. "But we will attend the NACA National Tournament, (that's) where we would go next year" instead of the TSSAA tournaments.

"The following year we're be able to compete for (TSSAA) state championships," he added.

Greetings, lots of help

As for getting a warm reception, "I had several schools text me or contact me the day that we got approved. We really appreciate that," Bran-



Dallas Carbaugh, Farragut sophomore post/wing, looks for an open teammate on the baseline while sandwiched by HVA defenders Dale Henley (32), a junior, and senior Tanner Grantham.

Valley rally an Ads tally

Down by 12, Farragut takes care of Hawks at HVA

KEN LAY

Correspondent

HARDIN VALLEY — As he watched his team endure its early share of offensive struggles, Farragut High School boys basketball head coach Jon Higgins didn't hit the panic button.

The Admirals fell behind by 11 points early, but they persevered and notched a 69-61 District 4-AAA victory over rival Hardin Valley Academy Friday night, Jan. 15, at HVA.

"Even when we were down, I thought our pressure defense was pretty good," Higgins said after his squad notched a comeback victory on the road and improved to 6-6 overall and 4-3 in the district. "We just weren't hitting shots."

The Admirals fell behind 28-17 late in the second quarter before scoring the last seven points of the first half.

From there, it was a rollercoaster ride until Farragut found its shooting touch over the final eight minutes of the contest. The game was knotted 49-49 heading into the fourth quarter before the Admirals got hot and used a 12-0 run to take a 61-49 lead when Dillon Atwell knocked down a 3-point shots with five minutes left in

See ADS-HAWKS on Page 6B

After pair of rough ones, FHS girls roll

Final Four FMS pair

No. 3-seeded boys stayed perfect

ALAN SLOAN

editor@farragutpress.com

The post-game emphasis was "making the Final Four," as the unbeaten Farragut Middle School boys basketball team rolled into the Knox County Middle School Girls Basketball Tournament "Final Four" this week following a decisive quarterfinal tourney home win.

The Admirals, a No. 3 seed despite having a perfect record, improved to 8-0 thanks to a 58-36 tourney victory against No. 6-seed Cedar Bluff in Bobby Henry Gymnasium Saturday afternoon, Jan. 16.

"Here at Farragut, we want to make going to the Final Four the standard," Lynn Allen, FMS first-year head

See BOYS FINAL 4 on Page 7B

Avenging a loss, girls advanced

KEN LAY Correspondent

FOUNTAIN CITY - Farragut Middle School girls basketball head coach Devan McIntvre couldn't hide her excitement after her team advanced to the semifinals of the Knox County Middle School Girls Basketball Tournament. McIntyre was ecstatic because she felt her team's hard work in a season altered by the COVID-19 pandemic is really beginning to reap benefits. "The thing that I'm proudest of with these girls is their work ethic," McIntyre said after the No. 5 Lady Admirals outlasted the No. 4 Gresham Lady Gladiators 50-43 in a quarterfinal game in North

denburg said. "CAK was the first one."

Moreover, "I definitely appreciate Jody Wright at Fulton," he added about that school's athletic director and famed boys basketball head coach who has been a TSSAA Region 2 official for a number of years. "He's answered any questions that I've had.

"(Bernard) Childress (executive director) of TSSAA; they've worked really well

ALAN SLOAN

editor@farragutpress.com

After a pair of huge District 4-AAA showdowns, both at home, went badly for Jason Mayfield's Farragut Lady Ads basketball team, it was nice to follow up with an easy victory.

Losing a heartbreaker to rival Bearden — the team's first setback of the season — Farragut then fell to perennial district power Maryville 65-49 Tuesday, Jan. 12. "When you shoot 14 of 28 from three (-point range), that's pretty good," Mayfield said about the MHS hot hand.

"... I think we played as individuals, and it makes us not as good as we can be," he added. Then came a young Hardin Valley Academy team last Friday, Jan. 15, at HVA. The Lady Hawks put up a strong fight in the first quarter before the Lady Ads breezed to a 67-32 district win. "I thought tonight we shared the ball much better," Mayfield said, as Farragut improved to 10-2 overall, 5-2 in district following the victory.

"Macy (Barnes) came out and kind of got her shot back a little bit, she had 25 tonight," he added about his senior wing and top scorer. "Ace (Avery Strickland) did some good things there in the middle of the court. Keeleigh (Rogers) did a good job getting to the rim."

Other FHS scorers were Rogers with 13, Strickland 12, Ashlyn Sheridan nine, McCall

See TSSAA-KCS on Page 7B

Lady Ads' effort praised despite 1st loss; boys wrestlers bounce back

STAFF REPORTS

editor@farragutpress.com

With a growing girls wrestling program at Farragut High School — 10 grapplers in weight classes from 119 to 215 pounds — head coach David Garabrandt's Lady Admirals faced a Union County program with equally strong numbers.

Suffering its first dual match loss of the season, Farragut's girls were edged out by UCHS 36-33 Friday, Jan. 15, in FHS's Lynn E. Sexton Gymnasium.

In contested individual matches, Lady Admirals junior Elaina Thibeault (160-pound class) scored a first-period pin, while sophomore Hailey Webb

(170) claimed an 8-4 victory.

"I would have to say the one that impressed me the most was our 170 for the night, Hailey Webb," Garabrandt said. "She's one of our first-year wrestlers. She went out there and impressed me — considering the long break we've had, she was able to remember (moves) and actually able to perform during that match."

Other wrestlers on the roster last Friday were seniors Katherine Vail (119) and Isabella Snyder (132), junior Emily Manning (215), sophomore Sydney Brennan (132) and freshmen Molly Graham (125), Katelyn Matheny (190) and Makena Porter (133).



Hailey Webb, in blue and gray, Farragut sophomore, has dominance over her Union County opponent en route to an 8-4 victory Friday night, Jan. 15, in FHS's Lynn E. Sexton Gymnasium.

STAFF REPORTS

editor@farragutpress.com

Rebounding from a rough dual event outing at Pigeon Forge the night before, Farragut's boys wrestlers swept past Powell and Union County Friday night, Jan. 15, in FHS's Lynn E. Sexton Gymnasium.

Farragut began with a 34-24 victory against the PHS Panthers, led in contested individual matches by sophomore Talon Pritchard (152-pound class), winning 12-5; sophomore Aiden Enters (160), pinning his opponent in the first period; and senior

See WRESTLING BOYS, Page 7B





YOUR GOALS >>>> BACK ON TRACK www.tocdocs.com

See BOUNCING BACK on Page 6B See GIRLS FINAL 4 on Page 7B

community

2B • FARRAGUTPRESS THURSDAY, JANUARY 21, 2021



Farley honors father, leads Alzheimer's kickoff

MICHELLE HOLLENHEAD

mhollenhead@farragutpress.com

For individuals and family members dealing with Alzheimer's disease, every day can seem like "the longest day."

For that reason, and tying into the actual "longest day" of the year, the Summer Solstice, the Alzheimer's Association is kicking off its annual awareness and fundraising campaign nearly six months out on Thursday, Jan. 28.

On that day, Farragut resident Kris-

tin Farley will serve as emcee for two Phil Farley's memory loss and illness. virtual kickoff parties: one at noon, the other at 8 p.m., for which registration is being offered through Event Brite.

The Longest Day event itself is designed to "activate communities to fight the darkness of Alzheimer's," Tennessee chapter manager Rebecca Williams said.

A former news anchor at WATE-TV 6, Farley's own experiences with the organization began as she navigated the uncharted waters of her late father:

"Rebecca really helped me so much while my father was ill," Farley said. "She hooked me up with so many resources that helped me and my family."

Farley said she really noticed her father was suffering from failing health and memory loss during a Thanksgiving visit two years ago from his home state of Maryland.

'Watching his incredibly sharp mind deteriorate over the last few years of his life was heartbreaking," she said. "But, since he was so far away, finding help (through the Alzheimer's Association0 to deal with it was so helpful.

"They were able to provide me with key talking points, for example, so I was able to have conversations with him in ways that wouldn't upset him and made that communication much more positive for both of us," Farley added.

After her father passed away last

See ALZHEIMER'S on Page 5B

'Silver' Scouts

Farragut girls help build outdoor classroom at Seven Island Park

TAMMY CHEEK

tcheek@farragutpress.com

Farragut area Cadette Girl Scouts Ava Berkheimer and her sister. Ana, from Troop 2034 of Knoxville, recently showed they can use power tools.

Berkheimers, along The with fellow Beaver Creek Service Unit scouts Annabel Dattilo and Jessie Boromei, spent five months finishing a Silver Award project to construct the Hickory Creek Learning Center outdoor classroom for Seven Island State Birding Park in Kodak.

Ava, the 13-year-old daughter of Yarnell Road residents Mark and Nicole Berkheimer, said the girls spent more than 50 hours working on the project.

"I'm super happy at how (the completed project) turned

out," Ava said. "It was such a fun project and to be working with everyone.

"We're really proud of it," she added. "We (had) a grand opening on (Saturday,) Jan. 16 ... at Seven Islands.

"After the dedication, the other girls and I (led) the first official class in the new learning space. We are teaching a Girl Scout Animal Habitats badge workshop."

Ana, 11, also was happy with the outcome, although she conceded she thought the project would be easier.

"I really want to get the word out that girls can use power tools and do a big project like this," said Nicole, who also is the troop leader.

Ava said the girls decided to do their Silver Award project at Seven Islands State Birding

See SCOUTS on Page 5B





(Above) Troop 2034 Cadette Girl Scouts, from left, Ana and Ava Berkheimer, Jessie Boromei and Annabel Dattilo, show their finished classroom at Seven Island State Birding Park in Kodak (Sevier County), which the girls recently accomplished to earn their Silver Award.

(Left) Ana Berkheimer. left, and Jessie Boromei working with tools onsite at the State Birding Park.

Photos submitted

Farragut Parks & Rec offers two new fitness programs

MICHELLE HOLLENHEAD

mhollenhead@farragutpress.com

It might be a bit nippy outside, but Farragut officials are offering two new fun outdoor programs over the coming months to herald in the new year, keep residents socially distant and enjoy the Towns' parks, trails and greenways.

Farragut 40

This event, originally scheduled last year, continues celebrating the Town's

four-decade "birthday" which was officially commemorated in 2020.

The Town's Parks & Athletics Council is offering the program, which is designed to encourage residents to not only remember the Town's founding, but also celebrate its many outdoor offerings by using its 16 miles of greenway and trails.

Participants tracking 40 miles of walking, running or biking between now and March 26 will earn prizes and be eligible for a \$100 gift card.

"The program is a great way for Farragut residents to get or stay active, as well as an incentive to explore the Town's beautiful public spaces," Parks & Recreation director Sue Stuhl said.

Originally planned for last year's milestone anniversary, "Farragut 40" was postponed very early amid the pandemic.

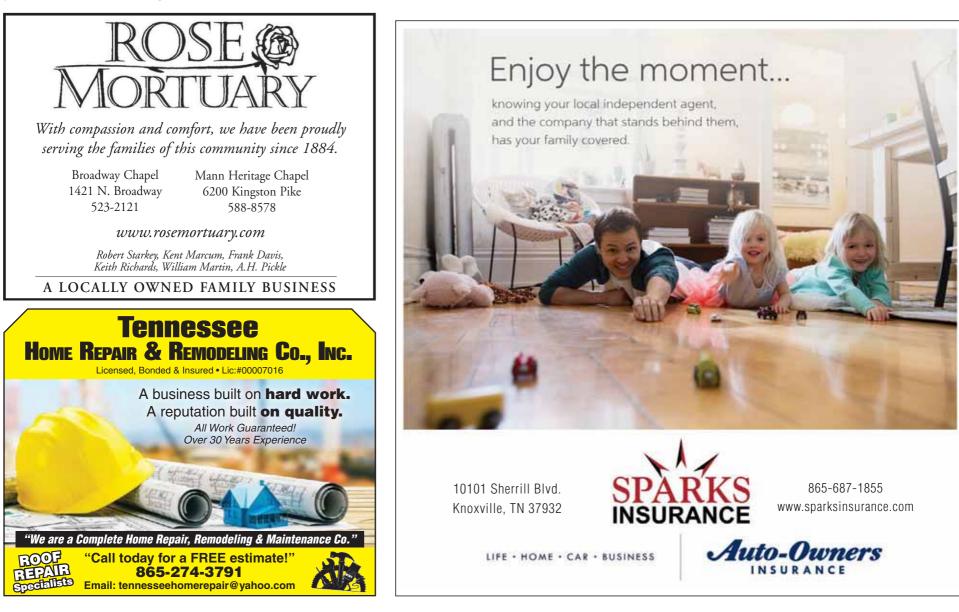
"It was scheduled to have stated in March. When everything shut down it

didn't happen," Carisa Ownby, Town media/tourism assistant, said.

"Now, with outdoor activities being stressed and limitations on indoor activities, it seemed like a great time to have it."

Participants can begin tracking mileage the day they register. To register. visit townoffarragut.org/register or call 865-218-3376.

See PARKS on Page 4B







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• Knoxville Children's Theatre, 109 E. Churchwell Ave. in Knoxville, will present "Snow Queen," the story that inspired Disney's film, "Frozen."

The play will be performed each Friday, Saturday and Sunday from Jan. 22 through Feb 7. Friday performances begin at 7 p.m.; Saturdays begin at 1 and 5 p.m., and Sundays begin at 3 p.m.,. Tickets will be very limited for each performance, so each group or family can be distanced from each other. Masks are required inside the theatre at all times. Ionopure air sanitizers are used throughout the theatre. Tickets are available at knoxvillechildrenstheatre.com

The play is performed by eight young actors ages 10 to 17. The Snow Queen will be played by Marianna Harrison, with Hattie Perry as Gerda. Kay will be portrayed by Maddy Grace Payne. The rest of the cast features veterans Millie Braude, Annika Kallstrom and Sydney Parman. while Jocelyn Ashe and Eric Wahl are making their KCT debuts in this production.

The show is directed by KCT alumna Ashlee Latimer — a Tony Award winner. Alex Montgomery provides the scenic design with August King assisting. Grant Trivette provides the lighting design with Corbin Fram assisting. Alyssa Vogt will design and build the costumes with assistants Lily Segars and Julia Lance. Properties masters for the production are Pressley Rule and Brodie Hackworth. Stage manager is Hazel Matteson.

• For more than 40 years the Dogwood Arts House & Garden Show has showcased the latest trends in home improvement, landscape design, decor and more. The 2021 event will be no exception and will offer attendees the opportunity to engage with quality vendors without fear of safety and health concerns. The Dogwood Arts Virtual House & Garden Show will premiere Friday, Feb. 12, and run through March 14 on its brand new website, https://www.dogwoodarts.com/.

Attendees can attend Virtual Expert Sessions via Zoom, browse a comprehensive Exhibitor Directory and save hundreds on their next home projects by taking advantage of our exclusive Show Specials — all from the comfort of home. The event is completely free to attend.

The Exhibitor Directory showcases the top vendors in several categories: appliances, flooring, windows, outdoor landscaping, kitchen/bath, cleaning, storage solutions, shutters/blinds, pest control, fencing, water systems, gardening and more – all accessible 24/7 on the easy-to-use virtual platform.

Exhibitor registration is now open. Participation includes a listing in the Exhibitor Directory, a unique Vendor Page, and the opportunity to host a Virtual Learning Session. Businesses can apply online at https://www.dogwoodarts. com/houseandgardenshow.

• Applications for open seats on the Farragut West **Knox Chamber of Commerce** 2021-22 Board of Directors have opened and are now being accepted. Deadline for submission is by 4 p.m., Monday, Feb. 1. To download the application with prerequisites for the Board, which would be in either PDF format or in Word/Doc format. For more questions, FWKCC members should e-mail Julie Blaylock (president/CEO) at julie@farragutchamber.com or Board chair Terry Rutherford: terry. rutherford@regions.com.

• MEDIC Regional Blood Center has a critical need for these blood types: O Positive, O Negative, A Positive and A Negative. Visit a MEDIC Center Donor Center in Farragut, 11000 Kingston Pike, or Downtown Knoxville, 1601 Ailor Ave., to donate. For location hours, directions and mobile Blood Drive list, visit medicblood.org.

MEDIC is requiring all donors to wear a mask or face covering. If a donor does not have a mask or face covering, MEDIC will provide one. MED-IC is allowing whole blood walk-in donors. Appointments are available and can be made to donate whole blood online at www.medicblood.org using the donate link.Appointments are required for Platelet and COVID-19 convalescent plasma donations.

Appointments also can be made by calling 865-524-3074. Donors will receive a special edition MEDIC gift: \$10 E-Gift Card (delivered via e-mail), \$5 Salsarita's coupon and a Texas Roadhouse Appetizer Coupon.

• The Visit Farragut team has designed a Farragut Dining Guide with listings for all the restaurants in Town limits. This guide details restaurant service options, including takeout, delivery, outdoor seating, drive-thru and dine-in, along with contact information. Pick up your copy of the dining guide at Farragut Community Center, Town Hall or the Pinnacle at Turkey Creek office, 11251 Parkside Drive. For an e-copy, go to visitfarragut.org. Several restaurants offer specials throughout the week, which are reflected on the website's calendar. The dining guide will be updated every six months.

• Coats for the Cold drive and distribution by Knox Area Rescue Ministries asks for gently used and/or new coats at any KARM Stores or Prestige Cleaners location. While all sizes are needed, of special need are children's coats and adult XL and XXL.



Photo submitted

Farragut Parks & Rec staffer Bryson Keith is pictured with one of many tags to will be scattered throughout the Town's four parks for "Hide and Seek with the Admiral" starting Monday, Feb. 1.

Parks

From page 2B

'Hide and Seek' Described by Parks and Recreation staff as a "fun way for families to spend time in Farragut's parks," Hide and Seek with the Admiral begins Monday, Feb. 1, and will take place in all four Town parks: McFee, Mayor Bob Leonard Park, Founders Park at Campbell

Station and Anchor Park Parks & Rec employee Bryson Keith, who regularly portrays Town namesake Admiral David Glasgow Faragut, lends his smiling face to a number of tags, which will be located throughout each park.

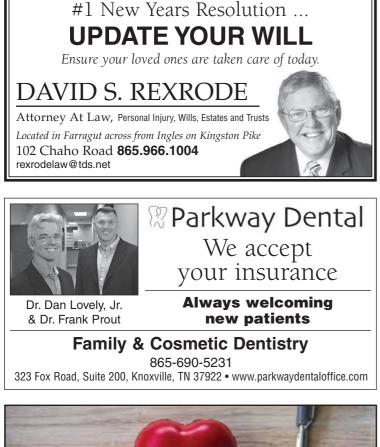
Participants are asked to find the tags and record the numbers on printed maps (available at http:///farragutparksandrec.org/hideandseek), then drop them off at Farragut Community Center (239 Jamestowne Blvd.) for a chance to win a \$10 Dairy Queen gift card. Ten winners will be chosen from entries with all 20 tag locations.

Parks & Athletics coordinator Lauren Cox has worked to come up with activities during the pandemic that encourages usage of Town amenities.

"It's been challenge throughout COVID to offer programming that's fun and safe, but cold weather makes it even harder," she said. "The good news is that even during the winter months, we typically have some nice weather that brings people out to our parks and greenways,"

For more information about Town programs and offerings you can visit farragutparksandrec.org.







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Alzheimer's

From page 2B

May, Farley felt compelled to "give back to the organization, which had helped us so much.

"I was always about giving back to my community, but it really is different when you are personally impacted by something, and you can learn from it and share what you know," she added.

Farley took part in the Alzeheimer's Association's bookend event Dec. 21 on the shortest day of the year, Winter Solstice, during which participants lit luminaries in memory and in honor of loved ones suffering from the disease.

By kicking off the campaign in January, participants have plenty of time to host a fundraising event prior to the June 20 Longest Day event itself.

"June 20 is the day with the most light," Williams said. "On that day, thousands across the world will stand up to the darkness of Alzheimers through an activity of their choice, which can be held that day or any day or time period leading up to it.

"The kick-off will be an opportunity for folks to learn more about the event and get involved," she added.

Farley is planning hers for March 28, which is her father's birthday. She is planning either an in-person or virtual "Painting with a Twist" event in memory of the man she calls her "biggest cheerleader."

She is calling her fundraising efforts "Fun for Farkle"



From page 2B

Park in Kodak because they had already been "friends" of the park for a long time.

"One of our scout moms is a ranger there," Ava said. "We started doing classes and special events there, and we just kept doing them.

Seven Islands needed an outdoor classroom "because they teach a lot of classes for all ages ... whenever COVID hit, they didn't have many outdoor educational areas. They had one area but it wasn't really permanent," Ava said.

"We thought that project would be perfect," she added.

The girls started the project in August 2020 and finished it Sunday. Jan. 3. The project involved constructing 12 5-foot benches and a chalkboard-table combo. "The table can fold up, and you can see the chalkboard," Nicole said.



Kristin Farley of Farragut, a former WATE-TV 6 news anchor, holds her wedding day photo, which included her father, Phil Farley, who passed away last year from suspected Alzheimer's Disease. Farley not only is participating in the Alzheimer's Association's "The Longest Day" fundraiser, but also is hosting the local kickoff events Thursday, Jan. 28.

because "my dad would want us all to remember his love of family, fun and laughter."

Those interested in joining her effort can visit act.alz.org/ goto/Farley.To register for The Longest Day, visit al.org/tld.

Those attending the kickoff and registering for The Longest Day by Feb. 4 will receive a \$5 e-gift card to Dunkin Donuts. For more information, call Williams at 865-661-0179 or e-mail rawilliams@als.org.

RCF elects new leaders for '21-22

TAMMY CHEEK

tcheek@farragutpress.com

Rotary Club of Farragut members have chosen their new leaders who will take office in July.

The Rev. David Bluford, the 2020 president-elect, will take

up to accept leadership roles

for the new year "as we look

forward to picking things up

before, we will have the ability

to throw our Zoom to the side

and — at least for those who

want to — (meet in person)," he added. "Hopefully, we'll be

able to get back to in person

before long and things will un-

For members who are new to

the leadership roles, Bluford

said he looks forward to work-

"Hopefully by then, if not

on the first of July.

fold for us."

ing with them.

the helm as the club's new president for the coming RCF year. During a Jan. 6 virtual club meeting, Bluford expressed his appreciation to members who stepped



Along with that, Jones said the board, but

Jones, 2020-21 president.

"I'd like to offer my con-

gratulations and appreciation

to those who were elected,"

Jones said at the Jan. 6 meet-

ing. "Thank you, again, for

stepping forward for your ser-

vice and keeping this great

club moving forward."



of the leadership team, to attend the Rotary Leadership Institute.

"I think it's an excellent opportunity," he said. "It will be virtual."

Bluford is the longtime chaplain at Parkwest Medical Center and a retired TSSAA high school football official.

"He has been in the club for 20 years and served in various capacities for the club, including on its board of directors and as our chaplain," said Tom King, RCF publicity chairman. Megan Belcher was elected

See OFFICERS on Page 6B





earlier that morning, approved a \$20 tuition fee for any RCF member, especially members

"They harvested logs from the park," she added.

The logs they used were black locust, which is rot resistant, for the bench supports.

Nicole said Seven Islands wanted it to be environmentally friendly, so instead of cement to anchor the benches, they drilled holes and inserted rebar, a reinforcing steel, in the logs and buried the rebar 6 inches into the ground.

They used metal from the Berkheimers' roof, which was left over from a re-roofing project, to build the chalkboard.

Their father helped the girls, showing them how to do the work, Nicole said.

Initially, she said the girls were looking at completing two classrooms but were talked out of it.,

"Thank God, (Mark) talked sense to us," Nicole said, adding there were some setbacks.

"Ana broke her arm during the project, and Ava broke her pelvis in a horseback riding accident," but the girls persevered.

"It was a good learning experience that no project is ever going to completely go as initially planned, and you have to adjust your plans to be successful, and they got everything done," Nicole said.

The Silver Award is the highest award a Cadette Girl Scout, age 11 to 13, can achieve before moving up to the Senior Girl Scout level and working toward a Gold Award, Ava said.



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Officers

From page 5B

as 2021-22 president-elect, and Val Privett will be the next vice president — and on the ladder for the 2023-24 presi- $% \left[2^{2}\right] =\left[2^{2}\right] \left[2^{2}\right] \left[$ dency, King said.

Belcher, a four-year Farragut Rotarian, is relationship

manager for United Community Bank Lenoir in City, and is a member of the RCF Board. Privett,

also

been

Rotar-

ian for four

who

has

а

Privett

years, is president and owner of Beacon Insurance Advisers, which for 20 years was the Privett Insurance Group.

"She has served the club as co-chair of its Service Projects Committee," King added.

Their terms constitute a Ro-

tary year, which begin July 1 and run through June 30, 2022.

Other new members elected to RCF's board include: treasurer Steve Krempasky, executive director of Shop Farragut/Farragut Business Alliance; Sgt. at Arms Leona Skiles with Realty Executives Associates; and service projects co-chair Scott Bertini, account manager with Patterson Pope Inc.

Board members elected also include fundraising co-chair Denise Defenderfer, training mentor and contact center at Talbot's; youth service cochairs Brandon Ross, property manager/affiliate broker at Woody Creek Realty, and Denise Bash of The Lockwood Group.

"Clubs must have their new officers for the following Rotary year in place by the end of the calendar year, so training sessions for these positions can be conducted throughout District 6780's 65 clubs in East Tennessee," King said.

RCF learns FWKCC history

TAMMY CHEEK

tcheek@farragutpress.com

"I've got the best job I never knew I wanted," Farragut West Knox Chamber of Commerce president/CEO Julie Blaylock told Rotary Club of Farragut members during a recent virtual meeting.

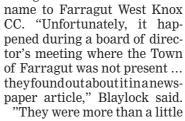
Blaylock, who also is an RCF member, has been with the Chamber since 2011, starting as an executive assistant to then president Bettye Sisco.

FWKCC's history dates back to 1987, when it was called Farragut Chamber of Commerce.

With the incorporation of the Town, she said then Mayor Bob Leonard felt the Town should have its own Chamber.

"There's a little bit of speculation over who started the Chamber, but I believe it was a conglomeration of the late Mayor Bob Leonard ... and also multiple business owners in the Farragut area," she said.

One pivotal part of Chamthe ber's history that was "kept in the closet for a long time," started in 1998, when board the decided to change its



Blaylock

upset, so the financial support they have been providing to the Chamber at that time, which was significant, was withdrawn completely, and that created a fracture in the relationship between the Chamber and the Town," she added.

Chamber membership was somewhere between 400 to 500 members in 1998 — but when Sisco was hired, coming from Idaho Falls in 2002, "We were down 110 members and we were about \$30,000 in debt."

Sisco turned all that around and restored the relationship with Town government.

Blaylock was chosen as new president/CEO when Sisco retired in 2017."When you see that woman, you really need to thank her for all that she did,' Blavlock said.

The Chamber grew back its membership and benefits. "We started offering grants for continuing education back in the late 1990s," she said. "That was something no other Chamber was doing. We've increased the scholarship for some of the students we partner with at Farragut High School. For the last 15 to 20 years, we've probably given upward of \$85,000 to \$100,000."

Ads-Hawks

From page 1B

this rivalry showdown.

Atwell, one of Farragut's top scorers, had all 10 of his points after halftime. He also got plenty of late help from Isaiah Smith, who scored seven of his 10 points after halftime.

"I think Dillon played well in the second half," Higgins said about the junior guard. "He

didn't play so well in the first half, but like good players do he stepped up in the second half. "Isaiah had seven of his 10

points in the second half," Higgins added about the junior wing. "I thought Rvan Neal and Dallas (Carbaugh) played well pretty much the whole game."

Carbaugh, a sophomore post/wing, led the Ads with 15 points while also pulling down eight rebounds and grabbing four steals. Neal added 12 points.

The Hawks fell to 3-5, 2-4.

"I'll say this, we go through long scoring droughts this year ... that's becoming a trend for us," said HVA head coach Shane Wells, who came to HVA after a long and successful tenure at Christian Academy of Knoxville.

"We've been in every game this year. But we've gone through those droughts and you know that Farragut is too good to keep missing the shots that they were missing early," he added.

Hudson Stokes, a junior guard, led the Hawks in points with 14. Jaelyn Pannell, another junior guard, added 10. Ty Gentry and Dale Henley finished with eight points apiece.

Bouncing back

From page 1B

Willis four, and two each for Allie Heins and Saige Carbaugh.

Hardin Valley was led by Evelvn Hess with seven points. Emma Boekweg, Avery Laugherty and Lexi Hall each added six. Ella Barrett scored three, with two apiece for Gracie Waite and Callie Butler.





HVA girls grab first win

STAFF REPORTS

editor@farragutpress.com

LENOIR CITY — Clutch in the late going, Jennifer Galloway's young Hardin Valley Academy Lady Hawks basketball team enjoyed the team's first victory of the 2020-21 season — and a District 4-AAA win to boot.

Led by junior guard Evelyn Hess' 12 points, HVA edged Lenoir City 36-35 at LCHS Tuesday, Jan. 12. "They hit a three

Girls Final 4

From page 1B

Knoxville Saturday, Jan. 16. "I'm really proud of all of them. I'm proud of them for their hard work all year."

The victory didn't come easily for the FMS girls (7-2).

"Gresham has a good team ... I have a lot of respect for (Lady Gladiators' head coach Kiley Heyward)," McIntyre said.

Gresham, who defeated Far-

Boys Final 4

From page 1B

coach, said. "... The Lord has blessed us, we've got so many great kids."

The Ads played at No. 2 seed Bearden Tuesday, Nov. 19 (after press deadline). Tuesday's winners play in the cham-

pionship game at South-Doyle Middle School beginning at 8 p.m., tonight

and went up, so we had to come down and score," coach Galloway said. "It kind of went back and forth.

"It was pretty big, our girls were really excited," she added. "Our hard work is paying off, and it was good to see it pay off with a win."

Other Lady Hawks scorers were Gracie Waite with seven, Ana Morris six, Avery Laugherty five, and three points apiece for Lexi Hall and Ella Barrett.

ragut earlier in the season, finishes the season with a 7-2 record.

Sydney English scored a game-high 23 points while Annie Priest and Anna Corum scored eight points each for Farragut, which led 14-12 after the opening frame and expanded that edge to 32-20 by halftime.

The Lady Ads played in a tourney semifinal game Tuesday, Jan. 19 (after deadline).

> (Thursday, Jan. 21). The losers played in a consolation game Wednesday, Jan. 20 (after deadline) to determine the third team going to the middle school state tournament.

The Admirals were led by Parker Lane's 19 points, followed by Dominic Vanacker with 16, Brodie Roberts seven, Kent Carbaugh six, Landon Collins four and two points each for Banks

TSSAA KCS From page 1B

with us. ... We want to thank those guys for sure."

Overall, "We want to thank everybody for allowing us this opportunity," the school's AD said.

Looking back, ahead

While having "never been a member of the TSSAA" according to Brandenburg, KCS coaches were "I guess recruiting other players" in a manner not pleasing to TSSAA before he got to the school beginning in the 2018-19 school year.

"And the TSSAA put out a thing that they didn't want their schools playing KCS," he added.

Upon his hiring as AD, "I cleaned house with everybody," Brandenburg said. "And I contacted TSSAA, and then they allowed (their member schools) to play us again once they knew I was there."

Looking ahead to the 2022-23 school year, "We're planning on adding baseball, soccer (both girls and boys) and softball," Brandenburg said.

2.

ning.

John Hicks, Allen said his team "got out to an early lead, then we got frustrated a little bit with some of the calls," as the Admirals led 20-2 after one quarter and 33-15 at halftime. "But we maintained and played hard.'

But the Giants held FMS scoreless



Alan Sloan

In his match versus Powell, sophomore Talon Pritchard (152) owns his opponent en route to a 12-5 win Friday, Jan. 15.

Wrestling boys From page 1B

Ethan Stinnett (170), who improved his season record to 8-2 with a first-period pin.

About Enters, a transfer from Chicago who became eligible this semester, "I have high hopes from how he's practicing, his work ethic." Admirals skipper David Garabrandt said.

Duncan, Trey Slagle and Daniel Lan-

While praising CBMS and head coach

The night was capped with the Farragut claiming a 30-12 win against Union County, which is led by former FHS head coach Bobby Hampshire.

In the contested individual matches, FHS freshman Conner Lyons (126) won 9-3 while Ads senior Zach Garabrandt (138) improved his record to 10-1 after a 9-2 win. Pritchard, up to 160 from 152 in this match, scored a third-period pin.

for roughly four minutes in the fourth quarter while cutting the lead to 50-34.

"Our guys never stopped fighting," said Hicks, whose team finishes the season with an 8-4 record. "... We were down two starters today, and another guy who is a big contributor.

"But I was proud of them today."

Bryson Frey led CBMS in scoring with 17. Isaiah Ratliff added 11 points.



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Opera Night "A Night in Italy"

at Fox Den Country Club

Opera Night, "A Night in Italy," was a Knoxville Opera performance treat, which was enjoyed by about 40 Fox Den Country Club members — along with a delicious meal by the FDCC kitchen staff — in the Club's main ballroom Saturday evening, Jan. 9.

Brian Salesky, KO artistic director who served as the Opera company's executive director for 15 seasons, introduced the selections to be performed then accompanied singers Jacqueline Brecheen, Cornelia Lotito and Tim Pope on piano. Roughly 15 selections were presented, as the trio of singers performed together, in pairs and solo.

Photos by Alan Sloan



David Perkel and wife, Kathryn Perkel

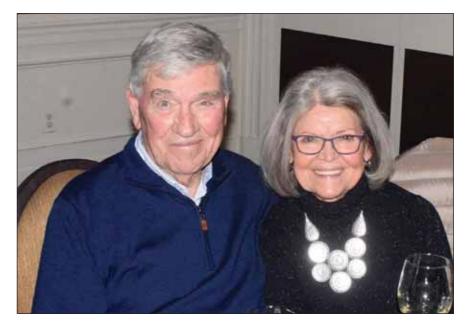




Brian Salesky, Knoxville Opera Artistic director, accompanies KO singer Jacqueline Brecheen



Eric Belcher and wife, Carol Belcher

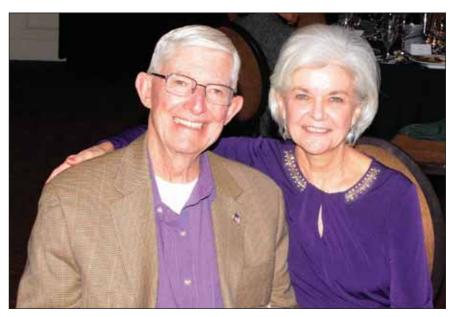


Gloria Barton and husband, John Barton



Michelle Russ and husband, Drew Russ

Jerry Lynn with friend, and high school sweetheart, Judie Luna



Mike Sullivan and wife, Pat Sullivan



Rebecca Means and husband, Charles Means, with their daughter, Dajah



Singer Cornelia Lotito

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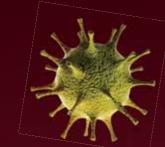
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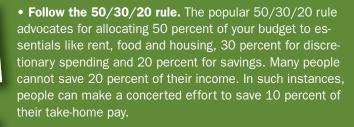
Vacation

Saving is a vital component of financial planning. However, more than half of Americans are saving too little and do not have an accurate grasp of their spending habits.

A recent survey from Intuit Mint Life found that, in 2019, 59 percent of Americans were living paycheck to paycheck and 65 percent didn't know how much they were spending on a monthly basis.

Saving money isn't always easy, but with goals and certain strategies in mind, it's possible for individuals to grow their savings and secure their financial futures.

While there's no magic formula, and the amount of money one should save each month depends on how he or she wants to live now and in the future, the handful of strategies at right can help people save more money each year.



etirement

Javings

• **Build an emergency fund.** The credit reporting agency Experian recommends consumers keep between three and six months' worth of expenses in an emergency fund. The fund should cover expenses on the absolute necessities paid each month, like utilities rent/mortgage and groceries.

• Set goals. Savings goals can help a person stay on track and provide motivation to put money away. Establish separate savings accounts for each goal to reduce the temptation to spend. For example, if the goal is to save more for vacations, then a person can open an account where funds are used exclusively for vacations.

• Automate with your employers' help. Certain employers allow workers to direct deposit a paycheck into more than one bank account. It's easy to request the payroll manager put 10 percent or 20 percent of a paycheck into a savings account while the remainder is deposited into a checking account. Automated deposits can help individuals get accustomed to living on less.

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Students and families invest heavil in higher education. Many students rely on student loans to finance their educations. In fact, students amassed \$1.56 trillion in student loan debt by 2020.

A ccording to Forbes, American student loan debt is now the second highest consumer debt category, exceeded only by mortgage debt. The Institute for College Access and Success says the average student loan debt is \$32,731, while the median student loan monthly payment is \$222.

Some students feel like paying off student loan debt is impossible. Many loan repayment schedules kick in shortly after graduation, and certain borrowers may not yet be making enough money to afford even the minimum payments on their student loans. Thankfully, there are ways to get out from under student loan pressure.

• INVESTIGATE INCOME-DRIVEN REPAYMENT.

IDR will lower student loan payments based on your income, and some plans even promise to forgive any remaining balance once the repayment period is up. That period can take between 20 and 25 years. • MAKE A MOVE.

The Rural Opportunity Zone program encourages Americans to move to rural Kansas to help discourage population decline and to give others the benefits of a lower cost of living. Seventy-seven Kansas counties have been authorized to offer student loan payment incentives.

• WORK IN PUBLIC SERVICE.

A Public Service Loan Forgiveness program, or PLSF, enables student loan forgiveness in exchange for working for a nonprofit or working in government.

• REFINANCE THE LOANS.

Graduates may not be aware that they can refinance their student loans at a lower rate or choose new loan terms, including variable or fixed rates. Maturity dates can even be renegotiated in certain instances. It's possible to save thousands of dollars in interest by refinancing, particularly if borrowers have a credit score of at least 650.

• MAKE MORE THAN THE MINIMUM PAYMENT.

Financial advisor Dave Ramsey says making the minimum payments on student loans will not get them paid off fast, and the interest could pile up as well. By paying more than the minimum payments, you can pay down the principal more quickly. Designate tax refunds and salary increases to pay down student loan debt.

• ASK FOR HELP.

Speak with your boss about whether he or she can help pay off student loans. Some employers offer conditional student loan repayment to employees.

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Financial Planning

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Is now more crucial than ever

he importance of shopping locally has been emphasized with increasing urgency in recent years. Events like Small Business Saturday and Plaid Friday have brought some much-needed attention to the importance of shopping local, which is even more crucial now as so many small businesses try to survive the pandemic.

Shopping LOC Locally SHOP

A poll from the trade group the National Federation of Independent Business reported that about half of all the businesses in the survey reported a 25 percent drop in sales since the outbreak of the COVID-19 virus, and roughly one in five businesses have seen sales decline by more than 50 percent. If the economic climate does not radically improve, 20 percent of small businesses won't survive.

According to NBC News, small businesses employ 60 million people in the United States, almost half of the nation's private-sector employees. In addition, small businesses generate tax revenues that help communities by funding schools, maintaining parks and contributing to public safety programs. However, based on research from the Federal Reserve Bank of New York, even before COVID-19 spread across the world, only 20 percent of healthy small businesses had sufficient cash reserves to continue to operate if they experienced a revenue loss for two months. Some have been shuttered for much longer.

Individuals looking for everything from clothing to home improvement services to office supplies can look to small businesses to fill those needs.

• Look for small businesses for any and all of your shopping needs. Chances are items sold by big box retailers also are sold by small businesses. When the options are the same or similar, purchase from a small business instead of its big box competitor.

• Readily provide recommendations of small businesses with which you have done business. Too often people are quick to complain about places that have failed them, but those same people don't think to say kind words about companies that went above and beyond. Share great experiences on social media or through word of mouth.

• Talk to small businesses owners first if you have an issue. It's tempting to go directly to social media to complain about something, but such complaints can have a dire impact. Always take issues to the manager or business owner first to see if a resolution can be reached. A manager may not be aware of an issue at all. Give small businesses a chance to make it right before taking things public.

• If you own a small business, rely on other small businesses to fulfill your needs. Order supplies from fellow small business owners, seek the help of local financial advisors and tax professionals and use local suppliers and delivery personnel.

Small businesses have experienced unprecedented setbacks due to CO-VID-19. By supporting small businesses, communities can help them regain stable footing.



What is the **50-30-20** approach?

Effective financial strategies vary depending on which stage of life a person is in. For example, a recent college graduate working his or her first professional job will not have the same financial strategy as someone on the cusp of retirement. But one financial strategy that people of all ages can look to for guidance is the 50-30-20 approach. Popularized by United States Senator Elizabeth Warren, the 50-30-20 approach to financial planning can be a valuable resource for anyone trying to develop a budget. The approach is simple yet effective. Under the 50-30-20 approach, income is allocated based on this breakdown:

- 50 percent of money is spent on needs, including housing costs,
- health insurance, car payments, and groceries
- 30 percent of money is spent on wants, including hobbies, dining out and travel
- 20 percent of money is allocated to savings

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Proponents of the 50-30-20 approach note that calculations should be based on after-tax income, or what's often referred to as "take-home pay." Professionals with steady paychecks can easily determine their 50-30-20 breakdowns by saving a month's worth of pay stubs and establishing their monthly budget based on what's coming in. The task can be trickier for self-employed or freelance workers, who may benefit from working with financial planners as they seek to create monthly budgets based on the 50-30-20 approach.

Budget

Additional Income

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January

January

Annual Budget

2,000 0,000

5,000

450

600

300

680

2,230

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Savings strategies for *Wealings*

The question was popped; the engagement ring presented. What's the next step on the road to the wedding? Saving should definitely be on couples' minds. A wedding is likely the most costly party couples will ever throw. According to The Knot's 2019 Real Weddings Study, the average cost of a wedding in 2019 was \$33,900. There are many different costs associated with weddings. Some are predictable, while others are unexpected.

Investopedia says the vast majority of couples budget too little for their weddings and also end up spending more than they had planned. Various strategies can make it easier to save for a wedding and avoid a post-wedding financial hangover.

Get informed

It's impossible to budget for a wedding and ultimately save without knowledge of what services and items cost in the region where you live. A wedding in New York City will be expensive, while a wedding in Mississippi will cost a lot less, indicates SuperMoney's guide to wedding costs.

Conduct some research and find out what photographers, florists, transportation providers, reception halls, and wedding wardrobe vendors charge for common services. This will paint a vivid picture of what a wedding may cost in your area.

Flesh out the budget

Once you have gathered estimates, you can then figure out a financial goal. This also is when you can determine where to rein in spending and where you might want to splurge. If having a video memory of the wedding is not a top priority, you can skip videography services. If you have a special flower that you like, you may want to budget more for that bloom even if it isn't in season.

Set up a dedicated savings account

One of the easiest ways to save for big-ticket items like a wedding, home purchase or other financial goals is to use an automatic savings account that may be available through your bank or employer. An automatic savings plan will pull a set amount from a personal checking account into a savings account through auto-draft. The bride and groom can link individual checking accounts to one savings account to contribute jointly.

Avoid overspending

An analysis of your spending habits will likely reveal areas where you can scale back so you can devote more funds to wedding savings. Do you need a takeout coffee in the morning or can you brew a pot at home? Might you be able to scale back on streaming services? Do you feel comfortable buying less expensive store brand groceries over name brands? Small cost savings can quickly add up.

Add up gifts

Factor in deduction of expenses that other people will commit to covering for wedding expenses, but only if you have concrete confirmation. A parent may host the rehearsal dinner. One's relative may offer to pass down an antique wedding gown to wear. But rather than simply removing these gifts from your savings calculations, keep them as a safety net to put toward unforseen expenses.

Saving for a wedding can be challenging. But various strategies can help couples plan their dream weddings without breaking the bank. ding in 2019 was \$33,900. There are many different costs associated with weddings. Some are predictable, while others are unexpected.



When will the salary reduction take effect?

This is an important question for any professional to ask, but it can be especially so for workers who use automatic bill pay. You will want to ensure that your accounts have enough money to cover the month's bills before they come due, so don't hesitate to ask when pay cuts will go into effect if that information has not been shared.

How much is my salary being reduced?

Many companies have instituted uniform pay cuts during the pandemic, while others have not. Some may be asking higher paid executives to take more significant, percentage-based pay cuts, while others have postponed bonuses. Reductions can be highly complicated, and employees should not hesitate to ask just how much their pay will be reduced. Knowing what's coming in is an essential component of financial planning, so professionals whose employers have been vague with details can reach out to human resources to determine just how much their bottom lines will be affected.

How long will the pay cuts last?

Long-term financial planning is based on long-term salary expectations, so it's alright to ask if the company has an idea about how long reductions will remain in place. Some may be indefinite, and that knowledge can help professionals reconfigure their budgets so their long-term financial plans stay the course as much as possible.

Will cuts be made elsewhere?

Ask if health care costs will rise as a result of salary reductions. In addition, if the company matches 401(k) contributions, inquire if that will continue. If the company does not intend to continue matching, professionals who can afford to do so may want to increase their own 401(k) contributions to account for the loss of matched funds.

Does the company anticipate additional cuts in the future?

Some companies may be straightforward and acknowledge that the uncertainty surrounding the pandemic makes it likely that future pay cuts will be considered. Others may already have strategies in place that allow them to make the pay cuts a one-time thing. Employees can seek this information to alleviate stress and to inform decisions about their short- and long-term finances. Salary reductions have taken place at many companies throughout 2020. Employees concerned by such pay cuts can express those concerns to their employers by asking some thoughtful questions.

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Restaurants are vital components of local communities, serving as more than just somewhere to enjoy a great meal. Restaurants are gathering places and have helped people get out of the house during the age of social distancing. Servers are at the heart of the restaurant industry, and there are various ways to show them how much their efforts are appreciated.

Leave a sizable tip. Etiquette suggests customers tips servers anywhere between 15 and 20 percent. Because servers today are increasingly putting their health on the line, why not increase that tip to 25 or 30 percent? Such tips can provide some financial relief to servers whose earnings have been adversely affected by the pandemic and a bigger tip lets servers know their efforts are appreciated.

Write a thank-you note. Jot a few words of encouragement on the back of the bill or receipt. If time allows, thank the server in person for a job well done.

Don't forget school staff. While certain schools are still serving breakfast and lunch to students, others have had to forego in-person dining at school due to local regulations and capacity restrictions. However, food servers and other staff may still be distributing food to those who qualify for financial assistance. Food services is often an overlooked job in the school system and parents can offer small tokens of appreciation to these workers.

Be courteous and kind. Food servers experience all sorts of personalities during a typical workday. Being kind and respectful brighten up a server's day.

Be a tidy customer. Do your best to leave a tidy table behind when you finish your meal. Collect trash and dispose of it properly. Try to be as neat as possible, stacking dishes and preventing items from falling on the floor so servers and bussers have an easier go of it.

Follow restaurant rules. Policies regarding in-person dining and mask usage vary depending on local laws. Follow the rules so you don't put servers' health at risk.

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