

Heroes work here.

THE VILLAGES
OF FARRAGUT

230 Village Commons Blvd. | Knoxville, TN 37934
865.671.2500 | TheVillagesFarragut.com

farragutpress

Your Community Your Voice Your Newspaper Since 1988

farragutpress.com • @farragutpress • @farragutpress1 • © 2025 farragutpress all rights reserved • 50¢

ISSUE 22 VOLUME 37

FARRAGUT, TENNESSEE

WEDNESDAY, JANUARY 29, 2025 • 1A

SJN priest cleared of 'civil' wrongs; still on leave for 'Code' check

ALAN SLOAN
editor@farragutpress.com

KNOXVILLE — Knox County Sheriff's Office and the Diocese of Knoxville have announced that investigations of a priest at St. John Neumann Catholic Church and School, recently placed on

administrative leave, have resulted in "no civil laws that have been violated." Father Joseph Reed, placed on leave after a complaint of "boundary violations" was passed along to the Diocese in December, has been cleared of "civil" violations after investigations by KCSO, Knox County Attorney Gen-

eral's Office and statewide by Department of Children's Services, said John Mecklenborg, DOK director of communications, Tuesday afternoon, Jan. 28. Kimberly Glenn, KCSO Communications director, verified her employer had "closed" the matter because "the allegations are unsubstantiated" in an

interview Monday afternoon, Jan. 27. However, Mecklenborg also said Reed remains on leave pending a DOK "internal investigation ... that has already started," adding, "the complaint will be evaluated in terms of the Diocese of Knoxville Code of Pastoral Conduct ... policies and procedures."

Surprise, surprise, surprise



Tammy Cheek

'No' to speed bumps: 'counts' thwart Thornton Heights wishes

TAMMY CHEEK
tcheek@farragutpress.com

Though putting up their own signs urging motorists to slow down in their subdivision, Thornton Heights residents will have to find another option — instead of speed humps — to achieve its traffic-calming goals.

"Most of us on the Board and in the audience are very familiar with what's happened over the past couple months in Thornton Heights," South Ward Alderman Drew Burnette said, regarding the child who was hit by a car while waiting for a school bus Aug. 8, at the Farragut Board of Mayor and Aldermen meeting Thursday, Jan. 24. "Since that, it's really kind of shed a spotlight on speeding that goes on in the neighborhood cut-throughs.

"... These cut-throughs have happened for a very long time," he added. "Recently, they have been even more, so it's brought this attention, really, to our front doorsteps. These residents really have taken notice and they're all over it."

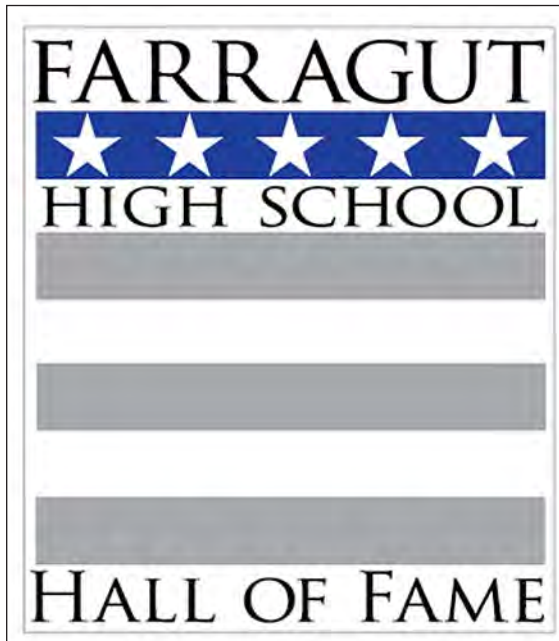
He urged Board members driving through the Thornton Heights neighborhood to take note of the signs residents placed along the road.

"They're all over," Burnette said. "Those residents have really taken up arms and calling for the slow-down of the speeds and reducing the cut-throughs as much as possible."

Along that vein, the neighborhood entered into the Town's speed study.

"Unfortunately, at the end of that speed

See NO BUMPS on Page 2A



Eight star athletes, coach, Town to be honored at FHS Sports Hall of Fame Induction

Thirteenth Annual Farragut High School Sports Hall of Fame Induction Ceremony and Dinner begins at 5 p.m., Saturday, Feb. 1, in the FHS Commons.

Eight former Admirals and Lady Admirals star athletes join coach Matt Buckner (baseball) as those soon-to-be inductees in the Class of 2025 (see photo and profiles in Sports, page 5A) and Service Award honoree, Town of Farragut.

Former athletes inductees are Adam Priest (baseball, football), Jason Messing (football, track & field), Katie Beuerlein Kemple (soccer, track & field), Nick Senzel (baseball), Rachel Ingleby Tabor (softball), Stuart Thomas (golf), Sue Anne Heins Perry (cross country, track & field) and Wendy Irick Stewart (swimming).

Tickets are \$40 each (also available at the door) or \$300 for a table of eight by visiting: app.givebacks.gives/2025hof/Campaign/Details

Emcee once again is the Voice of FHS football and basketball, WFIV-FM 105.3's Erik Gerhardt.

See induction photos, the Class of 2025 photo and much more detail about all honorees in our Hall of Fame special section in our Feb. 5 issue.

Candace camera

WATE-TV bestows 'Remarkable Woman Award' on biz owner

Water Into Wine bistro & lounge owner Candace Viox got a "beautiful surprise" at work in her Farragut business when she saw WATE-TV (Channel 6) news anchor/reporter Lori Tucker walk into the door Thursday, Jan. 23, to announce Viox was chosen a Knoxville area Remarkable Woman award. She is now among the candidates nationwide vying for the 2025 Remarkable Woman Award from ABC-TV. (See story and other photos in our Wednesday, Feb. 5, issue)

PureMagic HWWW 'Best Record' goodies accepted by Bearden coaches, seniors at BHS banquet



Bearden High School football seniors and head coach Josh Jones, second from right, accepted a \$500 check and the Stetson Hat trophy as 2024 Pure Magic How the West Was Won Best Record Contest champs from farragutpress, represented by Glen Coleman, account executive, far right, during the program's banquet in the BHS Auditorium Sunday, Jan. 26.

Alan Sloan

Evans TBCA 4A Player of Year for 2024

• **Eli Evans**, a standout third-baseman/first baseman for Farragut High School baseball who helped the Admirals win three straight Class 4A state titles before graduating in 2024 among one of the best baseball senior classes ever — not only at FHS, but perhaps anywhere in state history — recently was named **Tennes-**

see Baseball Coaches Association Player of the Year in Class 4A for 2024.

Known for making clutch defensive plays and connecting for clutch hits in the postseason, Evans led his team in several 2024 categories: hit a sizzling .484 with 60 total hits while also the top Admiral in home runs (13), RBIs

(67), doubles (16), walks drawn (42) and on-base percentage (.602).

Evans has taken his talents to Johnson City, where he looks to make an impact as a freshman infielder at East Tennessee State University. (Photo/information courtesy of Jack Tate/FHS Sports Information director)



IT JUST TAKES A MINUTE TO BE PREPARED

Help us better serve you more quickly during an outage or emergency. Please register with our Outage Management System. Call 1-844-Our-LCUB (687-5282) and choose Option 1.

GOING THE EXTRA MILE FOR YOU



A-fib awareness, nutrition, money lectures at 5th Health-Wellness Expo

TAMMY CHEEK
tcheek@farragutpress.com

Area residents have a chance to learn more about heart health with a new lecture, A-Fib 101, taking place during Shop Farragut's 5th Annual Farragut Health & Wellness Expo, presented by Turkey Creek Medical Center/Tennova.

The free Expo and lecture is scheduled from 1 to 5 p.m., Sunday, Feb. 2, in Farragut Community Center, 239 Jamestowne Blvd., just north of Village Green Shopping center.

At 1 p.m., Dr. Keith Kyker, cardiac electrophysiology, and Dr. William W. McAlexander, cardiothoracic surgery, will present this lecture.

"A-Fib is the most common heart arrhythmia in the United States and worldwide," according to a Tennova Healthcare press release. "There will be two opportunities at the Farragut Health and Wellness event to learn about the causes, concerns and treatments available for those who experience A-fib."

Karyn Smydra, NR/certified health coach, will present "Empowering Your Health through Nutrition" starting at 2 p.m., and John Nolan, manager of Community and Business, will

present "Financial Wellness: Three Things You Need to Know to Get Control of Your Money" beginning at 3 p.m.

"Folks need to come early since this will be one hour less than originally planned, and the A-Fib lectures start right at 1 p.m.," said Steve Krempasky, Shop Farragut/Farragut Business Alliance executive director.

Along with the lectures, Krempasky said the event is at capacity with 50 vendors "specializing in the care of the human body, mind and spirit."

"The Expo will showcase the products and services currently available in our community for your comfort and well-being supporting your healthy lifestyle," he added. "It gives you an opportunity to talk directly to the business."

Parking is available at the Community Center and at the shopping center.



Kyker



McAlexander

No bumps

From page 1A

study, with the matrix that we have on file, (the roads) did not meet for those speed humps," Burnette said. "I know the residents were very frustrated. I was frustrated."

However, "something I would like to bring to the Board for consideration in the

very, very near future is I'd like to see if the Board would be willing to consider revising our existing (traffic-calming) policy that could say neighborhoods that reside inside the (Parental Responsibility Zone) have the ability to vote on if they want traffic-calming measures in their area; again, only if it's in the PRZ that is very close to the school," he said.

"Given this area is in the PRZ, given the amount of cut-through traffic that's going on there, given the speeding that I've gotten to see firsthand ... I think this (allowing the residents a vote) would be something the residents in Thornton Heights (would want)," Burnette added.

Other business

The Board approved bids

and a contract with Hickory Construction to work on the interior of Campbell Station Inn for \$683,060 to create offices, a decorated period room and for small gathering rental spaces for the public. The base bid was \$492,825. There were five alternate bids: a dumb waiter (small elevator for food), \$82,800; a catering area in the basement, \$30,366; second-

floor cosmetic improvements, \$52,783; upstairs bathroom, \$24,286; and tuck pointing (repairing deteriorated grout work between bricks), \$27 per square foot.

Town engineer Darryl Smith said Hickory was only bid, which was opened Jan. 14.

"As you know, we continue to work toward our mission and our goals," he said.

KCSO reports

• At 12:37 p.m., Monday, Jan. 27, a Knox County Sheriff's Office unit responded to a Farragut hotel in regards to found property.

Complainant, who works at the front desk, said "another worker found two firearms in a room belonging to a (visiting resident) who checked out on Jan. 25," the report stated. An officer "located one silver and black BB gun and a 22-rifle that was in pieces."

• At 2:52 p.m., Sunday, Jan. 26, a complainant called KCSO Teleserve Unit to report theft from a Confederacy Circle residence. Complainant said a package containing various toys was stolen, having been shipped from the United Kingdom.

Complainant said she found those missing items on Ebay, being sold by a business in North Knoxville. Complainant said she believes the items are hers "because one of the bears she ordered had a hand-written tag stating, '132 out of 150 bears,' and was also on the Ebay listing," the report stated.

• At 3:45 p.m., Thursday, Jan. 23, a complainant came into KCSO West Precinct to report forgery at an East Fox Den Drive residence. "Complainant advised while checking his on-line Truist account he noticed the check number ... was cashed to the listed suspect," the report stated.

That check "was originally written out to Fox Den Homeowners Association in the amount of \$235 on Jan. 2," the report further stated. "Complainant (said) he put this check, as well as several others, inside his resident's mailbox on Jan. 2 to be sent out." The check was electronically deposited into a Chase bank account.

• At 4:04 p.m., Wednesday, Jan. 22, a complainant called KCSO West Precinct to report theft from a Kingston Pike

See KCSO REPORTS on Page 3A

towncalendar

• **Mario Kart Tournament** is from 6 to 8 p.m., Thursday, Feb. 6, in Farragut Community Center, 239 Jamestowne Blvd. Cost is \$5 per child, ages 9-12.

Come test your skills during an evening of tournament play on Nintendo Switches. Everyone will get the chance to play multiple rounds. Register by visiting townoffarragut.org

• **Parents' Night Out** runs from 5:30 to 8:30 p.m., Friday, Feb. 14, in Farragut Community Center, 239 Jamestowne Blvd.

Enjoy a night out while your children spend the evening in the Community Center. This event will feature pizza, crafts and lots of games. Register by visiting townoffarragut.org

See CALENDAR on Page 3A

correction

Lori Warren is Concord Place Memory Care life engagement director. A story on Page 3B in the Community section of our Jan. 22 issue incorrectly listed her name. We regret the error.

We accept most all insurance plans.

Parkway Dental

Family & Cosmetic Dentistry

Office of Dr. Dan Lovely, Jr.

323 Fox Road, Suite 200, | Knoxville, TN 37922
865-690-5231 | www.parkwaydentaloffice.com

farragutpress
Your Community Your Voice Your Newspaper Since 1988

YOUR TENNESSEE PRESS ASSOCIATION AWARD WINNING NEWSPAPER

Publisher

Tony Cox.....865-218-8883
tc Cox@republicnewspapers.com

General Manager

Kathy Hartman... 865-218-8878
k Hartman@farragutpress.com

Editorial Department

Alan Sloan,
Editor..... 865-218-8880
editor@farragutpress.com

Advertising Department

Glen Coleman,
Account Executive..... 865-218-8884
gcoleman@farragutpress.com

Tammy Cheek,
Writer..... 865-218-8873
tcheek@farragutpress.com

Laura Sayers,
Account Executive..... 865-218-8879
lsayers@farragutpress.com

Production Department

Tony Christen,
Production Manager/
Circulation Manager. 865-218-8872
production@farragutpress.com

Cindy Wilfert,
Designer..... 865-218-8872

Charlene Waggoner,
Account Executive..... 865-218-8877
cwaggoner@farragutpress.com

Linda Tirban,
Classified Display,
Service Directory..... 865-218-8881
linda@farragutpress.com

Receptionist

Terrie Ware..... 865-218-8871
Monday - Wednesday, Friday
receptionist@farragutpress.com

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

Press Talk: Call: 865-671-8255 or email: editor@farragutpress.com

Phone: 865-675-6397 News Fax: 865-675-1675 Advertising Fax: 865-675-6776

farragutpress is published weekly at

11863 Kingston Pike Farragut, TN 37934

Tim Hathaway
ABR
Multi-Million Dollar Producer
Cell: 643-3232
Office: 693-3232
www.timhathaway.com
E-mail: tim@timhathaway.com

Click's Funeral Home
"Our Family Serving Your Family"
Family Owned and Operated
Farragut Chapel
11915 Kingston Pike
Phone (865) 671-6100
Member GREEN BURIAL COUNCIL
www.clickfuneralhome.com
Traditional Funerals • Cremations • Green Burials

A SPECIAL FREE EVENT FOR OUR COMMUNITY!

Shop Farragut | farragut

Shop Farragut in partnership with the Town of Farragut will host the fifth



FARRAGUT HEALTH & WELLNESS EXPO
Presented by Tennova HealthCare
Turkey Creek Medical Center

4 Dozen Local Farragut Vendors

FREE SUNDAY

FEBRUARY 2
1-5 pm

FARRAGUT COMMUNITY CENTER •

- Workshops • Lectures
- Food Trucks • Schwagg
- Photo booth • Music
- Childrens Activities

For more information scan the QR Code



or go to
www.shopfarragut.com

Platinum Sponsor: SouthEast bank
Silver Sponsor: Edward Jones Betsy Herzog
Community Sponsors: First Citizens Bank, KNOX HEALTH SOLUTIONS
Media Sponsors: 105.3 WFIV farragutpress

PARKING IS AVAILABLE AT THE COMMUNITY CENTER AND CLOSE BY AT VILLAGE GREEN SHOPPING CENTER.

FARRAGUT COMMUNITY CENTER • 239 Jamestowne Blvd
Just north of Village Green Shopping Center and Planet Fitness on Campbell Station Road

presstalk

lettertotheeditor

• In this week's edition of (farragutpress), a person was quoted who spoke at the (Farragut Municipal Planning Commission) meeting that there should only be one way in and one way out of the new elementary school.

That didn't make a lot of sense to me because the comment included something about parents dropping off and picking up kids and totally neglected to mention teachers, administrative staff, (other) staff, maintenance, deliveries and so forth.

The proposal to have more than one entrance is a sound one, and it is a much more effective and efficient way to move traffic through the school and prevent back-ups on Boring Road or Smith Road and Kingston Pike.

Also, I have to agree with several members of the FMPC and a couple of people who spoke that the traffic study that was done by Knox County Board of Education is also short-sighted because they did a study on traffic around a piece of empty land. ... (90-second limit up).

Rules • keep calls to a 90-second maximum (call 865-671-8255 24 hours a day, seven days a week); • 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 (including public figures) will not be published.

KCSO Reports

From page 2A

business. Complainant advised the suspect used to be an employee of her company until Monday, Jan. 20. On that day, complainant advised the suspect to bring back company-owned supplies.

"The suspect advised she would bring them back" on Jan. 20, but "complainant has not heard from the suspect since" that day, the report stated.

• At 8:06 a.m., Tuesday, Jan. 21, a complainant called KCSO North Precinct to report theft of vehicle parts that occurred in the parking lot of Starbucks, 101 S. Campbell Station Road. Complainant advised an unknown suspect took the catalytic converter off of her 2006 Ford Taurus.

The availability of video surveillance was unknown at the time of this report. Value of loss was listed at \$4,000.

KCSO Reports is a weekly feature in farragutpres

Calendar

From page 2A

• **Shamrock Ball** again features two sessions: from 3 to 5 p.m., and from 6 to 8 p.m., Saturday, March 1, in Farragut Community Center, 239 Jamestowne Blvd. Cost is \$30 per couple and \$5 per additional family member.

This annual father/daughter dance is sponsored by Kiwanis Club of Greater West Knox and benefits two local nonprofits. The evening includes dancing, snacks, crafts and photos. All family members are welcome to attend.

To 'grow, thrive' best: school choice advocated

The (state) legislature is back in session. They have lots to do in the next 90 days, from helping Hurricane Helene victims to balancing the budget — but one issue that must not be overlooked again this year is education freedom.

Too often opponents of school choice try to divide us into two camps: you are either for public schools or against them. As the mom of two public school children, the chair of Knox County School Board and a graduate of Tennessee public schools, I firmly reject this political framing.

I have seen first-hand how children can grow and thrive when they have the opportunity for a great education. I have witnessed outstanding public educators spending hours upon hours serving our students. I believe in our public schools and — that's why my husband and I have chosen to send our children to our local public school. I also believe in school choice.

I believe that parents should be empowered to make decisions that are right for their child's education — particularly if they lack the resources to pay for a different school. Despite what the loudest voices will tell you, those two beliefs are not in conflict. Instead, those beliefs center around one thing: what is best for the child.

Gov. Bill Lee and President Trump have been leaders on the issue, and it's long past time for the legislature to act. Locally, (Knox County) Mayor Glenn Jacobs, (state) Rep. Jason Zachary (R-District 14), the entire Knox County Republican state house delegation and three School Board members (Steve Triplett, Travis Wright and myself) support school choice. I truly appreciate these leaders for not bending to the pressure of self-preservationists protecting institutions rather than serving our children.

To truly understand the impact of this decision, we should consider the benefits school choice would bring to families. Imagine a mom

of a child with dyslexia struggling to find a school that meets her child's unique needs. Or a low-income family, whose child has been bullied, seeking a different educational environment. Or a single mom who can't afford to move but knows the zoned school for her child is not right. If this legislation passes, these parents would have the opportunity to make real choices for their children.

Families across Tennessee have this kind of flexibility today, but only for parents who can afford it. Education should be the great equalizer. We should empower every parent, regardless of income or Zip code.

Opponents say school choice would drain our public schools of much-needed resources. Nothing could be further from the truth. In Knox County, our budget has increased by 35 percent in the past five years, and that does not include federal pandemic relief measures of more than \$150 million. These increases in funding have occurred while Knox County Schools' student population has actually decreased.

I have consistently voted to increase teacher pay, improve security and increase funding for high-quality instruction because I firmly believe in improving our public schools.

The funding argument that we can't do both is a strawman for inaction to support a system rather than a child. This locks many families into a one-size-fits-all environment. God made every child unique with distinct learning styles and needs. We must support each child as a unique individual.

The legislature should not allow one more year to pass before giving every family the freedom to choose. Our children don't have the luxury of time.

Betsy Henderson, chair of Knox County Board of Education (6th District, includes Hardin Valley)



Serving Farragut and West Knoxville since 2005
865.675.3474 • info@waycoolhvac.com • www.waycoolhvac.com

Estate Planning

Wills, Trusts, Special Needs Trusts & Probate



Cathy Warmbrod
 Attorney
 McDonald, Levy & Taylor



MLT
 McDonald, Levy & Taylor, PLLC
 MY LEGAL TEAM

10805 Kingston Pike, Suite 200 | Knoxville, TN 37934 | Next to Costco
Phone: 865-966-4343 | www.mlrlaw.com

Valentine's Gift Ideas

Rick Terry Jewelry Designs



Rick Terry Jewelry Designs has been Knoxville's finest jeweler since 1986. Beautiful jewelry, unique designs, and quality craftsmanship lie at the heart of our family-owned and operated business. Rick Terry Jewelry Designs takes pride in each creation, each finished product, and every customer interaction, all with the hopes of being the last jeweler you will ever need. "We want to be your jeweler" is Rick Terry's motto and a philosophy that he often shares is, "If you don't know your jewelry, know your jeweler".



VALENTINE'S DAY Specials

Share the love! Our Valentine's Day specials will also run in the February 5th and February 12th editions!

A great way to promote gift ideas that you have to offer, whether it's a spa package, Jewelry, flowers or a Romantic Dinner for Two!

Let farragutpress help you have a Happy, Profitable Valentine's Day!

farragutpress
 Your Community Your Voice Your Newspaper Since 1988

For more information call 865-675-6397

Year End CLEARANCE SALE

Everything 20-50% OFF

February 5 - 14

JUST IN TIME FOR Valentines Day.

Not a Mark it Up to Mark it down Sale
NO EXCHANGE. NO LAYAWAY REFUNDS.

THIS ONLY Happens ONCE a Year!!!
DON'T MISS THIS!

Rick Terry
 Jewelry Designs

"We want to be your Jeweler"

www.RickTerryJewelry.com

NEWSPAPER CARRIERS NEEDED!

farragutpress is in need of additional Motor Route Carriers to deliver the paper once a week.

Please contact Tony Christen at 865-218-8872 or production@farragutpress.com

A blindsided but hopeful do-good biz

Riverside Coffee Shop looks to other outlets for its ABA program funding

TAMMY CHEEK

tcheek@farragutpress.com

Riverside Coffee Shop, on the outskirts of Farragut at 16239 Highway 70 East in Dixie Lee Junction, is much more than a coffee shop.

It is a 501(c) 3 non-profit educational program that teaches life, social and vocational skills to young adult (college-age) autistic and other mentally handicapped individuals.

"We don't just teach the coffee shop," said founder Angela Lee, a board-certified behavior analyst. "The coffee shop is their hands-on experience to where they get to practice, in a safe environment, skills that would generate outside the coffee shop."

"What we've learned is even highly functioning individuals were getting fired from jobs, usually for stupid reasons," Lee added. "We presume these kids know all this stuff, and they don't. That's stuff we can fix, so that's what we're doing."

But its teaching focus, the Applied Behavioral Analysis program, is at risk because the state is phasing out its funding for the coffee shop's students.

Lee explained when the shop first started, it became a (state)-approved vendor, meaning "we're not state employees, but the state pays us to train these kids."

She said as a state vendor, her students receive funding to participate in the program.

As of Wednesday, Jan. 8, Lee was informed by the state it will no longer be funding the ABA program.

"We were blindsided," she said. "(The state) decided we're not pumping out baristas fast enough, so they're going to phase out funding."

"Unfortunately, 100 percent of our students were



Tammy Cheek

Tristan Lee, front, gets some instruction from Riverside Coffee Shop manager Gabbee Webb on making coffee as part of his Applied Behavior Analysis instruction at Riverside Coffee Shop near Farragut.

using the (state) program to pay their tuition," Lee added. "We had five students who were supposed to start Monday, Jan. 13, and three of them were denied (funding). ... Five days before they were supposed to start classes, we informed the families that they would not be funding (the students)."

However, state officials "did inform me of another program that we can apply for," Lee said. "I have no idea how that will work out."

"Why they didn't just roll us over to the other pro-

gram, I don't know, but they're making me start over from scratch," she added.

In the meantime, "my board of directors and I, our goal is to get away from state funding altogether," Lee said. "We would like to be privately funded so that we don't keep repeating the same issue."

"We also don't want to be dictated as to what our curriculum has to include or not include," she added. "What we're hoping for is to get some corporate sponsorship."

The program's annual classroom budget is \$140,000.

"Our goal is to get \$140,000 from 14 \$1,000 corporate sponsors ... and seek grant funds or other funding," Lee said.

The good news is, "They didn't just cut us off - they didn't just stop - so we have a little bit of time with the current funding," she said. Last week, "Good Neighbor Shop brought us a check for \$10,000."

Should they not get the funding, "We would not be able to run the classes," Lee said. "We'd have to close the classes."

"But we don't foresee that happening," she added. "We're very hopeful that, through fundraising efforts, grant writing, etc., that we'll get funded."

The Applied Behavioral Analysis program is a two-year course.

"I designed the program for moderate to severe population" needs, Lee said.

In the program, "we have foundational skills and we have advanced skills," she said. "We conduct an assessment on the individual and then we decide, 'do they need to start with the foundational (classes using the PEERS curriculum) or do they already have those and are they going into the advanced skills classes?'"

Once a student graduates, he or she can go out into the workforce with either a coach or alone to a job, depending on the advancement of that student. However, some may stay at the coffee shop.

"My job is to see how far we can push these kids before we send them out," Lee said.

Riverside Coffee Shop opened in 2021 for to-go orders.

"As you recall, that was the second round of COVID-19," Lee said. "By March '22, we were fully open, and we actually had our first class started with three students."



Alan Sloan

Farragut residents Chris Compton and wife, Alejandra Compton, franchise owners of Flying Biscuit Café, 11582 Parkside Drive, are targeting the business opening for late April or early May.

Flying Biscuit to open in spring

TAMMY CHEEK

tcheek@farragutpress.com

Biscuits will be flying for customers when Flying Biscuit Café opens in Turkey Creek.

Farragut residents Chris Compton and wife, Alejandra Compton, franchise owners, are targeting the opening for late April or early May at 11582 Parkside Drive.

"If it can be sooner, we absolutely want it to be sooner," Chris said. "We're super excited about bringing the Flying Biscuits Café to Farragut. I live in Farragut, so this is my community, my home."

The restaurant's concept typically is breakfast and

brunch from 7 a.m. to 3 p.m. each weekday. Saturday and Sunday hours are from 7 a.m. to 4 p.m.

"There'll be biscuits, eggs, bacon, French toast," Chris said. "If you love grits, our grits are amazing, and you can put shrimp, steak or any protein in the grits. One of the favorites is grits for lunch."

Also, during the lunch

hours, there will be "burgers, quesadillas and things like that," he said.

"We'll have a great variety of flavors of mimosas," Chris added. "We'll have a full bar so we can serve any type of alcoholic drink for lunch or special events and things like that as well."

For updates, visit Knoxville location: flyingbiscuits.com

EST. 2024
SMOKY MOUNTAIN
CPAs
Your Trusted Guide to Financial Clarity in the Smoky Mountains

About us:

- 16 years of combined CPA expertise
- Family owned and operated
- Looking to serve local Knoxville businesses
- Deep understanding of accounting and reporting concepts

Services:

- Monthly Bookkeeping and financial reporting
- Payroll processing
- QuickBooks set up
- Prior years books clean up
- Management of LLC, or other entity annual fees
- Compilation services
- Financial statement review

PROUD MEMBER
FARRAGUT WEST KNOX
CHAMBER OF COMMERCE

farragutpress

— BUSINESS SPOTLIGHT —

Join us at The Kraken's Cup, East Tennessee's premier full-service, English-style tearoom and restaurant! With seating for up to 64 guests across our two unique dining areas, we are the perfect venue for lunches, parties, celebrations, meetings, and more.

As soon as you step inside, you'll be whisked away from your daily routine into one of our two enchanting spaces. To the left, you'll find the whimsical English Tea Garden, and to the right, the Adventurer's Library, adorned with antique books and intriguing artifacts.

After more than a decade of dreaming and preparation, the owner, Vallie Prince, finally secured a location to bring this vision to life in 2023. Despite facing challenges such as a pandemic and construction delays, this charming tearoom is continuously evolving, offering a delightful oasis where everyone can savor tea and tiny sandwiches.

Tucked away in a quiet courtyard within the Food City shopping center in North Knoxville, nestled between Big Lots and Harbor Freight, The Kraken's Cup is quickly establishing itself as a community hub, hosting weekly events and collaborating with other local businesses.

We look forward to seeing YOU soon for tea and tiny sandwiches!

Vallie Prince, Owner

The Kraken's Cup Tearoom

4815 N Broadway, Suite 107 | Knoxville, TN 37914
Located in the Food City shopping center

865-297-3083 • www.thekrakenscup.com • @thekrakenscup



Photos by Alan Sloan

Aqua Ads, CCS top 2, Div. 1, at KISL meet

Lions' Hall, FHS girls relay set meet records; FMS wins middle KISL

Farragut High swimmers (above) with the Division I first-place trophy, and CCS swimmers (below) with the second-place award.



Wolfgram, a senior, in the 200-IM (2:08.62) and 100-freestyle (:52.91), and Wolfgram joining Hudgens, Skelton and Sophia Kovalevskaya to win the 200-freestyle relay (1:40.77). Nosarzewski, a senior, captured first in the 100-breaststroke (1:04.82).

The Lions also had first-place finishes in the 200-medley relay: Hall, Christopher Rector, Charlie Houston and Kolby Leach. Rector, a junior, captured first in 200-IM (1:55.43) while Hall, Rector and Leach joined Parker Buhl to win 200-free relay (1:26.70).

With 342 points, Hardin Valley Academy placed third in Division I (third overall), led by first-place efforts in three events: freshman Katie Dutrow in the 200-freestyle (1:54.24); Hayden Hall, a junior, in the 50-freestyle (:20.67); and

in 400-freestyle relay with Austin Shin, Cole McIntosh, Landon Cleland (3:16.38).

Bearden placed fifth in Division I (fifth overall) led by its first-place diving tandem of Sarah Griffith (469.20) and Garrett Bailey (360.35).

FMS also No. 1 in KISL

In the KISL Middle School meet, Farragut Middle School placed first with 407 points, led by its meet record-setting mixed 200-yard freestyle relay foursome of Taiyo Kurosaki, Petr Levlev, Sam DUBY and Emmy Zimmer (1:43.05), plus Emmy taking first in the 50-backstroke (28.78) and 100 freestyle (56.49).

Hardin Valley Middle was fifth (317), paced by Alisa Yakunina winning the 200-free (2:04.50) and Lauren Hackett taking first in the 50-breaststroke (32.68).

FHS Hall of Fame profiles: '25 Class

See FHS Sports Hall of Fame Induction Ceremony and Dinner details on page 1A

Matt Buckner, Class of 2010-2024. Won seven Class 3A or Class 4A state titles, two state runner-up finishes and 13 state appearances in just 15 seasons, having been named a multi-honoree as Tennessee Baseball Coaches Association Coach of the Year.



Buckner

Sue Anne Heins Perry, Class of 1985 (cross country, track & field). In track, a member of an FHS 2-Mile state champion relay team; in cross country, finished fourth place at the state meet, helping Farragut win the 1984 Class AAA state meet.



Perry

Nick Senzel, Class of 2013 (baseball). An All-state honoree and Freshman All-American as a UT Vol, he went on to become the second overall pick in the 2016 Major League Baseball Draft, chosen by the Cincinnati Reds. He has enjoyed many big MLB moments.



Senzel

Rachel Ingleby Tabor, Class of 2008 (softball). As the staff ace pitcher, she twice earned All-state honors while twice being named District Player of the Year who helped the Lady Admirals reach the Division I-AAA Softball State Tournament her senior season in 2008.



Tabor

Katie Beuerlein Kemple, Class of 2014 (soccer, track & field). 2012 Girls Soccer Player of the Year (midfielder); two-time All-state and twice her team's leading goal scorer; All-state in track in 2014, setting FHS pantathlon record; Academic All-American, 2013.



Kemple

Jason Messing, Class of 2002 (football, track and field). A stand-out running back with the Admirals, Messing went on to much success at the University of North Alabama, setting school records for touchdown catches (23) and 36 games in a row with at least one catch.



Messing

Adam Priest, Class of 1991 (baseball, football). In baseball, he was a three-time All-region choice and Second team All-state honoree who hit .471 as a junior and .484 as a senior. In football, held the single season FHS receptions record in 1990.



Priest

Wendy Irick Stewart, Class of 1983 (swimming). A six-time state champion, a two-time national champion and NSCA All-American who competed in the 1984 Olympic Trials in the 400-meter individual medley. She also is two-time YMCA National Champion in the 200-yard backstroke.



Stewart-high school

Stuart Thomas, Class of 2013 (golf). Favorite memories "are the people and friendships I still have and the environment that Farragut was," Thomas said. "My 2013 Class was very close from top to bottom. Our class seemed to have a lot of people go on to play college sports."



Thomas

Tough night for FHS boys

Looking to make a move or find an open teammate, including junior point guard Parker Lane (23), is Farragut High School senior post Brody Appling during the Ads game in Lynn E. Sexton Gymnasium/Donald Dodgen Court, Friday night, Jan. 24. Despite a team-high 21 points from FHS senior wing Dom VanAcker and 16 more from junior guard Dan Lanning, Farragut (14-8 overall, 2-3 in District 4-4A entering the week) lost to the Red Rebels 60-51. MHS (15-8, 3-2) was led by wing Brayden Hazelbaker with 22 points and guard Jonathan Woodlee adding 14.



Alan Sloan

Lady Ads defense keys 4-4A victory versus Maryville

editor@farragutpress.com

Holding Maryville to just one free throw during the game's first 12 minutes, Farragut High School's girls basketball team overcame some offensive droughts and won 47-28 Friday, Jan. 24, in FHS's Lynn E. Sexton Gymnasium on Donald Dodgen Court.

"It was a really, really good defensive effort," said FHS head coach Jason Mayfield, as the Lady Ads improved to 15-7 overall, 4-1 in District 4-4A.

Senior guard Jaci Neubert scored a game-high 23 points for the Lady Ads, while senior point guard Annie Priest added 14 and junior post Trinity Curry ended with eight points. Zoee Harrison led Maryville (3-2 in district) with 10 points.

Mansour Hasan, Agent
 10811 Kingston Pike
 Knoxville, TN 37934
 Bus: 865-690-7100
 mansour.hasan.qyec@statefarm.com

They matter to me.

I get it. Your home and car are more than just things. They're where you make your memories and they deserve the right protection. It's why I'm here. LET'S TALK TODAY.

State Farm Mutual Automobile Insurance Company • State Farm Fire and Casualty Company
 1706814 Bloomington, IL

ACT / SAT / PSAT

Helping students improve test scores for 40 years.

Taking Reservations Now for Winter Individual Tutoring and Classes.

Classes starting week of Feb. 9 to prepare for March/April ACTs.

Michael K. Smith, Ph.D.

www.testprepexperts.com
 mike@testprepexperts.com
 865-694-4108

Webb sweeps at KCHS; Bearden hoopsters win twice at HVA

KEN LAY
Correspondent

KNOXVILLE — Webb School of Knoxville's boys basketball survived a scare from rival Knoxville Catholic late last week in a key Division II-AA East Region contest.

The Spartans (23-2 overall, 3-0 in Division II-AA East Region) had to overcome a slow start, down 9-0, to notch a 61-54 victory over the Irish (15-5, 1-1) Thursday, Jan. 3, at KCHS.

"You've got to give Catholic a lot of credit tonight," Webb head coach Ricky Norris said. "They've had a lot of guys who have missed some time with practices (flu)."

"They showed up to school today ready to play," KCHS coach JaJuan Smith said.

Webb opened a 55-45 lead with 2:38 seconds to play behind forward Alex Leeth's 17 points and 15 from guard Owen Lentz.

Catholic, led by Carson Asbaty's game-high 23 points, battled back and pulled within 57-54 with one minute left.

Webb girls 57 Catholic 40
The Lady Spartans snapped a five-game run of rivalry futility dating back to 2022 with a 57-40 victory versus KCHS.

Webb (19-3 overall, 3-0 in Division II-AA East Region play) last defeated the Lady Irish (12-11, 1-1) in December 2022.

"I just felt like if we came in here and did what we needed to do, that should be enough," said Webb head coach Greg Hernandez said, whose team was led by freshman center Kyndall Mays with a game-high 18 points. Freshman guard Zahnyah Rockett added 13 for Webb.

Amaya Redd led Catholic with 14 points, while Maggie Flana finished with 11.

BILL HOWARD
Correspondent

HARDIN VALLEY — Trailing the Bearden Lady Bulldogs by 22 points, Hardin Valley Academy staged a comeback, pulling to within six, 57-51, with 1:34 to play before falling 62-51.

"I think we played a good first half," Lady Dawgs head coach Justin Underwood said. "Second half we definitely did not play great."

"I thought our offense flowed better in the second half," Jennifer Galloway, HVA head coach, said. "Really proud of them in the second half."

Lady Dawgs junior point-guard Natalya Hodge poured in 35 for the game. Kendall Anne Murphy scored 12. Kamiyah Love was high for HVA with 12, all in the second half. BHS im-

proved to 21-3 overall, 6-0 in District 4-4A. The Lady Hawks fell to 7-12, 1-5 in district.

Bearden boys 72 Hardin Valley 47

Up 17-12 after one period, the BHS boys blitz-kriegered Hardin Valley in the second period, 29-8. The avalanche included scoring runs of 11 and 10 straight as the Bulldogs won 72-47.

"... We got all the heavy lifting out of the way and we relaxed," said BHS head coach Jeremy Parrott, whose team improved to 6-0 (4-4A), 20-3.

Dawgs junior shooting guard Sean Capshaw poured in 24. Junior point guard Justin Nordin added 17 for BHS. Senior wing Ben Brophy scored 15 for HVA. Jace Burum chipped in 13.

"(Tonight) was the best game he's played since I've been here," Hawks head coach Andy Arendt said of Brophy. HVA fell to 2-4, 13-11.

Tennessee
HOME REPAIR & REMODELING Co., Inc.
Licensed, Bonded & Insured • Lic:#00007016

A business built on **hard work.**
A reputation built **on quality.**
*All Work Guaranteed!
Over 30 Years Experience*



"We are a Complete Home Repair, Remodeling & Maintenance Co."

ROOF REPAIR Specialists **"Call today for a FREE estimate!"**
865-274-3791
Email: tennesseehomerepair@yahoo.com

CARPENTER & LEWIS PLLC
ATTORNEYS & COUNSELORS AT LAW

ESTATE PLANNING & BUSINESS LAW

- Wills, Trusts & Estate Planning
- Probate and Settling Estates
- Business Law and Contracts
- Corporations and LLCs

Addressing your needs and achieving results in a prompt, cost-effective manner.

www.CarpenterLewis.Com
10413 KINGSTON PIKE
SUITE 200
KNOXVILLE, TENNESSEE 37922
690-4997

Let us help you.

Explore Lenoir City



Stop by these businesses in Lenoir City and tell them you saw their ad in farragutpress!

Lenoir City businesses, place your ad on this special group page!
Call 865-218-8878

Honey Blossom
BOUTIQUE

865-393-2107
109 E. Broadway Street
Lenoir City, TN 37771
Tuesday - Saturday 10 am to 5 pm

HoneyBlossomBoutiqueLC

Owner - Angie Monahan Gordy



"Premium Quality at Affordable Prices"

From fashion-forward apparel to charming, thoughtful gifts. A little something for everyone.
Some of our brands include...
Tribal • Habitat • Charlie B • Vionic • Nora Fleming

Sadie's
BOUTIQUE
Manogramming & Gifts

101 West Broadway
Lenoir City, TN
M-F 10-5, Sat 11-5
865-816-6576
Unique Boutique Shop in Historic Downtown Lenoir City



Helping senior homeowners stay in their homes longer

Loudon County
Habitat for Humanity
(865) 458-0704 • loudoncountyhabitat.org



IT JUST TAKES A MINUTE TO BE PREPARED

Help us better serve you more quickly during an outage or emergency. Please register with our Outage Management System. Call 1-844-Our-LCUB (687-5282) and choose Option 1.

GOING THE EXTRA MILE FOR YOU



Shop Farragut

TOWN SAMPLER

REGISTER TODAY TO WIN

\$200 in Gift Cards and Prizes from participating Farragut businesses.

For more information go to www.shopfarragut.com

FIS's 'Farragut's got Talent' has 29 performances



Alan Sloan

Farragut Intermediate School's students proved that "Farragut's got Talent," as 29 mostly individual — with a handful of group — talent performances took place in Farragut Middle School's Bobby Henry Gymnasium Friday morning, Jan. 24. Performances were: painting (Time Lapse) by Tate Merrick to the song "Rock;" figure skating by Julia Horne to the song "Secrets;" dancing/tumbling by Maddie Ashley and Senece Harris to the song "Sleigh Ride;" violin solo by Ellen Wu to the song "Counting Stars;" Bollywood Dance by Avira Aravind, Shritha Cheekatamaria, Roshni Kabra, Iva Ann Lukose, Nainika Shyam and Vedha Singaraju to the song "Udi Jare Rhythm;" vocal solo by Lilly McBee to the song "Beyond;" piano solo by Annie Liu to the song "Waltz in A minor;" cheer/dance routine by Calliope Berliner, Ella Dalton, Sawyer Kate Duncan, Evie Gillman, Mabel Kendall, Audrey Knisley, Andie Luttrell, Hayden Mack, Alaina Moore, Cooper June Morgan, Brooklyn Turner and Finley Walker to the song "Dance the Night;" jump roping by Elizabeth Adams; drum solo by Mason Key to the song "Smells Like Teen Spirit;" dance solo by Kimya Kalwale to the song "Shape of You;" violin solo by Jacqueline Jiang ac-

companied on the piano by her teacher, Ms. Yeiji, to the song "Concerto No. 5;" comedy by Reagan Daigle and Emellia Jeffrey; dance solo by Lila McCroskey to the song "Queen of Kings;" piano solo by Caroline Young to the song "Minuet in G major;" Chinese Ancient Tambourine Dance by Emma Tan; vocal solo by Johnston Tack to the song "Pure Imagination;" gymnastics/tumbling by Judah Watson to the song "Church Clap;" violin solo by Cooper Willmarth to the song "Ode to Joy;" baton twirling by Holland Finck to the song "Fired Up;" cheer/dance routine by Evelyn Goddard, Katie Hammond, Chloe Harrison, Harper Hodges, Penelope Lorusso, Aubrey McKeon and Mae Miller to the song "Mashup;" poetry, "Speaking of Poems," by Riley Glasby; vocal solo by Micheal Jarrett to the song "Can't Help Falling in Love;" piano solo by Maggie Zhou to the song "Sonatina Op 157;" magic tricks by Evan Reddick; mandolin solo by Judah Bell to the song "Rocky Top;" violin solo by Isabella Xu to the song "Concerto in A minor;" vocal solo by Layla McDill to the song "Rise Up;" and band performance by Alisa Cheng, Isaac Wang, Victor Zeng and Brooklyn Zhao to the song "Counting Stars."

Flagship 3140 has grown to 35 for '25

TAMMY CHEEK

tcheek@farragutpress.com

Farragut High School joins other area high schools gearing up for this season's FIRST robotics competitions, which kicked off at Hardin Valley Academy Saturday, Jan. 4.

This year's theme, Reefscape, presented by Haas, offers a marine vibe and was designed from a 2021 Game Design Challenge finalist concept, according to the kickoff video presentation.

Farragut High School's Flagship 3140, led by team captain Arslan Oguz, has about 35 members.

"I'm pretty optimistic," FHS lead mentor Eric Mannes Schmidt said. "They have a good plan. They've been working very, very diligently."

"We've had to cut back our hours this year," he added. "We spent so many hours last year. We needed more break

time for the students ... hopefully the time we do spend will be more productive."

This season's first competition is Rocket City Regional in Huntsville, Alabama, March 12-15. The second competition will be the Smoky Mountain Regional.

"It's been at the Knoxville Coliseum the past couple years; this year it's going to be April 2 through April 5, at the Sevierville Convention Center," Mannes Schmidt said. "Any team that wins a regional qualifies to go to world (championship competition) in April 13-16 in Houston."

"That's where the championships will be for all FIRST teams: FIRST Lego League, FIRST Tech Challenge (and) FIRST Robotics (high-school level)," he added.

About Oguz, "He's been a driver for a couple years and was assisting and doing some of the coaching last year,"

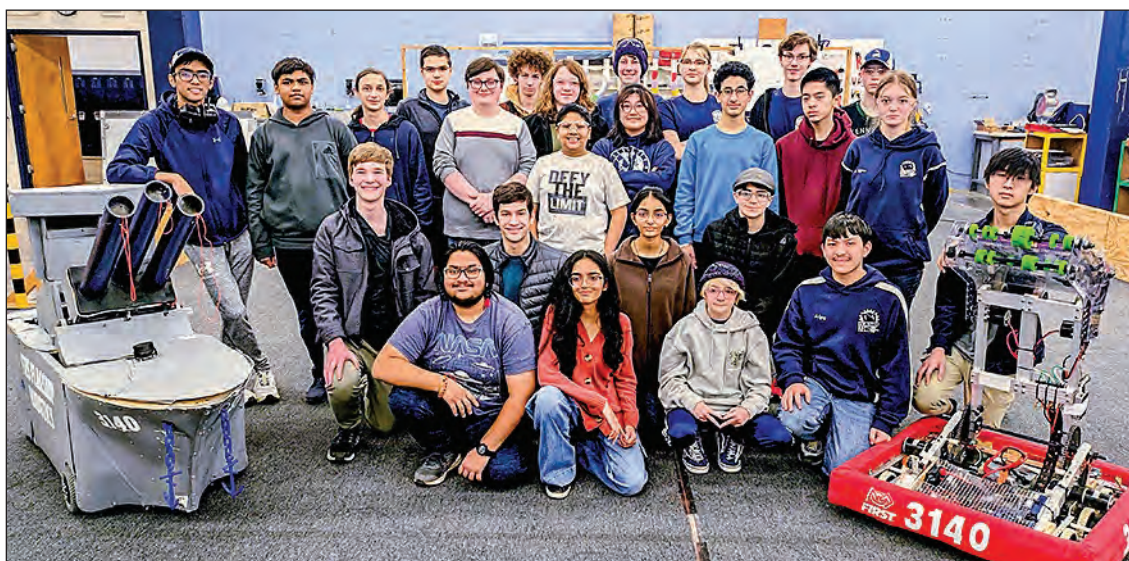


Photo courtesy of coach Eric Mannes Schmidt

Among its 35 members, Farragut High School's FIRST Robotics Flagship 3140 teammates include, kneeling from left to right, Tyler Krumm, Dhruv Patel, Brogan Oberhaus, Ishika Patel, Niya Patel, Willow Malone, Colton Malone, captain Arslan Oguz and Jason Kim. Standing, from left, are Aarav Sahoo, Moksharth Mandaliya, Matthew Bolme, Jonathan Bolme, Nathan Roberts, Jack Gebhart, Cameron Brewer, Ravi Patel, Sam Warren, Tianna Du, Sonja Kochan, Hussein Charara, Cameron Rice, Harrison Hoang, Jack Feathers and Alisa Rodgers.

Mannes Schmidt said. "It's an honor," Oguz said about being chosen captain. "I've been on the team since I've been a freshman, and being able to see the team come back, recover from the pandemic and all the lock-downs and see it become this large

(35 members), we've come through a lot since then. ..." The task this year is "two alliances of three teams each compete to earn points by harvesting algae (placing green balls in nets), seeding coral (white PVC pieces) on their reef and returning to their

barge to ascend to the ocean's surface (hooking up to a cage, which will be raised)," the presentation stated. "Alliances earn additional rewards for meeting specific scoring thresholds..."

See **FLAGSHIP 3140** on Page 9A

GOLFERS AND SPONSORS NEEDED

TOPGOLF TOURNAMENT

A fundraising event to benefit the YMCA of East Tennessee's Annual Campaign

the **Y**

TOPGOLF KNOXVILLE

Thursday, February 13th

2:00 pm - 5:00 pm

Players Needed - 6 golfers per bay
Lunch & non-alcoholic drinks included
Prizes awarded for winning teams

Sponsors Needed -
Premier, Bay, and Table levels

<<< Scan the QR Code to reserve your team's bay.
For more information or to sponsor, email Jared Daugherty at jdaugherty@ymcaknoxville.org

ymcaknoxville.org

RESERVE BAY

FREE HEARING AID REPAIRS

Our expert repair technicians are able to repair more than 90% of hearing aids in-office, free of charge.

TAKE ADVANTAGE OF THIS LIMITED-TIME OFFER!

You are invited to bring in your old or broken hearing aids and let us repair them on-site, while you wait, free of charge.
(parts not included)

CALL TO SCHEDULE AN APPOINTMENT!

acuity
HEARING CENTERS
A hearing aid center

11410 Kingston Pike #400
Farragut, TN 37934
(Inside Knox Massage & Wellness)
(865) 999-9282

Amber Simpson,
Hearing Instrument Specialist

Coach Lynn E. Sexton remembered: special bench tribute in the house bearing his name



As Farragut High School honored the memory of former boys basketball coaching legend Lynn E. Sexton, they set aside a seat along the home bench in the place bearing his name, "Lynn E. Sexton Gymnasium." This came during an FHS home game Friday night, Jan. 24, which featured an inscribed basketball and photos of the coach, plus an appearance from his daughter, Judy Sexton Lett (left photo).

Having known coach Sexton for decades, athletic director and former FHS boys head coach Donald Donald said, "He is Farragut basketball; he built the program, he maintained the program. All we tried to do is maintain what Lynn Sexton built. He was a wonderful human being."

"I learned so many lessons about life, treating players, dealing with parents and people from coach Sexton," said David Moore, a highly successful former FHS softball and volleyball head coach. "He also showed me you can show your faith while you coach. ... He was one of the kindest most caring people I have ever met. We will miss him. Thank you coach Sexton for being a great role model and mentor."

fp 10-Day-plus Press Planner

Send your events to editor@farragutpress.com — For more Press Planner visit www.farragutpress.com

• **Covenant Kids Run kick-off will return to Zoo Knoxville** at 9 a.m., Saturday, Feb. 1.

Parents can register their children at runsignup.com/Race/TN/Knoxville/KnoxvilleMarathon before the race or on-site starting at 8 a.m.

Children in eighth grade and younger are eligible to participate. Online registration is \$30 plus processing fees, and covers the cost of the kick-off event, last-lap race at the Covenant Kids Run in April 2025, a finisher medal, T-shirt, goody bag and finisher certificate.

On-site registration at Zoo Knoxville on Feb. 1 will be \$30 via cash, check or credit card.

• **Knox County Public Library and Knox County Mayor Glenn Jacobs are set to launch the 2025 Read City challenge** from 10 a.m to 2 p.m., Saturday, Feb. 1, at Bridgewater Place (205 Bridgewater Road) with a hands-on science fair.

Library Laboratory features demonstrations, experiments,

crafts and more. Participants will be invited to operate a robotic arm, excavate fossils and explore the galaxy in a planetarium among other activities.

The event is free and open to the public.

• **Knoxville Bar Association and Legal Aid of East Tennessee are offering an in-person Free Legal Advice Clinic for veterans** from noon to 2 p.m., Wednesday, Feb. 12, in Knox County Public Defender's Community Law Office, 1101 Liberty St. in Knoxville.

Veterans who are not able to attend the clinic in person are encouraged to continue to use the telephone clinic option. Pre-registration is required for telephone clinic and veterans are asked to call Legal Aid of East Tennessee at 865-637-0484 to pre-register.

This is a general advice clinic. Clients can expect legal advice, but no wills are drafted at this clinic nor legal work performed. In 2025, the clinics are held every other month.

OPENING EARLY 2025

Living my BEST LIFE!

Clinical Care, Purposeful Programming

Early Alzheimer's & Memory Care

Lantern
at Morning Point
Alzheimer's Center of Excellence
HARDIN VALLEY

(865) 343-0409
2433 Reagan Road

ROSE MORTUARY

With compassion and comfort, we have been proudly serving the families of this community since 1884.

Broadway Chapel Mann Heritage Chapel
1421 N. Broadway 6200 Kingston Pike
523-2121 588-8578

www.rosemortuary.com

Robert Starkey, Kent Marcum, Frank Davis,
Keith Richards, William Martin, A.H. Pickle

A LOCALLY OWNED FAMILY BUSINESS

Worship & Praise

Call Linda at 865-218-8881 to place your ad in the farragutpress Worship Directory!

First Farragut
United Methodist Church

Worship Service
Sundays at 10:30 AM
ffumc.org/events
12733 Kingston Pike
865-966-8430 ☎ www.ffumc.org

NEW COVENANT BAPTIST CHURCH

Fredrick E. Brabson, Sr., Senior Pastor

Worship Complex
10319 Starkey Lane
Knoxville, TN 37932

Contact Information
Church: (865) 671-3370
Fax: (865) 966-2072
Email: newcovenantantbc.com
Website: www.newcovenantantbc.com

Weekly In-Person Services
Sun: Family Bible Hour (9:30 AM)
Sun: Worship Service (11:00 AM)

Recorded Services

On ZOOM
Wed: Prayer Meeting & Bible Study (6:45 PM)
Wed: Cultivate (7:00 PM)

"Winning Souls and Changing Lives... for Jesus Christ is a Total Family Ministry"

WESTGATE CHURCH

We welcome you to the Westgate Church family!

Sundays, 10:30 AM

416 N. Campbell Station Rd.
Visit us online and in person!
www.westgatechurchknox.com

FAITH LUTHERAN CHURCH

225 Jamestowne Blvd.
Farragut 966-9626
SUNDAY WORSHIP
9 a.m. & 11:11 a.m.
www.faithloves.org

Christian Friends of Israel

P.O. Box 1813
Jerusalem, 91015 Israel
Gen 12:3 www.cfjjerusalem.org

Sunday Bible Class 9:30 AM
Sunday Worship 10:30 AM
Nursery & Children's Worship Provided
Wednesday Bible Study 6:30 - 7:30 pm
Weekday Preschool - Monday-Thursday

farragut CHURCH OF CHRIST

136 Smith Rd. • 865-966-5025 • farragutchurch.org

FARRAGUT PRESBYTERIAN CHURCH

"Praising God, Serving Others, Growing in Faith"

Family Friendly Casual Worship
9 a.m.
With a children's program for ages 3 and up.

Traditional Sunday Worship
11 a.m.
Livestreams at fpctn.org

Loving Nursery from birth to age 3 at both services

209 Jamestowne Blvd.
Located behind Village Green Shopping Ctr.
(865)966-9547 • fpctn.org

CONCORD UNITED METHODIST CHURCH

11020 Roane Drive
Sunday Worship Services

Traditional & Contemporary Worship
9:00 and 11:00 AM | Concurrently
All Worship Services on-site and online.
Nursery available for both services.

11:00 AM Kids Church (K-5th)

ConcordUnited.org
Watch our services on
Youtube.com/ConcordUnited

TWO RIVERS CHURCH

WORSHIP SERVICES

SATURDAY | 5:30P
SUNDAY | 9:30 & 11:00A

MID-WEEK TIMES

WEDNESDAY | 6:30-8:30P
Middle School Ministry
High School Ministry
The WELL (Prayer & Worship)

[f](https://www.facebook.com/TwoRiversTN) [i](https://www.instagram.com/TwoRiversTN) [t](https://www.tiktok.com/@TwoRiversTN) /TwoRiversTN

Web: 2RC.tv | P: 865.777.2121
275 Harrison Ln., Lenoir City, TN 37772

CHRIST COVENANT PCA

12915 Kingston Pike
Knoxville, TN 37934
865-671-1885

Worship Times
9:30 am
and
11:00 am

For more information go to
www.christcov.org

obituary

Dr. Dava Headden Shoffner, devoted wife, mother and esteemed nursing professional, passed away unexpectedly on Jan. 24, 2025, at the age of 84, with her husband of 63 years, Marty, by her side. Born on Oct. 3, 1940, in Trimble, Tennessee, Dava was the daughter of David P. and Lucille Headden. She married Martin L. Shoffner in 1962, and together they raised their three children in Farragut,

Tennessee. Dava's nursing career spanned decades, beginning with earning her Bachelor of Science degree in nursing from Memphis State University in 1962, her Master's of Science degree in nursing in 1981 and her



Dr. Shoffner

doctoral degree in 1988 from the University of Tennessee, Knoxville. She taught at the UTK College of Nursing, specializing in women's health for many years. As a clinician and educator, she inspired countless students and patients with her compassion and dedication. Dava also served in leadership roles with the Tennessee Nurses Association and the American Nurses Association, advocating for underserved communities and expanding access to care. Dava is survived by her husband, Marty; son, Mark; daughter, Anne; brother, Bert Headden; and grandchildren, Grace, Lucas and Colin. She was preceded in death by her son, Scott. Receiving of friends will be held from noon to 2 p.m., Sunday, Feb. 2, 2025, at Click Funeral Home Farragut Chapel, followed by a service. Donations may be made to the Interfaith Health Clinic, UT Nursing Building Campaign or the Nature Conservancy.

Flagship 3140

From page 7A

Before the match, teams can choose to hang a shallow cage or a deep cage on the team's barge. Robots start each match at their starting line and may be pre-loaded with one coral. "The alliance that wins the most points overall wins the match," the release further stated. Mannes Schmidt said more team information is available at thebluealliance.com

classifieds

<p>Classified Advertising Rates</p> <p>Line Ads Private Party 15 words \$47/4 weeks Commercial 25 words \$57/4 weeks Each additional word 25¢ per week</p> <p>Display Ads \$11.25 per column inch</p>	<p>Classified Advertising Deadlines</p> <p>Line Ads Mondays, 11:00 am</p> <p>Display Ads Space & Copy: Fridays, noon</p>	<p>Classified Payments</p> <p>Payments may be made by cash, check or credit card. Prepayment is required on all classified advertising.</p> <p>These Cards Gladly Accepted:</p>
--	---	---

To place your Classified ad in farragutpress please call 865-675-6397 or fax 865-675-1675.

203 HELP WANTED 203 HELP WANTED 203 HELP WANTED

ADVERTISING ACCOUNT EXECUTIVE NEEDED

Join our team by working an established territory with room to grow. The candidate should be comfortable speaking to business professionals and possess good written and verbal communication skills. Must be organized and self motivated. Sales or customer service experience preferred, but will train the right individual. Send resume to: khartman@farragutpress.com

203 HELP WANTED

MOTOR ROUTE CARRIERS NEEDED

Deliver newspapers once a week in Farragut and the surrounding area. Must have valid Tennessee Driver's license, reliable transportation and proof of automobile insurance.

Contact Tony Christen at 865.675.6397 for more information.



239 JAMESTOWNE BLVD | FARRAGUT, TN 37934 | 865.966.7057 | WWW.TOWNOFFARRAGUT.ORG

LEGAL NOTICE

The Board of Mayor and Aldermen of the Town of Farragut, at its meeting on Thursday, January 9, 2025, adopted the following ordinances on second and final reading: **I. Ordinance 24-23**, an Ordinance of the Town of Farragut, Tennessee amending the Fiscal Year 2024-2025 General Fund, Capital Investment Program and ARPA Fund budgets, passed by Ordinance 24-07

The Board of Mayor and Aldermen of the Town of Farragut, at its meeting on Thursday, January 23, 2025, adopted the following ordinances on second and final reading: **II. Ordinance 24-24**, an ordinance to amend the Farragut Zoning Map for the property at 12823 Kingston Pike (formerly Summit View Nursing Home) from General Commercial (C-1) to Community Service (S-1), 5 Acres (Benefield Richters, Applicant)

III. Ordinance 25-01, an ordinance to amend the Farragut Municipal Code, Chapter 105 - Buildings and Building Regulations, Article 2. - International Building Code, Section 105-20. - Modifications, Subsection (f), to use the International Building Code for the requirement for a sprinkler system for structures in excess of 7,000 gross square feet or more than two stories that are Type I or II Construction and a Mercantile Occupancy Type (Town of Farragut, Applicant)

It is the policy of the Town of Farragut not to discriminate on the basis of race, color, natural origin, gender, gender identity, sexual orientation, age, religion, disability or veteran status pursuant to Title VI of the Civil Rights Act of 1964, Public Law 93-112 and 101-336 in its hiring, employment practices and programs. To request accommodations due to disabilities, please call 865-966-7057 in advance of the meeting

service directory

lawn & landscaping

Beautiful & Affordable Landscape Designs • Professional Installation
Exciting Outdoor Lighting • Bed Remodeling • Sod Installation
Top-notch Weeding, Pruning & Mulching • Leaf Removal
Reed Strozier • 865-258-1844 • www.dreamgardens865.com

Residential & Commercial
LANDSCAPING MOWING
Weeding Pruning • Mulching Aeration • Over Seeding Bed Maintenance Irrigation & Repairs Bush Hogging
Mulch & Rock Delivery Available
CALL TODAY
Free Consultation & Quote
865-242-2695
Gary & Tammy Mills, Owners

ALL SEASONS LAWN CARE & LANDSCAPING
Providing you with complete lawn service.
COMMERCIAL & RESIDENTIAL
LEAF REMOVAL
NOW OPENING NEW SPRING ACCOUNTS
• MOWING • MULCHING • TRIMMING
• LANDSCAPE INSTALLATION & MAINTENANCE
Free estimates
www.allseasonslawncaretn.com
Christian Owned & Lic./Insured - Lee Strunk

865-742-0685
TN Charter #4544

Service Directory Advertising Rates

1 Block.....	\$60/mo.
2 Block.....	\$115/mo.
3 Block.....	\$170/mo.
4 Block.....	\$225/mo.
6 Block.....	\$335/mo.
8 Block.....	\$445/mo.

Spot color \$5/mo. Process color \$15/mo.

Service Directory Advertising Deadlines

Display Ads
Space & Copy:
Fridays, noon

Service Directory Payments

Payments may be made by cash, check or credit card. Prepayment is required on all classified advertising.
These Cards Gladly Accepted:

miscellaneous services

Junk Removal • Demolition • Hauling
Residential & Commercial
Ask about our discounts!
REED BACON
Owner, Operator
Text or Call
865.254.4464
www.baconjunkremoval.com

865 PRODUCTIONS
CAPTURE IT ALL
Memories for a Lifetime!
• Family Portraits
• Holidays
• Sports Photography
865-317-3193
jdcec24@1cloud.com

ELDERLY CARE ASSISTANCE

- Cleaning • Sitting
- Errands • Meals

35 Years Experience
Excellent References Available
865-335-2043

WORRY FREE CLEANING

35 years experience
Excellent References
865-335-2043

like us on facebook at facebook.com/farragutpress

Serving East Tennessee since 1974

Monthly, Quarterly, Yearly
Residential & Commercial Pest Control
• Termite Control
• Mosquito Control
• Wildlife Removal
• Pre-Construction
BED BUG CONTROL GUARANTEED

Serving East Tennessee for 50 years
Ask about our Termite Damage Repair Guarantee.

Licensed by TWRA and TN Department of Agriculture
CALL TODAY
865-690-1662
Visit us on Facebook
www.otispestcontrol.net

home repair & improvement

Do you have a unique business or service? Advertise in the **farragutpress** service directory! Call Linda at 865-218-8881

RANDY THE PAINTER
Celebrating 44 Years in 2024
Commercial & Residential
30% OFF
Nov. thru Feb. **BOOK NOW!**
Carpentry • Sheetrock
Check out our 5★ Google Reviews!
LICENSED & INSURED
FREE ESTIMATES
865-522-3222
Cell - 865-455-5022 - Call or Text
rharvey9160@gmail.com
randythepainterandcrew.com

Knoxville's Home Renovation Specialist

Serving Knox and surrounding counties for over 21 years
Home Additions and Remodeling from Concept to Completion

- Water Damage • Drywall • Additions • Kitchens • Masonry
- Bathrooms • Decks • Fencing • Flooring • Plumbing
- Carpentry • and much more!

Free Design Consultation and Estimates
Armstrong Remodeling 20% off all services
865-315-0630
Licensed • bonded • Insured • References

No Money Down Financing Available
Follow Armstrong Remodeling on Facebook

HANDYMAN SERVICES

Cross Home Repairs Off Your List

- FREE Estimates
- Licensed & Insured
- 20+ Years Experience
- 5★ Rated
- No Job Too Small

Call Or Text 865-973-9798
www.westknoxhandyman.com

Howard Mitchell
Painting & Drywall

Interior Painting
30 Years experience
Pressure Washing
Make Appointments Now for Spring estimates
Licensed & Insured
References Available
Honest • Reliable • Neat • Clean
865-202-8350

Let us remodel your bathroom! Enjoy a bathroom for your lifestyle
HomeTek
West Knoxville/Farragut's Premiere Contractor
BUILD - IMPROVE - REMODEL
865-368-2869
Licensed & Insured

Nominated in City View Magazine "Best of the Best" 2013-2024

Find a door you adore during our Rebate Event!

SAVE UP to \$1,000* with rebates
Call Now 865-539-0222 ASK US HOW

The farragutpress is not responsible for errors in an advertisement if not corrected by the first week after the ad appears. This newspaper is not responsible or liable whatsoever for any claim made by an ad or for any of the services, products or opportunities offered by our advertisers. We do not endorse or promote the purchase or sale of any product, service, company or individual that chooses to advertise in this newspaper, and we reserve the right to refuse any/all advertising we deem inappropriate or unacceptable by our company standards.

EQUAL HOUSING OPPORTUNITY STATEMENT: All real estate advertised herein is subject to the Federal Fair Housing Act and the Tennessee Human Rights Act, which make it illegal to advertise "any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status, or national origin, or intention to make any such preference, limitation, or discrimination." We will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis.

Dixie Lee Farmers Market's Winter Market

About 250 shoppers stopped by Farragut Community Center to check out Dixie Lee Farmers Market's indoor winter market, which took place Saturday morning, Jan. 4.

This was the second indoor market for Dixie Lee Farmers Market, owned by Jeff and Ginger Cannon. From fresh meat to handmade soaps, the market drew vendors as local as Farragut to as far as Middle Tennessee.

Photos by Tammy Cheek



Don Jones, 865LIFE



David Westbrook, Tie-Dye Guy



Ginger Cannon, Bloom Creations, front, with sister, Patty Clark



Brian Meccia selling Frog Juice



Collette Souder of Rainwater Farm



Artist Gary Vaughn



Lori Hanke



Maggie Snyder of Petal'r & the Crow



Christina Deyo

AI changing the health, fitness game

Fitness trainers, doctors are using AI to ease the journey toward optimal health

Artificial intelligence has taken the world by storm, transforming nearly every industry, including health and fitness. With its many capabilities, the powerful technology is increasingly being leveraged by fitness trainers and doctors alike to boost engagement and ease the journey toward optimal health.

At the Exercise Coach, for example, gym-goers can access robotic equipment that utilizes machine learning and reinforcement learning to generate ability-based exercise for each individual user.

Steven Barnard, who owns the fitness studio at 156 West End Ave., says this enables the equipment to remodel the dose of exercise and adapt as the person gets stronger, delivering unparalleled personalization and precision.

“Technology is the foundation of our resistance-based exercise delivery and we use it to maximize safety, effectiveness, and efficiency,” he said. “Our technology creates the optimal dose of exercise for the individual based on their current state. This means the stimulus will be exactly what you need to trigger positive adaptations in the body — no more wondering if you worked hard or long enough.”

The technology also controls the range of motion and tempo based on a person’s current abilities and physical limitations, reducing the risk of injury and ultimately ensuring frequent fitness routines. In fact, according to Barnard, the Farragut studio’s functional retention rate, meaning customers who actually exercise, was 95% for 2024.

“Because it is optimizing safety, effectiveness, and efficiency, our customers exercise more consistently than they ever have before,” he said.

Yet, even with these immense advantages, Barnard noted the importance of a skilled human staff that can offer one-on-one training and advice.

“I would be remiss if I didn’t highlight the value of our amazing coaches,” he said.

“The human connection cannot be replaced.”

While this is certainly true, AI’s ability to automate mundane tasks and streamline processes has opened up new doors for health providers by freeing up employees to better focus on patients.

Eric Penniman, Executive Medical Director for Summit Medical Group, said the technology’s ability to document office visits, for instance, saves the group’s providers up to three hours each day.

“AI has been an important new



technology for our primary care group,” he explained. “This allows our providers to be more engaged in listening and interacting with our patients.”

AI can also sort through volumes of medical records and highlight important details, streamlining patient care.

“This improves the quality and focus of the care,” Penniman said, also emphasizing Summit Medical Group’s commitment to data safety. “While the use cases for AI seem to be endless, it is important that a plan is in place to determine the safety of potentially sharing personal information or data. Summit is cautiously exploring using the technology and has developed a committee to vet these tools’ cybersecurity risks.”

~ Rachel Totten



Dr. Meredith Overholt, MD, FAAD, DERMATOLOGIST



Dr. Kimberly K. Grande, MD, FAAD, DERMATOLOGIST



Supporting you on your journey to skin wellness.

THE SKIN WELLNESS CENTER

10215 KINGSTON PIKE, SUITE 200 | KNOXVILLE, TN 37922 | 865.251.9965

[WWW.THESKINWELLNESSCENTER.COM](https://www.theskinwellnesscenter.com)

Good skin care is an important part of our overall health and wellbeing that is often overlooked. Our talented and dedicated professional staff is impeccably trained in the latest techniques and treatments, using state-of-the-art technology. Begin your journey to total skin wellness today at The Skin Wellness Center, the gold standard in cosmetic and medical dermatology.

Our Services

MEDICAL

- Skin Cancers
- Pre-cancerous Lesions
- Eczema
- Rosacea
- Psoriasis
- Hair Loss
- Shingles
- Allergic Reactions
- Nail Disorders and Infections
- And various other skin conditions

COSMETIC

- Botox®
- Injectable Fillers
- CoolSculpting®
- Laser Treatments
- HydraFacial
- Microneedling
- DiamondGlow®
- And more

Empowering women in the weight room



The weight room has the potential to be a truly empowering space for women, but it's understandable that it doesn't always feel that way. Even with more women stepping into fitness, there are still barriers that can make the weight room intimidating. At the YMCA, we're here to change that. Our certified fitness professionals are ready to help women of all ages overcome challenges and feel strong, confident, and capable.

Here are some of the most common reasons women shy away from the weight room—and how the YMCA can help you push past them.

1. Feeling Unsure About the Equipment

It's completely normal to feel hesitant when you're not familiar with the machines or weights. Many women worry about using the equipment incorrectly, which can make the weight room feel like an unwelcoming place.

Our Solution: Take advantage of the resources we offer at the Y! Start with a free equipment orientation or speak with our fitness professionals. At the Pilot YMCA and Davis YMCA, hiring a personal trainer means working with a certified pro who will walk you through proper equipment use, craft a

workout plan just for you, and set you up for long-term success.

2. Fear of Being Judged

No one likes the feeling of being judged, and that's often what keeps women from venturing into the weight room. Whether it's fear of looking inexperienced or concerns about technique, this anxiety can be tough to shake.

Our Solution: Know you're not alone! Join one of our supportive fitness communities, like a small group training program. At the Pilot YMCA, we've introduced a specialty program called "Women in the Weight Room," which focuses on teaching proper form and building confidence. You'll master traditional weightlifting exercises in a friendly, welcoming environment designed to help you feel knowledgeable and strong. Whether you're brand-new to lifting or want to polish your technique, this program is perfect for you. Look for Women in the Weight Room to launch soon at our Davis YMCA, too!

3. Worry About "Bulking Up"

The idea that lifting weights will make you "bulky" is one of the most common myths out there. This misconception often prevents women from enjoying the amazing benefits of strength training.

Our Solution: Let's bust that myth! Building large amounts of muscle takes a combination of genetics, diet, and a specific type of training. Strength training is actually the best way to build a strong, toned body while

improving overall health. Try one of our free group fitness classes like BODYPUMP, where expert instructors guide you through effective, full-body workouts set to energizing music. Or explore classes like Total Body and Ultimate Fit, which include strength moves to help you build lean muscle. Find the full class schedule for all YMCA locations at ymcaknoxville.org/schedule.

4. Feeling Overwhelmed About Where to Start

Starting something new can feel overwhelming, and stepping into the weight room without a plan can add to that feeling.

Our Solution: Guidance makes all the difference! With so many classes, personal training, and small group training options available, you'll have plenty of ways to find the right fit for your goals. Our Wellness Directors at the Pilot YMCA and Davis YMCA are here to help you choose classes, connect with personal trainers, and explore small group opportunities. For more information about Pilot YMCA programs, contact Kendalyne Dun-

can at kduncan@ymcaknoxville.org. For Davis YMCA programs, reach out to Jennifer Friedman at jfriedman@ymcaknoxville.org.

At the YMCA, strength training isn't just about lifting weights—it's about helping women feel confident and capable in every aspect of their lives. At both the Pilot and Davis YMCAs, we're committed to creating spaces where everyone feels supported, informed, and inspired.

Ready to join the Y? Membership gives you unlimited access to all five Knoxville locations and thousands of YMCAs nationwide. Enjoy free group fitness classes like BODYPUMP, child watch services for kids while you work out, outdoor pickleball courts, swimming pools, and discounts on specialty programs like Women in the Weight Room. Visit ymcaknoxville.org to learn more and find your inner strength with us.

~ Kendalyne Duncan,
Wellness Director,
Pilot Family YMCA

25 Tips for a Healthier 2025

1. Make sleep a priority. Let's face it, if you're chronically tired, then it can be hard to have the energy to do anything else on this list. If you're not getting at least 7 hours a night of quality sleep, then it's time to figure out

why and take steps to sleep better.

2. Stay hydrated. Our bodies are made of about 60% water, and being dehydrated even slightly can lead to noticeable decreases in both physical and mental performance. Strive to consume at least ½ of your weight in fluid ounces of water or other hydrating fluids.

3. More fruits and vegetables. Loaded with vitamins, fiber, and antioxidants, fruits and vegetables should be the backbone of your diet. Strive to eat at least 2 servings with every meal, or 5-6 servings per day.

4. Healthy fats in moderation. Fats are essential for good health, hair, skin, and nails. Limit saturated and trans fats, and focus on including healthy fats from foods like avocado, olive oil, salmon, and nuts.

5. Emphasize protein. Be sure to include proteins with every meal if possible. Protein helps you feel satiated, and is crucial for building and preserving muscle. Greek yogurt, eggs, lean meats and fish, beans, and lentils are all great sources, and adding in a protein shake can help meet your needs in a bind.

6. Skip the diet and change the lifestyle. It's a cliché, but it's true. Most people who lose weight with a diet will eventually gain it back. Instead, look to make small changes to your nutrition and exercise consistently over time until those changes become the new normal.

7. Get sunlight! It can be tough this time of year, but regular exposure to sunlight provides the body with Vitamin D, and is also thought to be related to improved mental health and improving sleep by reset-

ting the circadian rhythm.

8. Limit screen time. Too much screen time has been linked to increased rates of depression, insomnia, anxiety, and lack of social development. It can also lead to orthopedic issues, including hand, wrist, elbow, and neck pain (tech neck).

9. Spend more time with family and friends. The documentary "Blue Zones" on Netflix explores areas of the world with a higher than average number of centenarians. One of the common threads is that those who live to be over 100 share a strong tie to their families and their communities.

10. Set boundaries for your work. In the age of cell phones and the internet, lines between work life and personal life are getting more and

See 25 on Page 7C



What cosmetic laser do I choose for winter Months?

It has often been wrought with some confusion of which laser to choose for treatment in the winter months. At The Skin Wellness Center, we see patients daily with many questions regarding what lasers we utilize and what concerns these lasers can treat. Here are a few key tips for selecting which laser and why.

It's no secret that winter is an ideal time to treat with cosmetic lasers as sun exposure is a typical contraindication of several laser treatments.

Our primary request in winter months is to help eliminate brown spots and redness from the skin if you have this combination the best (minimal downtime) solution is our Sciton BBL Fotofacial Laser. This non-invasive device is a brown spots magic eraser which also simultaneously treats redness and veins. Not to mention the collagen boost this laser provides! We typically recommend a series of three treatment sessions for best results. Yearly maintenance of

one or two sessions in fall and winter is recommended.

Another request we often receive is for options to treat fine lines and wrinkles in the skin. The skin typically starts to show fine lines in mid thirties or even earlier as collagen starts to break down in our late twenties. A great starting place for laser to help with skin texture issues as aforementioned is by treatment with our Lutronic Ultra laser. This laser is a superficial wavelength which creates micro channels in the skin to slough dead skin cells and generate new collagen production. The immediate response is also a low downtime post treatment option. The recommended treatment series for this laser option is a series of four to encourage maximum results. We recommend at least one to two maintenance treatments yearly.

If you'd like a combination of both of these treatment options as listed above and don't want to have to repeat treatments in a series, we do have an option. We use a resurfacing laser which

embodies a greater range of treatment capabilities. Our Sciton Halo resurfacing laser treats, fine lines, pore size, pigmentation issues (brown spots or hyperpigmentation from post acne lesions) and gives a general glow to the skin post treatment. This glowing appearance has been so notably named "the Halo glow". This treatment is a wonderful "one stop shop" of an option however there is more significant downtime associated with a stronger treatment.

Patients typically experience about a week of some redness, swelling and dryness of the skin. The "Halo glow", is absolutely WORTH IT per our patients words in the post treatment follow up office visits.

In short, it's always best to meet with a professional provider instead of googling to see which laser would work for your skin best. We have several more options available as well.

You can certainly trust the Licensed estheticians, Nurses and Nurse practitioners that use our devices at The Skin



Wellness Center. We offer \$50 cosmetic consultations to ensure you have a personalized plan.

~ Alexis Pacetti is a licensed esthetician and worked at The Skin Wellness Center for over 14 years.



Chiropractic care a great addition to physical wellbeing

With more and more people wanting to be in control of their health journey, Chiropractic care has been a great resource for empowering people to take that next independent step. Chiropractic care is an amazing option for reaching your goals at any stage of life. These goals can be anything from wanting less tension in life, to a more day-to-day goal like being able to play games with your grandchildren. A chiropractic patient can be anyone whether they are one minute old or over 100 years old, sick or healthy, an athlete looking to increase their performance or someone trying to get out of pain.

One great benefit of Chiropractic care is that it can improve your posture. In today's world almost everything is done either on the phone or computer, which can cause us to poke our head out and round our shoulders. I will share a great exercise that you can do at home to help with rounded shoulders. Find a good doorframe and stand closer to one side of it, raise the arm closest to the doorframe to shoulder height and bend your elbow with your palm facing forward. Rest your arm on the doorframe in that position and then take a small step through the doorframe. You should feel a nice stretch in your chest and shoulders, make sure to not overdo this as it can put a strain on your shoulder. Make sure to do this for both arms, with a few seconds on each side, and do this multiple times a day. Try this exercise out and let me know how it helps!

If you want to learn more about Chiropractic care, please reach out to my office, Ash Chiropractic and Wellness. My office can be reached at (865)671-1000 or by visiting ashchiropracticnox.com.

~ Joel Ash, Ash Chiropractic & Wellness



THE
VILLAGES
OF FARRAGUT

Life doesn't stop after retirement, why should your lifestyle?

Your next chapter is just beginning at
The Villages of Farragut.

The home you need for the lifestyle you deserve.

YOUR LIFE. YOUR WAY.

KIDS' CORNER



Photos courtesy of Town of Farragut

Above: Homeschool PE is a popular Town program

Right: From left, Roy Park, Carter Brand and Gian Jeon were among youngsters taking part in the Town's Fall Break Camp. They will be offering Spring Break Camp in March



Town of Farragut's indoor programs for kids

It might be cold outside, but Farragut's Park and Recreation department has a number of indoor programs designed to warm up even the frostiest youngsters.

"We have programs focused on physical activity for all ages of children," explained Town events and recreation manager Rachel Malone. "For the littles, we have Toddler Takeover (a year-round open gym program for ages walking to five years) and our Tiny Tots sports program ... an introductory sports program for ages four to six that teaches kids' sport-specific skills without the pressure of competition or leagues."

For the latter program, Malone said, "right now, we offer soccer, basketball, tennis and T-ball at different times of the year."

The classes have proven to be an athletic lifeline for many, including Farragut resident and mom of three Misti Frazier.

"We do as much as we can — T-ball, soccer, basketball — and we did the camp out last summer," she said.

"The programs are so great, and the people are really great too — they even know my kids by name."

"My kids love it."

But for Frazier, one of the biggest draws is affordability. "We are a one income family," she said. "So when our son wanted to try T-Ball, we were able to sign up and play for \$25, as opposed to \$500. And, they have just as much fun as they would on playing on a bigger league."

Malone said homeschooling families are another programming niche, with two specific offerings in play.

"We have two very popular Homeschool PE classes — elementary (ages 6-10) and middle school (ages 11-14)," she noted. "[They] involve stretching, large group games and occasionally sport-specific lessons, all with a focus on teamwork, competition, communication, physical fitness, social skills or hand-eye coordination."

Homeschool mom Aarika Harris is thrilled with the programs.

"I am super impressed that they do so much for homeschooling," Harris said, noting the Town's programs go even beyond fitness, and includes art, music and even recently offered a Mario Kart tournament.

"Unlike many homeschool programs, they also offer a lot for middle schoolers, which is usually overlooked," she added.

Harris also echoed Frazier's sentiments about Town park and rec staff.

"It's the first place I've gone with my kids where they actually love what they do," she said. "I just can't say enough good things about them — they have really been a blessing to my family."

Town teen programs are not just for homeschoolers.

"For teens, we have our open gym programs for basketball, volleyball and pickleball," said Malone. "Ages 14 [and up] can participate without parental supervision, but all minors must have a waiver signed by their legal guardian."

"The open gyms have always been popular with adults, but we're seeing a growing number of teens participating."

Overall, Malone said programming has seen participation increasing across the board.

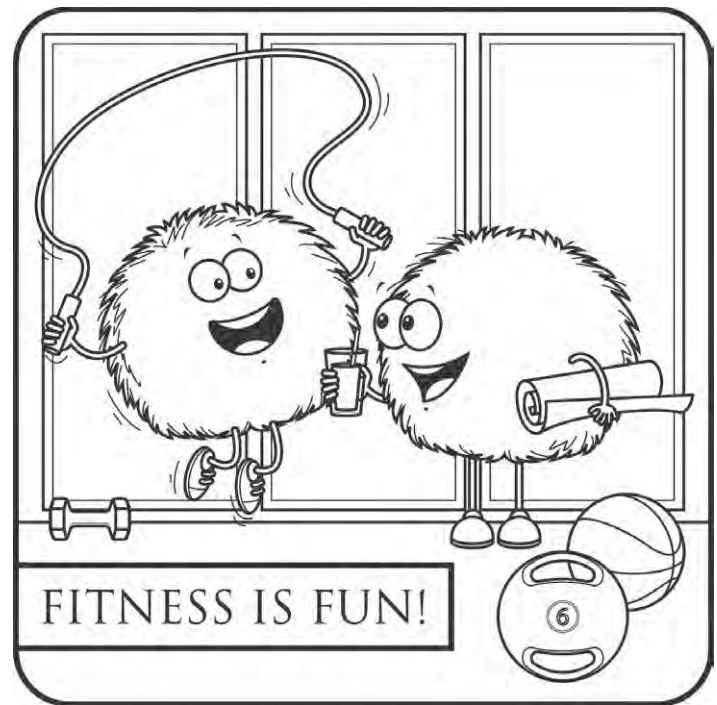
~ Michelle Hollenhead

Healthy Food Word Find

Find the hidden words in the puzzle.

CALORIE	FAT	MEAL
CONSUME	FIBER	NUTRITION
DRINK	FOOD	PORTION
EXERCISE	HEALTH	SODIUM

N	H	N	D	R	I	N	K	R	C	I	M
G	U	T	O	I	L	W	C	O	Z	U	R
X	E	T	J	I	X	F	N	J	I	P	Z
T	A	F	R	M	T	S	I	D	E	Q	O
H	W	P	E	I	U	R	O	B	X	T	T
T	Y	A	O	M	T	S	O	U	E	T	F
L	L	U	E	E	E	I	K	P	R	R	O
A	W	A	H	D	O	U	O	B	C	X	O
E	I	R	O	L	A	C	D	N	I	J	D
H	N	D	V	H	Y	O	U	F	S	C	L
K	W	T	A	E	Z	K	K	J	E	S	J
F	I	G	Y	Y	R	O	C	N	E	N	V



Current Town programs are listed below

Homeschool PE

Elementary School (ages 6-10)
Tuesdays, through May 20,
3:30-4:30 p.m.
Wednesdays, through-May 21, 1-2 p.m.
Middle School (ages 11-14)
Wednesdays, through-May 21,
2:30-3:30 p.m.
Cost: \$2 per child
These Homeschool PE classes feature sports and group games that emphasize teamwork, good sportsmanship, physical activity and fun, according to the Town website. Preregistration is not required. There will be no class Mar. 18 or 19.

Toddler Takeover

Tuesdays, 10-11 a.m., 5-6 p.m.;
Thursdays, 10-11 a.m.
Cost: \$2 per child,
ages walking to 5 years
Guardian-supervised indoor playtime allows this age group to explore the program's bright, colorful, age-appropriate equipment!

Spring Break Camp

March 17-21
Cost: \$75 per camper, ages 6 to 12
A week of camp at the community center will engage campers we will engage campers in a variety of activi-

ties, from sports and games to crafts and movies. Space is limited to 30 campers. Parents will need to pack a lunch daily. Registration is required and opens Feb. 1.

Beginner Ballet

Level 1: Thursdays, 3-4 p.m., ages 4-6
Level 2: Thursdays, 4-5 p.m., ages 7-12
\$30 per month
Beginner Ballet teaches the fundamentals of ballet and focuses on grace, flexibility, teamwork and creativity. Students are expected to come to class with hair pulled back, wearing tights, a leotard and ballet shoes. Registration required.

Tiny Tots Basketball

Mondays, Jan. 27-March 3, 4-4:45 p.m.
Cost: \$25 per child, ages 4 to 6
Tiny Tots Basketball is an introductory six-week program that teaches tiny athletes the building blocks of basketball! Focus will be on basic skills like dribbling, passing, shooting, and related gross motor skills. Parents are required to participate with their child.

For more information, visit <https://www.townoffarragut.org/770/Parks-Recreation>

A COMMUNITY DESIGNED WITH YOUR LOVED ONE IN MIND



Assisted Living | Memory Care | Respite | Rehab



Visit our award-winning campus today!

(865) 777-9000 | WWW.NHCFARRAGUT.COM



Iaido
(Japanese Sword):
Sundays at 3pm
(Ages 14 and up)

New Students
Three Months
for \$225 Includes Uniform!

Karate:
Fridays at 5pm & Sundays at 4pm
(Ages 9 and up)



Samurai Dragons

Traditional Martial Arts

Classes at Davis Family YMCA
12133 S Northshore Dr, Knoxville, TN 37922

SamuraiDragons.com | Sheena: (865) 300-2318



Sheet Pan Dijon Chicken & Broccoli

4 servings | 40 minutes

Ingredients

- 1 1/2 lbs Chicken Thighs (boneless, skinless)
- 2 tbsps Avocado Oil (divided)
- Sea Salt & Black Pepper (to taste)
- 2 tsps Dijon Mustard
- 2 tsps Maple Syrup
- 8 cups Broccoli (floret chopped)

Directions

1. Preheat the oven to 425°F (220°C) and line a baking sheet(s) with parchment paper.
2. In a large bowl, combine salt, pepper, dijon mustard, maple syrup, and half the oil. Add chicken and coat evenly. Transfer to the prepared baking sheet and bake for 20 minutes.
3. While chicken is in oven, place broccoli florets in a bowl and toss with remaining oil. Set aside.
4. After 20 minutes, remove the baking sheet and add the broccoli. Return to the oven and bake for 12 to 15 minutes longer, until cooked through.
5. Divide evenly between plates. Season with additional salt and pepper if needed.

Notes

- Leftovers:** Refrigerate in an airtight container for up to three days.
- Serving Size:** One serving is about three cups
- No Chicken Thighs:** Use chicken breast instead

Health food industry is expected to expand significantly in 2025

The health food industry is expected to expand significantly in 2025, as American consumers demand greater access to high-quality, nutrient-dense food and beverage options that boost both the mind and body.

“People are definitely becoming more conscious about their health and lifestyle,” said local holistic health coach Jill Hahn. “They are also becoming more informed about natural health topics and see how impactful making positive changes can be.”

In fact, Hahn, who founded Jill Hahn Holistic Wellness, added that clients frequently inquire about how to take charge of their health and enhance their well being.

“I get questions not only about healthy foods and supplements, but also healthy lifestyle habits like reducing cortisol, balancing blood sugar levels and stress management,” she said.

However, when it comes to ensuring optimal health, there’s really no “one-size-fits-all” approach.

“There are so many ‘diets’ out there — paleo, keto, carnivore, Mediterranean and whole-food, plant-based, but the ideal way for a person to eat depends on their individual condition, current lifestyle and goals,” said Hahn.

For example, instead of getting hyper-fixated on one diet, Hahn recommends prioritizing low-carb, high-quality foods, taking care to always thoroughly read product labels. Inflammatory foods like processed foods, seed oils, hydrogenated fats, artificial sweeteners, excess sugar, refined carbohydrates/white flour products, excess alcohol and chemical additives should be avoided, as well.

Investing in habits that strengthen your mind and spirit

are also essential, as stress creates an imbalance in cortisol, which affects blood sugar, weight gain, anxiety, pain and memory. For this, Hahn suggests implementing stress management techniques like deep breathing, journaling, walking and spending time in nature.

“You don’t need to go to extremes to get results,” she explained, noting that consistency is key to achieving sustainable results. “Pick one or two new habits and do them consistently. Once those are part of your routine, add in a few more.”

‘Know where your food comes from’

Choosing a more health-conscious lifestyle not only provides numerous physical, mental and emotional benefits, it also helps support local businesses.

“People are beginning to realize that it is better to know where your food is coming from,” said Dixie Lee Farmers’ Market co-owner Ginger Cannon. “They want clearly printed ingredients and natural foods that are produced without the use of synthetic pesticides and fertilizers, and free of genetically engineered ingredients.”

While grocery stores are filled with products that contain an array of unnecessary fillers and dyes, Cannon said that

“Shopping at farmers markets gives a much better understanding of where and when your nutrition comes from,”

~ **Ginger Cannon**,
Dixie Lee Farmers’
Market co-owner

See **FOOD** on Page 7C



Hello Beautiful

Be Well Anti-Aging and Medical Weight Loss looks forward to helping you achieve ALL of your wellness goals!



PERSONALIZED SERVICE:

- Full Body Composition Scanner
- Dermal Fillers such as Juvederm, Restylane, Radiesse, Versa and others
- Meal Plans & Nutritional Counseling
- Chemical peels & Microneedling
- Physical Fitness Education
- Latisse & Upneeq
- Semaglutide, Tirzepatide, Phentermine & Natural Weight Loss Alternatives
- TSSAA Sport Physicals
- Pharmaceutical Grade Supplements
- Hair Restoration
- Over 20 vitamin, mineral, and peptide injections
- You’ll be cared for by Registered Nurses, Nurse Practitioners, and MD
- Anti-Aging Services
- Our medical professionals have a Clinical Weight Management Certification
- Botox / Xeomin
- Kybella / Deoxycholic Acid

10% OFF

All Services & Products

Not valid with any other offers, coupons or discounts. Must present coupon at time of service. New customers only. Call for appointment.



Heather Whittemore

Board Certified Family Nurse Practitioner FNP-BC



BE WELL



Anti-Aging & Weight Loss

10918 Kingston Pike Knoxville, TN 37934

www.BeWellKnoxville.com | 865-288-7100

Dry January leads to healthier drinking habits

Dry January may be almost over, but healthy drinking habits are resolutions many are already embracing year-round.

“We have certainly seen an uptick aside from Dry January,” said Water into Wine owner Candace Viox, who is unsure of the reasons for the switch. “It could be people’s budgets, for example,” she said. “It might also be due to the work-life balance, or from people who have had issues drinking too much in the past. I know we are certainly seeing a lot of it in the under 35 crowd, who are more about self-care and regulating of both food and alcohol.”

Viox said by offering non-alcoholic drink options, from gin and whiskey to wine and champagne, her patrons can “still hang out and have fun with their friends or family members, and be social, without the alcohol, calories or expense.”

One of the non-alcoholic brands Water into Wine carries is Lyre.

“We sell a ton of it,” Viox said. PM bar manager Sara Tirpak said she, too, has noticed the effort to “cut back” on alcohol consumption, especially among the younger crowd.

Based on her own people watching, she said, “I’ve actually seen more people cutting back than actually stopping.”

She mixed up a French 375 and an Old Fashioned from among the restaurant’s non-alcoholic offerings for a taste test.

French 375
1 and 1/2 ounces Lyres gin
3/4 ounce lemon juice
1/2 ounce turbinado (sugar)
Non-alcoholic champagne
Mix first three ingredients in

a shaker, then pour into glass; top with non alcoholic champagne and garnish with an lemon slice.

Old Fashioned
2 ounces non-alcoholic whiskey
3 dashes bitters (has a small percentage of alcohol, Tirpak said, as they cannot be made entirely alcohol-free based on processing)
Splash turbinado
Splash Sherry syrup
Stir all ingredients before serving with an orange slice garnish.

“Whiskey-based non-alcoholic drinks are a little more difficult to concoct than other non-alcoholic drinks,” she added. “But I work with whatever our customers are looking for.”

The non-alcoholic trend has spread, ironically but not surprisingly, to liquor stores, too, most notably at 10,000-square foot Dixie Lee Wines & Liquors.

“We are seeing more and more of it as a growing trend,” said store manager Bryan Lenaghan, who hosted a non-alcoholic product presentation at the store in December.

“Everybody we talk to, tell us that especially among young consumers, they are seeing a moving away from alcohol.”

To fill the need, Dixie Lee Wines & Liquors has increased its inventory, offering non alcoholic spirits, such as gin, vodka and spiced rums, along with non-alcoholic wines, beers and champagnes, as well as a wide array of mixers, from juices to tonic.

“We are certainly expanding our options,” Lenaghan said. “Two years ago, we had only two non-alcoholic wines,” Lenaghan said. “Now, we have 10.”

They also carry pre-made non-alcoholic margaritas and Mai-Tais.



Displaying non-alcoholic drink options at Water into Wine are, from left, PM bar manager Sara Tirpak, front of house manager Steve Fletcher, AM bar manager Daniel Stringer, and owner Candace Viox.



Water into Wine PM bar manager Sara Tirpak with her freshly-made French 375.



Dixie Lee Wines & Liquors Manager Bryan Lenaghan shows off one of the store’s many non alcoholic wines.

Even with the increased inventory, the store focuses on quality, rather than quantity, being ever mindful of taste.

“Some brands are better than others,” he said. “Some seem to have more flavor, and some just aren’t quite there yet.”

Lenaghan said making sure the op-

tions are good ones are necessary for another reason.

“Non alcoholic drinks have a shorter shelf life, so we need to be pretty confident we are putting out what people will like, so they will be sure and re-buy it.”

~ Michelle Hollenhead

A SPECIAL FREE EVENT FOR OUR COMMUNITY!

Shop Farragut | farragut

Shop Farragut in partnership with the Town of Farragut will host the fifth

Everyone's Welcome!

FARRAGUT HEALTH & WELLNESS EXPO

Presented by **Tennova HealthCare**
Turkey Creek Medical Center

4 Dozen Local Farragut Vendors

FREE SUNDAY • FEBRUARY 2 1-5 pm

FARRAGUT COMMUNITY CENTER •

- Workshops • Lectures
- Food Trucks • Schwaugg
- Photo booth • Music
- Childrens Activities

For more information scan the QR Code

or go to www.shopfarragut.com

Platinum Sponsor
SouthEast bank

Silver Sponsor
Edward Jones
Betsy Herzog

Community Sponsors
First Citizens Bank, KNOX HEALTH SOLUTIONS

Media Sponsors
105.3 WFIV farragutpress

PARKING IS AVAILABLE AT THE COMMUNITY CENTER AND CLOSE BY AT VILLAGE GREEN SHOPPING CENTER.

FARRAGUT COMMUNITY CENTER • 239 Jamestowne Blvd
Just north of Village Green Shopping Center and Planet Fitness on Campbell Station Road

GOING THE EXTRA MILE FOR YOU

To best serve you, we have several bill payment options available:

IN PERSON
Cash, check, or money order payments can be made in person at any of our Customer Service Centers or Payments Only Locations.

BY MAIL
Please include the bottom portion of the bill with your check or money order.
Lenoir City Utilities Board
P.O. BOX 449, Lenoir City, TN 37771

BY PHONE
Call (800) 731-7564 to make a free one-time payment using a Visa, MasterCard, Discover, or American Express bank card.

CUSTOMER PORTAL
Our new Customer Portal allows you to establish free automatic, recurring payments or a one-time payment that is reflected on your LCUB account immediately. Payments can be made from a checking/savings account or credit/debit card.

LCUB
Going the Extra Mile

Visit us at LCUB.com for details on all of your payment options and get started today!

Food

From page 5C

farmers markets provide fresh foods with simple and easy-to-read ingredients.

“Shopping at farmers markets gives a much better understanding of where and when your nutrition comes from,” she said. “It ultimately means you support your local farmers and economy.”

In addition to farmers markets, there are also many restaurants and cafes opening throughout the area that can accommodate food allergies and sensitivities.

Benefit Your Life, for instance, is a dedicated gluten-free bakery that specializes in healthy food alternatives

and allergen-friendly items. Located at 10420 Kingston Pike, Suite G, the Farragut cafe offers a variety of high-quality baked goods, salads and sandwiches that can be customized to fit certain dietary needs.

“Food allergies have increasingly been diagnosed in recent years and have required people to search for allergen-friendly foods,” said owner Pam Hill. “Although we are a dedicated gluten-free bakery, we also cater to many other allergies and dietary concerns, offering dairy-free, soy-free, corn-free, peanut-free, vegan, paleo and keto items.”

Clean Eat, 155 West End Ave, also provides various healthy meal options, from burgers and wraps to build-your-

own bowls. Director of Operations Clint Holt said the cafe has proven to be a popular choice for dieting customers, as well as those with food allergies.

“Our menu allows us to be flexible and make accommodations for any allergy or dietary preference,” he said, noting that all items are made in-house and portioned to fit a specific calorie range. “We take the guesswork out of meal prep, and try to make it as easy as possible to follow a balanced, healthy lifestyle. We also don’t use any oils or butters in our cooking, and we use low sodium/low sugar sauces and seasonings.”

Fresh, weekly meal prep options and frozen grab-n-go options are also available.

“We take great pride in providing a large variety of delicious meals that are nutritious, balanced and healthy,” Holt said.

For pets, River Dog Bakery offers fresh-baked treats and custom cakes at its two locations at 11422 Kingston Pike in Farragut and 5201 Kingston Pike in Bearden. Co-owner Pam Trainor said all items are made without additives, preservatives or artificial colorings and flavors, making them suitable for pets with cancer, allergies and even weight issues.

“Pets are a part of our family and you have to give them the best that you can,” she said. “It’s not just kibble in a bowl anymore.”

~ Rachel Totten

25

From page 2C

more blurred. Be sure to protect your personal time by setting limits on when you will respond to emails, text messages, and other work related tasks.

11. Stay sharp mentally. The brain can be incredibly adaptive, but you need to intentionally challenge it. Spend a few minutes each day doing puzzles, learning a new skill or language, reading, or anything else that encourages your brain to create new synapses. Combined with exercise and nutrition, this can help delay or prevent cognitive weakening common with aging.

12. Build muscle and strength. A strong body is a healthy body, and strength training is a great way to get stronger. Try to strength train 2-3 days per week, and focus on compound exercises like squats, rows, dead lifts, and push-ups.

13. 150 minutes of Zone 2 cardio per week. Zone 2 cardio involves training at about 60-70% of your maximum heart rate. Cycling, jogging, hiking, and swimming are all great ways to get into and stay in this heart rate zone.

14. Stretch more! Sitting has been called the “new smoking”, and sitting too much, especially with poor posture, can lead to serious health detriments. Try to periodically get up and stretch throughout the day, and be sure to include stretching after every exercise session as well.

15. Start with gratitude. It can be easy to fall into a negative mindset, but expressing your gratitude on a regular basis can be a great way to remind yourself of all that you have to be thankful for. It can be as simple as a text message or a note sent in the mail to someone you appreciate, or a journal entry that is just for you.

16. Get a physical examination. If it’s been more than a year since your last physical, you should consider scheduling one. It’s a great way to get a current snapshot of your overall health, and a good time to discuss a plan to improve it with your doctor.

17. Set goals for yourself. Whether they are fitness, financial, relationship, or professional in nature, you are more likely to accomplish your goals if you write them down. Remember to be fairly specific about your goals, and to set both short and long term goals.

18. Find an accountability partner. The number one reason people hire

personal trainers is for the accountability we provide. Find a friend or family member that has similar goals as you and hold each other accountable to them. You may also consider hiring a coach that can provide accountability as well as the expertise for how to reach your goals.

19. Sit less, move more. Our bodies were designed to move, so get up and get going!

20. Manage your stress. Stress has been called the silent killer. It can affect blood pressure, sleep, digestion, our immune systems, mental health, and so much more. If too much stress is affecting your health, talk to a mental health professional about a strategy to manage it.

21. Reduce alcohol. While many of us enjoy a cold beer, a nice glass of wine, or a cocktail, try to limit your consumption of alcohol. It is a depressant, can interfere with sleep, lead to dehydration, and can lower your inhibitions to other unhealthy behaviors.

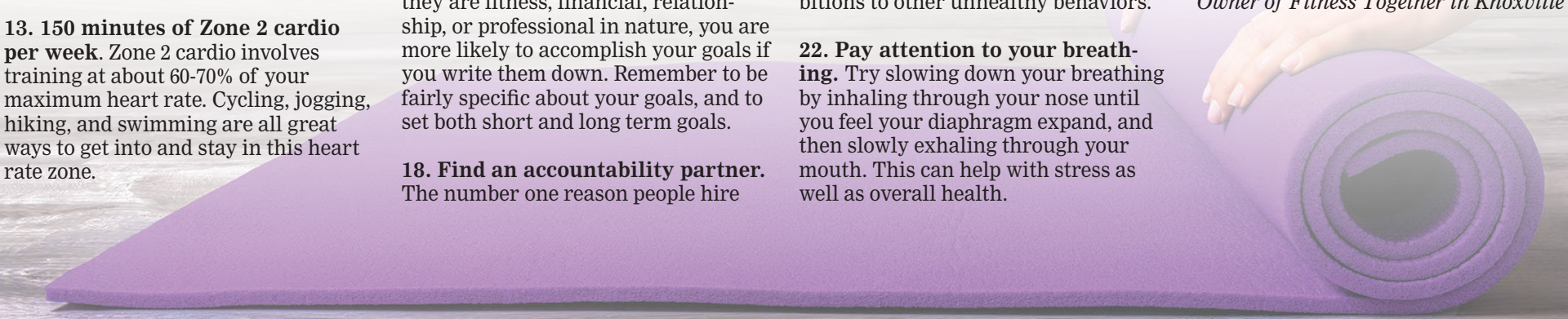
22. Pay attention to your breathing. Try slowing down your breathing by inhaling through your nose until you feel your diaphragm expand, and then slowly exhaling through your mouth. This can help with stress as well as overall health.

23. Laugh more. Laughter enhances your intake of oxygen-rich air, stimulates your heart, lungs and muscles, and increases the endorphins that are released by your brain. Watch a funny movie, listen to comedy in your car, and spend time with people who make you laugh!

24. Go for a walk. St. Augustine said “It will be solved in the walking”. A nice walk outside is a great way to start the day, re-energize you mid-day, or aid in digestion after dinner. It’s also a great time to just think.

25. Don’t strive for perfection - strive for improvement. There are a lot of things on this list, so don’t get overwhelmed! Identify the top 3 items that will have the biggest impact on YOUR life and work on making those habits. Once they are a regular part of your lifestyle, then add on a few more!

~ Andrew Henderson, M.S. in Sport Psychology, NASM certified Personal Trainer and Senior Fitness Specialist, Owner of Fitness Together in Knoxville



Thank you for voting us

BEST ASSISTED LIVING FACILITY!

All the care you need at ONE great price point!

No levels or point systems necessary.



PINNACLE
ASSISTED LIVING

ALL-INCLUSIVE COMMUNITY

10520 Waterville Lane | Knoxville, TN 37932 | (865) 444-1451

Call Tiana Schultz, Community Relations Director, at 865-444-1451 ext. 6 to schedule your personal community visit today!

We are inviting you to join our family here at Pinnacle Assisted Living!

Looking to take your fitness to the next level?



The YMCA of East Tennessee offers personalized training programs tailored to your goals, abilities, and needs. Whether you're a beginner, an athlete, or managing physical challenges, our professional trainers provide the guidance you need.

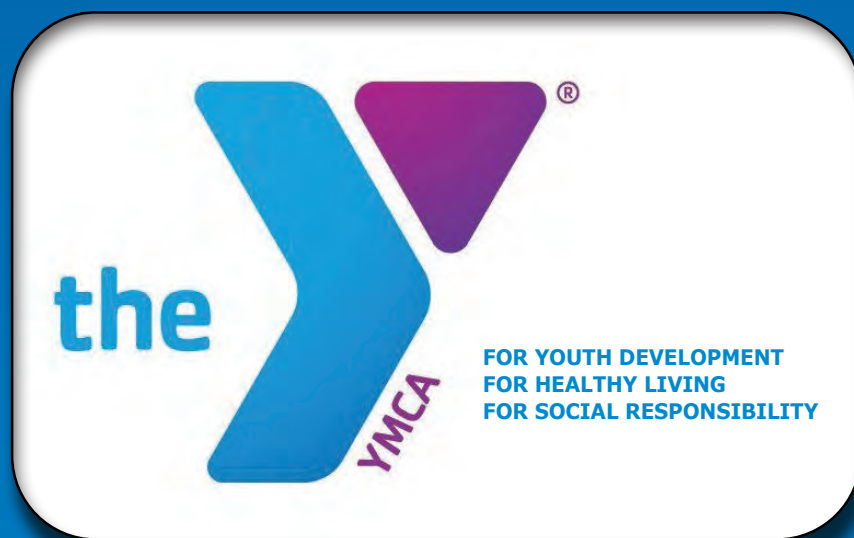
Our certified trainers are both knowledgeable and compassionate. They design fitness plans to help you build strength, improve endurance, and enhance overall wellness. Wherever you are in your fitness journey, our team ensures you stay motivated and achieve lasting results.

As a YMCA member, you also gain access to free Group Exercise classes. These classes provide motivation, variety, community, and accountability—key elements for achieving your fitness

goals. From Water Aerobics and Spin to Power Barre, Senior Chair classes, Les Mills Body Pump and Zumba, there's a class for everyone. Group Exercise at the Y is more than a workout; it's a supportive environment where you connect with others and thrive together.

Fitness at the Y is for everyone. Our trainers accommodate all ages and abilities, offering modifications and personalized support for a safe and enjoyable experience. Discover the benefits of one-on-one coaching and group classes in an inclusive atmosphere.

Visit your local YMCA branch or Davis YMCA today to learn more or get started with personal training or Group Exercise!



Offering memberships for individuals, families, students, military and much more. Come tour one of our locations to see what the Y has to offer for you.

Lindsay Young
Downtown YMCA
Downtown |
865.522.9622

Davis Family
YMCA
Farragut |
865.777.9622

Pilot Family
YMCA
West Knoxville |
865.690.9622

C.W. Cansler
Family YMCA
East Knoxville |
865.637.9622

Tennova Family
YMCA
North Knoxville |
865.922.9622

YMCAKnoxville.org

Make Your Money Work for You

January 29, 2025



Enjoy your Retirement

What could get in the way of you enjoying your retirement?

The obvious concern is not having enough money to maintain your lifestyle. But what if you've saved and invested well? A major risk could be your health. I'm not talking about choosing between Medicare or an Advantage plan; I mean the need for extended care. What if there was a solution that could address both extended health care and spousal liquidity? There is: life insurance with a long-term care rider.

Retirement is meant to be a time for enjoyment, but without planning, unexpected healthcare costs can quickly derail even the best-laid plans. A big challenge is the cost of long-term care, which includes services like assistance with daily activities when you can no longer perform them independently. These services aren't typically covered by Medicare, leaving many retirees to pay out-of-pocket.

According to the U.S. Department of Health and Human Services, nearly 70% of people over 65 will need some form of long-term care. The financial burden can be significant, quickly draining retirement savings.

Life Insurance with a Long-Term Care Rider

A life insurance policy with a long-term care rider offers a unique solution. This rider allows you to access your policy's death benefit tax-free while you're still alive to cover long-term care expenses.

Should you never need the life insurance policy for long-term care, your family receives 100% of the death benefit.



Key Advantages of Life Insurance With a Long-Term Care Rider

1. Flexibility:

The rider offers flexibility in how funds are used, whether for nursing home, assisted living, or at-home services.

2. Wealth Preservation:

Unlike traditional long-term care insurance, which can become expensive over time, a life insurance policy with a long-term care rider guarantees that your money will be used, either for care or as a death benefit for your family.

3. Spousal Protection:

If the insured spouse requires long-term care, the other can use the funds from the policy, rather than outside savings.

4. Tax Benefits Rider:

Long-term care benefits are typically tax-free providing financial leverage when paying for care.

To ensure you're financially prepared for retirement, consider these steps:

1. Consider Retirement Income:

Confirm your retirement income streams, like Social Security and pensions, meet your lifestyle needs.

2. Review Your Health Coverage:

Determine whether your existing health coverage addresses long-term care gaps.

3. Estimate Long-Term Care Costs:

Research long-term care costs to determine how much coverage you need.

4. Consult a Financial Planner:

A financial planner can help you integrate life insurance with your overall retirement strategy to address risks you face.

Conclusion

Retirement is an exciting phase, but it requires proactive planning, especially for healthcare costs. Life insurance with a long-term care rider offers a solution that protects your family and covers extended healthcare needs. By including this coverage in your retirement strategy, you have created an asset that leverages you dollars for yourself and/or your family. By addressing risks, such as long-term care, you can focus on enjoying your retirement.

Article written by Ali Swofford, PhD, ChFC, CLU,
President of Prosperity Partners Wealth Management

Disclosure: Long-Term Care riders are subject to additional costs and restrictions. Guarantees and payouts are backed by the financial strength and claims-paying ability of the issuing insurance company.



Ali Swofford

BUYING LOCAL SUPPORTS OUR COMMUNITY

Tate Insurance Group is one of the few locally owned Insurance Companies in Knoxville.
Have you asked you provider if they are Locally Owned and where their parent company is located?

Tate Insurance Group is one of the Top Rated Independent Insurance Agencies in Tennessee
and we proudly Represent the top Carriers in the country.

More Choices, More Products, Best Service, and the best local staff in Knoxville.



We are here..in Knoxville...
Lock in your Protection with TIG today.



Tate Insurance Group

100% Locally Owned
Independent Agency Representing 17 Companies

- Erie Insurance 2024 Elite Agency
- #5 Overall Ranked Agency in the Country out of 3,000 Agencies
- #2 Overall Ranked Agency in Personal Lines In the Country
- Frankenmuth Insurance 2024 Diamond Award for Excellence
- Progressive Insurance 2024 Platinum-Silver Level Agency
- Dave Ramsey Endorsed Local Provider for 14 years in a row
- Quality Business Awards
- The Best Insurance Broker in Knoxville, TN for 2024
- Achieved an overall quality score of 95% or greater

What does it mean to be Independent and Locally owned?

Tate Insurance Group is located in Knoxville, TN and is owned and operated by local residents. Unlike national brands and the national brokers, Tate Insurance Group is here in the community. With companies selling to national entities and being bought by Banks, Equity Firms and National Brokers, do you actually know who your Agent is and where your account is being serviced? If you are paying premiums it is important to know who owns the company, where the office is located and having local residents to service your policies. It is our pledge to take care of the Knoxville community and to always be there for our customers.

Insurance is a big part of your Financial Budget, shouldn't you know the company you are doing business with and be able to talk to the owner if you have a question or problem?

“Taking Care of Our Community” Referral Program

6423 Deane Hill Drive

865.862.8233 | www.tateinsurancegroup.com | scott@tateinsurancegroup.com

Call us for a comprehensive insurance review • Home • Auto • Life • Business • Health

It's About Income, Ladies and Gentlemen, and Not Just Assets

“Begin with the end in mind.”

- Dr. Stephen Covey, Habit 2, The 7 Habits of Highly Effective People

Many moons ago, the opportunity to meet Dr. Covey came to pass. He was clear and concise: whatever you do, begin with the end in mind. In the whirlwind that is financial services, and in particular managing one's assets, the focus, all too often, remains asset accumulation, a noble cause indeed, a requirement. That said, in lockstep with Dr. Covey's wisdom, the financial strategy's true purpose, *raison d'être*, leads the beneficiary of the strategy down a slightly different thought flow, and that is income distribution.

Preparing for income distribution ushers in an array of thinking and includes crafting a strategy that takes the asset to a point where it can withstand volatility and flow to the client when the client requires it and at the optimal level. Volatility? Is there volatility in the marketplace? Of course there is. Though markets returned strong gains over the last several decades¹, marked decreases occurred along the way. Climbing out of those valleys of despair and gloom took time, leaving some portfolios short of their intended mark.

There is a glimmer of hope in putting income distribution front and center. Creating a vehicle from the beginning that provides a certain level of income, with the potential for more through dividends², helps to offset market volatility. Note: lifetime income distribution is not the only component of the solution. But it answers Dr. Covey's call to action and then some.

Arpit “Arp” D. Trivedi
*Financial Services Professional**
Agent, New York Life Insurance Company



*Registered Representative offering securities through NYLIFE Securities LLC (member FINRA/SIPC), A Licensed Insurance Agency and a New York Life Company

¹ Past performance is not a reliable indicator of future results.

² Dividends are not guaranteed.



3 simple ways to get back in creditors' good graces

A robust credit rating is a key component of a strong financial foundation. There's a reason consumers' credit histories are important to landlords, car dealerships and mortgage lenders. Adults who can demonstrate a track record of sound financial decision-making and responsible money management are seen as safer bets by landlords and lenders than those who have shaky payment histories.

Young adults may not recognize the significance of a strong credit rating until their financial reputations have already taken a hit. Indeed, the Urban Institute reported in late 2024 that 16 percent of young adults between the ages of 18 and 24 with a credit record had debt in collections. Such individuals and older adults who have struggled to make ends meet without taking on debt may one day aspire to own a home or secure a favorable auto loan, and each goal is more difficult for consumers with poor credit ratings to achieve if they cannot restore their reputation in the eyes of prospective creditors. Thankfully, consumers can take three simple steps to rebuild their credit.

1. Start paying on time. One of the fastest ways to build debt is to skip or miss payments on consumer debts like credit cards. When that happens, consumers must pay percentage-based interest charges, which can be especially high on credit cards. When borrowers don't pay on time, relatively small debts can quickly balloon, costing consumers sizable amounts of money and threatening their financial reputations. In addition, the financial experts at NerdWallet point out that late payments can stay on a credit report for more than seven years, which underscores the significance of

paying bills on time each month.

2. Utilize as little credit as possible. Credit utilization ratio is one of the variables reporting agencies like Experian use to determine consumers' credit ratings. Overutilization of credit adversely affects a credit score, so consumers with poor credit histories are urged to avoid using credit cards when they have funds available in their savings or checking accounts. Consumers now have readily available access to information that determines their credit scores, and that includes their credit utilization ratio. Monitor that ratio and make a concerted effort to keep it low. Data from Experian gathered in the third quarter of 2022 revealed that the average utilization ratio among consumers whose credit scores were considered excellent was 6.5 percent, while those whose scores were considered fair had a ratio of 56.1 percent. Individuals whose scores were considered poor (between 300 and 579) had an average utilization ratio of 82.1 percent. The disparity in these ratios underscores their significance in relation to building a strong financial reputation.

3. Apply for a secured credit card. NerdWallet notes that secured credit cards can be the right vehicles for individuals who need to start over in relation to their credit histories. The credit reporting agency Equifax notes secured credit cards require cash deposits that are used to insure purchases made on credit. Secured credit cards are ideal for borrowers who have been deemed high-risk due to past mistakes. Payment histories on secured credit cards can be recorded and shared with reporting agencies, which makes them a valuable asset for individuals who need to demonstrate an ability to pay bills on time

Consumers can consider these three strategies and others as they seek to rebuild their credit and get back in the good graces of lenders.



Connect with a Rather & Kittrell CFP® professional today. | Call 865.218.8400 or visit [RKcapital.com](https://www.RKcapital.com).
Rather & Kittrell, Inc. is a Registered Investment Adviser

Understanding index funds

Investing is a skill that some people develop over time. When just starting out, novice investors might not be comfortable choosing individual stocks. In these instances, options like index funds merit consideration.

Investopedia advises that an index fund is a type of mutual or exchange-traded fund (ETF) that tracks the performance of a market index like the S&P 500 or the Russell 2000. The index fund holds the same stocks or bonds as the index, or a representative sample of them. Some index funds track specific stock sectors, company sizes or additional qualifying parameters.

Index funds do not change very often, and will only do so when the makeup of the index they are tracking changes. Index funds are popular investment vehicles for many reasons. Here's a look at why it can be advantageous to invest in index funds.

- **Lower costs:** Because index funds do not have fund managers who actively buy and sell assets regularly, they typically have lower fees in the form of expense ratios, which are the costs of running the fund.

- **Passive investing:** Index funds are a long-term strategy that utilizes passive investing so that an investor doesn't have to pick securities or time their choices to the market.

- **Diversification:** Index funds enable investors to enjoy broad market exposure across various sectors and asset classes according to the benchmark indices they follow.

- **Reduced bias or error:** According to Fidelity, professional investment managers may make mistakes during stressful market conditions. Index funds don't require a manager to make decisions beyond tracking the index.

- **Reduced taxes:** People who invest in actively managed funds that sell frequently tend to owe more taxes than investors in funds that sell less often. Index funds tend to not sell often.

Although there are many perks to index funds, there are some detriments as well. Some funds put a lower limit on how much an investor needs to invest. And while index funds are low-cost, they aren't always no-cost. A fund's expense ratio needs to be examined to ensure that the smallest cut of returns goes to the fund manager. Investors choosing index funds may earn a lower return than if they had chosen their own best-performing stocks. Index funds include both high- and low-performing stocks and bonds.

Index funds merit consideration by investors who want investment vehicles that are relatively easy to manage.



Protect the ones you love with...

LIFE INSURANCE

Coverage for...

- * Cancer Patients * Diabetics * Sleep Apnea
- * Heart Attack Victims * Tobacco Users
- * Past Drug/Alcohol Problems

Over 40 years of Life Insurance Underwriting and Medical Knowledge.

Mike Baker Insurance Consulting
"The Experts in Low Cost Life Insurance"

12540 Willow Cove Way,
Knoxville, TN 37934

Telephone: (865) 399-0518
Fax: (865) 288-3674
E-mail: mikebakertn@gmail.com

Web:
www.mikebakerlifeinsurance.com



Michael G. Baker
President

Effective Counsel When It Matters Most



Focusing in Family Law and
Social Security Disability

Our attorneys offer a range of legal services from family law (including divorce, child custody and adoption) to serious injury, criminal defense and Social Security Disability benefits representation.

Our experienced attorneys are committed to serving families across East TN.

REQUEST A CONSULTATION TODAY



McKinnish Law Group, PLLC
11826 Kingston Pike, Suite 220
(Same building as Josh Ellis State Farm and West Knox Chamber)
Farragut, TN 37934 | 865-233-1105
www.mckinnishlaw.com
Free initial consultations



Tips to determine how much you can donate

People donate to charitable organizations for a variety of reasons. Some feel compelled to support nonprofits that help research cures for diseases they or their loved ones have confronted. Pet lovers may be interested in helping care for animals. Some people may donate to charities to support specific efforts while simultaneously lowering their tax obligations.

When it comes to charitable giving, people must determine what they plan to contribute. Figuring out how much to give a charity or charities can depend on several factors, including one's financial situation, values and priorities. Here are some tips to consider when making donation decisions.

- **Consider your financial situation.** Before giving to others, it is important to first assess your own financial situation and prioritize your needs. Consider your income, expenses and savings and see if there are any funds you can donate to charity. You can start small by setting aside even \$10 or \$20 a week for charity.
- **Aim for a giving standard.** According to the organization Giving What We Can, 10 percent is low enough that it is accessible to those who have means, and it is high enough that it feels meaningful to most people. However, you also can choose a lesser or higher percentage.
- **Give based on charitable deductions.** According to Daffy Charitable Fund, charitable donations are a generous income tax deduction strategy. In the United States, taxpayers can deduct up to 30 to 60 percent of adjusted gross income through charitable donations.
- **Review giving plans regularly.** It is important to reassess charitable giving plans from time to time, particularly as life circumstances change. Your capacity to give might evolve over time.
- **Consider non-monetary contributions.** If you want to give but finances do not allow for it right now, you can donate time or skills, which can be just as important as money for some organizations.

Giving to charity is a personal decision, and there's no one-size-fits-all approach. Donors should choose an amount that feels right for them.



**We plan for tomorrow
so you can enjoy today.**



**PROSPERITY
PARTNERS**

WEALTH MANAGEMENT
Living, Loving and Leaving a Legacy



CALL US AT 865-690-0049

Securities and investment advisory services offered through Geneos Wealth Management, Inc. Member FINRA/SIPC.

Common questions about reverse mortgages

Homeownership is a dream for millions of people across the globe. The National Association of Realtors indicates real estate has historically exhibited long-term, stable growth in value. Money spent on rent is money that a person will never see again. However, paying a traditional mortgage every month enables homeowners to build equity and can be a means to securing one's financial future.

Homeowners typically can lean on the value of their homes should they need money for improvement projects or other plans. Reverse mortgages are one way to do just that.

Who is eligible for a reverse mortgage?

People near retirement age are eligible for a specific type of loan they can borrow against. Known as a "reverse mortgage," this type of loan can be great for people 62 or older who perhaps can no longer make payments on their home, or require a sum of money to use right now, without wanting to sell their home.

In addition to meeting the age requirement, a

borrower must live at the property as a primary residence and certify occupancy annually to be eligible for a reverse mortgage. Also, the property must be maintained in the same condition as when the reverse mortgage was obtained, says Fannie Mae.

How does a reverse mortgage work?

The Consumer Finance Protection Bureau says a reverse mortgage, commonly a Home Equity Conversion Mortgage, which is the most popular type of reverse mortgage loan, is different from a traditional mortgage. Instead of making monthly payments to bring down the amount owed on the loan, a reverse mortgage features no monthly payments. Rather, interest and fees are added to the loan balance each month and the balance grows. The loan is repaid when the borrower no longer lives in the home.

What else should I know?

With a reverse mortgage, even though borrowers are not making monthly mortgage payments, they are still responsible for paying property-related expenses on time, including, real estate and property taxes, insurance premiums, HOA fees, and utilities. Reverse mortgages also come with additional costs, including origination fees and mortgage insurance up to 2.5 percent of the home's appraised value, says Forbes. It's important to note that most interest rates on these loans

are variable, meaning they can rise over time and thus increase the cost of borrowing. In addition, unlike traditional mortgage payments, interest payments on reverse mortgages aren't tax-deductible.

How is a reverse mortgage paid back?

A reverse mortgage is not free money. The homeowners or their heirs will eventually have to pay back the loan when the borrowers no longer live at the property. This is usually achieved by selling the home.

The CFPB notes if a reverse mortgage loan balance is less than the amount the home is sold for, then the borrower keeps the difference. If the loan balance is more than the amount the home sells for at the appraised value, one can pay off the loan by selling the home for at least 95 percent of the home's appraised value, known as the 95 percent rule. The money from the sale will go toward the outstanding loan balance and any remaining balance on the loan is paid for by mortgage insurance, which the borrower has been paying for the duration of the loan.

Reverse mortgages can be a consideration for older adults. However, it is essential to get all of the facts to make an informed decision.



Did you know?

A significant percentage of young adults are struggling to repay their debts. According to data from the Urban Institute, roughly one in six (16 percent) young adults between the ages of 18 and 24 with a credit record had debts in collections in August 2023. The Urban Institute also found that 7 percent of young adults had delinquent auto/retail loan debt and 6 percent had delinquent credit card payments. Young adults' financial struggles are evident in other areas as well, as the Urban Institute reports 36 percent of adults between the ages of 18 and 24 reported experiencing food insecurity in December 2023, while 12 percent acknowledged having problems paying their rent or mortgage.



GOING THE EXTRA MILE FOR YOU

Pay your way! To best serve you we have several bill payment options available:

In Person: Cash, check or money order payments. Locate service centers and payment only locations at LCUB.com

By Mail: Mail check or money order payments to LCUB, P.O. Box 449, Lenoir City, TN 37771

By Phone: Call (800) 731-7564 and follow the prompts

Recurring Electronic Payments:

Establish automatic, recurring payments from your checking or savings account

Online: A one-time electronic funds transfer or credit card payment can be made online



Please visit us at LCUB.com for details and start paying your way today!

Are you ready to protect your financial future?

No matter where you are in your life – starting a new job, buying a home, planning for retirement – preparing for your financial future is critical. That's where I can help. I have the knowledge and resources to help guide you towards a life of financial security. **Let's talk.**



Arp D. Trivedi
Financial Services Professional*
265 Brookview Centre Way
Suite 102, Knoxville, TN 37919
adtrivedi@ft.newyorklife.com
678-993-8402



*Registered Representative offering securities through NYLIFE Securities LLC (Member FINRA/SIPC), A Licensed Insurance Agency and a New York Life Company, SHRU 6510011.1 (Exp. 08/30/2026). ©2024 New York Life Insurance Company, 51 Madison Avenue, New York, NY 10010. All rights reserved. NEW YORK LIFE and the NEW YORK LIFE Box Logo are trademarks of New York Life Insurance Company.

Surprising hidden costs of home ownership

A home is the most expensive purchase many people ever make. Buyers understand that certain costs come with home ownership. However, some of the costs associated with home ownership can catch even the most savvy savers off-guard. And in recent years, those extra costs have been surging.

The following are some of the unexpected expenses that come with living the homeowner dream.

- **Property taxes:** Depending on where you live, property taxes can comprise a large portion of monthly expenses. Some people pay their property taxes separate from their mortgage payments. Others wrap the tax burden into their mortgage bill. Either way, Business Insider reports that New Jersey currently has the highest effective property tax rate in the United States, with a median Garden State property tax bill at \$9,000 annually. The lowest property tax rate is found in Hawaii, and the average homeowner there pays only \$2,000 in property taxes annually. Zoocasa reports that annual property taxes in Canada can cost anywhere from \$2,500 to \$10,000 depending on the province's property tax rate and average cost of homes.

- **Home insurance:** CNN Business reports that home insurance premiums have surged in recent years, in large part due to extreme weather. In the U.S., insurance rates jumped 11.3 percent nationally last year, according to S&P Global. Severe storms, including hurricanes and wildfires, cost homeowners insurance agencies nearly \$101.3 billion last year, and those losses have been passed on to policy holders through higher prices.

- **Mortgage insurance:** Many people do not have the standard 20 percent down payment necessary to buy a home. To circumvent this, lenders will require borrowers to take out mortgage insurance, also called PMI, to offset their risk. Credit Karma says PMI depends on factors such as down payment and borrowers' credit scores, but typically it's around 0.2 to 2 percent of the loan amount per year. You can remove PMI from your monthly payment once you have 20 percent equity in your home.

- **Maintenance:** Even a brand new home will require some measure of maintenance and routine upkeep. Bankrate indicates one of the biggest costs of owning a home is maintenance, com-

ing in at roughly \$3,018 a year and an additional \$3,300 for improvements. Lawn care, home cleaning, pest prevention, replacing smoke alarms and batteries, roof repair, and clearing rain gutters are some of those costs.

- **HOA and CDD fees:** Some communities impose homeowners association fees on those who live within the neighborhood. Such fees cover items like maintenance in and around the community and snow removal. A Community Development District Fee is imposed by the developer of a neighborhood or subdivision to finance the cost of amenities in a neighborhood. Homeowners should be aware of these fees before buying in an HOA community.

Apart from these expenses, annual utility payments can be quite expensive. Utilizing utility plans that offer a fixed cost per month can help homeowners budget for utility expenses more readily.

Home ownership can be costly. Buyers would be wise to familiarize themselves with some of the hidden costs of owning a home prior to purchasing one of their own.

INVEST IN YOUR DREAMS WITH A TSB BUSINESS LOAN

CONSTRUCTION • LAND/LOTS
EQUIPMENT • PURCHASE • REFINANCE

11470 Parkside Drive
Farragut, TN 37934
(865)288-5040



Tennessee
State Bank
"Banking at its Best"®



www.tnstatebank.com

FINANCIAL FOCUS®

Retirees must identify and manage income sources

During your working years, you know where your income is coming from because you're working. But once you retire, you'll have to identify your income sources, know how much you can expect from them and know how to manage them to help support a retirement that could last two or three decades.

So, where will your retirement income come from? And what decisions will you need to make about these income sources?

Consider the following:

- **Retirement accounts** – If you've regularly contributed to an IRA and a 401(k) or similar employer-sponsored retirement plan, you likely have accumulated substantial amounts of money in these accounts — but during your retirement, you'll need to start tapping into them. In fact, once you turn 73, you're required to start taking withdrawals from some of your retirement accounts, with the amount determined by your age and account balance. You could take out more than these amounts (technically called required minimum distributions, or RMDs) but you can't take less without incurring penalties. Many people take out 4% of their balance each year, and this guideline may be reasonable, but everyone's situation is different. So, you'll need to weigh various factors including your age, health and other sources of income before deciding on an appropriate withdrawal rate.

- **Social Security** – You can start collecting Social Security at age 62, but your payments will be much higher if you wait until your full retirement age, which will be between 66 and 67. And your benefits will reach the maximum amount if you wait until 70 before collecting. So, your decision on when to take your benefits will depend on whether you can afford to wait, and for how long. In making this choice, you'll also need to consider your health and your family history of longevity. And if you're married, you may want to factor in spousal benefits when deciding

when you should collect Social Security. A spouse can receive either their own benefit, based on their work record, or up to 50% of their spouse's benefit, whichever is greater. So, if one spouse has a much higher benefit, it may make sense for that spouse to delay taking Social Security as long as possible so that both spouses can receive bigger payments.

- **Earned income** – Even if you have retired from one career, it doesn't mean you can never receive any earned income again. If you have specific skills that can translate to part-time work or a consulting arrangement, you might want to consider reentering the work force in this way. With the added income, you might be able to afford delaying Social Security, and you would still be eligible to contribute to an IRA.


- **Supplemental lifetime income** – There aren't many guarantees in the financial and investment worlds — but one of them is the income from a fixed annuity, which can be structured to provide you with a lifetime income stream. Annuities aren't for everyone, however, and they do involve penalties for early withdrawals and lack of protection from inflation.

By learning all you can about your potential retirement income sources, and by understanding how to manage this income to your best advantage, you can help yourself achieve a comfortable — and more rewarding — retirement.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

Edward Jones, Member SIPC

Edward Jones Member SIPC



Cory J Gerlach
Financial Advisor
10820 Kingston Pike Suite 20
Knoxville, TN 37934
865-671-1718

MKT 5894P-A AECSPAD edwardjones.com

A COMMUNITY DESIGNED WITH YOUR LOVED ONE IN MIND



Assisted Living | Memory Care | Respite | Rehab



*Visit our award-winning
campus today!*

(865) 777-9000

WWW.NHCFARRAGUT.COM

★ ★ ★
SHOP
LOCAL
★ ★ ★


Business Expo

2025

Wednesday, April 23 | 1-6 pm
ROTHCHILD CONFERENCE CENTER

PRESENTED BY

**FARRAGUT
WEST KNOX**
CHAMBER of COMMERCE

Presenting Sponsor:  Slamdot

The Farragut West Knox Chamber of Commerce is excited to welcome businesses and attendees to our Business EXPO 2025!

The expo will take place on **Wednesday, April 23, 2025**
from 1:00 pm to 6:00 pm

Rothchild Event Center
at 8807 Kingston Pike in Knoxville.

Community – Bentley Home Inspection Services, First Horizon, Simply Magical, Vacations by Amy **Media** – farragutpress, WFIV, Midwest Communications (B97.5), and WVLT **Bag** – Burns Mailing & Printing **Transportation** – Olympus Car & Coach **Water** – Island Fin Poke



Booth rentals are open to chamber members
Reserve your space today!



Plan ahead for a home purchase!

- Decide how much you can afford
- Get pre-approved
- Talk to a Real Estate Loan Officer

➤ Bearden
4611 Kingston Pike

➤ Northshore
1974 Town Center Blvd

➤ Turkey Creek
11490 Parkside Drive

➤ West Knoxville
102 N. Seven Oaks Drive



Meet our
Loan Officers!

(865) 544-5400

tvacreditunion.com



NMLS 167911. Restrictions apply. Not a government-affiliated agency. All applications subject to underwriting guidelines and approval. Rates based on creditworthiness. Ask for details.

KNOXVILLE



**TVA EMPLOYEES
CREDIT UNION**