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Melissa Browder
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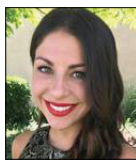
Samantha Crowe
865-696-2945



Malissa Eller
865-660-9319



Sarah Goins
865-888-6755



Haley Harb
865-202-5775



Debbie Haugan
865-816-3094



Chip Hicks
865-406-3359



Susan Hicks
865-406-3362



Greg Horton
865-318-1406



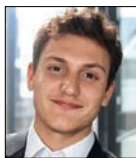
Kerri Johns
865-314-4391



Anice Jones
865-494-8223



Jaime LeBlanc
423-252-9166



Jersey Magro
865-221-7377



Wayne Magro
865-458-2424



Tony Niosi
865-408-8611



Andy Pacillo
865-773-2401



Marsha Patterson
865-804-3552



Amanda Ortiz
865-850-1250



Jamie Reynolds
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Jennifer Seltz
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Brittany Singh
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Christina Wallen
423-237-0641



Kyle Whalen
865-228-9422



John Wilson
678-296-1031



149 Kelsey Lane S 102 | Lenoir City, TN 37772 | 865-816-3094

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Faith, Family, Fellowship, Fun and Our Future!

Located in the heart of our hometown, The Villages of Farragut Senior community offers luxury living with a comfortable and catered lifestyle.

The community, owned by Goodworks Unlimited, LLC, opened in December of 2019 at Village Commons Boulevard, and has been thriving ever since. Located on the corner property at Kingston Pike and Smith Road, The Villages of Farragut is very proud to be a part of the fabric of Farragut, and the community will soon be celebrating 5 years of “Goodworks” in serving independent seniors.

Residents are living life to the fullest and thriving with a very active lifestyle. Each day offers different opportunities, including fitness and wellness, educational growth, spiritual studies, philanthropy, several clubs for various interests, social outings, live music and themed parties, and celebrations of special events and holidays.

Photos of our Villages’ Veterans are proudly displayed on our Wall of Honor, and our Veterans Club leads celebrations on patriot-

ic holidays to honor all veterans who served this great nation. Our Walking Club promotes good health and encourages all residents to stay active by walking and counting steps, and our Sunshine Club provides outreach and well wishes with greeting cards and gifts.

Residents enjoy educational and fun outings, art classes and crafts, courtyard golf, the library, spiritual gatherings, and especially music and dance. Wednesdays include live entertainment along with Happy Hour and live music every Friday. From tail-gate parties to Fall Festival to holiday dinners and events, residents enjoy an active and engaged social life all year long.

Resident Agnes Strelvel stated, “When I walked in there was a warm feeling, and it felt like home. I knew this is where I wanted to live. I moved here 2 years ago, and I’ve made lots of new friends, the staff is wonderful, and I’m really happy with my decision.”

“When you choose to live here, you truly become part of our family,” said Melody Matney, Executive Director. “We are “Goodworks”, and we are very proud to be a part of the fabric of Farragut.”

The vision for The Villages took several years of planning and nearly three years of construction to become a reality, as married

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Villages

From page 5

couple Gary and Ricki Keckley — owners of GoodWorks Unlimited, LLC — along with several local investor partners, worked on every detail. The community is adorned with portraits, pictures, and artifacts reflecting not only the Town of Farragut, but also the beauty of East Tennessee. The 25-acre campus provides breathtaking views of the Smoky Mountains from our outdoor porches. Residents also enjoy restaurant style dining with chef prepared meals offering many menu choices. We support an active and healthy lifestyle with paved walking paths and a Walking Club, cardio classes, Tai Chi, Bridge Club, Book Club, Poker Night, and Golf Tournaments on the putting green. We are also proud to offer on-site physical therapy through EmpowerMe Wellness.



Spacious apartments, in a wide variety of floorplans (from 685 to just under 1,500 square feet, many with balconies, sun-rooms, or screened in porches), surround the main three-story palatial shared living spaces that include an expansive dining area complete with a grand piano for live musical concerts. Residents have a variety of activities literally at their fingertips, from interpersonal social and creative opportunities to a wellness center, billiard parlor, and courtyard with putting green, along with a spa, and on-site salon services, among its many amenities.

Matney is proud to have a strong leadership team and great employees who have a servant heart. Sandi Simpson-Community Relations, Brittany Charnley-Resident



See VILLAGES on Page 7

Villages

From page 6

Events, Daniel Beebe-Executive Chef, Tamichael Brown-Maintenance Director, and Sharon Wender-Administrative Assistant, and the Villages team all go above and beyond to provide exceptional services every moment every day.

Residents are invited to bring their ideas and customs to The Villages under the slogan “Your Life. Your Way,” which they incorporate into prominent social events, such as Fall Festival, Christmas Open House by Candlelight, Mardi Gras celebration, Kentucky Derby, and much more.

The Admiral’s Club is the residents’ way of giving back to the Community. The club has raised significant funds for Parkinson’s Research, Wreaths Across America for the Veterans, our local food pantry, and the walk for Alzheimer’s Tennessee. Residents in the Admiral’s Club also partnered with the Tennessee Valley Humane Society to help with needed supplies for their adoption program. Most recently, residents have supported a fund-raiser for Mobile Meals for seniors, and presented a gift to our local fire-fighters and paramedics in appreciation of their services.

“We invite seniors to come visit and feel the warmth of our community and experience what catered living is all about,” said Matney.

“The residents who come here want a happy, safe environment, providing a vibrant social life with great food, friends, and a family atmosphere, and that is exactly what we offer. Additional on-site services such as physical therapy, podiatry care, and a visiting nurse practitioner help support our residents’ overall wellness and longevity. After all, our goal is to help residents remain in the community through an active and healthy lifestyle.”

While the Villages independent living community is flourishing, plans are currently in the works for future development. We are excited to announce Construction is now underway for the first 6 villas to be built on our 25-acre property here at The Villages of Farragut. These Phase 2 plans include 28 of the 66 total independent living villas, and the first 10 garages which will be available for current residents. Street names and Villa names have been selected and approved and will be announced soon. Floor plan renderings and rates are also forthcoming in a press release. Several deposits have already been accepted for the villas, and interested parties are invited to call or stop by the community to be added to the wait list. We are excited to offer this lifestyle to our community!

Additional phases of construction will include an assisted living and memory care community. The future development will allow for a continuum of care for seniors to age in place right here at home in the heart of Farragut.

“
When I walked in there was a warm feeling, and it felt like home. I knew this is where I wanted to live.”

~ Agnes Strevel,
Resident



Reflecting the *timeless* *beauty* of the Art

Persian Galleries offers a wide inventory from around the world



Persian Galleries opened in 1989 to offer a wide variety of handwoven Persian, Oriental and decorative rugs, including tapestries – antique and new – and textile arts, from around the world that reflect the timeless beauty of the art.

With roots in Iran, partners Max Kashani and Chris Sajjad moved to the Knoxville area to expand the family business, opening a showroom in Atlanta in the early 1980s.

Sajjad explained that the company also spent time traveling around the country for short-term exhibitions across the Southeast. This ultimately led to Persian Galleries opening an additional showroom at 4461 Kingston Pike in the Western Plaza Shopping Center after seeing a huge buyer interest in the Knoxville area.

“We just had a wonderful sale and the response was incredible when we did our first exhibition,” he said of the Knoxville exhibition.

Since opening the showroom, the business has only continued to grow.

“Each year we have more clients to work with and it’s a very established, reputable company in the Knoxville area right now,” said Sajjad, noting that many clients are prominent members of the community.

In addition to showrooms in Knoxville and Atlanta, Persian Galleries also has locations in Nashville and Naples, Fla., but the company does business nationwide. Sajjad said the company works alongside designers, decorators, architects and museums to provide the highest quality antique rugs, recreations, silk rugs and contemporary art pieces.

“We have one of the largest inventories of handwoven Persian and Oriental rugs from around the world,” he said, noting that Persian Galleries also offers various services like rug repairs and cleanings. “We’ve been here a long time, it’s a family business and we have four active showrooms, so it’s just a good company to work with.”

For more information about Persian Galleries, visit persiangalleriesknoxville.com.

“

We’ve been here a long time, it’s a family business and we have four active showrooms, so it’s just a good company to work with.”

~ **Chris Sajjad**
Co-Owner,
Persian Galleries

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6 Questions

Every Home Buyer Should Ask

The process of buying a home is often considered one of the toughest things you will ever do. Generally, a home is the largest asset and liability you will have so caution and planning should be first and foremost in your mind as you start on the path to home ownership.

There are six questions you should ask yourself to ensure your home buying process is as smooth and enjoyable as possible. Take time to thoroughly answer these questions to ensure that you and your family have the smart mortgage solution.

1 *How much can I afford to buy?*

There are many factors to consider. How much you can afford depends on your income, outstanding obligations, down payment, interest rate, and future plans.

2 *What type of loan should I get?*

There are several loan choices available so check with your mortgage professional to review all of your options. Plus, once

you qualify and receive your pre-approval, you can shop for your dream home with confidence!

3 *Where do I want to live?*

Every prospective home-buyer should consider things such as commute time, taxes, schools, parks, and other amenities that may be available in different communities.

4 *How can I research all of the homes on the market?*

Choose a local real estate agent who can narrow down your choices to fit your preferences and stay within your pre-approval budget. Your real estate agent can also help you negotiate and write a contract for delivery to a potential seller. If you have time to do your own research you can look at several online sources, newspapers, or even cable television. The important thing to remember is to do your research with the help of qualified mortgage professionals and real estate agents and buy when you are ready.

5 *Have I forgotten anything before I close?*

Some things that you will need to consider will be home inspections, home warranties, utilities, moving expenses, and even future lawn care. Have you answered all of your questions before you



are ready to close? Don't let yourself be rushed and don't move forward until you are comfortable with everything.

6 *What's Next?*

Be sure to keep all documentation from your loan closing. You may need some of this documentation for future tax returns or other reasons for the next several years. The most important thing now is just to enjoy your new home!

ORNL Federal Credit Union has an experienced and well-trained staff of mortgage professionals that can help you find the right loan and even the right real estate agent to fit your needs. Contact your local ORNL Federal Credit Union branch or visit ornlfcu.com for all of the expertise and tools you need to get you on your way to home ownership!

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AGING IN PLACE

As we age, maintaining the dream of homeownership can become difficult. If you can't afford to add grab bars to make your bathroom safe or replace a leaking roof, how can you continue to live safely in the place you've called home for so long?

Loudon County Habitat's Critical Repair Aging In Place (AIP) Program makes critical home repairs that enable senior citizens to move around safely inside their homes, and continue to maintain their independence.

Applications are now being taken for our Critical Repair Program.

Call for more information.



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Unlock Your Home's Potential with a HELOC from Y-12 Credit Union

You've put in the work. The dusting, the yard chores, and even that memorable showdown with a possum on your porch. It's time your house gave back. With a Home Equity Line of Credit (HELOC) from Y-12 Credit Union, you can lock in a low rate and unlock a world of possibilities.

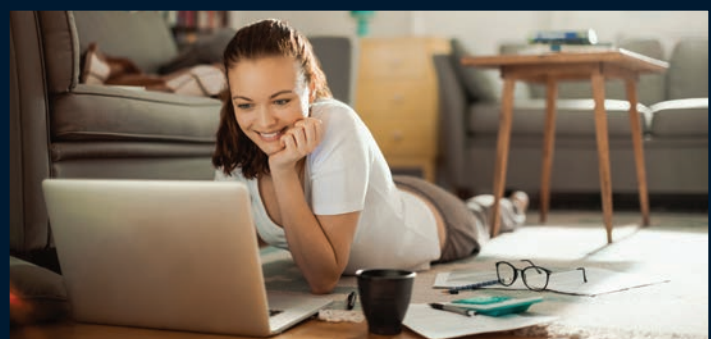
At Y-12 Credit Union, we believe in turning your hard work into rewards. Our HELOC isn't just about borrowing money—it's about providing flexible, valuable financial solutions designed with your needs in mind. Borrow what you need when you need it. Whether you're planning a home renovation or covering unexpected expenses, our HELOC gives you immediate access to funds.

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Together, let's unlock all the possibilities your home has to offer.

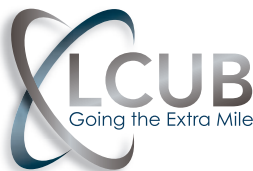
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Two facilities on the NHC Place Farragut Campus take care of residents varied needs

Striving to make every moment count for the residents and patients at NHC Place Farragut is top priority because they believe in celebrating life at all stages.

The residents and patients arrive for a variety of reasons. Many are short-term, having left a hospital needing skilled nursing and/or rehabilitative care to get them back home. Others have chosen NHC Place as their home with assisted living care or memory care.

The NHC Place Farragut's private and spacious campus is home to a 100-bed post-acute Health Care Center, an 84-apartment Assisted Living Center and the 60-bed Cavette Hill Assisted Living & Memory Care Center. The campus amenities include a walking trail, courtyards with gazebos and recreational amenities like a putting green.

NHC Place is dedicated to offering their residents and patients the independence wanted with the support that is needed. In fact, all NHC partners prepare for their work day by reciting one of the organizations 20 promises each morning. The goal is to provide the best rehabilitative and clinical services based on the activity and care needs of each of our residents.





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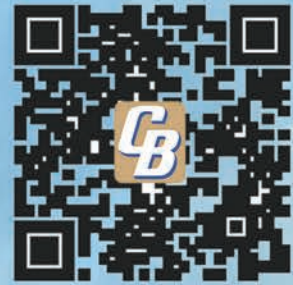


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Four ‘Lovely Homes’

in Tellico Village ‘open up’ for charity

The owners of four Tellico Village properties have generously agreed to open their doors to the community in October to raise money for local charities.

The General Federation of Woman’s Club – Tellico Village will host its 2024 Annual Home Tour Sunday, Oct. 13.

“The tour will include four lovely homes located throughout Tellico Village,” a GFWC-TV press release stated. “These beautiful and unique residences will open their doors from 1 p.m. to 4:30 p.m.

“A Business Expo and reception at the Tellico Village Yacht Club hosted by the GFWC-TV is included in the ticket price of \$20,” the release further stated. “Many of the vendors offer give-a-ways at their booth.”

Home Tour guests will enjoy light refreshments, participate in door prizes and visit with the 2024 Home Tour sponsors to view available services and obtain ideas on home décor, landscaping, financial matters and much more.

Annette Quimper and Kimberly Silvestri are co-chairs for this year’s event, which the club has hosted for 28 years. “There is a dedicated team of volunteers who act as hostesses at each residence and help organize and produce the Home Show reception,” the release stated.

Home Tour tickets are available at the following locations: Sloan’s in Tellico Village, The Village Salon, Tellico Village Welcome Center, Broadway Florist in Lenoir City and from any GFWC-TV member.

One hundred percent of the proceeds from ticket sales are donated. “GFWC-TV accepts applications from local organizations to determine how we can make the most impact in our communities with the dollars earned from this event,” the release stated.

For more information about GFWC-TV or to become a member, visit www.gfwctellico.org

The Homes for this Year's Tour:

Toqua Point

"Situated along the 14th fairway of Toqua Golf Course with Tellico Lake and mountains in the background, this custom-built home is a true masterpiece. ... The lower level is designed for entertainment, offering a home theater, wet bar, family room with fireplace and a hot tub on the covered patio. Additionally, there are three guest bedrooms and two full bathrooms, along with a workshop and plenty of golf cart space."



Toqua Neighborhood

"Adorned with the owner's amazing artwork, this home has a sleek 'art gallery' feel. An open-concept layout, 12-foot high ceilings and attractive large windows allow tons of light to bring a contemporary feel throughout the entire house. ... The backyard oasis, envisioned and designed by the owners, features a tranquil fountain and a covered patio for peaceful relaxation. Combining a prime location, well-planned layout and inviting front porch, this immaculate home is a rare find."

Toqua Neighborhood

"Sophistication and style define this first-built lakefront property in Tellico Village. Featuring high ceilings, exposed beams and breathtaking views, this home radiates elegance. ... Access to the covered patio makes it easy to enjoy the outdoors, while a private boat house provides direct access to the water. With a thoughtfully planned layout and zen-like landscaping, this custom-crafted residence is truly a work of art. This house was the first house on the lake to be built in Tellico Village."



Tanasi Neighborhood

"Welcome to this stunning modern farmhouse, blended with craftsman style, built by Jonathan Wise. With its open-space design and 10-foot ceilings, this immaculate home exudes a sense of spaciousness. ... The side load, three-car garage with textured flooring includes space for a golf cart. A rear-screened patio offers relaxation and a view of the meticulously landscaped yard. Complete with a charming front porch featuring arched French doors, this home is truly impressive."

A Safe, Comfortable Home Can Be a Reality

Imagine a world where you don't have to worry about tripping on your rug when you walk through your home; where you know you can safely take a shower because you have safety bars to help you get in and out of your shower; where your roof no longer leaks, or your on-again off-again air conditioner/heater has been replaced with a much more efficient model and you can keep cool in the summer and warm in the winter.

Maybe you or someone you love has only had dreams about being so safe in their own home. But they can be safe and they can be comfortable knowing that the home they have lived in for so many years, the neighborhood they have known for so many years, both can be theirs for more years to come.

For the past 10 years, Loudon County Habitat has been making these kinds of dreams come true for seniors and disabled adults in Loudon County who want to stay in their homes but can't afford to make the repairs that would make them safe again.

Through grants and, Loudon County Habitat has helped more than 180 seniors needing home repair through our Critical Repair and Aging In Place Program. From a simple ramp to allow the homeowner to come and go safely, to remodeling the bathroom for better mobility access, to taking up old carpets and putting down flooring that will take away that trip-hazard, these projects allow low-income seniors and disabled adults to remain in the home they have lived in for so long. It also has reduced the need for emergency room visit and nursing home care.

If you, a member of your family, or a neighbor is in need of repairs to their home, call Loudon County Habitat for Humanity at (865) 458-0704, Option 2, ext. 1. We can discuss the situation and see if the project qualifies for our program. Don't wait, applications are being taken now.

Loudon County Habitat for Humanity is an affiliate of Habitat for Humanity International, a worldwide Christian housing organization. All funds to build in Loudon County are raised locally to provide safe, affordable houses for low-income families who are willing to partner with Habitat. These partner families help build their houses and then buy them from Habitat through a no-profit affordable mortgage. Funds from these mortgages go into a Fund for Humanity which allows Habitat to build other houses.



Something as simple as a handrail can make all the difference.



By taking up worn, wrinkled carpet and replacing with vinyl laminate flooring, a serious trip-hazard is corrected.



Did you know?

Homeowners with an eye on home improvement projects should know that kitchens and bathrooms tend to be the most costly rooms to renovate.

An affiliate of the National Kitchen and Bath Association told Architectural Digest in 2023 that kitchens and bathrooms require the most labor-intensive renovations, which contributes significantly to the high costs of such projects.

Labor is indeed a significant cost when renovating a home, as the Construction Labor Market Analyzer indicates labor cost percentages in construction are between 20 and 40 percent of the total budget of a given project.

The final cost of any renovation project will depend on a host of variables unique to each home, including the square footage of the room being remodeled and the materials homeowners choose.

However, homeowners looking for less costly renovations may want to consider revamping their dining rooms and closets, each of which are projects that can make a difference and tend to require a less significant financial commitment than projects like kitchen and bath remodels.

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Tips to make a home less vulnerable to criminals

Property crimes are perhaps more common than people may realize. Data from the Council on Criminal Justice indicates residential burglaries declined by 26 percent in 2023 compared to 2019. However, the Federal Bureau of Investigation indicates there were nearly seven million property-related crimes committed in 2019, which means there were still more than five million such crimes committed in 2023.

Homeowners recognize the importance of protecting themselves, their loved ones and their valuables. Locking doors at night is one measure of protection anyone can employ, but there's a host of additional steps individuals can take to make their homes less vulnerable to criminals.

- **Embrace some simple solutions.** The Insurance Information Institute recommends utilizing simple security devices such as padlocks, door and window locks, grates, bars, and bolts. These devices may not prevent burglars from entering a home, but they can increase the amount of time it takes criminals to gain access. That can be enough to discourage criminals and also provide extra time for homeowners and neighbors to see and report suspicious individuals lurking around homes.

- **Periodically assess existing security devices.** Locks, security cameras and additional devices are effective deterrents, but only if they're working properly. It's easy to overlook security devices, but routine inspections can ensure they continue to serve as a security

blanket between residents and criminals.

- **Install a burglar alarm.** Burglar alarms can be effective deterrents and even help homeowners save money on their insurance policies. The Electronic Security Association estimates that home alarm systems can save homeowners as much as 20 percent on their insurance policies. Such savings can offset the cost to purchase and install burglar alarms. Homeowners who doubt the efficacy of burglar alarms as a crime deterrent should know that a study from researchers at the University of North Carolina, Charlotte examining the habits of burglars found that 60 percent decided against burglarizing properties they learned had burglar alarms.

- **Trim privacy trees and shrubs around the perimeter of your home.** Privacy trees and shrubs can make it harder for passersby to see into a home from a nearby street or sidewalk. However, such features also can provide hiding space for criminals looking to gain access to a property. Routinely trim trees and shrubs near doors and windows so they are not inadvertently providing cover for criminals.

- **Light up the outside.** Exterior lighting is wildly popular among homeowners for its aesthetic appeal. But lights around walkways and throughout a landscape also illuminate the exterior of a home, making it harder for criminals to get around without being seen. Spotlights and motion-detection lights can alert homeowners if someone is outside, and such lighting also can make it easier to spot criminals on exterior cameras, which can deter burglars.

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The local franchise, founded by Penny Ellison and her husband Allen, has set itself apart from other repair companies thanks to its customer-centric approach that focuses on restoring clients' peace of mind. In fact, for Penny, Mr. Handyman's ultimate goal is to be someone's hero each day.

"Whether it's fixing a leaky toilet, addressing water damage, or rectifying a faulty roof, we get to help with something that's turned their world upside down," she said.

With this unwavering commitment to clients, Mr. Handyman of

West Knoxville has garnered numerous accolades over the years, including a prestigious Customer Service Award from the Better Business Bureau for maintaining an entire year without a customer complaint.

The Knoxville location has also earned many company achievements, such as Franchise of the Year, and was even named one of the Top 5 Mr. Handyman franchises out of nearly 200 locations across the United States and Canada.

This massive success is a direct result of the franchise's overall culture, which seeks to elevate the customer while fostering a strong sense of community and camaraderie among staff.

"I feel like we have assembled an exceptional team that can provide a remarkable experience to our clients," said Penny. "It's not just a job or a business – we're all family here."

If you're seeking reliable and efficient home improvement services in the West Knoxville area, Mr. Handyman is here to help. For more information about the company's comprehensive repair offerings, call 865-293-0080 or visit the official website at mrhandyman.com.

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Warning signs a bathroom needs work

Homeowners know that the work involved to maintain a home is never done. The end of one project has a tendency to roll into the planning of another, and so it goes for years on end.

Fortunate are the homeowners who get to choose when to begin a renovation project, but it's far more common that homeowners spot an issue and then realize it's time to renovate. When it comes to bathrooms, which can be among the more expensive spaces to renovate in a home, homeowners can keep an eye out for various signs suggesting the room needs a remodel.

- **Mold and mildew:** Mold and mildew is perhaps the most glaring sign a bathroom needs to be renovated or remodeled. Mold and mildew pose a notable threat to human health, as the United States Environmental Protection Agency reports that molds can cause allergic reactions. Individuals sensitive to mold may develop symptoms that mimic reactions to outdoor allergens like pollen, including sneezing, runny nose, red eyes, and dermatitis (skin rash). Mold also can trigger asthma attacks in people allergic to mold who have the condition. Mold can grow in poorly ventilated bathrooms, such as those without a fan or ones in which fans are not working properly. Mold and mildew will return if it's merely scrubbed away, so the underlying cause of mold must be addressed to prevent its return.

- **Small signs of fading:** Stains, peeling paint, cracked paint, and gaps in grout are small signs of fading that indicate a bathroom is in need of renovation if not a complete remodel. These issues also can serve as warning signs of larger issues, such as water issues and

structural problems, so they should not be merely written off as minor problems or eyesores.

- **Rising water bills:** Some signs a bathroom could use a little TLC are not necessarily confined to the room itself. If water bills are rising significantly and do not align with price increases or an uptick in water consumption, homeowners may have leaking pipes. Such pipes might be beneath a bathroom sink or behind tiled walls. Discoloration on the walls, peeling paint or wallpaper and/or a musty odor may indicate leaks inside a bathroom wall. If coupled with rising water bills, these signs could be indicative of a significant issue that requires immediate attention.

- **Issues with tiles:** Cracked or damaged tiles in the shower and bathtub or even on the floor are unsightly and also pose a safety hazard. Cracked floor tiles can lead to slips and falls, which can be especially harmful to older residents. And cracked tiles within the shower and tub area can indicate water problems behind the walls or general disrepair. Such issues should be addressed before they escalate into something larger.

- **A dated vibe:** Of course, some issues affecting a bathroom are not necessarily health or safety hazards but more an affront to homeowners' grasp of current styles and trends. If walking into a bathroom unintentionally feels like stepping backward into a bygone era, then it's probably time to consider a renovation or remodeling job.

Various signs can indicate to homeowners it's time to consider a bathroom renovation.

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Pam Owen

2023 Executive Award Winner loves to help clients find their dream home

Pam, one of Realty Executives Associates top producers has served the Greater Knoxville communities since 2009. A Knoxville native, Pam owned a local bridal shop for twenty-seven years and then worked for Whirlpool Corporation before obtaining her real estate license.

When asked what her favorite part of the job was Pam said, "I have loved every career I have had, but I love my career as a Realtor® more than any. I love being able to meet new people and help clients find the home of their dreams or sell their current home."

She also recognizes how crucial it is to listen intently to her client's wants and needs and to make herself available when they need her. "I send my clients updates and make sure I arrange my calendar to fit theirs. I believe making yourself available and good communication skills are key to a successful Realtor®," Pam stated. Working with her clients has enabled Pam to form lasting relationships with her clients.

Additionally, Pam Owen was a 2023 Executive Award Winner. Call Pam to discuss all your real estate needs at (865)-607-0318.



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Patti Whalen

Putting people before profit

People before profit is a saying that resonates with Patti Whalen. That is the key reason she bought the EXIT TLC Realty franchise and recently EXIT Realty Pros TN with Doyle Webb. “EXIT Realty Corp. International is all about putting people first. Their approach to business and their care and dedication to their franchisees and agents is incredible. Our founder, Steve Morris, said that we didn’t need another real estate company, we needed a different one, and that is exactly what he created. I’ve been an agent at quite a few companies, but when I was introduced to EXIT Realty, I knew that I found my “home” away from home.”

Whalen said that the company takes special care in vetting agents to ensure that they are a good fit. “We all help each other out no matter what. We are all in this together and if someone needs a home shown, hold an open house, sit in on a closing, whatever it is, our family is there to help, no strings attached.”

“One of the things that I love the most about EXIT Realty is that no matter what your position is in the company, anyone can call our founder Steve, our CEO Craig Witt, US President Lori Muller, really anyone at corporate level and regional level, and they will answer and talk to you. How many agents, or anyone in a corporation, really, can say that they can do that? That’s family!”

Whalen first got into real estate 19 years ago after her husband retired from the US Navy and started a new career here in East TN. “We moved a lot! It was exciting to me though, because I loved look-

ing at homes. So, when we decided to settle here, it was the most logical thing for me to do, get into real estate!”

Throughout her career, Whalen has served on many boards and organizations, including President of Women’s Council of REALTORS Knoxville, she is serving her sixth year on East Tennessee REALTORS board of directors. She is currently TREEF President Elect (Tennessee Real Estate Educational Foundation) and will serve as President in 2025. Whalen is a Tennessee REALTORS Academy of Real Estate Advancement graduate (a state leadership program) and a RPAC Major Investor. She is also a certified trainer and mentor.

“I love training and mentoring, and I couldn’t do what I do without help from my sister, Debbie Haugan, who is a licensed transaction coordinator and likes to keep all of us in line! Our agents love her! I’m so proud of Sarah Goins and Jaime LeBlanc for obtaining their Broker licenses this year to step-up and help us out with our agents. They both love training as much as I do! I couldn’t do everything that I do in our industry without the support of all my agents, we are truly family and I’m so grateful for all the support from our EXIT Realty family.”

For more information about EXIT TLC Realty or EXIT Realty Pros TN, reach out to Patti at whalen.patti@gmail.com



How to make a home more cozy

The meaning of the term “cozy” varies as it pertains to home decor. For some, cozy may mean intimate spaces with lots of quilts and throws. For others, cozy could indicate bright and airy spaces enhanced by plenty of fresh foliage.

Regardless of how they define cozy, homeowners typically want their homes to be inviting and comfortable. With that in mind, the following are some ways to impart a cozy vibe to any living space.

- **Make use of a fireplace.** Flames lapping wood (or faux wood in the event of gas-powered fireplaces) can put anyone in a tranquil state of mind. Fireplaces add instant ambiance and make great places for people to congregate and engage in conversation.

- **Add texture in the design.** Texture can be anything from a raised pattern on wallpaper to a knotty area rug to a mosaic piece of artwork. A home with texture tends to create cozier impressions than one with all sleek and smooth surfaces.

- **Enjoy a soft rug.** Although many design experts say hardwood floors or laminate options are easier for allergies and keeping a home clean, a soft rug underfoot can be welcoming. Rather than wall-to-wall carpeting, place area rugs in spots that can use some cozying up, such as beneath beds and even under the dining table.

- **Invest in lots of pillows.** Pillows can instantly make a spot more cozy, whether it's the living room sofa or an outdoor lounging nook. Look for materials that are durable for the space in which they're being used.

- **Think about warm lighting.** The transition from incandescent



light bulbs to halogen and LED is beneficial from an environmental standpoint. However, LEDs illuminate with a more stark, blue light that can seem clinical in home spaces. Look for bulbs where the “temperature” can be customized. The more the color spectrum leans toward warm light, the more cozy a space will feel. This can be enhanced by putting some lights on dimmer switches, and toning down the brightness as needed.

- **Install a bookshelf.** Even for those who are strict devotees of e-readers, a shelf full of actual books interspersed with some well-placed knickknacks can make a room feel more cozy. Books add texture, the feel of hallowed halls and libraries, and visual appeal.

Making a home more cozy doesn't have to be complicated. A few easy modifications can improve interior spaces.

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Make guest rooms more welcoming



Millions of people welcome family and friends into their home as overnight guests. As hosts prepare their homes for loved ones, they can consider these tips to make guest rooms as welcoming as possible.

- **Check the bedding and replace, if necessary.** It's easy to overlook the comfort of bedding in a guest room, particularly since hosts may never sleep in their own guest rooms. When furnishing a guest room, it's not unheard of to repurpose an existing mattress from an owner's suite or another room and use for guest room bedding. Though that's acceptable, it's necessary to periodically inspect a guest room mattress to make sure it's still comfortable and supportive. If not, replace the mattress. A mattress topper, a new comforter and a new set of soft sheets also can make guest room bedding more comfortable.

- **Clear out the clutter.** Guest rooms can easily become depositories for old furniture and other items, which can create a cluttered and less than welcoming atmosphere in a space. Give each guest room a thorough once-over before guests arrive, removing pieces that might be creating a claustrophobic vibe. Keep in mind that guests will bring luggage, so a less cluttered space with ample room for their bags can make it easier to settle in.

- **Take a cue from hotels.** Hotels ensure guests have ample creature comforts at their fingertips. Holiday hosts can do the same when welcoming loved ones into their homes. Provide ample bed and bath linens, ensure the room has ample lighting so guests can read at bedtime and get dressed in plenty of light in the morning. A foldable luggage rack is another nice touch that can keep guests from having to dig through their suitcases on the floor.

- **Add an armchair where possible.** A spacious guest room

allows hosts to provide some extra creature comforts. If the room allows, place a comfortable armchair and side table in the space so guests can read a book or catch up on the news on a tablet or smartphone. A comfortable, quiet and secluded place to sit provides guests a respite from the hustle and bustle of a home.

- **Install window coverings, if necessary.** A feeling of privacy is another important creature comfort guests will appreciate. Replace existing window treatments if they do not provide adequate privacy or if they do not keep the elements out in the morning. For example, a room that is sun-soaked by early morning each day may make it hard for guests to get sufficient sleep. Some blackout curtains or a new set of blinds allows guests to determine the amount of natural light that will greet them each morning.



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Newly adopted pets waste little time becoming beloved members of a household. But much like young children, pets are a significant responsibility, and they rely on their human caretakers to ensure their safety.

Pets are susceptible to illness and injury just like their human companions. The Pet Poison Hotline reported a 51 percent increase in the volume of calls between 2020 and 2021. Banfield Pet Hospitals also saw about half a million more pet visits in 2020 than in 2019. Furthermore, Dogster reports that 47 percent of pet owners had to deal with a serious medical issue or took their pets to emergency care in 2021.

Keeping cherished pets safe in and around a home is no small task. But with some diligence, it is possible to ensure health and happiness for companion animals. Follow these tips, courtesy of the Florida Fish and Wildlife Conservation Commission, Old Farm Veterinary Hospital and Security.org.

- **Consider an indoor and outdoor security camera system.** Having eyes on pets while you're away from home enables a quick response should something happen.
- **Avoid leaving pet food outdoors overnight.** Dog and cat foods can attract other animals, such as bears, raccoons, foxes, and opossums, depending on where you live. Wild animals grow accustomed to receiving easy meals and this could decrease their trepidation about being around a home or yard. Run-ins between your pets and wild animals should be avoided at all costs.
- **Skip the retractable leash.** Walking a pet on a non-retractable leash allows better control of the pet in the event of an encounter with a person or another animal.
- **Be cautious with chemicals.** Carefully consider any chemicals you use in your yard, including pesticides and weed killers, as well as any cleaning products used indoors. Pets can ingest or inhale these products and get sick.
- **Pick up potential choking hazards.** String, small pieces of toys, rawhide bone fragments, and other items can be choking haz-

ards to pets. Be diligent about removing these items from the floor so that pets will not swallow them.

- **Tap on your car hood.** Families who allow their cats outdoor access should thump on the car hood when it is cold outside, as sometimes cats take shelter near a warm engine block. Cats can become injured if you start the car while they are under the hood.
- **Stay up-to-date on vaccinations.** Whether pets never step outdoors or have free rein, always vaccinate companion animals against common parasites and other pests.
- **Microchip your pets.** Microchips not only protect pets should they get lost, but they also can help track down animals that may have been stolen. Remember to keep microchip data current to ensure a swift recovery.
- **Keep foods and medicines out of reach.** Many human foods can be toxic to pets, as can medications that are kept in a home. Pets can be curious and easy access to these items may make them quite ill.

Pets need their owners to take key steps to safeguard their well-being.



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According to owner Robb White, the agency’s main focus is on honesty, hard work, integrity and professionalism.

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“You can’t compromise any of these traits. Character shows and clients will see it and appreciate it.”

Previously owned by White’s parents, the second-generation company opened at 9700 Kingston Pike, Suite 6, in The Shops at Franklin Square in 1990. In 2000, White took over ownership.

“Once I took over the family business, I fell in love with it,” said White, who had served as a territory manager in industrial supply sales.

In addition to closing services for both residential and commercial property, Crown Title handles estate closings, escrow services and abstracts of title.

White said the company also uses attorney-based title searches rather than Internet-based title searches, which helps prevent errors and inconsistencies.

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Now celebrating 90 years of service, Citizens Bank has earned a reputation as one of the most well-capitalized and stable financial institutions in the state. Today, it operates 14 branch locations across East Tennessee, including two in Knoxville and one at 256 Medical Park Drive in Lenoir City. As a locally owned bank, Citizens Bank distinguishes itself by offering personalized financial services and adapting to the ever-changing needs of the communities it serves.

"We may have grown in size, but our mission remains unchanged: to provide personalized, community-driven banking that puts people first," says the President of Citizens Bank.

With total assets surpassing one billion dollars, Citizens Bank continues to expand into new markets, delivering top-tier customer service through tailored solutions for everything from consumer land purchases and construction loans to commercial real estate and investment properties. The bank remains dedicated to the conservative philosophies of its founders, attracting and retaining over 230 employees who share a commitment to its core principles: ensuring depositor safety, providing excellent customer service, and fostering a strong community presence.

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