



CHAMBER LIFE

"THE MISSION STATEMENT IS TO STRENGTHEN AND SUPPORT OUR COMMUNITY BY PROMOTING BUSINESS GROWTH, EDUCATION AND ECONOMIC DEVELOPMENT."

VOL. 34, NO. 4

A PUBLICATION OF THE FARRAGUT WEST KNOX CHAMBER OF COMMERCE

APRIL 2020

RECOVERY ROADMAP

Make Your Business Marketing READY

Presented by:

W40

UNDER

WEST Under 40 Guest Column

Each month this section will feature a piece written by a member business or young professional aimed at working professionals or recent graduates seeking tips and tools on how to shape and inspire their growing career, whatever the industry.

New Webinar Series Focuses on Future

At the chamber office you'll often hear the phrase "Spin on a dime." It describes the speed with which the organization must pivot to adapt to changing circumstances. Businesses, too, have had to adapt at lightning speed to the effects of the recent COVID19 pandemic.

Some, deemed "non-essential" by government orders, have temporarily closed their doors. Others have closed voluntarily or greatly limited their operations to keep staff and customers safe, but are also using the time to take care of tasks they've put off and to refocus their priorities.

Whatever a business has done to reprioritize during the pandemic, marketing should still be at the top of the list. Better days are coming and businesses must stay future-focused, so they are poised and ready to be seen as the economic climate returns to normal.

Chamber members and non-members alike can join the chamber for a projected 3 part webinar panel, "Recovery Roadmap: Make Your Business Marketing Ready", hosted by the chamber and featuring subject experts on a variety of marketing platforms, media, and ready to answer questions to help businesses figure out where they can get their best ROI for their marketing dollars.

The first 1-hour Zoom Webinar panel was hosted Tuesday, April 14, and focused on questions about radio, web, and television ad options. Angela Bridges of Cumulus Media (NewsTalk 98.7, Sports Animal 99.1 and WIVK 107.7), Daniel Monday of Slamdot, and Tom Sharp of ViaMedia, spent 60 minutes discussing the pros and cons of each platform plus offering ideas for businesses to think about as they reshape their budgets this

year and for next.

Recovery Roadmap's second installment will go live on Tuesday, April 21, from 12:30-1:30pm. This webinar will focus on content creation and how to use that content once you have it. Colby McLemore of Colby's Photography, Victory Harbin of The Social Brand and Suzanne McCarter of Burns Printing & Mailing will spotlight the importance of quality visuals, and how to then use those visuals to your business' greatest impact through social media and direct mailings.

A third segment will focus on Customer Service, and how staff are marketing daily through their personal representation of your business.

Registration is FREE; links and further details are available on the chamber's website at farragutchamber.com. Better days are coming. Be ready for them.

Budgeting During the Pandemic

By Adrian Hall

Either yourself, or somebody you know, is likely questioning how to keep their monthly budget balanced during the midst of the COVID-19 pandemic. Stores and businesses all over the city are adapting to survive, and with it, our own budgets must do the same.



Hall

There are dozens of articles about "cutting gym memberships" or "making coffee at home" to save money, but when those things have been forcibly cut due to social distancing and the monthly budget still does not balance, you will likely look elsewhere to save.

For nearly all Americans, the single largest expense in the household budgets is housing.

As a rapid response to COVID-19, the federal government enacted the "CARES Act", which promptly offered financial relief regarding healthcare, housing, student loan repayments, and retirement plans...to name a few. However, with any rapid federal response, there is a considerable amount of confusion as to exactly how individual households will be impacted. One provision making headlines is mortgage "forbearance" or "deferral" programs –

See BUDGETING on Page 4

United Community Bank Networking March 5, 2020



Jay Cobble-Providence Commercial Real Estate, Mansour Hasan-State Farm Insurance and Chamber Ambassador Daniel Monday-Slamdot, Inc. get caught up at the networking event.



Miriam Kloster-Park Place of West Knoxville, April Tomlin-Knox County, Arlene Weinstein-Arlene's Fun Travel, Teri Jo Fox and Ambassador Eric Whitener-The Knox Fox Real Estate Group, and Kim Moye-Mortgage Investors Group-Farragut pause for a photograph.

ENTERPRISE CLUB

These Chamber members generously contribute to the Chamber and the Continuing Education Grant Program above and beyond their annual dues.

	ADMIRAL ELITE			ADMIRAL														
CAPTAIN																		
ANCHOR									PROPELLER									

F.Y.I.

(FOR YOUR INFORMATION/INSPIRATION)

As we move toward recovery, please patronize our member businesses!

We offered 50 advertising spots to members ONLY, first come, first served, and here they are!

The FWKCC is proud to call these businesses chamber members.



OUR THOUGHTS AND PRAYERS GO OUT TO THOSE AFFECTED BY COVID-19. WE GIVE THANKS TO ALL THE FIRST RESPONDERS, HOSPITAL PERSONNEL, AND ESSENTIAL WORKERS WHO ARE TAKING IN THE SERVICE OF OTHERS. FOR THOSE IN THE GREATER KNOXVILLE AREA, PLEASE CALL IF THERE IS ANY WAY WE CAN BE OF SERVICE TO YOU.

865-770-5511

info@bioplumbing.com
www.bioplumbing.com



Bentley & Associates LLC
Home Inspection & Termite Services

- ★ Home Inspections
- ★ EIFS Inspections
- ★ Termite Letters
- ★ Mold Testing
- ★ Radon Testing
- ★ Sewer Camera Inspections

Covering East TN

865-986-2516 | www.bentleyhomeinspection.com



THE PIZZA KITCHEN
SINCE 1998
KNOXVILLE

"We are all in this together."
Online Ordering
Curbside Pick Up
4-8pm
7 days a week

www.thepizzakitchenknoxville.com
865-577-9191 • 10420 Kingston Pike 37922

Request a quote. Help a small business!

Contact us for a quote, mention this ad, and we will donate \$20 to the small business of your choice!

Josh Hemphill, Agent
11420 Kingston Pike, Knoxville, TN 37934
865-675-3999 • josh@sfagentjosh.com
www.sfagentjosh.com • Se habla Español




CUMULUS

Angela Bridges
Account Executive

4711 Old Kingston Pike
Knoxville, TN 37919
Angela.bridges@cumulus.com
tel 865.212.4655
fax 865.588.3725
cell 423.802.6051




Tom Sharp

tsharp@viamediatv.com
865-776-1000
Reach out with cable and streaming ads.



SCHOOL OF ROCK

WE MAKE MUSICIANS

life-changing SKINCARE
RODAN+FIELDS

Cassidy Peterson

Free Essentials Face + Body Sunscreen on any Preferred Customer order over \$80 for Chamber Members only.

Plus
Orders over \$225 a Free Reverse Radiance Mask.

To find what products are right for you. Take my solution tool.
https://cassidy.peterson.myrandf.com/solution-tool



THE RESILIENT PATHWAY

WE ENCOURAGE YOU & YOUR ORGANIZATION TO LIVE THE STORY TODAY THAT YOU WANT TO TELL IN 6 MONTHS!
www.chiefresilientatwork.com



Prime West Knoxville
Independent Living for 55 and better

865-219-2910 • primewestknoxville.com

One call. Big savings.
Your local State Farm agent makes it easy to save money and time.

Mansour Hasan State Farm
10811 Kingston Pike
Knoxville, TN 37934
690-7100
myknoxvilleinsurance.com

We're Here For You



Promo Joe
MARKETING PRODUCTS & SERVICES DESIGNED FOR RESULTS

- Promotional APPAREL
- Print BINDERY
- Signage TRADE SHOW
- Graphics, Art VIDEO PRODUCTION
- Web Services IT SUPPORT

WWW.PROMOJOEUSA.COM • OAK RIDGE, TN • (865) 696-4245



PESTOPPS

Mosquito, Flea and Tick Lawn Treatment
\$67/month April-October

(865) 966-0750 | www.pestops.com
108 Glenleigh Ct., Knoxville, TN 37934

(865) 604-4696 | kentwdavis242@gmail.com | Kent Davis Business Development



Dr. Sandless

The Quick, No sanding solution, To Beautiful Wood Floors!
1/2 cost of traditional sanding
Kid & Pet Safe
Odorless Finish
10% off services (3 rooms or more)

Nina Qiu, MBA, MS, M.A.
Financial Services Professional and Licensed Agent



New York Life Insurance Company
265 Brookview Centre Way, #102
Knoxville, TN 37919-4052
T 865 686 8305
nqiu@ft.newyorklife.com
www.newyorklife.com/agent/NQiu

AARP Life Insurance and Long-Term Care Options from New York Life



Momentum Broadcasting

Alan Diskin

408 N. Cedar Bluff Road
Suite 252
Knoxville, TN 37923
ph: 865-230-2235
fax: 865-246-7979
a.diskin@goodtime1049.com
www.goodtime1049.com



MD Wellness Center

Dennis R. King, MD
Mary J. King, MSN, APRN, FNP-C
865-392-1717 (Office)
865-392-1719 (Fax)
mdwellnessofknoxville.com

11416 Grigsby Chapel Rd., Suite 102 (Farragut Medical Building) | Knoxville, TN 37934
Medray Enterprises, PLLC



oysk3 architects
1545 western avenue suite 100
(865) 532-8200

Thank you to all our first responders and medical staff!

consistent reliable responsive
www.oysk3architects.com

TAKE 5% OFF YOUR TOTAL MOVING BILL



FOX #1
MOVING AND STORAGE

865.437.5555
FoxMovingKnoxville.com

3to99

During these stressful days, we want you to know you have someone you can talk to about your health, disability or life insurance who will provide straight answers about the options you have. Contact us today and let us know how we can help.

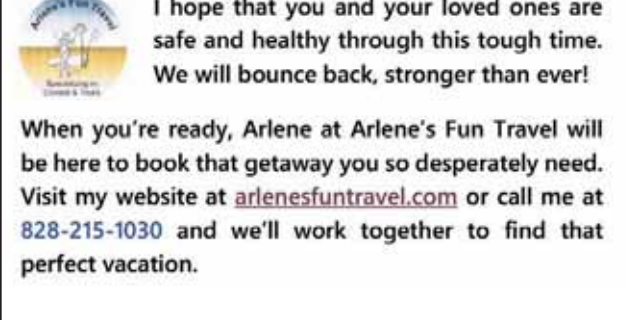
865-804-1556 or by email at kevin@3to99.com
Employee Benefits and Insurance for Small Business



Download our App or pay online
for contactless payment.

Drive-Thru open 11:00 a.m. to 8:00 p.m.

11636 Parkside Dr. • Farragut • www.zaxbys.com



I hope that you and your loved ones are safe and healthy through this tough time. We will bounce back, stronger than ever!

When you're ready, Arlene at Arlene's Fun Travel will be here to book that getaway you so desperately need. Visit my website at arlenesfuntravel.com or call me at 828-215-1030 and we'll work together to find that perfect vacation.



CLEAN BINS

Residential and Commercial
Trash Bin Cleaning
(865) 978-2467



CROWN TITLE
Insurance Agency, Inc.

Robb K. White
President

Franklin Square
9700 Kingston Pike, Suite 6
Knoxville, Tennessee 37922

(865) 539-4910
fax (865) 539-4908
rwhite@crowntitleknox.com
www.crowntitleknox.com



Maid Brigade
Our People Shine

Residential and Commercial
Cleaning Services
(865) 978-5555



The Social Bullpen

LET US KNOCK YOUR MARKETING OUT OF THE PARK.

SOCIAL MEDIA | GRAPHIC DESIGN | WEBSITE | DIGITAL

www.TheSocialBullpen.com | 865.251.5527



MEDIC
REGIONAL BLOOD CENTER

1 DONATION SAVES 3 LIVES

VISIT OUR FARRAGUT CENTER
11000 KINGSTON PIKE
KNOXVILLE, TN 37934

Second Harvest Food Bank of East Tennessee Networking March 12, 2020



Pictured are first-time networking hosts Brian Baldwin and Madison Harmon-Second Harvest Food Bank of East Tennessee.



Gathering for a group photo include (L-R, first row) Cassidy Peterson-Rodan+Fields, Amanda James-ELD Solutions, Courtney McGhee-Hilton Knoxville Airport and Carly Longmire-Pioneer Heating & Air Conditioning, Inc., (L-R, second row) Marianne Morse-Mary Kay, Dan Spear-PCS, Inc., Kimberley Trezise-Rodan+Fields, and Dan Spear-PCS, Inc.



SHOP LOCAL

PLEASE PATRONIZE OUR MEMBER BUSINESSES!

Marianne Morse
Independent Senior Sales Director

Knoxville, TN 37934
(865) 806-2542
m.morsemk@gmail.com
www.marykay.com/mariannemorse

MARY KAY

Enriching Women's Lives™

KNOXVILLE
AGING IN PLACE, INC.

TN licensed home contractor

- Specializing in Home Modification for Accessibility.

Contact William Kasper
at 865-637-1735

www.knoxvilleaginginplace.com

ARCHITECTURE
ENGINEERING
INTERIORS

www.mbicompanies.com

IMPROVING LIVES THROUGH DESIGN
30 YEARS
ANNIVERSARY

ESSENTIAL & HERE FOR YOU

You are not a number.
You are our neighbor.
Locally Owned & Operated

HIS SECURITY & TECHNOLOGY

TECHNOLOGY SOLUTIONS

- INTERACTIVE SMART SECURITY
- VIDEO SURVEILLANCE
- SMART HOME AUTOMATION
- ACCESS CONTROL
- REMOTE ACCESS - MONITORING
- TV HANGING & HOME THEATERS
- INTERNET CONNECTIVITY SOLUTIONS

Always a FREE consultation
(865) 474-9495

11426 Kingston Pike
Farragut, TN 37934

RESIDENTIAL & BUSINESS SOLUTIONS • WWW.HISSECURITY.COM

GROUNDING EXERCISE

Look around you and identify:

- 5 things you see
- 4 things you feel
- 3 things you hear
- 2 things you smell
- 1 thing you taste

KING UNIVERSITY

Keep your chin up,
trust in God, and
believe in good things
to come.

Eyelash Extensions • Waxing • Facials • Make Up • Tanning

Kat's Lash Lounge & Wax Studio

11410 Kingston Pike
Suite 300 |
Farragut, TN 37934
865-392-1014
www.katslashlounge.com

FIRE BY LIGHT

Fire by Light LLC

Yes, we do live virtual training
and one-on-one coaching.

firebylight.com

Retired FBI & Veteran Owned
A&A Investigations and Consulting Group

Offer our client professional & confidential services
from Active Shooter Training, Investigations &
Security Assessments

865-771-2311, email: aa21group@gmail.com
www.aa21investigations.com

FRESHCOAT
Painters You Can Trust!

Commercial and Residential Painting
Employees (not subcontractors)
Residential: 865.245.0999
Commercial (Ryan Willis): 865.660.2721
www.FreshCoatKnoxville.com

2019 FRANCHISE OF THE YEAR

Rated #1
Consumer Reports

WE ARE HERE TO HELP!

dwc CONSTRUCTION

Office: 865-392-5228
www.DWCInteriors.com
Small/Large Projects
Following all CDC/OSHA guidelines

CONNIE McNAMARA REALTOR®

Connie@KnoxvilleDreamHomes.com
KnoxvilleDreamHomes.com
865.310.4887

KELLERWILLIAMS
865.966.5005

Please know that
We are all in this together!
Be **STRONG!** Stay **SAFE!** God **BLESS!**

From the Staff at FastSigns of Knoxville

FASTSIGNS
More than fast. More than signs.®

Amy Finch & Dee Morgan
50+ Years of teaching experience

Meeting the need:

- Online Math Classes
- For Students K - Algebra
- ACT Math & Science help

Calculating Minds
Math Achievement Center
www.calculatingminds.com
865-386-9295

Located in Farragut! Visit our website for details.

IMAGINE.
pray. give.

EMERALD YOUTH FOUNDATION

Emerald Youth Foundation remains committed to our city's
most vulnerable families now more than ever.

Learn more and give at emeraldyouth.org.

CYAN

Medicare and Long Term Care Specialists
Cyan Insurance Solutions
11826 Kingston Pike, Ste 230 | Farragut, TN 37934 | (865)622-2265
www.CyanMedicare-LTC.com | TN Lic 2371068

CONFIDENT SMILES & IMPLANTS

12802 Kingston Pike Suite 101
Farragut, TN 37934
865.248.2312
confidentmilesknoxville.com

CAMPBELL STATION WINE & SPIRITS

Curbside Carry Out Delivery

Order online at
www.campbellstationwine.com

OUR JUICES ARE FLOWING

CLEAN JUICE

ANGELA FLOYD SCHOOLS

OFFERING ONLINE MUSIC ZOOM VIDEO LESSONS!

REGISTER TODAY!

For more information TEXT us at 865-675-9894
EMAIL us at hello@angelaflloydschools.com

BRYAN Y INSURANCE GROUP

Pentalux
LIGHTING-CONTROLS-DESIGN-DISTRIBUTION-EXECUTION

(865) 686-5401 | info@pentalux.com | Knoxville, TN

TSBDC

by Laura Overstreet,

Small Business Specialist and GrowthWheel® Certified Advisor

While businesses face many challenges every day, they are facing a unique challenge at this time. COVID-19, (Coronavirus) has disrupted the lives of millions of people and is having significant impacts on businesses. Small businesses have experienced fewer customers, disrupted supply chains and cash flow challenges. Now is the time to assess the impact COVID-19 is having on your business. Tennessee's small business advisors are here to help you navigate this unprecedented event. As a collective, we have a long history of helping businesses prepare for and recover from disasters. As Tennessee comes to grips with the Coronavirus, we are committed to providing businesses with guidance to help them manage during this crisis.

The US Small Business Administration is offering two relief programs to assist small businesses.

PAYCHECK PROTECTION PROGRAM

The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll.

SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.

You can apply through any existing SBA 7(a) lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Other regulated lenders will be available to make these loans once they are approved and enrolled in the program. You should consult with your local lender as to whether it is participating in the program.

SBA ECONOMIC INJURY DISASTER LOANS (EIDL)

The U.S. Small Business Administration is offering low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Here's key information you need to know:

This is a direct SBA to borrower loan and no other lender is involved.

You will not be asked how much you would like to borrow. The SBA uses the information you provide to determine the loan amount. Small businesses can receive a secured loan up to \$2 million, and an unsecured loan up to \$25,000.

The interest rates for this disaster at 3.75 percent for small businesses and 2.75 percent for non-profit organizations.

Small businesses may apply online through the SBA website, www.SBA.gov. While the application process may seem daunting, assistance with preparing financial statements and submitting the loan application is available from the TN SBDC and other SBA partners.

Budgeting

From page 1

the act of receiving relief on your monthly mortgage payments.

Do not look at mortgage deferment as an easy way to free up cash in the budget, but instead, view it as a last resort to ensure that you can keep a roof over your family's head, because each lender is responding differently.

For example, some lenders are not offering payment deferment of any kind. Others are rolling all deferred payments to the end of the loan term, but most mortgage servicers and lenders are forced to do something a little different, which is literally "defer" your payments.

Here's an overly simplified "deferment" plan.

Month 1: Payment deferred to next month.

Month 2: Payment deferred to next month.

Month 3: Payment deferred to next month.

Month 4: Payment is owed along with the full monthly payments from months 1-3.

Know exactly how the various policies will affect you before you bet your house on it. My advice as a mortgage loan officer and personal finance educator is to always be your own financial advocate. If you are forced to defer your payments, pick up the telephone and call your mortgage company directly.

No matter what debt or expense you're evaluating, discuss your options directly with your lender...and get your lender's plan in writing.

Adrian Hall (Mortgage Loan Officer with the Adrian Hall Lending Team at Movement Mortgage, NMLS 1752332) is a Knoxville native, personal finance podcaster, devoted husband, dog lover, and car enthusiast. He invests in Knoxville real estate, operates multiple rental properties, and is a self-declared housing nerd. Hall is also Treasurer and founding member of the Chamber's West Under 40.



Setting the Standard for Special Events

Tents • Tables • Chairs • Linens • Inflatables • Concessions • Weddings

120 W. King's Way Phone: (865) 531-0269
Knoxville, TN 37923 Fax: (865) 531-3862
www.eventrentalsbyrothchild.com



Slamdot
Marketing that works.

Welcome New Members!

The Chamber welcomes these businesses who joined us recently in the month of March!

Did you know businesses/organizations can submit an application & payment online?

Visit www.farragutchamber.com and click "Join the Chamber!"

3 to 99

Kevin Kragenbrink

700 E. Depot
Knoxville, TN 37917
(865) 381-0775
Website: <http://www.3to99.com>

Bio Plumbing

Meghan O'Brien

(865) 770-5511
Website: <http://www.bioplumbing.com>

Heritage Investors

Justin Goodbread

10641 Deerbrook Drive, Suite 100
Knoxville, TN 37922
Website: <http://heritageinvestor.com>

Maple Street Biscuit Company

Scott LeBlanc

10813 S. Hardin Valley Rd.
Knoxville, TN 37932
(865) 240-3890
Website: <http://Maplestreetbiscuits.com>

Matlock Tire & Auto Repair –

Coming SOON to Hardin Valley!

Joe Matlock

10838 Hardin Valley Rd.
Knoxville, TN 37932
<http://www.matlocktireservice.com>

Pinnacle Assisted Living

DeeAnn Kelly

10520 Waterville Ln.
Knoxville, TN 37932
(865) 444-1451
Website: <http://pinnacleknoxville.com>

PestOps

Jeff Haun

108 Glenleigh Ct. #3
Farragut, TN 37934
(865) 966-0750
Website: <http://pestops.com>

Premier Surgical Associates

Angie Denton

6408 Papermill Dr.
Suite 220
Knoxville, TN 37919
(865) 306-5775
Website: <https://www.premiersurgical.com/locations/>

Stay Straight dba The Joint

Ron Nichols

11015 Parkside Dr.
Farragut, TN 37934
(865) 671-0653
Website: <https://www.thejoint.com/tennessee/farragut/turkey-creek-16016>

Welcome Back Renewing Members!

The Farragut/West Knox Chamber welcomes back these businesses who have renewed their investment in the Chamber as of this past March. We are privileged to count them as Farragut/West Knox Chamber of Commerce members! We urge members to patronize one another when the goods or services a member can provide are needed. It is also our hope that area residents recognize the commitment a business makes to its community when it becomes part of its local chamber of commerce and reward that commitment with their patronage.

Baker, Donelson, Bearman, Caldwell, & Berkowitz
BB&T - Farragut Branch
Brandon's Awards
Brekken's Embroidery
Crye-Leike Realtors
David's Abbey Carpet & Floors
First Choice Automotive
Foxy Locks, LLC
Granite Transformations
Kinetic Business Strategies
Knoxville Academy of Music
Landry & Azevedo

Lincoln Memorial University
oysk3 architects
Sherrill Hills Retirement Community
Sitel Tennessee
Slate, Disharoon, Parrish & Associates
State Farm Insurance
- Jeannette Rogers
State Farm Insurance
- Mansour Hasan Agency
TNBank
Volunteer Ministry Center

Calendar of Events

Members can quickly RSVP for events in their Member Portal at <http://members.farragutchamber.com/login>. Call 675-7057 or email info@farragutchamber.com for a link to create your account! Visitors/Guests can register by clicking the links on the Chamber Calendar (www.farragutchamber.com > "Events") and registering under "Not a Member?".

All in-person events are **now cancelled/postponed through May 1, 2020**, in keeping with federal/state/local orders and guidance. PLEASE CHECK OUR WEBSITE OFTEN as events are rescheduled, and for further changes or virtual event additions!

April 16, 2020
4 – 5:00pm

Virtual Happy Hour Networking
Finn's Restaurant & Tavern
9000 Kingston Pike, Knoxville 37923
Call (865) 357-0894 to order carryout
Menu at finnstavern.com

May 7, 2020
8 – 9:30am

Networking
Fisher Tire Co. Knoxville West
10232 Kingston Pike, Knoxville 37922

April 21, 2020

**Recovery Roadmap Part 2
Webinar Panel**
Visit farragutchamber.com >
Chamber Events to register

May 14, 2020
8 – 9:30am

Networking
AMR/Rural Metro
Farragut Town Hall,
11408 Municipal Center Dr.,
Farragut 37934

Farragut West Knox Chamber of Commerce

11826 Kingston Pike,
Suite 110
Farragut, TN 37934

865-675-7057

865-671-2409 Fax

e-mail: info@farragutchamber.com

www.farragutchamber.com

This newsletter is published monthly by the
Farragut West Knox Chamber of Commerce.

