

CHAMBER LIFE

"MISSION: TO STRENGTHEN, PROMOTE, AND CREATE BUSINESS OPPORTUNITIES THROUGH RELATIONSHIPS AND EDUCATION THAT ENCOURAGE MEMBER SUCCESS."

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FEBRUARY 2022

How NOT to FALL this February... for Scams

Business Scams take new forms

As unromantic as it is, scams are nothing new. In fact, the first documented scam is supposedly from 300 B.C. in Greece.

Two shipping merchants took out a "bottomry" on a ship and cargo of corn. A bottomry was when a merchant would take out a loan with the promise to repay the loan with interest after selling their merchandise; if the loan was not repaid, the lender got the ship and cargo.

After leaving port, one merchant went into the hold while the other distracted everyone on deck, including the captain. When the captain thought he heard a noise in the hold, the merchant on deck denied hearing anything. Upon entering the hold to investigate, the captain saw nothing to indicate where the noise was coming from. The captain began to leave but was stopped by a passenger, who pointed out that the merchant in the hold was hiding an axe and was ultimately trying to cut a hole in the ship hull to sink the ship. This merchant supposedly ran from the hold, dove from the ship and drowned at sea; the other merchant was arrested and faced the Greek courts for his involvement in this first insurance scam.

While the basics of scams have not changed much, our business world is inundated more and more with entities trying to trick us out of passwords, account information, and money. Read on for a few of the newest scams that businesses may need to watch out for as 2022 gets underway:

From the Tennessee Secretary of State:

The Tennessee Secretary of State's office is warning Tennessee businesses about a misleading print mailer trying to scam business owners into paying for a Certificate of Existence from the Division of Business and Charitable Organizations that they probably don't need.

The official looking letter comes from a company that goes by one of two names: "Tennessee Certificate Service" and "Tennessee Certificate of Existence Filing Company." Not only is neither affiliated with the Secretary of State, but the letter attempts to convince a business it needs to purchase a Certificate of Existence when most businesses don't even need one. Furthermore, the mailer attempts to charge the purchasing business an excessive fee of over \$100 for a document that

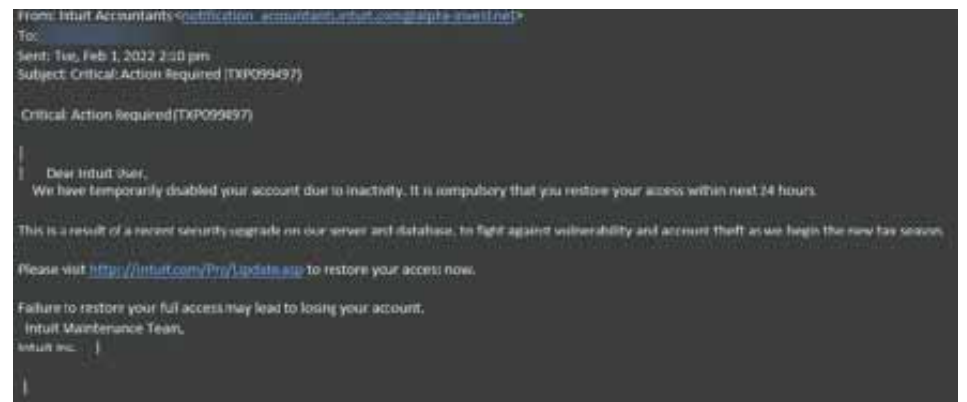
only costs \$20.00 when purchased through the Secretary of State's office. Businesses who have questions on whether they need a Certificate of Existence should only contact the state's office directly.

Intuit warns of phishing email used to lure taxpayer info:

(Credit: Kruggel Lawton)

Phishing is a cybercrime aimed to lure individuals into revealing personal information or expose them to downloads of malware that will infect their computer. Phishing lures can impersonate real companies and come in various forms including emails, websites, or phone calls.

Intuit has received reports that customers have received emails similar to the one below, claiming to have temporarily disabled the user's account due to inactivity as result of a recent security upgrade at Intuit. This email and others like it does not come from Intuit. The sender is not associated with Intuit in any way.



Intuit recommends deleting the message, and not clicking any links or attachments in the message, nor does it recommend replying to it. If you have already clicked on a link or downloaded something from the email:

See SCAMS on Page 2

Chamber & Shop Farragut Team Up for EXPO

The Farragut West Knox Chamber of Commerce and the Farragut Business Alliance (aka SHOP FARRAGUT) are seeking sponsors and business booth vendors for their first ever co-hosted business event, "What's Out West: A Pop-Up Business EXPO," presented by TDS Telecom. Both organizations are excited to join forces to create a fantastic late afternoon and evening opportunity to the community and businesses to meet, mingle, and find out more about the many fantastic and unique businesses in Farragut and West Knox County... literally speaking, we want to show everyone "What's Out West!"

The pop-up EXPO will take place on Wednesday April 20, 4:00 to 8:00pm at 11437 Kingston Pike in Farragut. This event will happen rain or shine because we'll be popping up INSIDE the former location of Stein Mart in the Village Green Shopping Center at Campbell Station Road and Kingston Pike!

SPONSORS: Contact us about how your business can receive great promotion leading up to, at, and after the event with the power of two or-

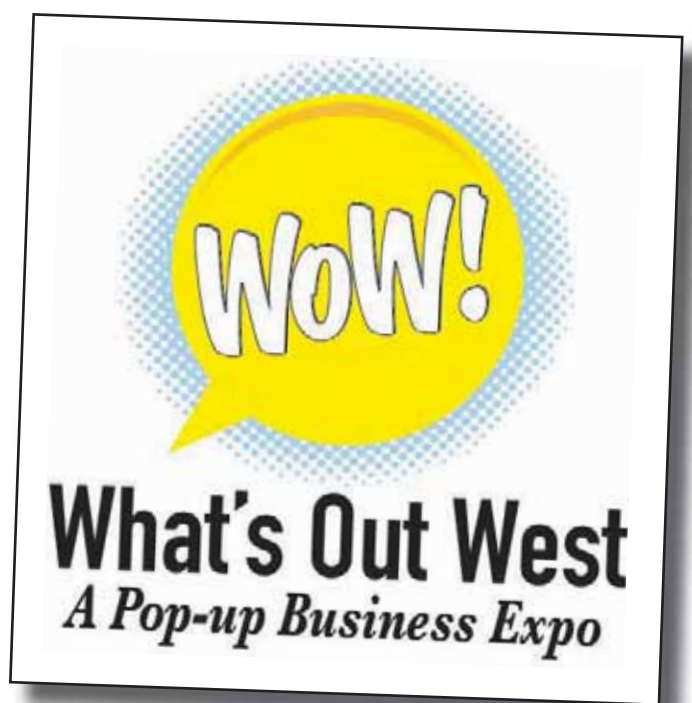
ganizations behind it! Email either steve@farragutbusiness.com or julie@farragutchamber.com for info on levels and benefits. Please note that all sponsor checks must be sent/paid to "Farragut West Knox Chamber of Commerce" or "FWKCC."

BOOTHS: Basic Booth fees are \$150. Booths can be reserved & paid for online at farragutchamber.com > Events > EXPO OR mail/drop off your application and check to "Farragut West Knox Chamber of Commerce" or "FWKCC." ALL businesses can get a 5% early-bird discount if your application & payment is received by March 10th.

Farragut West Knox Chamber members can get an additional 10% discount stacked with the early bird discount through March 10th, or by itself from March 11th-April 10th.

All applications with payment must be received by April 10.

We are excited to showcase your products and services to the community and potential customers/clients, while also telling everyone around us, "What's Out West!"



Enterprise Club

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

<p>ADMIRAL ELITE</p>	<p>ADMIRAL</p>	<p>CAPTAIN</p>
<p>ANCHOR</p>	<p>PROPELLER</p>	<p>KUB</p>



JOBS

Who's Hiring???

These Members Are!



• Calling & Career Ministry Coach



- Business Analyst
- Business Student
- Natural Gas Engineer
- Office 365 Administrator
- Safety & Environmental Compliance Student
- Water & Wastewater Asset Analyst



• Computer Repair Technician



- Part Time Receptionist
- Part Time Waiter/Server

For details on these and other job opportunities added weekly, visit <http://members.farragutchamber.com/JOBS/>

Networkings

Farragut High School Education Fund

January 13, 2022



Eric Whitener (red sweater) along with Teri Jo Fox (5th from left) of *The Knox Fox Real Estate Group* present Farragut High School Education Foundation with a \$5,000 check. Foundation Members John Bartlett, Mary Cook, Kristy Bruce, and Beth Duncan are thrilled to receive the check. Kim Homan-*The Knox Fox Real Estate Group* (6th from left) applauds the effort!



Mike Shaw- *Morgan Stanley*, Kristi Reynolds- *King University*, and Lisa Atkinson- *Zelvin Security* enjoy an educational and informative evening.

Rodan+Fields

January 20, 2022



Consultant Cassidy Peterson- *Rodan + Fields* (center) poses with her clients Ashley Gale- left, and Maelea Galyon- right.



Oksana Moses- *Oksana Moses Photography* and Dr. Saleh Shahid- *Carington Health Services, PLLC* wait to hear about this skincare line.

Breakfast Speaker Series

January 18, 2022



Stuart Everly- *Tennessee Strategies*, Mike Ragsdale- *Tennessee Strategies*, Knox County Sheriff Tom Spangler, and Daris Upton- *Knox County Mayor's Office* listened to a discussion on housing forecasts as well as economic impacts of the recent and future state of the market for Farragut/West Knoxville and surrounding areas.



Lisa Sulewski-*Concord Veterinary*, Mick Essex- *Wavely*, and Bruce Koopman- *R&B Tax & Accounting Services* pose at the breakfast. Sulewski and Koopman received continuing education reimbursements and Essex received his Farragut West Knoxville Chamber Enterprise Recognition.



WED. 3/2 10AM - 11AM
Farragut Community Center

INSTRUCTION BY: AMERICA'S SBDC
CO-SPONSORS: farragut FARRAGUT WEST KNOX

Getting Started in Ecommerce in 2022

Coming up in person on **Wednesday, March 2, 10-11am** at the Farragut Community Center at 239 Jamestowne Blvd:

Join Jeremy LaDuke, Founder of *Epic Nine Marketing Outfitters*, as he gives a "How To" on Getting Started in Ecommerce in 2022!

You'll discover:

- Your options for ecommerce platforms
- How to integrate with existing POS systems
- Identify potential obstacles before you start and more!

This class is FREE to any current or emerging business!

Class size IS limited so REGISTER at: townoffarragut.org/farragutbusinessclass.

Scams

From page 1

- (1) Delete the download immediately.
- (2) Scan your system using an up-to-date anti-virus program.
- (3) Change your passwords.

Medical Practice Banking Scam (Veterinarians, too!):

(Credit: United Community Bank)
This scam specifically targets banks but also businesses like medical physicians, veterinarians, dentists or chiropractors. Knoxville bank, United Community Bank, has been advised via the North Carolina Bankers Association of a series of alleged scams perpetrated upon banks and medical practices operating in metro markets in NC, SC and elsewhere in the Southeast.

It alleges a group of individuals promote themselves as sales executives of a supplier of surgical or medical clinic equipment, medical waste handling systems and similar property. The sup-

plier enters into purchase agreements with medical practices and assists them in obtaining bank financing (often for more than \$1.0 million, but not always). The obligors are typically the supplier (reportedly a non-existent or shell company that provides fraudulent financial statements audited or reported upon by a non-existent accounting firm, the partner of which is "played" by one of the scammers) and the medical practice, and the obligations are guaranteed by the doctors in the practice and/or collateralized by the practice's real estate.

The financing proceeds are paid to the supplier, but the equipment never arrives for a variety of explanations. In some cases, the doctors are assisted in obtaining re-financing from new banks. Eventually the supplier, the accounting firm and other members of the perpetrating group disappear. The medical practice and doctors are left to deal with the banks.

TIPS to avoid scams from your local Better Business Bureau:

- Be cautious with email. NEVER click on links or open attachments in unsolicited emails.
- Never send money to strangers, and never send money via gift cards or cash apps to a stranger.
- Research before making online payments and purchases. Is the site secure? Do they have a working number that rings to their business? Where are they located? What is the return policy?
- Use good judgement when sharing personal information and never share info like your birthdate, address, social security number, or driver's license number with anyone you don't know.
- Be social media smart. Don't give out personal info, don't answer those "fun" quizzes, don't make your phone number or address public information, and monitor friend or follow requests carefully.

Ribbon Cuttings

Novis Health of Knoxville
January 5, 2022



Jill Hahn (grey top/red sleeves), Mike O'Donnell (scissors), and Vanessa O'Donnell are surrounded by a community of Chamber Ambassadors, members, and patients as they wait for the signal to cut the ribbon.

Smith Handyman Service
January 25, 2022



Meet the *Smith Handyman Service* Team: Front row L-R is Erin Hayes, Samantha Norris, Lacey Dent, Courtney Brown, Beth Davis, and owners Taryn Smith and Chris Smith (with scissors). Behind them is Evan Palmer, Kevin Stephenson, Cody Knapp, Andrew Tipton, Chuck Arnold, Mike McKamey, Asher Dreher, and Connor Buis. Chamber Ambassadors and members join the celebration.

Member Briefs

Looking for more details on a specific event, special or job? Go to www.farragutchamber.com to see these and other member items!

- **The Social Brand** is excited to host their Modern Marketing event on Thursday, February 17 at 4p, 600 N Broadway, Knoxville 37917. If you are a marketer, designer, or small business owner, this is for you! You'll learn about rebranding tactics, how to refine and reorganize a brand's messaging, website design, and layout strategies. Call (865) 282-2399 for more information or to register.

- **Roane State Foundation** received a \$5,000 donation from Jewelry Television to support the Pay-It-Forward program. The donation provides aid to students to help them stay in school. That assistance can include help with books or tuition for students nearing completion of their degrees and assistance with exam fees to obtain licenses and certifications. Once they have jobs and can give back, students who receive Pay-It-Forward scholarships agree to help future Roane State students in need to complete their education. Congratulations to Roane State Foundation!

- Through a Sustaining Partnership with **Knoxville Habitat for Humanity**, **FirstBank** has committed to supporting future homebuyers through numerous events, including a Covenant Partnership to build safe and affordable homes with two local families. The first event of 2022 will be the seventh annual FirstBank Sporting Clays Tournament benefitting Knoxville Habitat for Humanity on Friday, March 4. FirstBank has been named title sponsor of this popular sporting event. Through sponsorship of this tournament, FirstBank will be supporting Habitat for Heroes, Knoxville Habitat's program that helps veterans and veteran families in the local community through homeownership opportunities and critical home repair. Congratulations on the partnership with Knoxville Habitat for Humanity and FirstBank!

- **Wavely** is full of skilled local talent! In fact, 6 out of 10 users are searching for employment in sales or office support roles, so post your job opening today and start matching! Or reach out to Rebecca Tamer at rebeccatamer@wavely.com for more details.

- **Flour Power Knoxville** offers weekly classes from preschool to teens; Camps: Teacher workday, Summer & School Break Camp; Kid's Night Out; Adult Cooking Classes; Birthday parties ages 3 to teens; Special Needs Classes; Family Cooking Events; Homeschool events and Team Building events. For more information or to register, go to <https://www.flourpowerstudios.com/knoxville/events> or call (865) 437-6488.

- Plan to attend **Miser Wealth Partners** Education Workshop "Avoid New 401k and IRA Taxes Workshop", March 23 at 6:30p, Citico's Restaurant at WindRiver, 2698 Oakum Ct., Lenoir City 37772. Attend this free upcoming educational workshop on the topic of how new tax laws, as well as, newly proposed tax changes could covertly rob you and your family of thousands if not millions of dollars in long-term wealth. Recently enacted tax laws are aimed at taxing your IRA and 401k savings and few outlets are discussing the deep negative effects that these new laws will have on retirees and their heirs. To register, call (865) 281-1616, ext. 700.

Ambassador of the Quarter

The Chamber is thrilled to celebrate its TOP 3 Ambassadors for the 4th quarter of 2021! Ambassadors, as part of their duties, log points for their activities and receive recognition for their efforts which include delivering new member packets, working events, supporting, and checking on existing members, and more.

Please join us in congratulating Terry Smiley-*FirstBank*, Chuck Chalker-*State Farm* Josh Ellis Agency, and Marianne Morse-*Mary Kay Independent Senior Sales Director* for all their hard work and volunteer hours over the last 3 months of 2021!



Welcome New Members!

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

Did you know businesses/organizations can submit an application & payment online? Visit www.farragutchamber.com and click "Join the Chamber!"

Affordable comfort in Knoxville! Make yourself at home at **Baymont by Wyndham West Knoxville/ Cedar Bluff** hotel. Easily accessible from I-75 and 40, their 100% non-smoking hotel places you near a host of attractions, entertainment, and great restaurants. The University of Tennessee, the World's Fair Park, and Turkey Creek Shopping & Dining District are only minutes from their doors. Contact **Jodi O'Gara, Director of Sales** at (865) 531-7444 for more information.



Words Can Persuade, Excite, Inspire, and Motivate. We undervalue the real estate that our website, blogs, print articles, and professional profiles occupy and the fact that this content is working around the clock. **Carrie M.** can create new content such as blog posts, website copy, professional bios, or advertorials. She can help clarify your thoughts if you do feel comfortable writing but need a professional eye to proof and edit; pinpoint your message so that clients understand your motivation and are educated about what you offer and identify your path if you're unsure where to start and provide marketing strategies to move your business forward. **Carrie** can be reached at (865) 679-9088 or <https://carriemconkey.com/#welcome-2021>



Curb Appeal of Knoxville, Inc. is locally owned and operated serving Knoxville and the surrounding counties specializing in residential and commercial pressure, soft, and power washing. **Owner John Ashley** is available for questions and quotes at (865) 621-1004



CedarBrook Outreach is a local faith-based outreach focusing on sharing God's love with at-risk children, youth, and their families in the Cedar Bluff-Middlebrook community in Knoxville. CedarBrook Outreach has a heart and dedication to reaching our community with compassion, truth, and hope. They believe this is achieved through building personal and meaningful relationships with those in our community despite what circumstances they may be in. Since the launch of the organization, they have seen tremendous progress and have experienced a great amount of growth in our community through the programs offered. **Executive Jack Underwood** can be reached at (865) 299-6655.



Crushr Knoxville waste management service is a patented mobile compaction truck that replaces costly hauls of your dumpster rental or roll-off dumpster with an inexpensive service, making it easier and more affordable for you to manage your open-top container waste. Crushr helps reduce costs and create efficiencies for Manufacturing, Residential and Commercial Construction, Distribution Centers, Municipalities, Recycling Providers, and more. Contact **Mark Brock** at (865) 888-5381 or <https://dumpstercrushr.com/>



There are many reasons why **Junk Galaxy** is the top choice for junk removal and hauling services throughout Greater Knoxville. Here are some of the most important differences between Junk Galaxy and the competition: Professional and Polite Employees- they invest in extensive training for the benefit of their customers. Fast and Efficient Service: state of the art equipment enables crews to work efficiently and quickly. Fair & Honest Pricing: Written Quotes include all labor costs and dump fees. Contact **Aaron Crecy** (865) 535-5865 or <https://junkgalaxy.com/> for more information.



Meet **Erin Cooper** with The Cooper Group. She's passionate, hard-working, and enjoys connecting people with their desired outcomes. She prides herself in top-notch customer service, including truly listening to her clients' needs; striving to communicate through verbal and written means quickly and consistently. Her goal is to build lifelong relationships, the type that earns repetitive business and client referrals.



Introducing **Courtney Williamson**, the owner of a locally run nutrition club serving shakes, energizing teas, protein donuts, coffees and so much more! The new store is located at 8078 Kingston Pike, Suite 111, Knoxville 37918. Want to learn more? Contact Courtney at (513) 478-8335



Open Roads Media - Their passion is using video and photography to help you sell more products or services and achieve your business goals. They are video production, photography, and marketing strategy experts with multiple years of experience helping companies like yours succeed. Contact **Robert Berlin** at (865) 300-7748, about your business needs, and start discussing how you can use visual media to improve your revenues!



Professional Jewelers is East Tennessee's choice for fine jewelry, custom jewelry, watches, fashion jewelry, and jewelry and watch repair. Located conveniently at 8817 Kingston Pike in Knoxville, **owner Greg Finch** is here to make your buying experience spectacular by offering the highest quality jewelry and custom designs that no other jeweler can match. Visit them to see why they are different from all the rest. (865) 770-5959.



Refine Dermatology, Andy Salyards
161 Capital Dr., Suite 202, Knoxville, TN 37922,
(865) 456-0936



Tami Goodman is a local Branch Manager with **Revolution Mortgage**, located at 117 Center Park Dr., Suite 140, Knoxville 37922. She is obsessive about making sure her clients experience a smooth loan closing. Getting a loan can be complicated. That's why she listens carefully to her clients and collaborates with her loan team to deliver the best loan options for you. You can always count on her to be available for you and properly answer all of your questions! (865) 357-6306.



Since 1979, **Roane State Foundation** has been on a mission to strengthen communities and eliminate barriers to student success. With your help, they provide financial support to students and programs on nine Roane State campuses across ten counties of East Tennessee. Initiatives to support Roane State students and communities can take many forms. At the end of the day, their purpose is simple: They partner with friends like you to build bridges to the future, one student at a time. Learn more about their work by contacting **Scott Niermann** at (865) 882-4507.



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 January. 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.

A special thank you goes to these renewing members who are continuing their support of our chamber and the businesses it serves through their above and beyond Enterprise Membership:



Thank you for your Anchor Enterprise Membership!



Thank you for your Admiral Enterprise Membership!

Amish Elegance
Avenir Memory Care at Knoxville
Calculating Minds Math Learning Center
Citizens Bank
Citizens Insurance Solutions
Click Funeral Home/Farragut Chapel
Coldwell Banker Wallace - Kathryn Ograd
Company Name
Dixie Lee Wines & Liquors, Inc.
Edward Jones - Financial Advisor: Wendy Schopp
Euphoric Cheese Shop
EXIT Realty Pros
Express Employment Professionals
Farragut Middle School
Fox Den Country Club

His Security & Technology, LLC
Holiday Inn Express - Campbell Station
Holiday Inn Knoxville - Cedar Bluff
HomeTown Lenders
Kendall Investigations
Lange Animal Hospital
Rather & Kittrell Capital Management
Rick Terry Jewelry Designs
Seeds of Change, LLC
SmartBank - Farragut
Tennessee Credit Union; The Thierry Sommer & Associates
Tropical Smoothie Cafe
UPS Store #2381
Van Elkins & Associates, CPAs
Your Home Sold Guaranteed Realty, Kings of Real Estate Team

Calendar of Events: February / March 2022

Members can quickly RSVP for events in their Member Portal at <http://members.farragutchamber.com/login>. Call 675-7057 or email Suzanne@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?".

Tuesdays at the Chamber: FREE Business Mentoring for ANY business with SCORE Greater Knoxville. MUST Email Clifton.Caudill@SCOREvolunteer.org to pre-schedule
Wednesdays at the Chamber: FREE Business ADVISING for ANY business @ Chamber with SBDC. Visit www.tsbd.org/request-advising/ to pre-schedule

Thursday, February 24, 2022
4:30 PM - 6:00 PM
Ribbon Working - Element Knoxville West
400 N. Peters Rd., 37922

Wednesday, March 9, 2022
Noon - 1:00 PM
Ribbon Cutting - West Knoxville Acupuncture and Integrative Medicine
9125 Cross Park Dr., Suite 150, 37923

Tuesday, March 1, 2022
3:30 PM - 4:30 PM
Ribbon Cutting - ActFast CPR
Farragut West Knox Chamber Lobby,
11826 Kingston Pike, 37934

Thursday, March 10, 2022
4:30 PM - 6:00 PM
Networking - Childhelp
623 Lindsay Place, 37919

Tuesday, March 8th
11:30 AM - 1:00 PM
2022 SPRING New Member Orientation (in-person)
Farragut Community Center (Assembly Hall),
239 Jamestowne Blvd., 37934

Thursday, March 24, 2022
8:00 AM - 9:00 AM
Networking - State Farm Insurance - Mansour Hasan Agency
10811 Kingston Pike, 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.

