

Ribbon Cuttings

Revitalist – June 8, 2018

Participating in the ribbon cutting celebration included front row, l-r: Jonathan Brownfield-**Tennessee Smokies Baseball**, Cherie Sydes-**Gables & Gates, Realtors**, Mark Hultz and Fletcher, Jennifer Hultz-**Revitalist**, Parker and Riley Hultz, Katie Walker-**Revitalist**, Jacqueline Johnson, Dale Johnson, Lauren Sisk and Leslie Godfrey-**Pinnacle Financial Partners-Farragut Mutual**, Daniel Maw-**FASTSIGNS**, Colby McLemore-**Colby's Photography**, Andrew Hartung-**Hartung Tax & Accounting, PC**, Nathan Sparks-**City View Magazine** and Bill Walker.



JCPenney Salon Re-Grand Opening – June 15, 2018

The excitement was contagious at the re-grand opening of the salon and includes **JCPenney** employees from l-r: Monica Nowicky, Amanda Hall, Whitney Williams, Amanda Hunter, Tychelle Willis, Jessica Marsh, David Long, Gail Hooker, Karen Lumley, Terri Collins, Karen Finnegan, Valerie McGinnis, Steven Stevens, Debbie Howell and Kim Bouchard



Image 360– June 19, 2018

Celebrating with a ribbon cutting is front row l-r is Cara Knapp-**oysk3 architects**, Lisa Monnig-**Paramount Land and Title**, Ronnie Gardner-**image360**, Alicia Kriebel-**image360**, Phil Blank-**image360**, James Belice, Shawn Belice-**image360**, Megan Belcher-**United Community Bank**, Kelly Hill and Arlene Weinstein-**Arlene's Fun Travel**. Second row l-r is Tracy O'Connor-**Hilton Knoxville (Downtown)**, Lauren Blankenship-**Premier Solutions International**, Brenda Herron-**Copper Cellar Family of Restaurants**, Amy Huckwell-**Send-Cards. Biz powered by SendOutCards**, Colby McLemore-**Colby's Photography**, Emily McKinney, Josh Hemphill-**Josh Hemphill State Farm** and Nathan Milstead-**PCS, Inc.**



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!

Top Wrench was awarded a grant by the **Y-12 Federal Credit Union Gives Foundation**. Top Wrench is a non-profit drug-free vocational program for high school students as an introduction to team building and basic technical skills as they prepare for careers in the automotive field. The grant will support the 2018 Top Wrench competition.

Tennova Healthcare will present "Best Practices for Relieving Joint Pain." Millions of Americans suffer the pain of degenerative joint disease and the tremendous effect it can have on quality of life. The program will educate the community on risk factors for osteoarthritis plus treatment options for relieving joint pain. There are several elements of arthritis self-management—ideally combined for maximum success and relief. Learn more at www.Tennova.com or find a doctor by calling 1-855-TENNOVA (836-6682).

Business FYI: Outdoor Advertising Renewals are coming in the mail. Did you know every billboard along TN state routes has a license plate? Just like a vehicle, these permits must be renewed every year. **TDOT's Highway Beautification Office** regulatory programs include control of outdoor advertising, vegetation related to outdoor advertising, and junkyard control throughout the state. The annual sign permit renewal letters will be sent Oct. 31. If you have questions regarding outdoor advertising renewals, please call the Highway Beautification Office at (615) 741-2877.

State Farm Agent Josh Hemphill qualified for membership in the Million Dollar Round Table (MDRT). Hemphill is now a 3-year member of the MDRT. Founded in 1927, the MDRT is a global independent association recognized as the standard of excellence in life insurance and financial services. Members demonstrate exceptional professional knowledge, strict ethical conduct and outstanding client service.

Congratulations to the **farragutpress** Reader's Choice Award Winners who are also Chamber Members: **Beltone Hearing, Buddy's Bar-B-Q, Click Funeral Home, David S. Rexrode-Attorney, David's Abbey Carpet & Floors, Dairy Queen, Dixie Lee Wines & Liquors, Dr. Alan Lensgraf, El Mezcal, Farragut Cleaners, Fox Den Country Club, H&R Block, His Security, JCPenney's, Jet's Pizza, Kroger, Mansour Hasan/State Farm, Massage Envy, Matlock Tire Service & Auto Repair, Mortgage Investors Group, NHC Farragut, ORNL Federal Credit Union, Pinnacle Surveyor, Planet Fitness, Publix, Pure Magic, Rather & Kitrell, Inc., Regions Bank, Rick Terry Jewelry Designs, Tennova Turkey Creek Medical Facility, The DW Designs, The Eye Group, The UPS Store, and Tropical Smoothie Cafe.**

Entrepreneurs' Organization (EO) Knoxville has recognized several business owners with the 2018 EO Knoxville Awards. The awards are presented to local entrepreneurs that positively and profoundly impact their communities with their business innovations, forward thinking culture and community outreach. The Volunteer of the Year Award was presented to Brandon Bruce of **Cirrus Insight** and The Lifetime Achievement Award was presented to John McNeely of **Sword & Shield Enterprise Security, Inc.** Congratulations to both!

For the third year in a row, **Graphic Creations** was named to Printing News' and PrintingNews.com's Top 100 Quick & Small Commercial Printer List. This formally recognizes them as #85 of the Top 100 quick and small commercial printing operations in North America. They also brought home four Awards of Excellence and two Best of Category from Print Industry of Association of the South and were chosen for a member profile in Best Practices Quarterly by industry association idealliance.org

Water into Wine is excited to host Knoxville's Best Chef, Bruce Bogartz for a limited time. Bogartz will be cooking some old favorites and new specialties developed just for this location. Enjoy wine as well as fresh cocktails, a full bar, local craft beers and artisan food pairings by visiting them at 607 N. Campbell Station Road in Farragut!

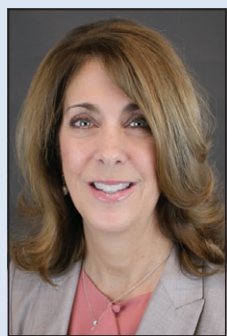
West Bicycles in the Village Green Shopping Center is offering a Ride Now, Pay Later program. A fantastic new bicycle is in your reach with 6 and 12 month deferred-interest special financing plans, allowing you to ride now and pay later. Applying in-store is quick, convenient, and secure. Qualified

See MEMBER BRIEFS on Page 4

Business Issues

How Supporting Employees' Student Loan Debt Can Help Your Business

Featured Columnist:



Barbara Thomas

Executive Vice President, SouthEast Bank

Each month a member guest columnist addresses topics and issues pertaining to today's businesses. Have a suggestion for a topic you'd like covered? Email info@farragutchamber.com

Student loan debt is the new normal. According to the Brookings Institute, more than 44 million Americans have student loans that total nearly \$1.4 trillion.¹ Student loan debt is now the second-largest source of household debt in the U.S. after home mortgages. The average college graduate earns both a diploma and student debt in the amount of \$39,400 (on average).²

You're probably wondering how supporting your employees' student debt can help your business. It can when it comes to recruiting top talent and differentiating your company's offerings from others. A recent survey from American Student Assistance (a private nonprofit dedicated to eliminating finance as a barrier to education and the dream education enables) showed how burdensome student loan debt is to young workers.³ The study showed that 86% of young workers would commit to a company for five years if it helped pay off their student debt. Even more telling is that three in five workers say paying student loans is more of a priority than saving for retirement.

Since student loan debt can be a major burden for your employees, you would be way ahead of your competitors if your company specifically offers assistance on stu-

dent loan payments. Currently, given that only four percent of companies offer student loan debt assistance, you could be in a better position to attract the attention of top-tier talent.

Companies can do a number of things to help employees with their student loan debt. By just providing your employees with some student loan debt education, your company is doing more than most. Student loan debt can be refinanced just like a home mortgage. By providing access to a student loan refinancing company, you're helping your employees get a handle on their financial situation and address the burden of their student debt.

Your company can also provide payment assistance. Companies can do this as a one-time payment, or monthly contributions to their employees' student loan payments. By assisting financially, your top employees are less likely to leave which helps with both profit and productivity.

Education Loan Finance, a division of SouthEast Bank, has a new program called ELFI for Business to help you navigate this new recruitment opportunity. Visit our website at www.elfi.com to learn more or send questions to answers@elfi.com.

(Footnotes: 1: <https://www.brookings.edu/research/the-looming-student-loan-default-crisis-is-worse-than-we-thought/>;

2: <https://studentloanshero.com/student-loan-debt-statistics/>

3: www.asa.org/wp-content/uploads/2017/06/asa_young_worker_and_student_debt_survey_report.pdf)

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