Yes, most of us are wearing masks, keeping our distance, washing our hands more, staying a bit closer to home, and taking additional, necessary precautions to assure the safety of others as well as ourselves. The COVID-19 virus has not yet been subdued. Daily headlines tell us that much.

On the other hand, some facets of life never change. In particular, stuff wears out. In my case, the thing that wore out was the refrigerator.

The fridge moved with my family to the house in which I still live back in 1996. I do not recall exactly when it was purchased, but to my best calculations, the almond-colored fridge had to be around 25 years old. The old girl has been showing her age for several years now, but I kept putting off the inevitable while remembering the adage, “Use it up, wear it out, make it do, do without.” Frugality should be my middle name. Or, if you ask my children, a different word might come to mind, but that is beside the point, which is, I prefer to render every drop of use from items before sending them to their rewards.

I knew the time had come for replacement when I took a salmon fillet from the freezer to thaw for supper one afternoon and found that it was already mostly thawed. I poked my finger in the bag of chicken breasts and found that several of them were on the verge of thawing. A pork roast and a pack of pork chops were solid, thank goodness. I had been noticing that fruits and veggies in the refrigerated part were not overly cool anymore, and the bacon was rather limp. It didn’t register that I had a problem until the meat began thawing in the freezer, though, and I knew I could no longer ignore the handwriting on the wall. I had made do as long as possible, and doing without a fridge was not an option.

I checked several sites online for pricing and quality information. When the choice was made, I ordered the new fridge … and ended up “using up” and “doing without” for almost three weeks until it could be delivered and the old one removed.

The new fridge looks quite nice in the kitchen and works as it is supposed to. Now, the oven, stove top and fridge are all the same color—white. One of these days, the 1960s hood over the stove, Coppertone in color, is also going to be replaced. It gave up the ghost about 10 years ago, but who’s counting?

Note: I Googled the phrase, “Use it up, wear it out, make it do, or do without” and found it attributed to our 30th president, Calvin Coolidge, who served in that office from 1923-1929, to Boyd K. Packer (1924-2015), president of the Quorum of the Twelve Apostles of The Church of Jesus Christ of Latter-day Saints, and to being “an old New England proverb.” It was said to have originated in World War I, during the Great Depression and in World War II. In the grand scheme of things, it doesn’t matter where the sentiment originated or when. We’d all do well to follow it, not only in uncertain economic times, but always.
Maryville, Alcoa, Blount County. There’s just not much ordinary about living here. We are a college town that is next door to a larger college town, giving an orange glow to our pride in the garnet. We are nestled in the shadow of the No. 1 most-visited national park in the country, and we trace our roots back to a pioneer heritage and claim kinship with the founding fathers of our state. We are cashmere and Carhartt, farmers and freelancers, linemen and lawyers, moms and magogs. We are stubborn about our past and persistent about our future. And it’s time we had a magazine that gives voice to our uniqueness.”

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Over the last 35 years, our motto still stands true: ‘CALL US FIRST. WE’LL BE THERE.’
**Southern Grace Coffee Company**

Organic, roasted in-house coffee

If you’d like a treat to go with your drink—which can be hot drinks or cold—there are available, too, and made in-house. “We try to make things that are a little bit healthier, a little bit good for you,” Wilhelmsen said. “All of our treats are gluten friendly. We really try to do better where we can.”

The treats include a selection of scones, muffins, cookies, custard parfaits, and on certain days, you’ll find sausage balls or waffles, also gluten friendly. You’ll find gifts for yourself or others, as well, in what Wilhelmsen describes as “a unique retail experience” with “a goal of filling more than just your cup.” These include coffee mugs, cards, candles, wax melts, etc., and of course, 1-pound bags of Southern Grace Coffee ground onsite so you can brew a cup at home. Southern Grace is open 6:30 a.m.-7 p.m. Monday through Friday; 7 a.m.-7 p.m. Saturday; 11 a.m.-4 p.m. Sundays as a place for families to go after church. For more information, visit the Southern Grace website at www.southerngracecoffeeco.com, the Facebook page and Instagram, or call 865-980-8353. Be sure to follow guidelines for staying healthy during the COVID-19 pandemic.

“I think the thing that sets us apart is our staff and our customer service,” Wilhelmsen said. “We truly have a really good team. Everyone loves their job, they love what they’re doing. All the customers are treated like family, and I think that makes a huge difference.”

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**For the love of Coffee**

By Linda Braden Albert

It’s a place where you walk in and feel like you’ve come to visit family; warm, inviting. There may be children playing in one room, a Bible study upstairs in another. Several friends could be chatting or a solitary soul may be engrossed in a book or working on a laptop. On a pretty day, you can enjoy fellowship with others or your own solitude in one of several seating areas on the wrap-around front porch or the quaint brick paver patio in the back. One thing’s for sure—no matter where you end up sitting, you’ll have a delicious cup of coffee in your hand.

The name says it all—Southern Grace.

“That’s the feel that I always wanted to have,” said Tasha Wilhelmsen, owner of Southern Grace Coffee Company at 312 Tedford Street in Maryville. “You know, like when you sneak in the back door at your mamaw’s house and she’s got breakfast ready. It’s kind of like that.”

Southern Grace Coffee Company was formerly known as the Artistic Bean on US Highway 411 South. “In May it was four years since we opened,” Wilhelmsen explained. “We changed the name to Southern Grace on our third anniversary in May 2019 and moved to this location in September 2019.” The house where Southern Grace welcomes customers is located near the Maryville Municipal building, a 1925 Craftman in the historical district. “It’s quiet and charming and has that very quaint feel.”

But it’s the coffee that first brings people through the doors.

“We have really good, organic ingredients,” Wilhelmsen said. “All our coffee is roasted in-house, all organic.” Cruze Farm milk, produced locally in Knox County, is used, and beverages are flavored with organic syrups.

Some of the customer favorites are the Southern Grace and Southern Gent.

“Our Southern Grace is really good,” Wilhelmsen said. “It’s a house-made mocha. The combination of the coffee, the vanilla, the butter bier and the cinnamon is really good. Butter bier is a cross between caramel and vanilla. The Southern Gent is basically the Southern Grace without the mocha. We just use the butter bier, vanilla and cinnamon in that one. Then we have a Sweet Caroline, which is very popular. It has a little bit of honey and hazelnut and vanilla.”

If you’d like a treat to go with your drink—which can be hot drinks or cold—those are available, too, and made in-house. “We try to make things that are a little bit healthier, a little bit good for you,” Wilhelmsen said. “All of our treats are gluten friendly. We really try to do better where we can.”

The treats include a selection of scones, muffins, cookies, custard parfaits, and on certain days, you’ll find sausage balls or waffles, also gluten friendly. You’ll find gifts for yourself or others, as well, in what Wilhelmsen describes as “a unique retail experience” with “a goal of filling more than just your cup.” These include coffee mugs, cards, candles, wax melts, etc., and of course, 1-pound bags of Southern Grace Coffee ground onsite so you can brew a cup at home. Southern Grace is open 6:30 a.m.-7 p.m. Monday through Friday; 7 a.m.-7 p.m. Saturday; 11 a.m.-4 p.m. Sundays as a place for families to go after church. For more information, visit the Southern Grace website at www.southerngracecoffeeco.com, the Facebook page and Instagram, or call 865-980-8353. Be sure to follow guidelines for staying healthy during the COVID-19 pandemic.

“I think the thing that sets us apart is our staff and our customer service,” Wilhelmsen said. “We truly have a really good team. Everyone loves their job, they love what they’re doing. All the customers are treated like family, and I think that makes a huge difference.”
As the cooler days of fall begin to make their appearance, getting outdoors feels more like a reality and less of a hassle. And for good reason, as a growing body of research suggests that outdoor time is overwhelmingly beneficial for children and adults alike.
Spending time in nature

Although the science is somewhat limited in study design, there is an ever-expanding list of reasons why being outdoors is great for children and parents alike.

Sunshine for Strong Bodies

Often referred to as the “sunshine vitamin,” Vitamin D plays a critical role in the physiological function of bodies young and old. Through sunlight exposure, the body produces Vitamin D, which in turn has been shown to have a positive influence on protecting the body against cancers and cardiovascular diseases. Further, adequate levels of the sunshine vitamin have been shown to support immune system function, healthy bone development, and mental health. With data suggesting Vitamin D levels are less than optimal in U.S. children, getting more sunshine is critical for growing bodies.

More Movement

The physical activity guidelines for Americans recommends children accumulate at least 60 minutes or more per day of moderate- or vigorous-intensity aerobic physical activity, with vigorous-intensity physical activity on at least three days a week, as well as bone- and muscle-strengthening activities (i.e. building forts, hiking, climbing trees) on at least three days per week. A number of studies have highlighted the positive influence of being outdoors on children’s physical activity. Specifically, it has been shown that spending more time outdoors means children are active for longer and at a higher intensity. This means that playgrounds, parks and backyards are all great avenues for reaching those 60 minutes per day with ease.

Fun for the Whole Family

Studies have shown that time spent being active as a family has positive effects on the health behaviors and relationships between parent and child. Similar to eating dinner as a family, being active outdoors together provides time for parents, children and siblings to develop bonds and have open dialogue about their lives. In one research study, we used outdoor physical activity programming to increase time spent being active together as a family and increased time by an upwards of 100 minutes per week.

Lifelong Skills

Physical activity behaviors tend to track, indicating that time spent being active as a child has positive benefits for individuals across a lifetime. Work at Maryville College has shown that college-aged women who reported significant amounts of time in nature as a child were more active as young adults compared to women who did not spend as much time outdoors. Beyond health behaviors, studies have highlighted that spending time outdoors early in life promotes a sensitivity for the natural world, fostering our next generation of champions for the great outdoors. And the best part is that getting outside is easy here in East Tennessee! Families can increase their time spent together being active outdoors by introducing some very simple activities throughout their week. A family walk after dinner or a Saturday bike ride to the park playground are great ways to introduce more outdoor time and reap the benefits as well. So get outside!

Editor’s Note: Be sure to follow all recommended precautions for avoiding COVID-19 exposure, even in the great outdoors.
Keeli Boyce

Love of family and community inspires 2020 Athena Leadership Award winner

By Linda Branch Albert

A fter Keeli Boyce was announced as the winner of the 2020 Blount County Athena Leadership Award in January, she was overwhelmed with well-wishes and congratulations.

“T o be very honest, I didn’t expect to win,” Boyce said. “My win was just being nominated, and being up there with those women, I feel like I already won the night. Those are amazing women.” She paused for a moment and added, “A piece of it feels weird in a way. I just do what I do because I believe in the community, I am a hard worker. I want to be a good role model for my children — I don’t do it to win awards.”

Boyce, a graduate of Heritage High School and Maryville College, has put her talents and funds to work in several areas, including United Way of Blount County; Boys and Girls Club of Blount County; Junior Service League of Maryville; Kingdon Design Ministries, where, as fundraising chair, she oversaw some of the largest fundraisers in KDM’s 11-year history; and on mission trips. She co-founded Beautifully Designed for More with her sister, Ashley Shepherd. Beautifully Designed is a faith-based, online presence, where women in all walks of life find support and mentorship.

Professionally, Boyce founded Express Strategic Services in 2016 after serving as vice president of human resources for Dentek, where she worked for 12 years. After Dentek was sold, she lost her job, but as Boyce searched for other opportunities, she set by her grandmother, a man with a sixth-grade education from a very poor family who worked hard from the time he was a young boy to support his family, eventually becoming the owner of five businesses.

“He was very much a family guy,” Boyce said. “It was important to him to treat people equally, no matter if they were the most entry level person or the CEO. He was very passionate to own businesses and give people opportunities. He knew where he came from and he always remembered that. You’d never know if you met him, that he owned five businesses! He was the most down-to-earth guy. He loved to laugh, he loved to crack jokes. He was a hoot!”

This is the example she strives to follow. “I love the community I live in, and I really, truly want the best for the area. I’m a hard worker. I’m passionate. I’m competitive — I love sports. I love seeing others succeed. I love being in a position where I can help someone reach their potential before they even see that they can do it, and then sitting back and watching someone rise to the occasion — that’s what fuels me.”

Boyce’s family includes her husband, Greg Boyce, and their daughters Olivia, Isabella, Alexandria, and Elyana.

I just do what I do because I believe in the community... I want to be a good role model for my children.

Athena nominations now being accepted

Nominations are now being accepted for the ninth annual Blount County Athena Leadership Award Program. The nominees should be women — or men — who have achieved the highest level of professional excellence; who contribute time, energy and talent to improving the quality of life for others in the community; and who actively and consistently assist others, particularly women, in realizing their full leadership potential. The local program is sanctioned by Athena International, which began in 1982 and includes such notables as Pat Summit and Ruth Bader Ginsburg.

The nominators should include their name and contact information; the full name and contact information of the person being nominated; a complete list of the nominee’s personal and professional accomplishments; and the reasons why they feel their nominee exemplifies the qualifications listed above.

Deadline for submission is Oct. 11.

Ten finalists will be chosen by an impartial committee from all entries and will be profiled in The Daily Times beginning Oct. 18. The winner, also chosen by an impartial committee using a point system developed by Athena International, will be announced at the Athena Leadership Awards Banquet Jan. 21, 2021, at the Clayton Center for the Arts on the Maryville College campus.

The Blount County Athena Leadership Award Program is sponsored by The Daily Times and Lamon Jewelers. Blount County’s first Athena Award winner was Joy Bishop, who was recognized at the awards banquet in January 2013 at the Clayton Center for the Arts. Subsequent winners include Sharon Hannum, Brenda Sellers, Gaynell Lawson, Kathi Parkins, Kathy Johnson, Regina Jennings and Keeli Boyce.

Application forms are available at The Daily Times, 307 E. Harper Ave., Maryville, or online at www.thedailytimes.com. To submit a nomination, drop off the completed form at The Daily Times or follow online submission guidelines.
Celebrity Sightings
in Townsend?

Roy Holmes, owner of Dogwood Mall, is a salesman to the stars

Granted, Townsend doesn’t exactly seem like a place that’s known for celebrity sightings. Nevertheless, Roy Holmes, owner of the Dogwood Mall, located at 8455 State Highway 73, might convince some folks otherwise. Holmes has seen his space not only become a mecca for local artists and art aficionados, but also an attractive destination for visiting art collectors who visit his mall to discover the distinctive treasures it has to offer.

Holmes’ own celebrity connection began when he first became involved in the martial arts, a passion that led him to Aaron Norris, Chuck Norris’ brother, and later allowed him to train with Chuck himself. The two developed a fast friendship. "Chuck was one of the nicest guys you’d ever want to meet," Holmes said. "He pretty much changed my life because he was always so humble and positive and complimentary.”

Holmes went on to compete in various national championships, and he now holds a 15th degree black belt, one of several awards he earned along the way. He competed in Japan and was often hired to train agents from the FBI, the DEA agents and local law enforcement, as well as enthusiasts from other fields of endeavor — including business, medicine and entertainment — all while expanding his own recognition and reputation as a martial arts master.

At the same time, Holmes enjoyed a successful career in the jewelry business. As the national sales manager overseeing 70 stores for a national retail chain, he found himself spending at least half his time on the road. Having tired of constantly being away from home, he eventually decided he needed one place to permanently settle down. One day, in 1984, he happened to be on the company airplane en route to Chicago when he glanced out the window and noticed the terrain spread out below. It turned out to be Townsend, and at that moment, he came to the conclusion that it might be a place he was looking for. He and his wife visited it on vacation, became enamored, and opted to utilize his retail skills to open a business of his own. It led them to open the Dogwood Mall, which he and his wife have owned and operated since 1988.

These days, the mall is home to some of the most accredited artists in East Tennessee, including those that work in visual arts, sculpture, jewelry and Native American pottery. The work has attracted the attention of any number of collectors, including some high profile people. They include actor David Keith, actor/comedian Kevin Nealon, musician Kid Rock, members of the acclaimed country band Rascal Flatts, along with other actors, authors, and even members of the British parliament.

Holmes says that word of mouth has helped spur the mall’s reputation. It often comes courtesy of the celebrities who vacation at nearby Blackberry Farm. “I have a feeling that the folks out there may be spreading the word,” Holmes suggested. Holmes says that award-winning actress Dale Dickey, whose credits include “Sons of Anarchy,” “Justified,” “Winter’s Bone,” “True Blood,” “My Name Is Earl” and “Breaking Bad,” frequently visits when she’s working in the area. The two bonded over the fact that they were born in the same small town in North Carolina.

The mall also attracts others who happen to be filming nearby. Holmes became friends with actress Tess Harper and actor Bruce McKinnon while they were shooting the TV movie “Christy” in nearby Great Smoky Mountain National Park. His martial arts abilities are also called upon at times to help coach the actors when those skills are needed while in their roles.

“It’s been so interesting to talk to people and see how nice they are,” Holmes says of those celebrities he’s met. “By doing what we’ve done and having a unique type of merchandise, we’ve attracted a lot of very special people.”
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"THE PERFECT HOME DESERVES THE PERFECT FLOOR."
An array of factors have caused housing sales to trend upward in Blount County

By Lee Zimmerman

Many buyers who move here from other states, or other parts of our state, are searching for a simpler, less stress-filled life. This area is a fabulous place to achieve that lifestyle, especially if you are moving from a much larger state, it’s a wonderful place to raise a family and a great place to retire. We have stellar school systems, great infrastructure, beautiful parks and greenways, picturesque lakes, and many job opportunities. Plus, we are right at the entrance to one of the most-visited national parks in the country. Who wouldn’t want to live here?

What are the factors that are motivating people to move here?

Many buyers who move here from other states, or other parts of our state, are searching for a simpler, less stress-filled life. This area is a fabulous place to achieve that lifestyle, especially if you are moving from a much larger state, it’s a wonderful place to raise a family and a great place to retire. We have stellar school systems, great infrastructure, beautiful parks and greenways, picturesque lakes, and many job opportunities. Plus, we are right at the entrance to one of the most-visited national parks in the country. Who wouldn’t want to live here?

What are homes going for these days? Have prices risen recently? Is demand driving the cost?

There are a wide range of prices. Demand is definitely causing a rise in pricing in pretty much all price points. The good news for most buyers is that some loans don’t require a lot of out-of-pocket money. We are fortunate to live in an area where there is 100% USDA or Rural Housing financing. There are also great loan products available through many of the local banks. First Horizon, for example, has a great 100% loan product for qualified buyers. A 100% loan does not mean the buyer needs absolutely no money in order to buy. There will be charges up front. Buyers should have money saved for a home inspection, appraisal and earnest money. Some lenders will require money in savings to show there’s reserve money to make the payment.

How has this upswing in sales affected your volume?

I’m pretty consistent with my sales. I don’t sell homes to count my volume or numbers. Many agents focus way too much on their numbers. That’s not necessarily a bad thing, but it’s just not my thing. My focus is geared towards protecting my clients during the sale and having satisfied clients after the sale. My past clients are the best referral source for my business. Most all of my business now comes from referrals. I’m more concerned with customer satisfaction. That being said, my numbers do have an upward trend year to year. I’m happy with the amount of business I have.

How is current housing inventory? Would you consider it a buyer’s market or a seller’s market?

It’s both a buyer’s market and a seller’s market. It depends upon the price range. Houses priced $200,000 and below that are priced right and in good condition are, for the most part, going under contract with multiple offers quickly. Homes in the $500,000 and higher range are taking a little longer to sell. Buyers have a little more negotiating power in that higher price bracket. In the lower price bracket, the buyer needs to put their best offer in right out of the gate, especially if they’re competing against other buyers. There are obviously more consumers who can afford houses under $200,000 than consumers who can afford those over $500,000. Inventory tied to the Knoxville Area Association is relatively low in all price categories.

Where are most of these newcomers coming from?

Most of the buyers I’ve had are from northern areas such as Michigan, New York, Virginia and California. Some are looking for a “red” state. The recent buyers I’ve helped who left Michigan were coming due to job transfers with Denso. The New York buyers were moving here to retire. The Virginia buyers were just ready for a change of scenery. I have buyers who have moved from Florida because they want to have four true seasons. It really is very buyer-specific. I don’t think there is just one factor in making the decision to transfer to a new location.

What advice do you give people who are interested in moving here?

Decide which area you want to focus on, whether it be Blount County, West Knoxville, Lenoir City, or any other area, and then find a real estate agent who knows that area. If school systems are important to you, do your homework. Talk to neighbors about the neighborhood before you make an offer. Ask your agent questions, especially about how long they’ve been in the business. In this market you need experience behind you to help you win the bidding wars.
By Mitch Moore

New retail and commercial businesses will translate into potentially hundreds of new jobs for Blount County workers.
When area anglers headed out onto the waters of Tellico Lake in late June, they likely were focused on trying to land the five biggest fish possible over the course of the ensuing 12 hours. After all, thousands of dollars in cash prizes, not to mention bragging rights, are at stake in each annual Gary Lindsey Firecracker Fishing Tournament.

However, it’s also likely that each registered competitor in this year’s 12th annual event was aware of the impact his or her participation would have on a number of worthy organizations in East Tennessee. With beneficiaries that include Blount Special Operations Response Team, Smoky Mountain Service Dogs and Blount County Rescue Squad, the tournament is a vital source of funds for several all-volunteer groups that serve our communities.

The event also honors the memory of its eponym, Gary Lindsey, a 22-year-old Maryville High School alumnus who died in a boating accident on Tellico Lake in April 2009. According to his mother, Janet Lindsey, Gary had been a fishing and hunting enthusiast since childhood.

“We had always been outdoors people,” she says. “The first time Gary went fishing, he caught a 6-pound bass, and he was immediately hooked.” She adds that his love for fishing expanded into deer hunting, so much so that he gave up playing sports like football and basketball because they interfered with outdoor time. “He was a good golfer, and he stayed with golf, because it worked better with the hunting and fishing,” Janet adds.

In the immediate aftermath of Gary’s accident, family friend and fellow angler Doug Pressley quickly organized a fishing tournament to help raise money for the family’s funeral expenses. However, the Lindseys already had the costs covered, so they decided to donate the proceeds of that first event to the 31 local organizations that had assisted in searching for their son in Tellico Lake.

“It was such a quick turnaround, but we still had 131 boats compete that first year,” Janet recalls. “It was mind-boggling.”

According to Pressley, teams head out in search of smallmouth and largemouth bass, and the winners are determined by the total weight of each team’s five biggest fish of the day.

“We feed everyone dinner, usually pulled pork barbecue, before they head out to fish, and we have breakfast and coffee for them when they come in,” he says. “There are also door prizes, and everyone receives a goody bag from our sponsors. Participants usually receive more than what they paid to enter.”

Check the tournament website for registration and other information. Participation is limited to ages 18 and older, except in cases of guardian consent.
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Accidental Estate Planning

For those who have their basic financial planning documents in place, perhaps there is now a peace of mind. The completed documents can be filed away and dusted off in ten or so years when a change may be in order. This is not the best action, but one which is often seen by professionals in the business. Estate planning is part of the financial planning process and for attorneys or financial planners, both are working to assure their clients have a working and successful plan in place.

If the documents are tucked away, why worry about accidentally making changes to the estate plan? To understand this, the first step is to understand how a Will or Trust works and what they control. Too many believe that once the Will or Trust is completed, their estate plan is in place and everything will be handled properly. For those with only a Will, the document will control the probate assets of the estate. Understanding which are probate assets and those that are non-probate assets helps avoid accidentally making changes to the intended estate plan. The same applies to those with a Living Trust, knowing what assets are in the trust or those that will end up in the trust versus the non-trust assets.

While it does not occur every day, it can happen each time a new bank account is opened, a signature card is changed, or the registration of an account is updated or modified. Thus, the accidental estate planning does not involve a change to the documents, but to what assets they control.

Probate assets are those which are held in the individual’s name or tenant in common. Assets held in joint name with rights of survivorship, or those which have a beneficiary agreement attached are considered non-probate assets. It may be easier to discuss the non-probate assets first. Upon the passing of an individual, the executor obtains all the necessary documents including a death certificate. For those non-probate assets, once the institution receives the death certificate, additional paperwork is processed and the assets are distributed to the beneficiaries, regardless of what a Will or Trust may say. The beneficiary agreement preempted the transfer of the assets to the courts and thus the Will never had the opportunity to control the assets.

Many seniors accidentally adjust their estate when they believe it would be in their best interest to add one of their children to the account, so they can easily pay the senior’s bills if required. When they approach the financial institution, a brief explanation is often given and if not careful, the new signature card may be marked joint tenants with rights of survivorship. In rare cases, this may not create an issue. But, if the senior has more than one child and they intended for all their children to share in their estate, this action may divert a portion of the senior’s assets to the one child rather than to all.

The first response I usually hear in my practice when this issue is brought to the senior’s attention, “My child would never keep those assets. They will share them with their siblings.” And what I sometimes hear from the child, “Mom or dad must have wanted me to have these assets for helping out.” It is my opinion that it is better to have everything documented properly and to occasionally review all assets to confirm they will transfer as you intended or is under the control of the correct document.

Trusts can create similar issues if not careful. Often Living Trusts are created and then over the grantor’s lifetime they are forgotten or the proper steps are no longer followed and new assets are not added to the Trust. While there is generally another document to transfer the assets outside the trust to the trust, but for this step to work the asset must be subject to probate. Living Trusts are occasionally terminated, if they are no longer needed. But, unless done correctly, any assets within the trust may still be under the control of the original document and not any new documents signed. I found this out personally when a companion to one of my elderly clients had her sign a new Will leaving everything to himself. But, several years after she passed and he tried to sell some property, the title company advised the property was still in the trust and the companion was not the trustee. This led to legal issues but the companion failed in all attempts, since the trust had never been properly terminated. Even the new Will had issues because it named her grandson as her child incorrectly.

Errors in documents, outdated documents, incorrect beneficiaries, or accidentally excluding assets from the control of the Will or Trust can create nightmares and headaches for your heirs. An annual or bi-annual review of everything may be the kindest thing you can do for your heirs.
The ongoing controversy around prescription pain medications has led to the rise of a number of alternative techniques that are non-surgical and don’t involve prescriptions at all. One of these is platelet-rich plasma (PRP) therapy, a regenerative medicine technique commonly used to treat athletes that offers non-surgical relief for hip, knee and shoulder pain. “PRP therapy uses a patient’s own blood to heal the body,” Blount Memorial interventional pain management physician Dr. Brian Wetherington said. “Basically, the physician spins the patient’s blood in a centrifuge to separate plasma and red blood cells, and then runs the plasma through the centrifuge to concentrate the platelets. Using ultrasound guidance, the physician then injects the platelet-rich plasma into the injured or arthritic joint or other irritated area,” he explained.

Since platelets are the major clotting tool in the blood and play a critical role in tissue repair and regeneration, delivering PRP directly to an injured area speeds up natural healing. The body responds to the PRP with an inflammatory process that can jumpstart the process of repairing tissue and restoring function, particularly in the knees, hips and shoulders.

“PRP therapy focuses on using the body to help heal itself,” Wetherington said. “It could be a great option for a middle-aged patient with mild-to-moderate joint pain who is active — such as someone who does CrossFit or participates in Spartan races — it’s not for joint replacement and hasn’t found lasting relief from steroid injections.”

Insurance and Medicare currently do not reimburse for PRP therapy, which costs $699 per injection. In general, patients typically need at least two injections to experience relief and some patients may require a series of injections over time. Some PRP patients have reported up to a year or more of significant relief after undergoing the non-surgical therapy, according to Wetherington.

In Tennessee, PRP therapy is considered a type of alternative medicine and can be performed by any physician or nurse practitioner with no additional training in regenerative medicine required. For this reason, Wetherington says those considering the therapy — or any regenerative medicine technique — should choose their provider wisely and ask questions about the health claims being made.

“There is a lot of misinformation out there about what regenerative medicine can do and there are a lot of people performing this therapy who were brought into an office just to do injections,” Wetherington said. “At Blount Memorial, we offer FDA-compliant PRP therapy, and all of the physicians performing the therapy received training in regenerative medicine. In addition, we have expertise in the most advanced injection techniques and in using imaging to ensure accuracy.”
When I was a child growing up in rural Blount County, one of my favorite fall rituals was finding the perfect apple from one of the trees that had been planted by my grandfather long before I ever came along. I don’t know the names of those heirloom apple varieties, but I do know that the taste of the apples warmed by the sun and picked fresh off the limbs, was about as close to perfect as you could get.

My mother made some mouth-watering apple dumplings. I don’t have the exact recipe — Mama did not write down either the ingredients or the directions — but with the help of my older sisters, this is how we recalled the process:

— Mama would send me outside to pick up apples, and when I was old enough to handle a knife safely, she’d let me help her peel, quarter, core and roughly chop the apples in preparation. We added sugar to the apples, I’m guessing around ¼ cup, and mixed. She’d make a pie crust, divide the dough into six balls, roll them out into circles. I’d put a couple of tablespoons of the apples in the center of the circle, add a pat of butter then pull the dough up around the apples like a little bag and seal them. Set them in a baking dish. We’d add a tablespoon or so of water to each dumpling plus some extra in the pan itself, put the dish in the oven to bake at 375 degrees until brown and bubbly.

The perfect way to get a taste of fall

By Linda Braden Albert

In the kitchen

Apple Fritters

Apples, sliced thinly and cored (Granny Smith suggested)
1 cup milk
1/2 teaspoon cinnamon
1/4 cup sugar
2 tablespoons vegetable oil
1 egg, beaten
1 cup flour
1 teaspoon baking powder
1/4 teaspoon salt

Peel apples and slice thinly. Cut out the center core area of each apple ring.
Mix all batter ingredients together (everything except the apples). Dip apples in the thin batter and fry until golden brown.
Place the golden apple fritter rings on a paper towel to soak up any excess oil.
Sprinkle the warm apple fritters with powdered sugar.

Slow Cooker Apple Butter

3 1/2 cups sugar
2 cups sugar
1/4 teaspoon salt
3 tablespoons milk
2 tablespoons butter, chilled
3 tablespoons shortening
1/2 cup orange juice
1 1/2 teaspoons ground cinnamon
1/2 teaspoon ground cloves
1/2 teaspoon ground allspice

Place apple slices in a 5- or 6-quart slow cooker. Stir in sugar, cinnamon, cloves and allspice.
Cover; cook on high-heat setting for 4 hours. Stir. Uncover and cook on high-heat setting 2 to 2 1/2 hours more or until apples are very tender and most of the liquid has evaporated. Cool mixture at least 1 hour or cover and chill overnight.
Process with an immersion blender or run mixture through a food mill.
Ladle apple butter into half-pint freezer containers, leaving a 1/2-inch head space. Seal and chill. Store 3 weeks in refrigerator or for 1 year in freezer. Makes 4 half-pints.

Apple Pie

Bring to a boil:
3 medium apples (3 cups), cut in small pieces
1/2 cup orange juice
2 tablespoons flour
1/2 cup sugar
Cook longer if apples are hard.
Remove from heat, add 1/2 cup sugar and 2 tablespoons flour. Mix together and put into pie shell (Recipe # 1020-1). Cook at 375 degrees until brown and bubbly.

Flaky Crust

(Note: This is for one crust. If you want to top the pie with another crust or a lattice, double the ingredients. Sprinkle lattice strips or dough with sugar and bake as a treat for the grandchildren to enjoy!)
1 cup flour
3 tablespoons shortening
1 tablespoon vegetable oil
2 tablespoons butter, chilled
2 tablespoons milk
1/2 teaspoon salt
Mix together dry ingredients, then cut shortening and butter in with your fingers or a pastry blender until it resembles coarse cornmeal. Add milk just enough to dampen dough. Knead on lightly floured surface. (For a 9-inch pie pie, roll to 1 inches.)

Apple Pie

Peel apples and slice thinly. Cut out the center core area of each apple ring.
Mix all batter ingredients together (everything except the apples). Dip apples in the thin batter and fry until golden brown.
Place the golden apple fritter rings on a paper towel to soak up any excess oil.
Sprinkle the warm apple fritters with powdered sugar.

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