6,250 subscribers www.TML1.org Volume 73, Number 12 December 2022

# **Engaging our youth** essential for grooming next generation leaders

As we near the final days of 2022 and reflect as a League, we have built new bridges, developed new strategies, and shown the resilience of the Tennessee Municipal League as the state's go-to organization to solve grand challenges.

Our cities are the economic engines of the state. On average, almost 90% of sales tax revenues realized by the state are generated within the boundaries of our cities. TML is the magnet that attracts others who share a common mission and passion for great cities and the communities they support. There is no greater ingredient for success than building and maintaining strong and effective relationships.

An important component in maintaining this passion is by being a voice for young people to be involved. The late Sen. Howard Baker created a Youth in Government program to provide two essential ingredients for youth participation: information and motivation. I share his belief that a better Tennessee means a civically engaged new generation.

A recent survey conducted by Next100 and GenForward, however, found that only 21% of young people surveyed would be interested in working in the federal government. That number drops to 18% when it comes to local government. This is an issue for us to lead and re-energize the interest of young people in civic



Anthony Haynes TML Executive Director

affairs. There is no better place to experience impact than at the level closest to most Tennesseans - our cities and towns.

Our commitment going into 2023 is to be even smarter and more entrepreneurial which translates into being more effective as the advocate for Tennessee cities.

The strength of TML is in our grassroots, the Tennesseans who comprise our cities and towns, who fuel the economic vitality of our state, and who make a difference in the quality of life in urban and rural communities. We must bring all citizens, our colleagues, and our partners into this 80-year movement.

Thanks for your support as we look to achieve even more for the 4.6 million Tennesseans who comprise our towns and cities. And what's good for our towns and cities, is good for Tennessee.

## **U.S.** Congress moves forward on new financial reporting rules for locals

BY CAROLE GRAVES

TML Communications Director

Despite opposition from tens of thousands of state and local governments entities, Congress moved ahead on new state and local government financial reporting

The U.S. House approved language included in the National Defense Authorization Act (NDAA) that requires new standards for how states and local governments report financial information using uniform reporting categories, or "data standards."

The Tennessee Municipal League is part of multi state and local government coalition opposing this change stating that it would impose a costly, unfunded mandate on local governments when it is uncertain whether Tennesseans or the market will realize any significant value from requiring all 345 municipalities to comply with the new requirement.

In a letter sent to Tennessee's Congressional Delegation on Nov. 9, TML President and Henderson Mayor Bobby King stated, "I understand the proponents of this legislation contend the adoption of the new standard would enhance transparency and make it easier for the public and those who engage in the municipal market to analyze governments. However, transitioning to a new uniform reporting system requires significant resources — consultants, software, and reconfiguring municipal financial systems to account for the new reporting standards. This costly, unfunded mandate will fall on the backs of local governments, with no financial support from the federal government."

In addition to standardizing what data is reported and how it is identified, information would have to be machine-readable and searchable.

The Government Finance Officers Association estimates that about 15% of governments and nonprofits will have to buy and implement new software at a minimum cost of around \$100,000 for each of them. At least 10%

of governments will have to hire consultants to reconfigure existing systems, resulting in \$100,000 to \$200,000 in expenses. Meanwhile, about 25% would "struggle" through the process of handling updates on their own with in-house

Organizations making up the local government coalition estimate the new requirements will cost governments and charities well over \$1.5 billion within just two years and a disproportionate burden would likely be placed on smaller entities.

The Security Exchange Council is being charged with developing the new rules - which will provide TML and other entities an opportunity to submit public comments.

Among several of TML's concerns included in the letter to Tennessee's Congressional Delegation is that any new reporting standards developed as a result of the implementation of Section 203 could conflict with existing federal and state governmental reporting standards and result in more confusion. All local governmental entities in Tennessee already adhere to the standards established by the Governmental Accounting Standards Board (GASB) as well as those standards that are either included in state law or implemented under the authority of the Tennessee Comptroller.

The concerns regarding the potential for conflict are particularly noteworthy as the Comptroller has announced his intention to implement a new uniform chart of accounts as it applies to annual municipal audits. TML is already in conversation with the Comptroller as to how this new federal requirement will affect his statewide

The push for state and local governments to use a uniform chart of accounts was first introduced in May 2022 by Sens. Mark Warner (D-Va.) and Mike Crapo (R-Idaho), who sponsored the Financial Data Transparency Act of 2022 (S. 4295) that requires government and non-profit financial informa-See CONGRESS on Page 3

## TN Senate, House caucuses nominate candidates for leadership roles

Republican and Democratic caucuses in both Houses elected key leadership positions for the upcoming 113th Tennessee General Assembly set to convene Jan. 10, 2023.

Randy McNally, R-Oak Ridge, was nominated by his party to serve a fourth term as the lieutenant governor and speaker of the Senate. McNally has served in the role since 2017 and represents State Senate District 5.

Rep. Cameron Sexton, R-Crossville, won the Republican nomination for House speaker. He has served in the role since August 2019.

The entire General Assembly will vote to confirm the nominations for lieutenant governor and speaker of the house when they convene in January.

Sen. Jack Johnson, R-Franklin, was re-elected as the Senate majority leader, and Sen. Ken Yager, R-Kingston, was re-elected as the Republican caucus chairman.

Others elected to caucus leadership positions include Sen. Ferrell Haile, R-Gallatin, as Senate pro tempore, Sen. Dawn White, R-Murfreesboro, as secretary; and See LEGISLATORS on Page 4



Sen. Randy McNally Lt. Gov. and Senate Speaker



Sen. Jack Johnson Senate Majority Leader



Rep. Cameron Sexton House Speaker



Rep. William Lamberth, House Majority Leader

# Telehealth, preventative care can help reduce rising insurance premiums

By KATE COIL

Health insurance premiums are increasing across the U.S. and local governments will soon feel the impact.

According to a recent report by Peterson Center on Healthcare and the Kaiser Family Foundation, most insurers are requesting high single digit to low double-digit premium increases. Insurers cite general healthcare inflation and increased utilization as the major cost drivers.

The Local Government Employee Health Insurance pool, which more than one-quarter of all municipalities use for employee health insurance and is part of the State Employee Group Insurance program, has not been immune from these increases. Recently, the Local Government pool approved an aggregate 7.5% premium increase beginning Jan. 1, 2023.

Kevin Krushenski, TML's municipal representative on the committee, said the increase is being felt across the board in healthcare, not just for governments.

"Over the last decade the program has worked hard to provide the most robust and competitive benefit at the lowest possible costs," Krushenski said. "One of my priorities as a committee mem-



With healthcare costs and insurance premiums on the rise across the board, local government employees can help reduce costs by seeking preventative care and reducing their health risks. Telemedicine innovations, like those offered through TML-sponsored program Everywhere.care, make it easier for employees to take those preventative steps and better manage their health on a per-

ber has been to ensure moderate, stable premium increases, and, on average, program premiums have only increased by 3.5% annually without a double digit increase request. Unfortunately, the program operates in the same healthcare space as everyone else and that space is getting much more ex-

Not every local government will experience the same increase, and not every member of the Local

Government pool will either. The Local Government pool is a combination of three tiers of communities and offers four different types of insurance: three PPO options and a consumer driven/health savings plan. The pool also offers four different types of coverage: employee only, employee and children, employee and spouse, and family.

In order to ensure the premiums more closely match expe-See CARE on Page 3

### Amid new requirements, accreditation benefits law enforcement agencies

By KATE COIL TML Communications Specialist

With a recent White House

executive order making police accreditation a requirement for federal funds, many law enforcement agencies are re-examining accreditation and how it can benefit their departments.

The Tennessee Association of Chiefs of Police (TACP) has recently received a two-year \$300,000 COPS federal grant to help pay accreditation fees specifically targeting smaller police departments. Funding will provide for accreditation fees, training and meeting attendance, as well as access to model policies and information systems support including online access to best practice policies.

"We have a unique opportunity and are one of only eight states in the country that received this funding," said Philip Keith, TACP interim director. "If you look at the TACP, more than 75% of the members represent agencies that have 25 or fewer officers. Those size agen-



With new requirements for receiving federal funds, more police departments are looking into accreditation. Program's like the Tennessee Law Enforcement Accreditation (TLEA) program can provide the same benefits of accreditation at a more cost-friendly rate.

cies are also the least accredited of any size agencies. If you embrace accreditation, you can establish a body of best practices that have been generally tested and have been proven. Where the difficulty comes in needing someone to do

that work. To be an accreditation manager and a police chief at the same time can be difficult. That is the challenge of bridging that gap. We are at a place where we need to make things easier."

See POLICE on Page 5

### NEWS ACROSS TENNESSEE



#### BRENTWOOD

Brentwood recently opened a new, state-of-the-art 911 dispatch center at the Brentwood Police Headquarters. The city's emergency communications district is primarily funded through a uniform statewide fee for all communication devices capable of contacting the 911 system. The city spent \$1.5 million to relocate the emergency communications center to the police headquarters. The center is staffed 24/7 and handles all Brentwood Police and Fire Calls as well as works with Williamson County to handle medical calls both in and outside the city of Brentwood. The center is also a valuable tool in adverse weather events.

#### **CHATTANOOGA**

Cars from the historic Chattanooga Choo Choo are being removed as part of restoration efforts at the historic site. The restoration effort is being led by former Chattanooga Mayor Jon Kinsey and will see eight of the historic train cars relocated adjacent to the Chattanooga Choo Choo Hotel and nine among the Glen Miller Gardens. The Tennessee Valley Railroad Museum (TVRM) is also supervising the project. Six cars are already located at TVRM. Following the completion of the renovations, Trestle – who owns the property – will undertake a renovation of the entire hotel property. Once completed, the hotel will feature 127 rooms, including 25 Pullman train car rooms, and a new food and beverage program featuring local restaurateurs. The hotel will also see the inclusion of a 150-capacity ballroom with a dedicated courtyard and a new outdoor alpine pool with open air lounge and fire pit. Completion for the project is targeted by mid-2023.

#### CLARKSVILLE

LG Chem officials today announced the company's plan to invest approximately \$3.2 billion to establish a new cathode manufacturing facility in Clarksville, which will support the electric vehicle battery value-chain in the U.S.LG Chem's anticipated investment of approximately \$3.2 billion represents the single largest announced foreign direct investment in Tennessee's history. The project is expected to create 860 new jobs. The Clarksville facility will be the largest of its kind in the U.S. and is expected to produce roughly 120,000 tons of cathode material annually by 2027, which is enough to power batteries in 1.2 million electric vehicles with a range of 310 miles per charge. The current plan is for the state-ofthe-art facility to be constructed on 420 acres at the Allensworth site in Clarksville. Construction is slated to begin in Q1 2023, and the plant is scheduled to be in production by the second half of 2025. Once operational, the facility will produce cathode materials, which are one of the most critical ingredients for manufacturing electric vehicle batteries. The Tennessee site will play a critical role in LG Chem's strategy to increase its battery materials business.

### CLARKSVILLE

Kewpie Corporation officials announced today the company will invest \$65.2 million to expand its U.S. subsidiary in Irwindale, Calif., Q&B Foods, and establish new operations in Clarksville. Kewpie, one of Japan's top brands for mayonnaise and salad dressing, will create 85 new jobs in Montgomery County through its second Q&B Foods facility. Located on Corporate Parkway, the Tennessee plant will support Kewpie's expanding market nationwide by increasing the company's production of mayonnaise, salad dressings and other sauces. Headquartered in Tokyo, Japan, Kewpie Corporation is Japan's leading manufacturer of mayonnaise, salad dressings, sauces, marinades and other related products. Like its U.S. division, Q&B Foods, Kewpie serves its growing customer base through various subsidiaries around the globe, which employ roughly 10,700 people.

### CLEVELAND

The Cleveland City Council has cut the ribbon on improvements to Parker Street. Enhancements to the area are part of the overall redevelopment of the PIE Center and newly completed Lee University Ray Conn Sports Complex.

The Parker Street project includes substantial improvements to the organization and traffic flow of traffic on Parker Street. Dedicated turning lanes were added to provide greater access to Ocoee Middle School drop-off and pick-up zones while minimizing through-traffic backup. Reduced travel times can be expected for those traveling between 20th and 25th Streets during peak traffic hours. The project brought together the city, Bradley County, and Lee University. Newly added sidewalks, along with lane redesign, allow for safer pedestrian access to the PIE Center, Ocoee Middle, and Lee University facilities. Other changes include the addition of onstreet parking spaces, drainage and storm water improvements, new lighting, and added landscaping.

#### **COLUMBIA**

The city of Columbia has received the Government Finance Officers Association (GFOA) Distinguished Budget Presentation Award for the 2021-2022 budget, the fifth year the city has received the honor. Assistant City Manager/Finance Director Thad Jablonski credited the city's finance department, city council, management team, and city personnel with the award. The city of Columbia Finance Department was presented with a Certificate of Recognition for Budget Presentation for being primarily responsible for having achieved the award. There are over 1,700 participants in the Budget Awards Program. The most recent Budget Award recipients, along with their corresponding budget documents, are posted quarterly on GFOA's website at <a href="https://www.">https://www.</a> gfoa.org/budget-award. Award recipients strive to improve the quality of budgeting and provide an excellent example for other local governments.

#### FRANKLIN

Landmark Recovery will expand its Franklin operations, creating 1,300 new jobs at the company's headquarters. The expansion will allow Landmark to better serve the growing number of treatment facilities the company owns and operates across the U.S., including Landmark's newly opened treatment center in Knoxville. Founded in 2016, Landmark Recovery is an addiction recovery company that provides individualized treatment for patients dealing with substance abuse. Today, Landmark works alongside its sister company, Praxis, to serve and oversee treatment facilities in Kentucky, Indiana, Nevada, Ohio, Oklahoma and Tennessee.

### KINGSPORT

For the 22nd year in a row, the City of Kingsport's Finance Department has received the Certificate of Achievement for Excellence in Financial Reporting by the Government Finance Officers Association (GFOA) for its Annual Comprehensive Financial Report (ACFR) for the fiscal year ended June 30, 2021. The ACFR is a detailed review of city government (including schools, utilities, and economic development). The document covers 36 separate funds and all manner of financial issues from cash flow to long-term debt to governmental assets. The Certificate of Achievement is the highest form of recognition in governmental accounting and financial reporting, and its attainment represents a significant accomplishment by a government and its management.

### KNOXVILLE

Hitachi Zosen Inova USALLC (HZI USA) announced the company will invest \$6.6 million to expand operations at its Knoxville-based North American headquarters. HZI USA, which relocated its North American hub from Georgia to Tennessee in 2020, will create 90 new jobs. The additional jobs will support HZI USA's engineering, procurement and construction projects, as well as its project developments, allowing the company to broaden its footprint and more than triple the number of employees at its Tennessee operations. Hitachi Zosen Inova is the Swiss-based renewable energy arm of Japan's Hitachi Zosen Corporation. HZI's U.S. operations specialize in converting municipal and agriculture waste into clean, renewable electricity, natural gas and hydrogen. Through the expansion, Hitachi Zosen will

# New mural installed in Soddy-Daisy



Artist Mary Tomas (center) and a group of more than 20 volunteer painters celebrate the completion of the new mural commissioned by Keep Soddy-Daisy Beautiful. The new mural was installed in Soddy-Daisy as part of efforts by volunteer organization Keep Soddy-Daisy Beautiful. Located on the side of Wimpies Country Restaurant on Dayton Pike, the mural is titled "A Happy Place" and was designed by local artist Mary Tomas. The project was funded from a Tennessee Arts Commission Arts Build grant. The imagery of the mural was inspired by the Soddy-Daisy community and its values.

## Athens receives TBR award



The city of Athens, alongside the McMinn County Economic Development Authority and McMinn County, was honored to be awarded the Tennessee Board of Regents Award for Excellence in Philanthropy. The Regents Award serves to recognize persons and organizations that have clearly demonstrated generosity of time and resources to TBR institutions, encourages others, promotes higher education and provides an example of ethical leadership, civic responsibility, and integrity. The three McMinn County organizations contributed land and funding matching 10% of the total funding for the McMinn Higher Education Center which houses Cleveland State Community College, TCAT-Athens, and the University of Tennessee Extension Offices. The nearly \$18 million building serves as the model across Tennessee for collaborative and cost-effective use of space for educating and training the region's workforce. Athens Mayor Bo Perkinson accepted the award on behalf of the City. Regent Tom White, TCAT President Stewart Smith, and Cleveland State President Dr. Ty Stone provided remarks as part of the award ceremony.

employ nearly 12,000 worldwide. Since 2018, TNECD has supported 15 economic development projects in Knox County, resulting in nearly 1,700 job commitments and \$142 million in capital investment.

### SODDY-DAISY

The city of Soddy-Daisy is planning to acquire a tank to be displayed at Veterans Park. The city is considering tanks that were part of the recently decommissioned Fort Mc-Clellan near Anniston, Ala. While the city would not have to purchase the tank itself, the city would have to pay up to \$22,000 to decommission the tank and any additional transport costs associated with bringing it to Soddy-Daisy. The U.S. Army makes tanks available for static display at museums and parks. Commissioners agreed to select a 1952 M48A1 Patton II tank and to spend up to \$30,000 to decommission and transport the tank. The Soddy-Daisy-based Vietnam Veterans of American Chapter 942 will oversee maintaining the tank and submitting necessary reports to the U.S. Army to show it is being preserved. The tank will join a UHI-B model helicopter and other memories to first responders and memorials to veterans of World War I, World War II, Korea, and Vietnam at the park.

### SPRING HILL

Ultium Cells LLC, a joint venture of LG Energy Solution and General Motors, will expand its Spring Hill battery cell manufacturing operations. The project represents a \$275 million investment by Ultium Cells, which is in addition to the \$2.3 billion investment announced in April 2021, and is expected to create 400 additional jobs. Once the facility is fully operational, Ultium Cells is expected to employ a workforce of 1,700. Ultium Cells will increase battery cell production by more than 40 %, from 35 gigawatt-hours to 50 GWh. The Tennessee facility will supply battery cells to General Motors' Spring Hill assembly plant for production of the Cadillac LYRIQ, the first electric vehicle

### Nolensville dedicates bridge in honor of late Mayor, TML Board Member Alexander



Officials with the town of Nolensville gathered to honor the memory of late TML Board Member and Nolensville Mayor Jimmy Alexander with the dedication of a bridge on Sunset Road in his honor. Alexander passed away at the age of 81 in August 2022. He was first elected an alderman for Nolensville in 2004 and serve as the mayor from 2010 to 2020. During his tenure with Nolensville, Alexander brought with him his extensive knowledge of professional planning from his years of service as a planner for Metro Nashville. During his term as mayor, he oversaw the establishment of the town's first public works facility and the largest road project with the widening and multimodal trail installation at Sunset Road. He serve on the TML board from 2015 to 2020 and continued to work for the town and with TML even in his illness.

produced at the plant, and other GM Ultium Platform-based electric vehicles. Production at the 2.8-million-square-foot facility will begin in late 2023

### SWEETWATER

Sweetwater residents and their furry friends were on hand to celebrate the grand opening of Sweetwater's Wiggly Field, the first dog park in the city. Located behind the softball fields at the Sweetwater Recreation Complex behind Brown Intermediate School, the park was funded through a \$25,000 Dog Park Dash grant from the Boyd Foundation as well as addi-

tional funding and labor from the Sweetwater community. Donors include the Sweetwater Utilities Board and Ag-Central Co-op as well as numerous city employees who volunteered their time and talent. Parks employees painted tire tunnels, the Street Department employees made bone-shaped benches, and ramps, and members of the dog park committee guided the process and administered the grant. The Sweetwater Public Library's weekly STEAM Class also built a "stick library" for dogs to use while at the park.

# Telehealth, preventative care can help reduce rising insurance premiums

**CARE** from Page 1

rience for each of these options, some premiums will increase more than 7.5% and some will increase less than 7.5%.

Kendra Gipson, director of vendor services and contracts for the Tennessee Finance and Administration's Benefits Administration, said one of the reasons for this increase is that the Local Government pool saw more care usage during the pandemic than other groups.

"We administer four different groups: the Local Government Group, the Local Education, State, and Higher Ed," she said. "The local government plan in the past few years has seen higher trends, meaning overall costs are higher. They have had some very high-cost claimants, which is continuing to drive that trend. There tend to be longer inpatient stays, which drive costs. We are continuing to see that. It was interesting that during the COVID time and mid-2020, we saw care in the Local Ed and State drop, but we didn't see that in Local Government. Instead of dropping, it continued to increase."

However, Gipson said increasing premiums are being seen across the board in both the private and public sectors as the result of general inflation.

"We are in a lot of business coalitions and have been talking to a lot of other employers," she said. "That includes both governments and private employers, and we are really all facing issues and our issues are all very similar."

Additionally, the Peterson-KFF report noted that many people deferred care during the pandemic and those people will likely begin seeking care again.

"The committees received a presentation from our consultant that health care deferred during COVID will cause a rebound in medical visits," Krushenski said. "We're hopeful for both our members and the plan that this deferral doesn't lead to more costly services."

Gipson said they have seen a half-a-percent increase in care in the past few years.

"In addition to this general medical trend that we deal with every year, we are having to deal with general inflation,' Gipson said. "We are having to account for that in our projections. For example, we did build a little bit of inflation into our trend last year to account for what we are seeing."

There are various ways the state program works to help consumers save money. The state's plan has a self-funded structure where any money spent in the plan is collected in premiums, which helps keep administrative costs

"We do contract with third party administrations to manage a network and process claims, but as a self-funded employer the way that works is we are paying them a small administrative fee," Gipson said. "We are actually pulling the money from premiums and paying the claims as they occur. There are a lot of administrative savings when you are self-funded. Because we are a large purchaser, we always use our purchasing power to get the best price. We write our own contracts, and one benefit we have over other employers is we have that



Everywhere.care has been in business since 2015 and was created as a way to provide access to the convenience of Telehealth services specifically for employers, individuals and families. It was created to give people options when in need of a healthcare professional day or night, weekends and holidays. We created Everywhere care to give people an affordable option when traditional health

For more information, TML Members can contact DEO Donn Beam at <a href="mailto:dbeam@everywhere.care">dbeam@everywhere.care</a> or (844) 267-8779 x 700

purchasing power. IT gives us flexibility and protects our interests, our members and what they need. One strategy we have also used for quite a longtime now is narrow networks, which has been a big savings for us. We have introduced some broader network options that people can buy-up into.'

Preventative care and programs designed to help users take advantage of such care are one of the ways Gipson said money can be saved on health care costs in the

"A few years ago, we placed cardiac rehabilitation and physical therapy outside of a member's deductible," she said. "They had to meet their deductible to get those services, and that could be a deterrent for some people seeking those services. We also have on the pharmacy side for people taking medication for chronic conditions we have a maintenance tier where you can get a 90-day supply of medication for a lower cost. The goal for that is to encourage people to stay on their medication to manage those conditions and not end up in the hospital. We are trying to incentivize members to go get the kinds of care that help them stay healthy. Staying healthy, being well, getting quality care, and getting your preventative care can save money."

In order to reduce deferred care, telehealth use exploded during the pandemic. The State Group program's vendors, Blue-Cross BlueShield and Cigna, experienced an increase from approximately 400 uses per month prior to COVID to nearly 10,000 uses per month every month since March 2020.

"The program learned that telehealth programs, like TML's Everywhere.Care, proved to be a useful way to provide continuity of care at a relatively low cost," Krushenski said.

TML Executive Director Anthony Haynes said the Everywhere. care partnership is a tool TML members can use to take charge of and enhance their own healthcare.

"TML entered into a partnership agreement with Everywhere. care as a benefit to our members," Haynes said. "Everywhere.care provides unlimited use of their 24/7-365 telemedicine platform for common medical conditions and behavioral health. Whether you're in Tennessee or any of the other 50 states you can speak with a licensed physician and have a prescription for your sick child in a matter of minutes. It's an effective, low-cost health benefit to provide your employees or one they can enroll in themselves."

Overall, staying in engaged and educated about healthcare options is vital for everyone.

"Stay engaged with your healthcare providers; don't defer your basic care," Krushenski said. "Things you put off today may become tougher to treat and more costly tomorrow."

For more information about the state benefits and to stay up-todate with the latest news and information about healthcare provided through the Local Government pool, visit <a href="https://www.tn.gov/">https://www.tn.gov/</a> partnersforhealth.html.

TML Members who want to learn more about Everywhere.care can visit everywhere.care or contact CEO Donn Beam at dbeam@ everywhere.care or by calling (844)-267-8779 extension 700.

### TML joined coalition opposing new federal reporting standards

**CONGRESS** from Page 1

tion to be reported in a standardized format to ensure there is uniform financial reporting across all types of municipal bond issuing entities.

Companion legislation (H.R. 2989) was introduced by Reps. Carolyn Maloney (D-N.Y.) and Patrick McHenry (R-N.C.).

To gain passage, the language was attached to the House version of the FY 2023 National Defense Authorization Act, a must pass annual piece of legislation. At press time, the Senate had not taken up the annual defense authorization bill, but will likely approve it this

TML sent a letter to members of the Tennessee Congressional delegation on Nov. 9 that listed four primary reasons for oppossing this

First, it is uncertain whether Tennesseans or the market will realize any significant value from requiring all 345 municipalities to comply with the new requirements. Seventy (70) percent of Tennessee's cities and town have fewer than 5,000 residents. Very few utilize the municipal bond markets or engage any other activities that would be of interest to those entities engaged in the municipal bond market. As such, all but a dozen or so of Tennessee's municipalities would have to expend the resources required to comply with the new reporting standards even though they have not issued any bonds and are unlikely to do so in the

Second, it would impose requirements that would necessitate the purchase of new software as well as the reconfiguration and update of a municipality's existing computer system. Absent federal funds, these requirements would constitute an unfunded federal mandate.

Third, Tennessee's municipalities are concerned that any new reporting standards or requirements developed as a result of the implementation of Section 203 could conflict with existing federal and state governmental reporting standards and result in more confusion. All local governmental entities in Tennessee are adhering to the standards established by the Governmental Accounting Standards Board (GASB) as well as those standards that are either included in state law or implemented under the authority of the Tennessee Comptroller. The concerns regarding the potential for conflict are particularly salient at the moment, as the Comptroller has announced his intention to implement a new initiative relating to the reporting of municipal financial data in the coming weeks.

Fourth, the leadership of Tennessee's cities and towns are concerned with the proposed schedule of implementation that requires a city or town to conform to any new regulations or requirements that may be developed pursuant to adoption within 24 months. The imposition of any new requirements will necessarily require the dedication of significant personnel hours and local taxpayer funds. With relatively small populations, limited commercial activities and few full-time professional staff, many municipalities have questioned whether 24 months provides sufficient time for compliance should this language become law.

### 16 cities receive downtown improvement grants

Tennessee Gov. Bill Lee and Department of Economic and Community Development Commissioner Stuart McWhorter announced the 16 Tennessee Main Street and Tennessee Downtowns communities that are recipients of Downtown Improvement Grants.

"Downtown districts and main streets are central to Tennessee's economic growth and community development," said Gov. Bill Lee. "I congratulate each grant recipient for receiving funds to support local revitalization, bolster our economy and increase tourism across the state."

A total of \$1 million in Rural Economic Opportunity funds is being awarded in amounts up to \$100,000 per community to improve structures in Tennessee Downtowns and Main Street communities. Grants were awarded to organizations that illustrated the need for improvements and the ability to execute an effective design plan for building facades, wayfinding signage, gateways and streetscapes.

"At TNECD, we strive to provide the communities across our state with the tools and resources needed to ensure economic success," said Commissioner McWhorter. "Through the latest round of Downtown Improvement Grants, the leaders in these 16 communities are encouraging job and business growth in their commercial districts, and we look forward to seeing the prosperity that will follow these projects."



Somerville is one of the 16 cities that earned a downtown improvement grant from the state. Downtowns play a vital role in local economic development.

Communities receiving Downtown Improvement Grants are:

- Brownsville \$50,000
- Cleveland \$20,000
- Clinton \$70,000 Collinwood - \$30,000
- Dresden \$100,000
- Ducktown \$70,000 Etowah - \$50,000
- Jackson \$70,000
- Livingston \$100,000 Ripley - \$25,000
- Savannah \$65,000
- Shelbyville \$100,000
- Somerville \$100,000
- South Pittsburg \$50,000 Waynesboro - \$70,000
- Whiteville \$30,000

communities receiving funding through this round of Downtown Improvement Grants," said TN-ECD Assistant Commissioner of Rural Development Brooxie Carlton. "We are excited to see the work that will be done as each city and town invests in facade improvements and other projects to enhance their downtown districts, which are the focal point for so many of Tennessee's communities." To be eligible for a Downtown

"Congratulations to the 16

Improvement Grant, communities had to submit applications and be a designated Tennessee Downtowns or Tennessee Main Street community. To learn more about the Downtown Improvement Grant Program, visit the website here.

# **COVERAGES DESIGNED TO** PROTECT YOUR COMMUNITY



- GENERAL LIABILITY
- CYBER COVERAGE
- LAW ENFORCEMENT LIABILITY
- EMPLOYMENT PRACTICES LIABILITY
- WORKERS' COMPENSATION
- PROPERTY



### TN Senate, House caucuses nominate candidates for leadership roles

113th **Tennessee General Assembly** Convenes **January 10, 2023** 12 noon (CST)



Sen. Ferrell Haile Senate Speaker Pro Tem



Sen. Ken Yager Republican Caucus Chairman



Sen. Dawn White Republican Caucus Secretary



Sen. Shane Reeves Republican Caucus Chaplain

**LEGISLATORS** from Page 1 Sen. Shane Reeves, R-Murfreesboro, as chaplain.

In the House, Rep. William Lamberth, R- Portland, was re-elected as majority leader. Rep. Jeremy Faison, R-Cosby, was re-elected to a third term as caucus chair; and Rep. Johnny Garrett, R-Goodlettsville, was re-elected whip. Rep. Pat Marsh, R-Shelbyville, was renominated for speaker pro tempore. All were unopposed.

Other elections included Rep. Scotty Campbell, R-Mountain City, as caucus vice chair; and Rep. Paul Sherrell, R-Sparta, was elected floor leader.

#### **DEMOCRATIC NOMINATIONS**

Democrats also elected new leadership in the House.

Rep. Karen Camper, D-Memphis, was re-elected to another term as minority leader in the House.

Rep. John Ray Clemmons, D-Nashville, was elected as the new House Minority Caucus Chair. He defeated Rep. Vincent Dixie by a 11-10 vote.

Other elections include Rep. Harold Love, D-Nashville, as assistant House minority leader, Rep. Bill Beck, D-Nashville, as House floor leader, Rep. Jason Powell, D-Nashville, as minority whip; and Rep. Larry Miller, D-Memphis, as minority leader pro tempore.

At press time, the Senate Democratic Caucus had not met to elect leadership positions. The caucus includes only five senators.

In the 112th General Assembly, Sen. Jeff Yarbro, D-Knoxville, served as the Senate minority leader; Sen. Raumesh Akbari, D-Memphis, served as Democratic caucus chairwoman; Sen. Sara Kyle, D-Memphis, was assistant caucus chair; and Sen. Brenda Gilmore, D-Nashville was the Democratic floor leader. Gilmore opted not to run for re-election. Sen. Charlane Oliver, D-Nashville, won the open seat. At this time, it is uncertain how those leadership positions will change for the upcoming session.



Rep. Pat Marsh House Speaker Pro Tem



Rep. Jeremy Faison House Majority Caucus Chair



Rep. Paul Sherrell House Majority Floor Leader



Rep. Johnny Garrett House Majority Whip



Rep. Karen Camper House Minority Leader



Rep. John Ray Clemmons House Minority Caucus Chair



Rep. Bill Beck House Minority Floor Leader



Rep. Jason Powell **House Minority** Whip



# PEOPLE

Peter Auger has been hired as a new municipal management consultant by the University of Tennessee's Municipal Technical



Peter Auger

Advisory Service. Auger comes to UT-MTAS from eight years as the city manager of Novi, Mich. After a career in the U.S. Army, Auger earned a bachelor's degree in criminal justice from Ferris State University in Michigan before being employed as a police officer. Auger then earned a master's degree in public administration from Michigan's Oakland University. He served as the village manager of Ortonville, Mich., for four years followed by six years as manager of the city of Davison, and six years as the city manager of Auburn Hills.

Clyde Barnhill has been voted vice mayor of Franklin by his fellow members of the Franklin Board of Mayor and



Clyde Barnhill

Alderman. Barnhill will replace fellow at-large alderman Brandy Blanton as vice mayor. A graduate of Franklin High School and the University of Tennessee with a bachelor's degree in business administration, Barnhill has served on the Franklin board since 1989. He worked for CPS/PlusMark Corp in Franklin for 39 years and then became executive director of the J.L. Clay Senior Citizens Center.

Joe Huff, executive director of the Maryville-Alcoa-Blount County Parks and Recreation Department, received one



Joe Huff

o the highest awards from the Tennessee Recreation and Parks Association (TRPA) at their state convention. Huff was awarded the Fellow Award for his significant influence and contributions to both TRPA and parks and recreation throughout his career. Huff has spent nearly 40 years with the joint parks and recreation department, including 22 as its director. Under his leadership, the department has received numerous awards for special events, facilities, athletics, and marketing as well as been lauded as a "benchmark" organization by the Tennessee Department of Environment and Conservation (TDEC). A

TRPA board and committee member and past president, Huff is also in the Tennessee USA Softball Hall of Fame and a member of the USA Softball National Council.

Jason Irvin has been selected as the new police chief for the town of Smyrna. Irvin comes to Smyrna from the Chatta-



Jason Irvin

nooga Police Department where he served as the assistant police chief from 2017 until his retirement earlier this year. He worked with the Chattanooga Police Department for 25 years serving in various roles including director of training, lieutenant in internal affairs, patrol supervisor, sergeant in internal affairs, property crimes investigator, major crimes investigator, school resource officer and patrolman. Irvin holds both a bachelor's and master's degree in criminal justice from the University of Tennessee at Chattanooga

Christopher Keele, a public works employee with the city of McMinnville, died Nov. 28, 2022 at the age of 52. In addition to



Christopher Keele

serving as a heavy equipment operator for the city, Keele also served as a minister at Mt. Zion Church in McMinville.

Jason King has been hired as a staff attorney for the town of Smyrna and will serve under the direction of Town Attorney Jef-



Jason King

fery Peach to perform in-house counsel functions. Prior to joining the town of Smyrna, King was an attorney in private practice for 13 years and was a partner at Kious, Rodgers, Barger, Holder & King, PLLC in 2015. King holds bachelor's degrees from Belmont University and earned his law degree from the University Of Mississippi School of Law.

**Tennessee Supreme Court Justice** Sharon G. Lee has notified Governor Bill Lee that she will retire on Aug. 31, 2023. At the time of her retirement, Justice Lee will have served 15 years on the Supreme Court and 4 years on the Court of Appeals. Justice Lee is currently the longest-serving member of the Su-

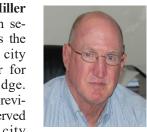


and the only justice from East Tennessee. She was appointed to the Tennessee Supreme Court in 2008 and re-

Sharon Lee

tained by the voters in 2010, 2014, and 2022. She also served as chief justice from 2014 to 2016. She was the first woman to serve on the Eastern Section of the Court when she was on the Tennessee Court of Appeals from 2004 to 2008. Before entering the judiciary, Justice Lee maintained a small-town practice in Madisonville for 26 years. In addition to representing individuals and businesses in civil and criminal matters, she served as the municipal Judge for Madisonville and as attorney for Monroe County, the city of Madisonville, and the city of Vonore. She is a graduate of the University of Tennessee College of Business, and the University of Tennessee College of Law.

**Scott Miller** has been selected as the interim city manager for East Ridge. Miller previously served as the city manager



Scott Miller

from East Ridge from 2016 until his retirement in October 2018, and will be taking over the role from City Manager Chris Dorsey, who announced his departure from the city earlier in November. Miller still lives in East Ridge and serves on numerous boards with the city in his retirement. A native of Pittsburgh, Miller holds a bachelor's degree in business administration from Ohio Northern University and a master's in public administration from the University of Pittsburgh. Before coming to East Ridge, Miller worked for municipalities in Pennsylvania, Michigan, Florida, Illinois, and Georgia.

Lisa Myers has been selected as the new finance director for Manchester after current director Bridget Anderson announced



her departure. Myers comes to the city from Motlow State Community College, where she has served as assistant vice president for business and finance for the past two years. Before that, she served as finance director for Coffee County Schools. Myers is a certified public accountant.

### Cleveland's Johnson named Lee **University Alumnus of the Year**



Cleveland Vice Mayor Avery Johnson, let, received the Honorary Alumnus of the Year Award from Lee University President Dr. Mark Walker, right. A native of Cleveland and graduate of College Hill High School, Johnson has been a member of the Cleveland City Council for nearly 30 years and spent 20 of those years as the city's vice mayor. Johnson began working for Magic Chef, today owned by the Whirlpool Corporation, at the age of 19 and worked his way up to various management positions during his 43-year career.

### Belle Meade names city hall room for longtime manager Reardon



Belle Meade City Manager Beth Reardon was honored for her 27-years of service by the city commission with the city hall meeting room being renamed the Beth Reardon Municipal Hall in her honor. Reardon has been employed by the city since 1990. Reardon recently announced her retirement, and city officials wanted to honor her management and support that has kept Belle Meade strong.

# Amid new requirements, accreditation benefits law enforcement

**POLICE** from Page 1

Keith worked with Jim Cotter, the first executive director of CALEA, when he was developing CALEA standards. Keith also served as a CALEA commissioner and was also chief of police for the city of Knoxville when the Knoxville Police Department became the first agency in the nation to achieve all three CALEA accred-

He hopes the grant is just the beginning of a revenue stream that will make it easier for small and mid-size police departments to apply for and maintain accreditation. Keith said, for example, the state of Florida is able to help smaller agencies get and maintain accreditation because of funding they provide for that purpose. This allows the accreditation management costs to be underwritten by the state.

"While there is no empirical data, I believe that agencies that seek accreditation tend to have higher standards of performance," Keith said. "My personal opinion is accreditation really works. I think it helps the medium and small agencies the most because they are the ones with the least amount of policies in place. The U.S. Constitution is the same in Knoxville as it is in Covington. Those constitutional standards are the same and the liability is the same. It's very obvious that agencies that adopt accreditation standards will be better organizations structurally."

David Moore, police management consultant with UT-MTAS, said that the two main accreditation agencies utilized by Tennessee Departments are CALEA and the Tennessee Law Enforcement Accreditation (TLEA) program.

"The Tennessee accreditation

program mirrors a lot of CALEA's standards for a department to meet," Moore said. "We are achieving the same goals in our standards through the state program. The way that happens is a police department enters the program goes to a meeting or two to see what the process looks like. The process has benchmarks. Once you enter the accreditation process, the clock starts ticking, and that is to keep everything moving forward."

"Accreditation by its mission is what I refer to as a technical model of professional," Keith said. "You can have standards and adopt them, but if you're not applying them, you have accreditation but you aren't in operational compliance. The issue in law enforcement has always been are the accreditation standards applicable. In Tennessee, for instance some standards are set by the comptroller's office. If I adopt the comptroller's standard but the CALEA standard is higher than that, have I just increased by liability exposure. Most attorneys will tell you the answer is yes. Accreditation standards should mirror what the state standards call for."

Time and cost are two main obstacles concerning departments that are looking into achieving or maintaining accreditation. Moore said the initial accreditation typically takes around three years, but that emerging technology, such as accreditation software, is making it more manageable. But the process never ceases. Upon completion of the first accreditation award, benchmarks for the next cycle are already in process. This perpetual process keeps attention on policy and practice at all times for an accredited agency.

"We want to be the best we

can be and the most professional we can be," he said. "That requires buy-in from the top down. For us, that is buyin from city mayors and city managers. You are going to have to throw manpower at this, and as with anything, you have to make commitments. It also requires that you have a chief and a command staff that want to professionalize, adapt, and adopt standards that will move them forward." Additionally,

the state's accredmodel means accredited agencies

provide their managers to assess other departments. The cost savings from insurance discounts given to accredited agencies can also pay back the costs spent on the process, especially for small to medium sized agencies.

"There is a cost," Moore said. "It ranges from about \$400 a year for departments with 10 officers or less up to 10,500 for the largest departments in the state. It is important to note that those fees include the licensing for the software platform used to house and track policy and proofs and the content developed specifically for Tennessee through contract with a nationally renowned law firm expert in matters of police liability.

"The administrative costs recouped by TACP are minimal. TCAP knew that the only way the program would be successful was if the Chiefs had PEP (Public Entity Partners) buy-in and MTAS buy-in. PEP supports the police chief's association and it's mission of training, leadership, and promoting what is best for the public's safety. To incentivize agencies to attain accreditation, PEP provides discounts to municipalities insured by them who achieve and maintain

accreditation. "The standard discount is about \$100 per officer per year for each officer in the department. So, if you go through accreditation and have a 10-person department, that's a \$1,000 a year savings on insurance coverage. That cost savings more than paid for the annual program fees for accreditation.

Keith said managing accreditation doesn't mean sacrificing full-time staff.

"It doesn't have to be a fulltime job," Keith said. "We allow it to be made into a full-time job. Policies should be written by the executive part of the department, and shouldn't be relegated to someone. Most of the time, agencies adopt a best practice standard so there is not a lot of writing to it. You look at the standard and say 'can we do this.' Most agencies can; where the issues comes in is the compliancy requirements."



The Germantown Police Department has received its third Tennessee Law Enforcement Accreditation Award, most recently in 2020. Members of the accreditation itation program team include Germantown Sr. Patrol Officer Jason Smith and Captain Mike Fisher with Chief Richard Hall

Providing proof that standards and policies are being followed are an essential part of the accreditation process, but are also time consuming.

"Proofs are, in my opinion, the hallmark of any accreditation program," Moore said. "The

way that works is to focus on your policy and make sure that the policy meets the standards set forth by accreditation. You then have to prove you do what you say you will do. Annually, a proof has to be submitted to a file for that supports the standard and insures your department practices what the policy says. The accreditation process provided us with a roadmap. At my old department, until we went through the accreditation program, we didn't have a clear pathway to really focus on updating our policies and procedures. Most chiefs I work with want to update policy and move forward but need a guide to do so. Accreditation provides that guide."

Accreditation can also ensure that departments are prepared to deal with emerging technology that continues to change the face of crime and policing. Moore said the accreditation process is valuable for exploring issues such as the use of license plate readers, public need versus personal privacy when it comes to body camera footage, how long video records need to be maintained, what needs to be redacted, and drone operation policies.

"Just like technology is quickly evolving, this is a quickly evolving part of police policy," Moore said. "What accreditation does in all areas of technology is to force an agency to examine the what-ifs. You have to address those whatifs in policy. When dashcams in police cars

were novel, there were policies about removing the VHS from the trunk of the car. Now we have bodyworn cameras, laptops, license plate readers, and

drone technology. Nothing stays the same and policy can't

By having these standards and proofs, agencies can also build better trust within the community.

"If an agency is accredited, they should have all their standards - save those for covert operations and things like that – open to the public for inspection," Keith said. "Trust takes a long time to build and it can erode in a nanosecond. In today's environment, that happens in real time because of social

Moore said accreditation can be a selling point for agencies looking to boost community engagement.

"When you boil it down to the simplest variable, community policing is all about engagement, communication, and transparency," he said. "We don't do a good job selling ourselves and the things we do very well. I don't know anybody that accomplishes accreditation that isn't proud to stand there and receive that award. Most people don't have a clue of what accreditation means for a law enforcement agency. We need to show that we have policies that, while assuring the mission is accomplished, also applies all the relative variables that need to apply and don't allow for mission drift."

For more information on the Tennessee Law Enforcement Accreditation program, visit https:// www.tacp.org/dir.cfm/Programs/ Accreditation/

### **Public Entity Partners again** included in "Best Places to Work in Insurance" program

Best Places to Work in Insurance is an annual content feature by Business Insurance and Best Companies Group that lists the agents, brokers, insurance companies and other providers with the highest levels of employee engagement and satisfaction. The insurance industry's leading employers are identified through an assessment, which includes a questionnaire completed by the employer about company policies, practices and demographics. This year's report features 100 companies, ranging from 25 employees to more than

"We are delighted to be listed among the best places to work in insurance," said Michael Fann, president/CEO of Public Entity Partners. "Our vision is to make a difference in the lives of Tennessee public entity employees and the citizens they serve. To do that, our staff must be prepared, engaged and passionate about the work we do.

"Over the past two years, we have embarked on a strategic planning initiative, and it is not a

surprise that we identified organizational culture as a key priority over the next few years," Fann added. "We take our commitment to our employees very seriously, and strive to create a culture that empowers and enables our team to serve our members at the highest possible level."

Public Entity Partners provides liability, property and workers' compensation coverages tailored to the needs of its members, and offers risk management programs and services aimed at keeping employees safe, reducing liability exposures and safeguarding public resources. These include extensive training resources for member employees to increase their knowledge of risk management and loss control techniques, training and education for law enforcement professionals, and financial assistance for purchasing essential safety and loss prevention equipment.

For more information on Public Entity Partners, please visit www.pepartners.org.

# No loan is too large or too small



Oakland recently closed on a \$5,200,000 PBA fixed rate loan through the Tennessee Municipal Bond Fund to finance parks and recreational facilities for the town. Oakland previously used TMBF's alternative loan program last year to issue two capital outlay notes. Pictured are Jay Johnson, Town Manager; Tommy Green, TMBF Marketing Representative; H. Michael Brown, Mayor; and Yvonne Bullard, Town Recorder.

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The city of Waverly used the TMBF fixed rate PBA loan program to borrow \$5,000,000 to finance necessary projects due to the August 2021 flood disaster. First Federal Bank provided the financing through the TMBF program. The city has used our programs previously. Pictured are Waverly Mayor Buddy Frazier and City Recorder Kayla Thomas.



### STATE BRIEFS

The state of Tennessee has again received top marks for its efforts to address sex trafficking, according to Shared Hope International. The agency that works on behalf of sex trafficking victims ranked Tennessee in the top spot of its State Report Cards for 2022 with Tennessee earning a B+, the highest grade given to any of the states. Tennessee's high ranking is attributed to efforts by Gov. Bill Lee and the Tennessee General Assembly to provide increased funding and support of investigations as well as to provide support, services, and resources to victims. Agencies such as the Tennessee Department of Children's Services, Tennessee Bureau of Investigation, the Tennessee District Attorney Generals Conference, various non-governmental organizations, and Child Advocacy Centers throughout the state partnered together with efforts to achieve the high score.

With 27 boating fatalities reported at the start of November, Tennessee could potentially see another record-high year of boating deaths. The state has reported 31 boating-related deaths three times: in 1996, 2004, and 2020. The Tennessee Wildlife resources Agency is concerned with the recent upward trend of boating deaths with up to 30% of deaths reported in the past year having intoxication as a contributing factor. The state is also seeing an increase number of boaters on out the water in the fall and winter as well as a boom in boat sales are also contributing to the increase in deaths.

The Tennessee Department of Mental Health and Substance Abuse Services is excited to expand a proven program for reversing drug overdoses and connecting patients to addiction treatment to more parts of the state. The U.S. Department of Justice Bureau of Justice Assistance is providing a \$6 million, 3-year grant to expand the program. First Responder Resource Engagement Specialty Team (FR-REST) takes Tennessee's extensive and successful history of naloxone training and distribution and targets first responders and law enforcement as the audience. The model was trialed in Tennessee starting in early 2020 with a grant from the Substance Abuse and Mental Health Services Administration. In its first year, the program trained more than 2,300 first responders and received nearly 600 referrals. About half of those referrals resulted in an admission to inpatient treatment, and all referrals received recovery support and peer support services.

Tennessee continues to experience low unemployment, despite a slight uptick in October's monthly rate, according to the Department of Labor and Workforce Development. The seasonally adjusted number for the month increased by just 0.1 of a percentage point to 3.5%. The state has had unemployment rates at or below 3.5% since January 2022. In a yearto-year comparison, the statewide unemployment rate is down 0.2 of a percentage point from 3.7% to 3.5%. A complete analysis of Tennessee's October 2022 unemployment data can be found here.

A record-breaking number of students applied for the most recent application cycle of the Tennessee Promise program that closed in November. Preliminary data for the high school class of 2023 showed that more than 64,500 high school seniors applied for Tennessee Promise, the most in the program's history. The Tennessee Higher Education Commission (THEC) has worked to build momentum for the program after the state's college-going rate declined in 2021. Since inception, over 123,000 Tennessee Promise students have received over \$181 million in scholarships to alleviate college costs.

**New business filings in Tennessee** for the third quarter of 2022 were the highest for a third quarter in the 24-year history of the data being collected, according to the new Quarterly Business and Economic Indicators report issued by Secretary of State Tre Hargett's office. The 1.1% year-over-year growth in new business filings from the third quarter of 2021 shows that businesses continue to establish in Tennessee at a record pace. During the third quarter of 2022, 18,752 new entities filed in Tennessee. Over the past year, 76,941 new businesses filed and employment rose by 140,200 jobs. State unemployment remained low at 3.4%, below the national rate of 3.5%. To review the complete Q3 2022 Tennessee Quarterly Business and Economic Indicators report and past reports, visit sos.tn.gov.

# Halls, Lewisburg earn **TN Main Street status**

Tennessee Department of Economic and Community Development Commissioner Stuart McWhorter announced that Halls and Lewisburg have achieved Tennessee Main Street accreditation.

Lewisburg, the county seat of Marshall County in Middle Tennessee, and Halls, a community in Lauderdale County in West Tennessee, join 43 other Tennessee Main Street communities that are accredited through the state program and Main Street America, a program of the National Trust for Historic Preservation.

"The Tennessee Main Street program is an essential component of our rural and community development efforts across the state," said Commissioner McWhorter. "Tennessee's communities are recognized by their thriving downtown districts, and we are proud to partner with the leaders in Halls and Lewisburg as they invest in the tools needed for sustainable revitalization."

The Main Street Program provides training, technical support and grant opportunities to assist in downtown revitalization efforts. The program will focus on historic preservation, community events and economic vitality.

"Halls and Lewisburg are two communities that have success-

fully participated in the Tennessee Downtowns program, and we are excited to welcome each community into the Main Street America network," Tennessee Main Street Program Director Nancy Williams

The Tennessee Main Street Program requires communities to illustrate a commitment from local government and other local organizations, an adequate organizational budget, plans to increase the economic vitality of their downtown, a strong historic preservation ethic, a collection of historic commercial buildings and a walkable district.

Accredited Tennessee Main Street communities are spread across the state and include Athens, Bolivar, Bristol, Brownsville, Centerville, Cleveland, Clifton, Clinton, Collierville, Columbia, Cookeville, Dayton, Dyersburg, Elizabethton, Fayetteville, Franklin, Gallatin, Greeneville, Humboldt, Jackson, Johnson City, Jonesborough, Kingsport, Lawrenceburg, Lebanon, Livingston, Madisonville, Maryville, McKenzie, McMinnville, Morristown, Mount Pleasant, Murfreesboro, Paris, Pulaski, Ripley, Rogersville, Savannah, Sevierville, Sweetwater, Tiptonville, Union City and Winchester.

### Three Tennessee cities awarded for sports tourism

Events in three Tennessee municipalities have received national awards for their contributions to sports tourism.

A softball tournament in Columbia, basketball tournament in Gatlinburg, and soccer tournament in Murfreesboro have all been lauded at the 2022 Champions of Economic Impact in Sports Tourism, presented by Sports Destination Management.

The city of Columbia and Gatlinburg's Rocky Top Sports World both won 2022 Small Market Champion awards. Columbia won for the Premier Girls Fastpitch Super Select Championship at the Ridley Sports Complex that brought nearly 80 fastpitch softball teams from more than 20 states to the city. The event generated an estimate 85,000 overnight hotel stays and had a total economic impact of \$10.3 million in the area.

Gatlinburg's Rocky Top Sports World was awarded for the Rocky Top Invitational, a boys' basketball tournament also presented by On The Radar Hoops. The event drew participants from all over the world, was livestreamed on BallerTV, and also brought players and professional scouts together. The event brought together

The City of Columbia Parks and Recreation was awarded the 2022 Champion of Economic Impact in Sports Tourism for the Premier Girls Fastpitch Super Select Champion hosted at Ridley Sports Complex May-June 2022. The Championship brought over \$11 million in economic impact and 20,000 visitors from across the country to the area. Presented by Sports Destination Management, the 2022 Champion of Economic Impact winners bring

> more than 140 teams and more than 1,400 participants in Gatlinburg, generating more than 2,500 hotel stays and \$1.6 million in economic impact.

> Murfreesboro's Rutherford County Convention and Visitors' Bureau also won the Innovation in Sports Tourism award for the Homeschool Soccer Championship.

The small regional competition has grown to a premier national event over 16 years and attracted more than 1,000 high school athletes from more than 50 teams and 14 states to the Richard Siegel Soccer Park operated by the city of Murfreesboro. The event generated 1,430 hotel stays and generated \$1.4 million in economic impact.

### Tennessee October revenues \$178.1M above estimates

Tennessee Department of Finance and Administration Commissioner Jim Bryson announced that Tennessee tax revenues exceeded budgeted estimates in October.

Overall October revenues were \$1.5 billion, which is \$125.4 million more than October of last year and \$178.1 million more than the budgeted estimate. The growth rate for October was 8.93%.

"October revenues surpassed our budgeted monthly estimate as a result of strong sales tax remittances," Bryson said. "October sales tax receipt growth, reflecting September taxable sales activity, made up 92% of the month's growth from last year. The largest retail sales gains for the month came from the categories of building materials and eating and drinking places. All other state tax categories combined experienced limited growth.

"In the first three months of the fiscal year, we are pleased to have outperformed our budgeted estimates by nearly 13% and to have growth, compared to last year, near 10%. However, we expect these elevated measures will lessen as we progress through the remainder of the fiscal year. As such, we will continue to monitor economic activity and revenue trends to ensure fiscal stability."

On an accrual basis, October is the third month in the 2022-2023

General fund revenues for

October were \$161.8 million more than the budgeted estimate, and the four other funds that share in state tax revenues were \$16.3 million more than the budgeted estimates.

Sales tax revenues were \$128.9 million more than the estimate for October. The October growth rate was 11.27%. Year-to-date revenues are 10.71% more than this time last year.

Franchise and excise taxes combined were \$28.7 million more than the October budgeted estimate of \$84.4 million. The October growth rate was 15.21 % , and the year-to-date corporate tax growth rate is 18.53%.

Gasoline and motor fuel revenues increased by 2.15% and were \$0.3 million more than the budgeted estimate of \$111.9 million. Year-to-date fuel tax collections are lower by 0.45% compared to this same time last year.

Motor Vehicle Registration revenue receipts decreased by 35.13% from this same time last year but were \$1.6 million more than the October estimate. August through October, motor vehicle registration revenues are 24.38% lower because of the one-year registration renewal waiver.

Tobacco tax revenues for the month were \$0.9 million more than the budgeted estimate of \$18.2 million. For three months, revenues are \$0.4 million less than the budgeted estimate.

Privilege tax revenues were

\$1.1 million more than the budgeted estimate of \$49.8 million, and on a year-to-date basis are less than estimates by \$4 million.

Business tax revenues were \$3.9 million more than the budgeted estimate. Year-to-date, business tax revenues are \$10.3 million more than the budgeted estimate.

Mixed drink, or liquor-by-thedrink, taxes were \$7.2 million more than the October estimate, and on a year-to-date basis, revenues are \$13.8 million more than the estimate.

All other tax revenues were greater than estimates by a net of

Year-to-date revenues for three months were \$585.8 million more than the budgeted estimate. The general fund exceeded estimates by \$545.2 million and the four other funds that share in state tax revenues exceeded estimates by \$40.6 million.

The budgeted revenue estimates for 2022-2023 are based upon the State Funding Board's consensus recommendation from November 23, 2021 and adopted by the second session of the 112th General Assembly in April 2022. Also incorporated in the estimates are any changes in revenue enacted during the 2022 session of the General Assembly. These estimates are available on the state's website at https://www.tn.gov/content/tn/ finance/fa/fa-budget-information/ fa-budget-rev.html.

Tennessee could see up to \$70M in Walmart settlement

# Attorney General Jonathan Skrmetti announced that he has

reached a settlement with Walmart to resolve allegations that the company contributed to the opioid addiction crisis by failing to appropriately oversee the dispensing of opioids at its stores.

The settlement will provide more than \$3 billion nationally and will require significant improvements in how Walmart's pharmacies handle opioids. State attorneys general on the executive committee, attorneys representing local governments, and Walmart have agreed to this settlement, and it is now being sent to other states for review and approval.

Under the settlement, Tennessee and its local governments could receive more than \$70 million if all incentives are met.

"Tennessee and its people continue to suffer from the ravages of the opioid epidemic, but this settlement will provide further resources toward recovery," said Attorney General Jonathan Skrmetti. "The Tennessee Attorney General's Office continues to serve as a leader in the national effort to hold opioid distributors accountable. As part of this effort, Walmart has committed to pay over \$3 billion nationwide and to ensure safeguards that will help protect its customers from opioid misuse. I expect this settlement will result in significant additional funding for Tennessee's Opioid Abatement Trust Fund and will create new opportunities to help our communities fight back against opioid abuse. I am proud of the work our Consumer Protection Division in securing this settlement. This deal with Walmart adds to the progress we have already achieved through our settlements with the opioid manufacturers and distributors - and we're not done yet."

The settlement will include:

More than \$3 billion to be

- divided by participating states and local governments, whichmust be used to abate the opioid crisis through efforts such as providing treatment and recovery services to people struggling with opioid use
- disorder. Broad, court-ordered requirements, including robust oversight to prevent fraudulentprescriptions and flag suspicious prescriptions.

With additional funds for a separate agreement with tribes, Walmart has committed \$3.1 billion to settle governmental claims and provide resources for abatement.

The parties are optimistic that the settlement will gain support of the required 43 states by the end of 2022, allowing local governments to join the deal during the first quarter of 2023. Further details about how the money will be distributed will be forthcoming. Last month, states confirmed that promising negotiations were also underway with Walgreens and CVS. The parties continue their efforts to achieve those agreements.

General Skrmetti joined Attorneys General from North Carolina, Nebraska, Pennsylvania, New York, Ohio, California, Colorado, Connecticut, Delaware, Illinois, Indiana, Iowa, Louisiana, Massachusetts, and Texas as the lead negotiators on this deal.

J. R. Wauford & Company, Consulting Engineers, Inc.

## Lee Administration rolls out plan for major overhaul of TN highways

Gov. Bill Lee's administration recently rolled out its it plans to overhaul Tennessee's highway system. Declaring that the state is at a critical juncture, TDOT's plan focuses on what they see as the three main challenges plaguing the state – congestion, project delivery times and retention of its workforce.

According to a newly launched website called Build With Us, TDOT estimates that \$26 billion is needed over-and-above the 2017 IMPROVE Act to address both urban and rural congestion in Tennessee. This includes nearly \$14 billion in the four major urban areas -- Nashville, Memphis, Chattanooga and Knoxville – and over \$12 billion on Tennessee's rural interstates.

Another challenge confronting TDOT is the time it takes to deliver projects. On average, it takes TDOT 15 years to deliver a project from development through construction, and projects are costing 40% over budget due to projects taking so long to get through the development phase.

TDOT has set a goal of reducing project delivery to five years by expanding TDOT's existing alternative delivery tools.

Alternative delivery methods like Design-Build (DB), Construction Manager/General Contractor (CM/GC) and Progressive Design-Build (PDB) have proven across the country to accelerate delivery timelines resulting in 30-50% faster delivery and 10% cost savings compared to traditional delivery methods. However, TDOT is currently limited by statute in the number of projects that can be delivered via these methods and are prevented from using PDB altogether. While the traditional delivery method acts like an assembly line, with each step in the

design and construction process segmented and sequenced, alternative delivery methods resemble a race track pitstop, with design and construction activities stream-

The final challenge that TDOT says is compounding problems is related to its workforce. TDOT is losing employees at a fast rate, primarily due their salaries, which are 10-15% below market level, are a main reason for their departure. TDOT is proposing to eliminate unfilled positions and spending the \$34 million to increase salaries towards market level.

Among some of the solutions to address these problems include:

- Public-Private Partnerships: Having private companies build and maintain new roads in urban areas will allow the state to spend more on rural initiatives like adding a lanes to interstates.
- "Choice" lanes: Creating toll lanes along existing routes to give drivers the option of paying to bypass slower traffic.
- Electric vehicle fees: Finding ways to charge all types of vehicles equally. Electric vehicles currently pay a \$100 annual fee to drive on Tennessee roads while official estimate gas-powered vehicles pay an average of about \$300 in combined state and federal fuel taxes.

To learn more about the plan, go to a newly launched website called Build With Us,

- Other helpful links
- Learn more about Tennessee's traffic congestion challenges.
- Learn more about TDOT's delivery challenges
- Learn more about TDOT's workforce challenges.

**Bottom-Line Up-Front: Challenges** needed to address congestion Workforce Delivery Congestion

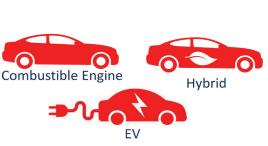


TDOT's plan focuses on what they see as the three main challenges plaguing the state – congestion, project delivery times and retention of its workforce.

### Solutions: Electric Vehicle Revenue

Current Combustible engine owners pay \$300 annually into highway fund EV owners pay

**Project** 



Amount

**Future** 

Creating parity between combustion engine drivers and electric vehicle drivers

Electric vehicles currently pay a \$100 annual fee to drive on Tennessee roads while official estimate gas-powered vehicles pay an average of about \$300 in combined state and federal fuel taxes.

### 47 municipalities among communities sharing in \$27.3M in CDBG funds

Municipality

\$100 annually

into highway fund

More than 45 municipalities will share in the \$27.3 million in Community Development Block Grants (CDBG) being shared among 64 communities across the

Tennessee Gov. Bill Lee and Department of Economic and Community Development Commissioner Stuart McWhorter recently approved \$27.3 million in CDBG, which will assist communities with infrastructure improvements, housing rehabilitations and health and safety initiatives. A total of 47 municipalities are among those communities sharing in the

"Quality infrastructure is essential to ensuring that every Tennessee community can thrive," said Lee. "I congratulate each grant recipient for receiving funds to support local safety, spur economic growth and secure prosperity across our state."

The allocation of CDBG funds is based on priorities set through program is funded through HUD and administered in Tennessee by the Department of Economic and Community Development. Funds are available for water and sewer improvements, housing rehabilitation, health and safety projects and other improvements to enhance the quality of life in Tennessee's rural communities.

In addition to traditional community improvement and safety projects, funding was also made available for community development projects, such as sidewalk and walking trail improvements, street paving and community centers.

"Congratulations to the 64 communities receiving funding through the latest round of Community Development Block Grants," said McWhorter. "The CBDG program is an essential tool for TNECD as we partner with local communities across the state to better equip and prepare them for economic development opportunities, and we look forward

the public meeting process at the local community level. The CDBG	to seeing the success that follows these projects."
local community level. The CDBG	these projects."
D	f tlt

Dyersburg is receiving \$630,000 from the recent round of CDBG grants to build a city gymnasium project. A total of 47 cities are sharing in the more than \$27 million awarded through the program to 64 communities across the state. Other projects being funded include improvements to fire services, sewer systems, water systems, municipal parks, sidewalk improvements, blight remediation, housing rehabilitation, downtown revitalization, and community facility upgrades.

Mullicipanty	1 TOJECT	Amount
Adamsville	fire services improvements	\$420,000
Ashland City	sewer system improvements	\$286,600
Byrdstown	water systems improvements	\$630,000
Clifton	Riverfront City Park	\$248,400
Columbia	sidewalk improvements	\$630,000
Covington	blight remediation	\$304,486
Dyersburg	future city gymnasium complex	\$630,000
Erwin	sidewalk improvements	\$630,000
Finger	fire services improvements	\$338,603
Friendship	water systems improvements	\$461,316
Gates	fire services improvements	\$316,200
Hartsville/Trousdale County	housing rehabilitation	\$525,000
Hickory Valley	fire services improvements	\$327,943
Hohenwald	sewer system improvements	\$630,00
Hornbeak	fire services improvements	\$340,200
Huntingdon	Williams Street Bridge drainage project	\$228,543
Jellico	fire services improvements	\$368,480
Lafayette	sewer system improvements	\$541,800
LaFollette	emergency services improvements	\$630,000
Lenoir City	bank stabilization project	\$630,000
McEwen	fire services improvements	\$152,599
McKenzie	sewer system improvements	\$526,880
Milan	McKellar Park improvements	\$556,140
New Johnsonville	sewer system improvements	\$245,311
Newport	emergency services improvements	\$190,350
Normandy	local street improvement projects	\$239,543
Obion	sewer system improvements	\$276,640
Oliver Springs	water system improvements	\$303,945
Palmer	fire services improvements	\$420,000
Plainview	local street improvement projects	\$426,260
Ramer	fire services improvements	\$355,411
Red Boiling Springs	water system improvements	\$592,200
Ridgley	local street improvement project	\$392,385
Ripley	fire station and community room project	\$630,000
Rockwood	sewer system improvements	\$630,000
Rocky Top	sewer system improvements	\$630,000
Sardis	fire services improvements	\$115,908
Smithville	sewer system improvements	\$300,000
South Fulton	sewer system improvements	\$480,480
South Pittsburg	community health and recreation center	\$630,000
Sparta	sewer system improvements	\$600,000
Sunbright	emergency services improvements	\$266,294
Tellico Plains	downtown improvements project	\$500,500
Troy	downtown revitalization project	\$375,688
Warburg	sidewalk improvements	\$565,800
Waverly	sewer system improvements	\$331,412
Winfield	senior center improvements	\$323,295

# TML, TMBF continue city visits to Southeast TN



In November, TML Executive Director Anthony Haynes, and TMBF President and CEO Wade Morrell made visits to 11 cities in Southeast Tennessee. The two-day trip included meetings with city officials in Signal Mountain, Red Bank, East Ridge, Collegedale, Cleveland, Etowah, Athens, Niota, Sweetwater, Loudon, and Lenoir City.

At left in Signal Mountain, TML Executive Director Anthony Haynes, Signal Mountain Finance Director Jennifer Broomfield, Signal Mountain Mayor Charles Poss, Town Manager Elaine Brunelle, and TMBF President and CEO Wade Morrell







**Above** in Cleveland, Morrell, Cleveland Mayor Kevin Brooks, and Haynes

**Top Left** in Collegedale, Haynes, Collegedlale Mayor Katie Lamb, City Manager Wayon Hines and Morrell

**Left** in Red Bank, Morrell, Red Bank Vice Mayor Stefanie Dalton, and Haynes



In Etowah, Allison Bull, Etowah Finance Director; April Preston, Etowah Utilities Finance Director; Russ Blair, City Manager; Harold Masengil, Etowah Utilities Director; Etowah Mayor Burke Garwood; Haynes, and Morrell.

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# Why multi-factor authentication is essential

Joe Howland VC3 Chief Information Security Officer

How can you better protect your organization's sensitive information and your users' personal data? Deciding where to focus your information security efforts for the most protection and the best return on investment can be a challenge. Multi-factor authentication is an excellent place to start, and

here's why. More than 60% of phishing messages (in which a bad actor sends a fraudulent email or SMS message to capture a user's password) in 2020 were targeted toward harvesting Office 365 credentials. And, 90% of successful cyberattacks start in email. This shows us the need to prioritize authentication to ensure that bad actors don't get access to your systems.

Such data is especially relevant when we consider that the average cost to organizations reporting data breaches is \$4.24 million. Furthermore, it takes an average of 200 days before most organizations even know they've been breached. Multi-factor authentication is a low-cost, highly effective way to help ensure that your employees' login information stays

#### What is multi-factor authentication?

Multi-factor authentication is a method of verifying users' identities before granting them access to a system. As the name implies, multi-factor authentication uses two or more different factors to verify a user's identity before allowing them access to a given system, location, or account. These factors can include:

Somethingtheuserknows: Perhaps the most common authentication factor, something a user knows could be a password or PIN. It could also be the answer to a security question. Essentially, this factor uses personal or proprietary knowledge to authenticate the user. You've likely run into this factor when you call your bank and they ask you to verify your identity by reciting your birthday and the last four digits of your Social Security number.

Something the user is: The most common way that multi-factor authentication systems use this factor is through biometrics. If you unlock your phone with facial recognition or your fingerprint, you're familiar with this factor of MFA. This type of authentication is most often used with unlocking physical devices, but it can also be used with voice recognition. This is often implemented to grant customers access to their accounts over the phone.

 Somewhere the user is: Geo-fencing is sometimes implemented to ensure that users may only access specific information or systems while on-premise at a given location. When combined with other

factors, this can help reduce the risk of bad actors gaining access to onsite servers and other assets. Location-based authentication factors often work well in conjunction with biometric factors to ensure that only authorized persons are onsite and accessing your systems.

#### Why implement multi-factor authentication?

If people can gain access to your systems with a password alone, you are highly susceptible to common cyberattacks. Too many users also reuse their passwords across multiple logins. However, when you implement multi-factor authentication, a password is only one of multiple components needed to gain access. With multi-factor authentication, you have built-in barriers to entry that require relatively little investment of time and resources. Further, multi-factor authentication is often a requirement to purchase cyber liability insurance.

#### Which systems should you prioritize for multi-factor authen-

Not all systems require multi-factor authentication. Here are our recommendations for top priorities:

1. Any internet-facing service: These include email (especially Office 365 or Google Workspace), virtual private networks (VPNs), and any cloud-based systems (such as CRMs, hosted utility platforms, payroll, etc.).

2. Systems housing sensitive data: If you house personal health information (PHI), financial information, or any other proprietary data or information, you should use at least two authentication factors to access it.

3. Critical Infrastructure: Your firewalls, switches, servers, and other critical infrastructure should all have multiple layers of authentication.

4. Administrative accounts: These accounts typically have access to multiple systems and should be protected with more than a password or other single authentication

5. Workstations: Individual user workstations are less vulnerable than internet-facing services or infrastructure, but they can still present a weak point. Multi-factor authentication could be as simple as requiring employees to use a key fob to enter the office and a password on their workstation.

#### Common multi-factor authentication implementations

As we mentioned earlier, multi-factor authentication comes in various forms. Some of the most secure implementations include mobile applications, electronic key fobs, biometrics, and secure RFID cards. With a mobile app like Microsoft Authenticator, Google Authenticator, Duo, or Authy, users can generate a single-use password or code every time they log in. And they must have access to their mobile device to do it, which combines something they have with something they know for

increased security. Electronic key fobs and secure cards give users physical access to your premises, and you can com-



bine this (something they have) with passwords and other factors to create a more secure login experience. With a biometric reader, you eliminate the risk associated with lost keycards or key fobs, as well. Authentication factors that are moderately secure include automated verification phone calls and texts. These can be infiltrated, but they're better than nothing. The worst security factor is probably email, as anyone who gains access to a user's email address (such as by acquiring their password in a phishing campaign) can access that account and use it to reset passwords and breach your systems.

In conclusion: Protect your systems with multi-factor authentication. Implementing multi-factor authentication is one of the most cost-efficient methods to protect your organization against cyberattacks. Even if you require users to update their passwords regularly, those passwords may already be compromised and available on the dark web. Adding layers of authentication reduces your risk and could save you millions of dollars in the long term.

As you review your current authentication policies and the options available for multi-factor authentication, consider if you're getting the most security for your authentication efforts. If your organization does not have multi-factor authentication for access to sensitive information, or if you have questions about improving your cybersecurity, fill out the form below to reach out to us today.

### About VC3

VC3 is a leading managed services provider focused on municipal government. Founded in 1994, VC3 forms partnerships with municipalities to achieve their technology goals and harness their data. In addition to providing comprehensive managed IT solutions, VC3 offers cybersecurity, website design, custom application development, and business intelligence services. Visit www.vc3.com to learn more.

### **About Joe Howland**

Joe has been in the IT industry for over 20 years and has extensive IT management experience that spans multiple industries. Joe joined VC3 in 2009 and currently VC3's Chief Information Security Officer.



Dec. 27-28: Memphis

Autozone Liberety Bowl, Parade, and Pep Rally

Cheer on your team at the official parade and pep rally for the 64th AutoZone Liberty Bowl! Liberty Bowl Parade will march down Beale Street, featuring both competing college teams full marching bands! Parade will also consist of high school bands from across the country, cars, dance groups, national beauty pageant winners and morFor more information, visit this website.

#### Dec. 31: Columbia

Mule Drop

New Year's Eve Celebration in Historic Downtown Columbia. Event begins at 8 pm with the lighting and raising of the Drop. Food Trucks; Kid's Zone; hourly countdowns; confetti wishes; Good Riddance to 2022 highlights; Toasts to the New Year; Amazing performers and the huge countdown at midnight with fireworks and confetti cannon. For more information, visit this website.

#### Dec. 31: Gatlinburg

34th Annual New Year's Eve Ball Drop and Fireworks Show

Gatlinburg will ring in the new year under the cover of the iconic Gatlinburg Space Needle for its 34th Annual New Year's Eve Ball Drop and Fireworks Show on Saturday, December 31. Since 1987, this free, family-friendly celebration has been one of the largest organized New Year's Eve events in the nation, and this year's celebration is set to be a spectacular end to the year. For more information, visit this link.

#### Dec 31: Memphis

New Years 'Eve on Beale Since Memphis' musical legacy meets the city's love of a good time on Beale, you can bet the street's New Year's Eve celebration is big. You'll party with tens of thousands of people, spilling in and out of bars and restaurants onto the wide street. You'll dance under the stars to live performers, including DJ Tree. Then, ring in the new year with fireworks and confetti cannons as the clock strikes 12. For more information, visit this link.

### Dec. 31: Nashville

Jack Daniels' New Years' Eve Live Spend the last night of the year in Nashville with hours of live music, fireworks, and the signature midnight Music Note Drop. Brooks & Dunn, Kelsea Ballerini, and Zac Brown Band will headline the free main stage event at Bicentennial Capitol Mall State Park. For more information, visit here.

### Jan. 14-15: Dayton

32nd Annual Tennessee Sandhill Crane Festival

This family-friendly festival provides a chance to experience the call. which can be heard for over a mile, the dance between mates, the wingspan which stretches to six to seven feet, and the view of this four-foottall bird, along with entertainment, vendors, and children's activities. For more info, visit this link.



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Ed Stewart, ChFC, CLU, CF **Financial Advisor** 

# Tennessee municipalities spread holiday cheer





**Above**: Downtown Jonesborough is lit up for the holiday season after the town's annual tree lighting ceremony. The Fraser fir was lit after several performances. In true Jonesborough fashion, a Christmas story was read by local artist Jules Corriere.

**Left**: The city of Alcoa held its Annual Tree Lighting event at the municipal building. The event featured free concessions, train rides, live entertainment from our local school choir groups, and visits with Santa. More than 250 people attended the event, which kicks off holiday celebrations in the community.

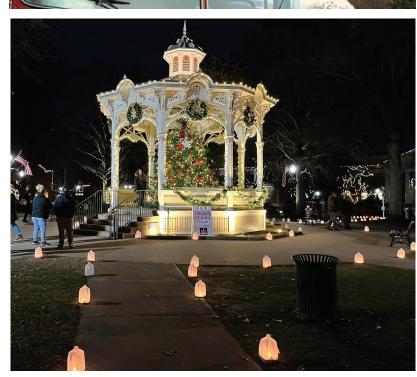


The Freedom Intermediate School Choir performed alongside Matthew West and Jordana Bryant during festivities for the city of Franklin's official tree lighting.



Participants gather at attached at Calhoun's Christmas In the Park event held Nov. 25 in the city's Hiwassee Meadowland Park. The event featured a visit from Santa, carriage rides, free toys, caroling, crafts, free food and thousands of lights.







Santa waves from the he Annual Kindergarten Tree in Loudon. Each year, Kindergarten students from local schools make ornaments to decorate Loudon's downtown Christmas tree.



**Above**: Santa and city officials participate in the lighting of the Tullahoma official Christmas tree downtown.

**Top Left**: Santa waves from atop a Rogersville fire truck during the town's annual Christmas Parade.he community.

**Top Right**: Medina's Fourth Annual Candlelight Walk downtown features three days of activities.



Imitation snow falls on downtown Columbia as part of the city's annual Christmas parade, culminating with the lighting of the Christmas tree on the courthouse square.