

The Business Journal

of Tri-Cities Tennessee / Virginia

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Microporous makes good

Two years ago, the manufacturer promised big things, now it's investing \$20 million here

**Special Section:
Profiles in Business**

Page 37

Plus:
GO Virginia gets behind Ignite
and
YWCA Tribute to Women

Microporous CEO Jean-Luc Koch (right) with Cel Hixson, continuous improvement manager.
Photo by Tara Hodges, Sweet Snaps Photography

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COVER STORY



Microporous doubles down on Piney Flats

A heady combination of new products, new customers and already-exceeded expectations leads the manufacturer to triple the capacity of its Piney Flats facility.

Photo by Tara Hodges, Sweet Snaps Photography

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About those bills...



Back in late February and early March, publications like this one were spilling a lot of ink regarding two bills being considered in the Tennessee General Assembly. The first was a bill put forth in the Senate by District 3 State Senator Rusty Crowe. Senate Bill 2048 (and its House companion legislation, HB 2020) sought to keep the Ballad Health COPA

monitor from releasing to the public information the release of which could materially harm Ballad, and potentially, the economy of the region. The second was House Bill 2602 (and its Senate companion bill, SB 2317), the prime sponsor of which was District 7 Representative Matthew Hill. That bill would have prevented the Tri-Cities Airport Authority from taking any action without first obtaining the approval for such action from a newly formed executive board made up of state legislators.

With the 110th General Assembly having gaveled to adjournment (sine die) we can report on the outcomes of both.

First, the “Ballad Bill.” The bill initially met with what Crowe referred to as a “firestorm” of negative reaction. The idea of keeping COPA compliance information out of the public eye was not popular. Even Ballad Chairman and CEO Alan Levine conceded, “Is it possible the language that was originally submitted was too broad? Yeah.”

The Senate Health and Welfare Committee was slated to take up the bill on Feb. 28, but deferred action until representatives from Ballad, the office of the Attorney General and the Department of Health could convene and work up an amendment. Ballad sought to keep proprietary information confidential. The government sought to keep voters from revolting against what could be seen as trying to alter the terms of the COPA almost before it became law.

After discussion among the parties, an amendment was introduced March 22.

The amendment (SA 0731) changes the wording of the bill to limit what’s redacted from COPA reporting to:

- (1) Operating and capital budgets;
- (2) Existing and future business plans other than any plans, and any modifications to those plans, that are required to be submitted to the state pursuant to a certificate of public advantage or application for a certificate of public advantage;

- (3) Financial audit working papers
- (4) Contracts or agreements with payors and payor pricing information;
- (5) Physician recruitment plans and contracts or agreements with physicians;
- (6) Contracts or agreements with vendors;
- (7) Complaints, including hotline complaints and open investigations of such complaints; and
- (8) Employee personnel files, including performance evaluations, disciplinary actions, individual compensation amounts, and employment contract terms not otherwise publicly available.

Item (2) is a key, in that it mandates disclosure of future business plans already mandated for disclosure in the COPA. Concerned citizens had questioned whether the original bill would allow Ballad to close or repurpose facilities without following the strictures set forth in the COPA.

The amendment also sets forth a seven-day notification period. Should the state plan to release information that could include Ballad trade secrets, it will give Ballad a week’s notice so the company can petition to block that release.

Both the amendment and the amended bill passed the Senate the same day they came to the floor. Once the House bill made it through the Health; Finance, Ways and Means; and Calendar and Rules committees, it passed on a 93-1 vote April 17. The bill went to the governor for his signature April 23. As for the bill putting the Tri-Cities Airport Authority under a newly created board of state legislators, it was sent to committee in both the State House and Senate within a week of being introduced. It never made it out of either committee.

In the long term, perhaps the most important legislation brought by a Northeast Tennessee delegation member may be House Bill 1831, introduced by District 5 Representative David Hawk (and its companion senate bill, SB 2257). That bill limits the duration and dosage of opioid prescriptions for new patients, with reasonable exceptions for major surgical procedures and exemptions that include cancer and hospice treatment, sickle cell disease as well as treatment in certain licensed facilities. With initial opioid prescriptions limited to a three-day supply, Tennessee will have one of the most strict and aggressive opioid policies in the nation.

A handwritten signature in black ink, which appears to read "Scott L. Blum". The signature is written in a cursive, somewhat stylized font. Below the signature, there is a faint horizontal line, possibly a separator or a signature line.

Why the Tri-Cities should be one MSA - and why it matters

By John Speropulos

Almost 20 years ago the Tri-Cities was a single Metropolitan Statistical Area (MSA). But due to a revised definition of urban areas, it was divided and designated a Combined Statistical Area (CSA) with two metropolitan components. That made the region the data-reporting version of fly-over country. It was probably a mistake back then, but considering today's increasingly data-driven world, it's an even bigger mistake that should be corrected.



Before the division, the Tri-Cities region comprised eight counties in Northeast Tennessee: Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi and Washington; Two counties in Southwest Virginia: Scott and Washington; and the city of Bristol, Virginia was also included.

Fast forward to 2018. The Tri-Cities is now divided into two MSAs. Johnson City's MSA includes Washington County, Carter County and Unicoi County. The Kingsport-Bristol TN-VA MSA includes Sullivan County, Hawkins County, Scott County Va., Washington County Va., Bristol Va. Greeneville is its own micropolitan district. Hancock and Johnson counties are orphans.

If you go back and look at criteria used to define MSAs, it's not hard to see why someone sitting hundreds of miles away from here looking at a region defined by geopolitical jurisdictions could have said the Tri-Cities should be divided.

According to the Census Bureau, an MSA consists of one or more counties that contain a city of 50,000 or more inhabitants or contain a Census Bureau-defined urbanized area and have a total population of at least 100,000. The primary distinguishing factor between a CSA and an MSA is the social and economic ties between the MSAs within a CSA are at lower levels than between the counties within an MSA.

It's a lot like reading income tax instructions, isn't it?

Still, those definitions set the argument for why yesteryear's decision should be reversed. The economy has changed, and the way data is collected and reported is nothing like it was 20 years ago. It's time for some change.

And it's not like this is a bottom-up idea. During a recent

conference at the Tennessee State Data Center, Census Bureau officials said there are still discussions about whether the Tri-Cities should be a CSA or a single MSA. That's a good start.

So why should the Tri-Cities be one MSA?

The most compelling reason is that it's one economic marketplace and today's economy pays more attention to markets than geopolitical jurisdictions.

Of course, some will point to the populations of Johnson City and Kingsport and argue the region is two MSAs. Reread that definition of an MSA and pay special attention to the latter part: An MSA consists of one or more counties that contain a city of 50,000 or more inhabitants or contain a Census Bureau-defined urbanized area and have a total population of at least 100,000.

Now, look at the most current Census Bureau population estimate for cities. Johnson City and Kingsport have separate local governments and schools, but together they are an urbanized area. Combined they had a population of almost 120,500. A little more than 20 miles from each are the twin Bristols and Elizabethton if you need to push the urban political area population higher.

Also look at the commuter traffic patterns that stitch the Tri-Cities into one urbanized area. Or even better, check out the Census Bureau's data on commute patterns. What you'll find is that almost 29,000 Sullivan County residents commute to a job that isn't in the county or city where they live. A little more than 21,000 Washington County residents do the same every day. Expand that to the seven-county area, and you'll see over 106,000 people live in one of the local political jurisdictions and commute to another for their primary job. Almost all those primary jobs are in the Tri-Cities, and that gives the region high-level economic and social ties.

Changing the Tri-Cities back to one MSA isn't a slippery slope to the consolidated city or county government or schools. It won't impinge on any local government's sovereignty. It simply sets the stage for a better economic definition of what is obviously one regional marketplace. It affords a stronger demographic voice than any one local jurisdiction can present. Reverting to one MSA won't change the region's branding challenges, but it would more accurately define the region for those who make data-driven business decisions.

The Tri-Cities is one market. It should be recognized as one Metropolitan Statistical Area by the Census Bureau.

John Speropulos CCIM, SIOR, is president of Mitch Cox Realtor, Inc. He regularly writes at speropulos.com.

Housing market back in double-digit growth mode

Northeast Tennessee's housing market posted double-digit March and first quarter sales and price gains.

According to the Northeast Tennessee Association of Realtors (NETAR), sales were up 11.8 percent, and the average price for a single-family resale was 13.2 percent better than March last year. Sales for the first three months of this year were 10.3 percent better than last year while the average sales price was up 10.9 percent.

"March is the early start of the peak buying and selling season, and the robust results surprised some market watchers," said NETAR President Aaron Taylor. Many other markets are reporting small sales increases due to a continued tight inventory and buyer fatigue over finding the home they want. "That's what some locals expected since those conditions exist here. But what the first quarter numbers show us is there is still a lot of pent up demand in our market." How long it can sustain that pace is the big question, he added.

NETAR reported 588 closings in March

and 1,352 during the first quarter. It was the third straight month of year-over-year increases and the best first quarter since 2008 – the year NETAR launched its Housing Market Trends Report.

March's average sales price in the 11-county area monitored by the report was \$178,658, up \$20,866 from March last year. The first quarter sales price was \$173,427 – a \$17,094 improvement over Q1 last year.

Taylor said Realtor Property Resource (RPR) reports show March's 861 new listings were slightly below last year's total of 896 while the active listing inventory was down 21.3 percent. "Currently we have six months inventory on the market, which is the industry rule of thumb for normal market conditions," Taylor said. However, nine to 10 months inventory was the norm for our area until last year, he added.

The average closing in March was on the market for 135 days compared to 152 last year. "But that's the average for the region," Taylor said. It varies when you drill down to local markets.

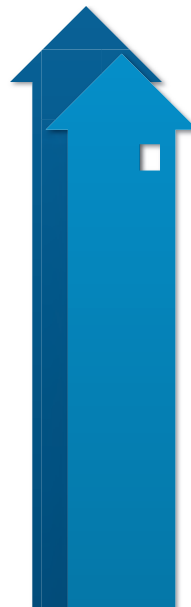
Here's a capsule look at how the first quarter city and county single-family resales and average prices compared to the first three months of last year:

CITY MARKETS

Kingsport: Sales 174, up 33. Avg. price - \$175,857, up \$12,458.
 Johnson City: Sales, 164, up 10. Avg. price - \$208,583, down \$316.
 Bristol, TN: Sales 66, no change. Avg. price - \$157,010, up \$16,061.
 Erwin/Unicoi: Sales 34, up 1. Avg. price - \$149,591, up \$16,994.
 Greeneville: Sales 46, up 5. Avg. price \$132,754, up \$2,526.
 Bristol, VA: Sales 34, down 2. Avg. price - \$118,412, up \$18,130.
 Elizabethton: Sales 29, down 5. Avg. price - \$121,628, up \$558.

COUNTY MARKETS

Sullivan: Sales 411, up 45. Avg. price - \$168,692, up \$11,580.
 Washington, TN: Sales 345, up 34. Avg. price \$213,240, up \$18,203.
 Greene: Sales 146, up 14. Avg. price \$152,925, up \$17,296.
 Hawkins: Sales 121, up 21. Avg. price \$157,446, up \$27,493.
 Carter: Sales 107, down 12. Avg. price \$139,310 up \$7,960.
 Washington, VA: Sales 87, up 4. Avg. price \$188,011, up \$28,218.
 Wise: 42, up 6. Avg. price \$109,863, up \$5,914.
 Johnson: Sales 32, up 17. Avg. price \$219,800, up \$59,786.
 Scott: Sales 21, down 3. Avg. price \$82,625, down \$30,769.
 Lee: Sales 6, down 3. Avg. price \$77,117, down \$500.



Johnson County's year-to-date high average sales price change and Scott County's low are both residual effects of outlier sales. NETAR counts city sales as those in the high school zone. City sales and price data are included in the county totals.

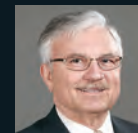


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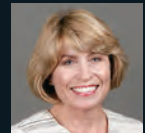
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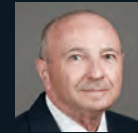
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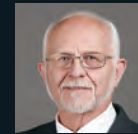
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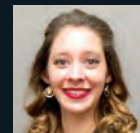
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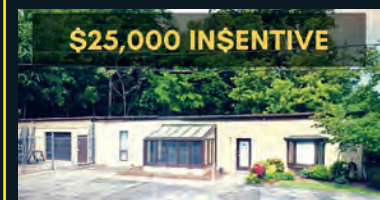


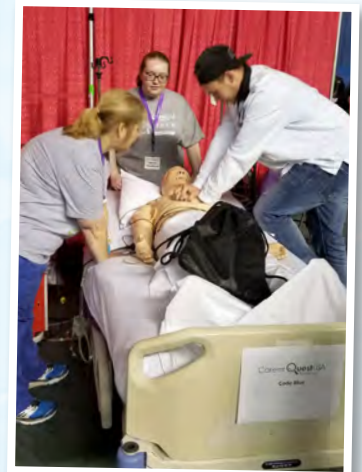
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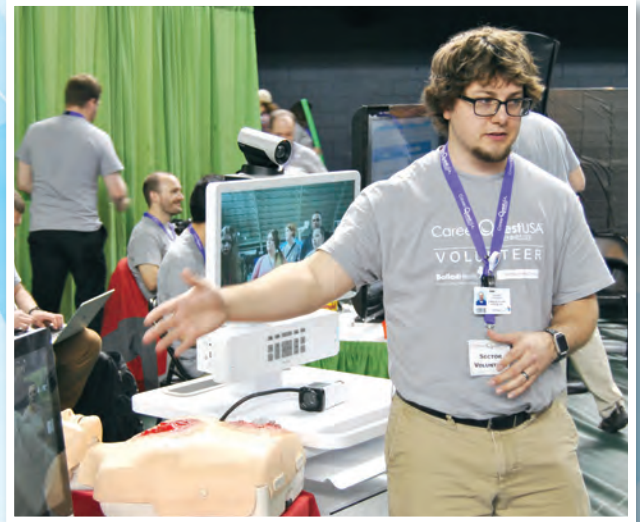
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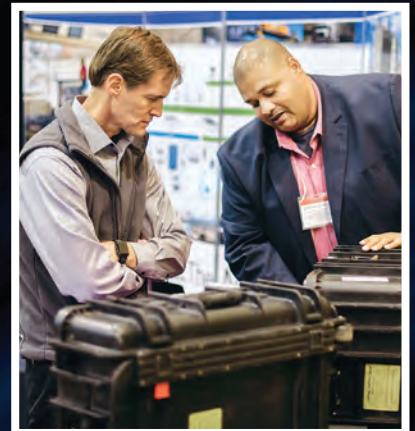
CareerQuestTN brings together students, employers

The second annual CareerQuestTN event on the campus of East Tennessee State University in Johnson City April 12 and 13 brought 5,000+ students from almost every school district in the region into direct contact with more than 60 major employers. Companies from the fields of advanced manufacturing, health care, construction and information technology hosted booths in the mini-dome. The event was organized by the First Tennessee Development District as part of its workforce and literacy initiative. Sponsors included Ballad Health, Stanley Black & Decker, TVA, the Associated General Contractors of Tennessee, the University of Tennessee Center for Industrial Services and AOSmith. CDAVE ONGIE AND SCOTT ROBERTSON



eChemExpo showcases coming technologies

Six panel discussions and 60 seminars highlighted the 2018 eChemExpo at Meadowview Conference Resort & Convention Center April 5. Discussions on cybersecurity and enhanced reality were among the best-attended. More than 200 exhibitors showed their wares to the hundreds of engineers, chemists and executives in attendance. The semi-annual event has been held in Kingsport since the year 2000. The 2018 event had more than 30 sponsors, and was supported by BAE Systems, Eastman and Nuclear Fuel Services, among others. PHOTOS BY TARA HODGES, SWEET SNAPS PHOTOGRAPHY



Microporous to announce \$20 million Piney Flats expansion

By Scott Robertson

Microporous has scheduled groundbreaking for a major plant expansion at its Piney Flats, Tenn., facility June 13. The company plans to invest \$20 million in a capital project to triple the facility's output of polyethylene battery separators.

"This \$20 million will be the biggest investment we have made as a business since we went stand-alone again in 2013," said Ed Feaster, CFO. "It's even bigger than the one we did at Feistritz (the company's plant in Austria) so it's a really big deal for us. It's a big deal for our employees. It's a big deal for the community. It's a big deal for our investors."

The expansion will allow all of the company's existing product lines to be produced at the Piney Flats plant. In addition, it will allow the plant to begin production of new products. "It's all wrapped up in a bow," said Arnie Gillert, director of Sales – North America. "It's new customers. It's new products. It's expansion into different markets."

The expansion is dictated both by increased demand from existing customers and plans for future growth, said Roger Calloway, plant manager. "We have already started the work. That work actually started months ago before we even had capital approval. We had a plan. We had a vision for the company. We have always had a strategy to grow with our customers and our customers have been growing faster than we can keep up with at our current capacity."

"We got to a point where we have successfully implemented a lot of de-bottlenecking projects in the plant," Calloway said. "We've probably spent more on this plant in the last three years than in the previous 30 years. We've gotten to the point where we have de-bottlenecked and made the plant as efficient as we can with the capacity we have and the footprint we have now. So, the next step is to expand."

The expansion should take about 18 months to complete, with production beginning late in the fourth quarter of 2019, Calloway said. The company plans to completely sell out the increased capacity shortly thereafter. It's not a far-fetched goal, Gillert said. "We installed a third line in Austria in 2016. Subsequently, a year later product was virtually sold out there. Our track record has been stellar in being able to convert customers and grow with the market."

"We know we have some quick wins in front of us," Gillert said. "Automotive we're not really into. EFB (enhanced flooded battery) is a growing market; start-stop vehicles are a big growing market in the U.S., and we want to be ahead of that curve when it really takes off."

The key to breaking into those new markets is the ability of the expanded plant to produce the company's Duroforce ULR ultra-low resistance separators. "It's the lowest resistance separator in the marketplace," Gillert said. That's important



Microporous CEO Jean-Luc Koch (right) with Cel Hixson, continuous improvement manager.

because the new breed of start-stop vehicles turns the engine off when the vehicle stops at a red light, for instance, but leaves everything else running, thus draining the battery. Lower electrical resistance separators allow the battery to recharge faster and more efficiently.

"Probably the number one requirement from our customers is a separator with almost no resistance," CEO Jean-Luc Koch said. "Everybody's fighting to minimize electrical resistance."

"It's a big market right now in Europe, but it's slowly transitioning here to the U.S. as they look to continue to grow that space for auto makers," Gillert said. "So that's the big driver of this as well, in addition to having capability of just standard SLI (starting, lighting, ignition) or standard automotive which we don't have right now."

To date, Microporous has only produced industrial products at Piney Flats. "We are the largest industrial separator producer



The Microporous executive team credits the rank-and-file employees of the plant for making the planned expansion possible.
PHOTOS BY TARA HODGES, SWEET SNAPS PHOTOGRAPHY

in the world,” Gillert said. “So, this will give us the ability to produce the automotive side of our business here locally. Ultimately, just out of a single location in Piney Flats, we’ll produce the most diverse range of separators in the world when this expansion is done. We’ll be able to produce all eight of our product lines.”

Koch promised more innovations will come from the Piney Flats facility once the expansion is complete. “(Duroforce ULR) is the first outcome of our new R&D investment. There are some other very interesting products in the pipeline, but this one is now commercially available already.”

Koch and his team have the freedom to reinvest in the company now, he said, because the private equity firm behind them, Seven Mile Partners, has faith and trust in management. “We’re getting close to five years now with Seven Mile,” Koch said. “So, with a private equity firm after five years you always hear, ‘What is the next step?’ Well, the next step is for them to invest \$20 million. They are in for the long run. That’s what they said on day one and really, we have been very fortunate having these guys believing in us, believing in management getting results.”

It’s easier for the partners to have that faith because the management and rank-and-file employees at Microporous have a solid record of past performance. “I would have to say

we have exceeded all the milestones and all the targets we have been given,” Koch said. “We have invested between \$20 million and \$25 million over the last four years and different projects altogether. Now it’s really about doubling that.”

It’s also easier when the trust doesn’t just flow from the investors down, Calloway said. Management and the workforce at Piney Flats have spent the last five years proving themselves to each other. “We have made strides in every key performance indicator that we’ve tried. Our first one was safety. We sit here today very proud that in the last two-and-a-half years we have only had one incident.

“Just recently we have decided that continuous improvement is so important that we have promoted someone from within to be a continuous improvement manager,” Calloway continued. “That’s just another opportunity for one of our employees who has shown a lot of aptitude and a lot of desire to do something more than just be a supervisor.

“The people on the floor – the morale out there is at an all-time high,” Calloway said. “We have had our challenges in the last two to three years, but we have met every one of them and come out on top. People see that and they appreciate it.”

Ballad Health announces 150 layoffs of management, front-line employees

CEO says company working to minimize impact

By Scott Robertson

Ballad Health, the region's largest Employer, is in the process of eliminating around 150 jobs. The layoffs were expected, as the company had said as early as last fall that up to 250 positions could be cut once the merger of Mountain States Health Alliance and Wellmont Health System became final. That merger closed at the end of January, creating Ballad Health.

The positions affected by the layoffs announced April 17 include elimination of duplicative jobs, according to Ballad Chairman and CEO Alan Levine. Levine told a press conference those jobs include senior-level executives as well as middle management and front-line team members. An additional 49 empty positions have already been eliminated through attrition.

Levine said the move represents the first step in a shifting of jobs from administrative and management positions to more direct care hires. "The next step in things that will occur is, we're going to submit plans to both states for our population health investments, for research, for expansion of pediatric and physician services, and of course the development of a pediatric trauma center and the pediatric emergency access points in Bristol and Kingsport. Once we start the process of spending the capital for that, people will see it right away, and of course, once you open those services you have to start hiring people. You're shifting away from administrative costs and preparing yourself to make the investments we have committed to in the COPA (the agreements with Tennessee and Virginia under which Ballad operates as an inpatient monopoly). We fully intend on fulfilling those commitments."

Levine said the company would soon be making around 70 new hires for a facility being built at the former Northside Hospital site, and that more new hires would come as the system shifts from a model under which two systems were operating in one space to a more efficient service delivery model.

None of the positions eliminated in the 150 layoffs will be in the chain's small rural hospitals, Levine said. "Thirteen of our 21 hospitals are considered rural under the COPA...Those are




Ballad Health Chairman and CEO Alan Levine
PHOTO BY SCOTT ROBERTSON

some precious access points for those communities, and they're jobs. If you add up the operating losses of our rural hospitals, they exceed the loss of the system...If the COPA didn't exist and we were still just Mountain States and Wellmont, I promise you there would be conversations right now about which of those hospitals would be closed...One of the commitments we made in the COPA was to keep them open...It is clear the COPA is doing its job, because not one job is being affected by this announcement today."

Levine reiterated the total number of positions being eliminated is less than management estimated in September. "We spent the last several months looking at where we had duplication," Levine said. "We went to each department throughout the system. They had the best visibility on where there was duplication of effort. They made their recommendations and there was a lot of dialogue internally, but it was a process from the department levels up." Levine said he made the decision to cut nine senior managers among a couple dozen management members affected.

"My thoughts right now are with the individuals and their families who have been affected by this and the

remaining team members who go to work every day, frankly in a very uncertain environment not of their creation, because of external pressures. We believe this merger actually minimized what would have been a much bigger impact had Mountain States and Wellmont done something separate." Ballad has previously estimated 1,000 jobs could have been cut if the two systems pursued separate mergers. "So yes, this is a horrible outcome for the people affected. We have done what we could do to minimize that."

Severance pay and comprehensive outplacement services are being offered to affected team members, and some are eligible to apply for other open positions within Ballad Health if they choose. Ballad Health currently has more than 700 vacant positions and is actively seeking to hire people into those positions. More than half of these positions are in nursing. 

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Ignite program receives \$250,000 GO Virginia grant

Funds to bridge gap between worlds of education, employment

By Scott Robertson

The Ignite program of the United Way of Southwest Virginia received a \$250,000 grant from Growth and Opportunity for Virginia (GO Virginia) April 10 in Richmond. The funds will be used to fund an internship project as part of a collaborative effort to align school curricula with local employer needs.

The two-year Ignite program includes a capacity-building platform that provides activities to encourage post-secondary education, streamlines work credentialing, provides work-based learning opportunities and matches new graduates with local employers through a web-based platform. The program was born of a concern that too many students being produced by the education system were not ready to enter the workforce. A recent study found that while three out of four teachers believe they were sending work-ready students into the community, only 50 percent of employers agreed with that assessment.

“United Way of Southwest Virginia is excited to build upon the success of our current Ignite Program aimed at connecting the worlds of learning and work, by adding a new component – internships,” Chrystal Brown, director of Education for United Way of Southwest Virginia said. “Through the internships component of the Ignite Program, we will partner with 17 school systems to align credentialing, create meaningful project-based learning, and offer invaluable work experience so that Southwest Virginia’s young people graduate from high school career ready and actively engaged in their communities. We are grateful for the support of GO Virginia, and we look forward to our continued collaboration with students, parents, educators and employers to inspire and equip tomorrow’s workforce, together.”

Mike Quillen, chair of Region One expressed his enthusiasm for this project and applauded the concurrence of the State Board. “I think this is one of the more innovative and promising projects for the future of not only Southwest Virginia, but the Commonwealth. Coordination between our secondary schools and prospective employers is critical to educating our young people in opportunities available to them, providing skills and experiences that will make them and our region’s workforce more valuable. Providing our existing and future employers with a skilled and informed workforce is a win-win”.

GO Virginia issues grants to each of its nine regions on a per capita basis. The GO Virginia per capita grant funds will be used to implement projects that align with each region’s Growth and Diversification Plans. These plans provide an honest assessment of the economic, workforce and structural barriers in the region, as well as the existing regional economic drivers and potential growth sectors in each region. Projects that address these challenges and opportunities represent a first step toward the creation of higher paying jobs in the regions.

In addition, all nine regions will compete for more grant funds later this year. The first round of statewide competitive grants is



Southwest Virginia teachers spend a day working at Mohawk Industries as part of the Ignite program. PHOTO COURTESY UNITED WAY OF SOUTHWEST VIRGINIA

expected to be awarded in June 2018.

The GO Virginia State Board was highly impressed with the project and acknowledged it as a model for the state. The GO Virginia Region One Council recommended the Ignite Internships program to the State Board at the March 2018 meeting. “The nine GO Virginia regions have been working diligently over the last year to drive innovative projects that address each region’s specific workforce economic development needs,” said GO Virginia Board Chairman John O. “Dubby” Wynne.

“The Commonwealth’s approach to economic development is forward-thinking, focused and in tune with national and global trends, which is clearly reflected in the projects that were approved today,” said Secretary of Commerce and Trade Esther Lee. “GO Virginia is an innovative approach that supports the best opportunities for creating higher-paying jobs in every region of Virginia.”

“GO Virginia is inspiring the innovative thinking that will help to push Virginia’s economy forward,” said Governor Ralph Northam. “It is encouraging to see how coordination between the state and our higher-education partners is helping businesses take their operations to the next level and to create opportunities in every region of the Commonwealth.”

Co-working space opens in downtown Erwin

By Scott Robertson

The town of Erwin has opened its first co-working space, branded "Square One."

"When you combine Erwin fiber and a really cool workspace, you get Square One," said Lee Brown, general manager of Erwin Utilities, which partnered with the Joint Economic Development Board of Unicoi County to create the town's first co-working environment.

"So many people work from home now, but not everybody's got a great Internet connection," Brown said. "But you can come right here to Square One and work at an affordable rate and be connected to blazing fast Erwin fiber."

Erwin's fiber service offers 1 Gbps upload and download speeds, meaning downloads happen at roughly 10 times the speed of cable. That electronic infrastructure, combined with the physical infrastructure of an office space within a minute of Interstate 26 but close to mountain recreation, gives Square One some unique advantages in attracting start-up businesses, Brown said.


Tyler Engle, executive director of the Joint Economic Development Board, called the addition of that fiber infrastructure to an open floor plan building, "a match made in heaven."

"It has flexible meeting space, white boards, high definition monitor television, six co-working desks and a private office. Folks can rent it just for a day if they need it. They can rent the



Brian Tapp and Tyler Engle at Square One PHOTO BY SCOTT ROBERTSON

shared space co-working areas for a very competitive rate, or the private office for a little more. There are no hidden fees or anything. We just try to make it easy for folks."

"We think it's important to invest in downtown Erwin and to promote job growth here," Brown said. "Our job is to support people working in business and job creation. Getting a business started is one of the hardest things to do. And we think a lot of great things will start at Square One." 

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Choosing the right incubator or accelerator:

Business is less daunting when you know where to start

Part one of a two-part series

By Anne Newton

From business incubators that help you get started - to business accelerators that identify what you need to go to the next level - to coworker and makerspaces that offer access to equipment, technology and expertise, whatever your needs, the goal is the same: to develop a salable product or service and help your business grow.

If you're unsure of the first move or you're dealing with the logistics of early business growth, incubators like the KOSBE Small Business Development Center offer a good first step. "Some who come to KOSBE have no idea what they need to do legally to start a business," said Executive Director Aundrea Wilcox. "My job is not (to say) whether this is a good business idea. What I want to know is it believable, does he/she have all the skills necessary to execute the plan, do they have the capital they need, do they have the tools needed for success."

Executive director of AccelNow, John Campbell says he asks, "Who have you talked to," "What are you finding from other sources," and "What did you bring to illustrate it," to help entrepreneurs discover where they are in the process and what their goal or target is.

"I think ideally the client should have a story about what they want to do when they first come in," Campbell said. "Whatever it takes to get some kind of understanding of what they need to help them be more productive and get to another level."

Wilcox agrees it's important to understand where entrepreneurs are in the process, "I don't want to have anything fall through the cracks so I ask questions to make sure they're ready."

AccelNow's office is at Heath Guinn's newly opened Sync.Space

in Kingsport, a facility that provides accessible co-worker space for entrepreneurs, and a platform for an accelerator model. "We are more than just a space, we are where businesses come to accelerate," said Guinn. "We've partnered with AccelNow and the Holston Business Development Center to bring dedicated mentorship and networking to our members where they have access to human capital resources and tools."

As member businesses grow, Sync.Space connects them with local support to staff, market and manufacture products, and provides local and export distribution opportunities.

The facility offers high-speed internet, teleconferencing during normal business hours, meeting rooms, desks or workstations as available and boasts a 1,000-square-foot green screen studio insulated for audio recording with professional support in the production of high-end photography and promotional videos.

The Virginia Highlands Small Business Incubator provides support for small business startups including writing business plans, funding service referral and other professional services.

Cathy Lowe, the center's director, says the smaller spaces at the facility are reserved for small business startups and offers affiliate and co-working memberships, educational tools, advertising, media support, networking, financing, marketing and advanced manufacturing.

"Our goal is to make sure we give small businesses an opportunity to establish themselves and grow in the community by connecting them with education and networking resources to make them successful," she said.

The Tennessee Small Business Development Center (TSBDC) at East Tennessee State University is the linchpin for coordinating regional business development. It's one of 15 Business Development Center Network locations in Tennessee primarily providing counseling services and educational opportunities to entrepreneurs and "for profit" new and existing small businesses. As an affiliate, regional offices have access to additional and unique resources and programs of a major regional university, enhancing services available to client businesses as well as certified TSBDC counselors.

The ETSU Innovation Lab is a university-based high-tech business incubator that assists entrepreneurs develop emerging technologies from concept through commercialization. Its objectives are to facilitate collaboration, innovation and shared learning for businesses during their critical developmental years, create high-quality jobs, emerging technology driven companies that stimulate and support sustainable economic growth and development.

The Innovation Lab's worldwide scope and International Soft Landings Designation allow it to serve as a nexus between entrepreneurs, educational institutions, economic development councils and the international business community by offering physical and virtual business support to growing companies. [BJ](#)



Heath Guinn, Mars Reid and John Campbell at Sync.Space.

PHOTO BY ANNE NEWTON

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40 Under Forty honorees will be featured in the December issue of The Business Journal.
Deadline for nominations is August 17, 2018. Nominate online at 40under.com

Angela Braan:

Exploiting a gap in the market – with care

By Gabriel Logan

In a region with a relatively low percentage of young entrepreneurs, fewer female entrepreneurs, and very few minority entrepreneurs, Angela Braan, who is a U.S. Army veteran to boot, stands out. Those uncommon qualities haven't driven the growth of her two-and-a-half-year-old business, Cassia's Salon & Spa, though. That growth has been driven by the fact that Braan is a detail-oriented, customer-focused businessperson who has found a niche and made it her own.

Cassia's is the first salon in the region to succeed in providing high-quality salon services to women regardless of race. Black hair, Caucasian, multicultural – what matters to Braan isn't a customer's race, it's that the customer deserves to feel valued.

"Having a local salon that does black hair means the world to me," Aundrea Wilcox, executive director, Kingsport Office of Small Business Development & Entrepreneurship (KOSBE) said. "I've been living in this area for 14 years. I have only recently been able to experience a positive high quality, relaxing salon atmosphere, while having my hair done by a professional stylist who is not only capable but up-to-date with new trends and techniques."

Braan is originally from Washington, D.C. She served in the Army four years until 2000. She worked as a stylist in D.C. until moving to Kingsport in 2015.

"We have really just tried to tear down barriers when we moved here," Braan said. "I could tell that there were many barriers when we moved. There was a lot of traditionalism. People do the same thing the same ways over time. Coming with a new perspective I wanted to do something different in business."

Braan, who refers to herself as a perfectionist and, "a little OCD," decided to create not just a salon, but a space in which women could feel a certain way. "People say all the time 'Oh my gosh, it is so peaceful in here,'" Braan said. "They will sit in here and watch a movie after their hair is done like for the next hour. I think that is why the business has been successful. I do not just worry about your hair. I want to know what is going on in your life. What can we do to help you? I think it is important to deal with the entire woman rather than 'I am going to make your hair look good, give me your money, and go home.'"

In the future Braan hopes to create a product line of shampoos and conditioners. She is allowing herself five years to get it done.

"My long-term goal is to open up a school to teach how to do black hair because nobody here knows how to do it so nobody gets their hair done," Braan said. "Then a lot of black women do not want to move into the city because if nothing else, a black woman wants her hair done. I hear all the time 'There is nowhere to get your hair done.' I do not want to be the only one. That is



Angela Braan PHOTO COURTESY CASSIA'S SALON & SPA

why I am looking for someone to train to do what I do so that I can transition into a school."

Wilcox, who mentors entrepreneurs every day, likes Braan's chances. "What stands out to me is the value that Mrs. Braan places on others," Wilcox said. "She values everyone, no matter who you are."

"When you meet someone like that," Wilcox said, "you know that they are trustworthy and authentic in everything they do. She values others so much that she is deeply involved in nurturing her family, growing her business and the people who work for her, and contributing to the betterment of our community. This is evidenced by her service with the Kingsport Neighborhood Commission and her church leadership. She really cares for us—all of us—and she wants to help us." ■

POWERful Statement



In the 29-year history of the Malcolm Baldrige Award, five Tennessee-based companies have been award recipients. Three of those winners reside **Where Tennessee Begins Its Business Day**. This year, Bristol Tennessee Essential Services joined other Sullivan County recipients Eastman (1993) and Pal's Sudden Service (2001). BTES is the first utility to be honored with this distinction.

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New River Hardwoods to invest \$3.8 million in Carter County facilities

New River Hardwoods, Inc. officials recently announced the lumber company will invest \$3.8 million in its operations in Roan Mountain. New River plans to create around 25 manufacturing and production jobs in Carter County. The company will install new equipment and convert its Roan Mountain log yard into a lumber manufacturing facility.

“I’d like to thank New River Hardwoods for investing in Roan Mountain and creating job opportunities in Northeast Tennessee,” Robert Rolfe, commissioner of the Tennessee Department of Economic and Community Development said. “It’s always an encouraging sign when an existing business chooses to expand in Tennessee. New River Hardwoods’ \$3.8 million investment is terrific news and I look forward to the positive impact these 25 new jobs will have on Carter County’s residents.”

Headquartered in Beckley, W.Va., New River Hardwoods operates facilities in Virginia, North Carolina and Tennessee. The company began lumber production in 1991 and produces more than 40 million board feet of high quality hardwood lumber annually.

In addition to its Roan Mountain location, New River Hardwood operates millworks, dry kilns and sawmill facilities in Mountain City, Tenn., a sawmill near Cumberland Gap, Tenn. as well as a log and lumberyard in Erwin, Tenn.



“New River Hardwoods appreciates all the support provided by the Tennessee Department of Economic and Community Development, the Carter County Mayor’s office and county commissioners,” Wayne Law, president of New River Hardwoods, said. “We look forward to starting production at the site this spring and are excited about providing positive economic opportunities in the Roan Mountain community.”

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The increasingly senior-centric economy

How professionals are navigating the opportunities and challenges caused by the graying of the region

Second in a two-part series

By Don Fenley and Scott Robertson

The only major age category that is seeing notable population growth in Northeast Tennessee and Southwest Virginia is the 65+ category. As was pointed out in this space in the April 2018 issue, by 2028, it is projected that one in every four residents of this region will be over the age of 64. Those numbers do not merely reflect the graying of America. They exceed it.

That's why, at a time when operations revenue is down significantly and layoffs are occurring, Ballad Health is building a transitional care and assisted living facility on the site of the former Northside Hospital in Johnson City. It's why Holston Medical Group recently hired the region's first board certified geriatrician. But it's not just health care providers that are retooling to better serve the growing market of Boomer seniors.

Alicia Tranum is a health insurance broker with Beyond Benefits in Kingsport, Tenn. Her business focuses entirely on health insurance, and while her firm handles everything from group benefits to dental and vision insurance, the demographic balance of her customer base is shifting to the over-65 Medicare market. "We track the over-65 numbers very carefully, and every month has doubled from the previous year," Tranum said. "So, March this year is double what March was last year. February has doubled vs February last year."

And while that's enviable business growth, it comes with a price tag, Tranum said. She and her staff are forced to spend a great deal of time on training. "Some of (our customers) are just turning 65. Others need an evaluation of their current plan vs what's coming out," Tranum said. "And it changes at the speed of light. In February, for instance, President Trump changed some of the Medicare laws that pertain to prescription Part D. It is an ever-changing environment.

"CMS guidelines cause us to have a large amount of training per carrier," she said, and her firm handles several carriers' products. "So, training's a constant process. If there's any down-time, it's not down-time.

Two local Realtors note the reaction to the graying demographic on the housing market is an evolving process in an industry that has become more complex due to regulations and one that can be slow to react to the demands elders have and continue to exert.

Diane Hills, co-principal broker at Southern Dwellings and a member of the Tennessee Real Estate Commission, says an aging

demographic and older population lends itself to longer housing tenure. For example, the most current Census housing data show occupants of about 72,000 Tri-Cities households moved into their homes 20 years ago or more. Of those 23,000 had a move-in date of 40 years ago or more. Those homeowners have and will continue to have special housing needs.

Hills and Marsha Stowell, principal broker at A Team Real Estate Professionals, say a big local challenge is those folks who have been in their homes for 20 years or more and who are now empty nesters or are preparing for retirement can't find enough of the product they're looking for on the local market. Twenty years ago, people were looking for larger homes, so they liked split foyers. That's one way to get more room for the money. But that's out of favor now. People want smaller houses that require less upkeep, according

to the two Realtors. "We don't have a housing inventory that matches our demographic," Stowell said.

Financial planners are having to break some bad news to the Boomers, said Tommy Greer, managing partner at Blackburn Childers & Steagall. "As retirement becomes a priority we are having more people than ever turn to us for retirement/financial planning. Many are having to face the reality that they will not be able to retire at 65 as many saw their parents do." In many cases, that's because everything from children's college to vacations have taken precedent over saving for retirement. "Most all of our parents have pensions that have provided for them greatly in their retirement years. Our generation is the first where we were mainly responsible for saving for our own retirement and needless to say we did not do very well."

In the short-term, Greer says, that just means more business for firms like BCS. "It's been said more money will change hands from one generation to another over the next 20 years than ever before in our history. That has led for a much bigger tax and financial planning need within families than ever before."

One advantage for employers because of this is a surfeit of talent and experience available in people between 65 and 80 who are still healthy and willing to work. "They usually don't need to work fulltime, typically have great work ethic and maturity and can be great mentors/models to a younger workforce," Greer said. "I have found them to be very affordable and while needing the money often are driven just by the enjoyment of working." **BJ**

It is an ever-changing environment.

- Alicia Tranum,
Beyond Benefits

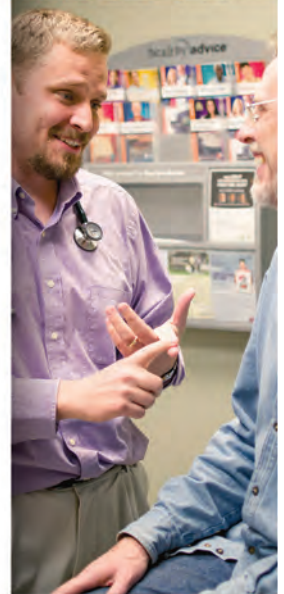
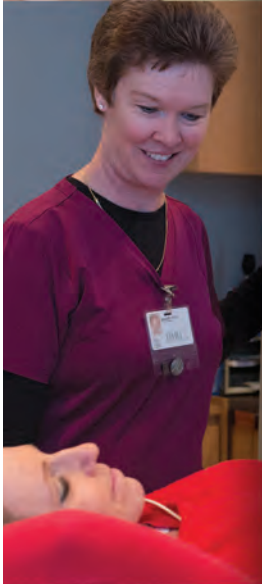


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Lasting impact: McGlothlin unveils latest fundraiser to benefit Mountain Mission School

By Dave Ongie

Fifty-four years ago, a young attorney showed up at Mountain Mission School in Grundy, Va., to help start a basketball team.

Jim McGlothlin learned three things that day, and the third lesson has made a lasting impact on countless lives.

“First of all, the Mountain Mission kids didn’t know anything about basketball,” McGlothlin said. “Second, to my dismay, I found out I didn’t know anything about coaching. And third, to my great satisfaction, I learned that the Mountain Mission kids were the neatest kids I’ve ever been around.

“They were just the greatest kids you’ve ever seen, and 54 years later, let me tell you, it’s still the truth.”

McGlothlin relayed that story as he formally announced another blockbuster fundraiser that will ensure Mountain Mission, which was founded in 1921, has the financial security to positively impact the lives of children well into its second century of operation. On September 10, The Olde Farm in Bristol, Va., will host The American Legends for Mountain Mission Kids, a celebrity golf tournament McGlothlin hopes will bring in between \$35 million and \$40 million to bolster the school’s endowment.

Patrons will have the opportunity to either watch or play alongside 10 legends from the world of sports. Jack Nicklaus and Gary Player – who teamed up with the late, great Arnold Palmer to raise \$15 million for Mountain Mission in 2010 – will be back along with golfers Lee Trevino, Betsy King, Lorena Ochoa, Lanny Wadkins and former PGA Tour Commissioner Tim Finchem. Peyton Manning, Dan Marino and Jerry West round out the field.

Nicklaus has fond memories of participating in The Big 3 for Mountain Mission Kids and is excited about the prospect of a return engagement.

“Looking back, the Big 3 event was an incredibly enjoyable day,” Nicklaus said in a statement. “There was such a sense of camaraderie and good will on the course, and knowing that everything that took place would benefit such a worthy cause made



Jim McGlothlin



Tim Finchem PHOTOS BY DAVE ONGIE

it even more special.”


All proceeds from the tournament will go to Mountain Mission, a non-profit school in Grundy that provides a high-quality education for at-risk children, many of whom have been lifted out of extreme poverty or violence. The school has housed, fed and educated more than 20,000 kids over the past 97 years, and 95 percent of them go on to college.

When Palmer, Nicklaus and Player joined forces at The Olde Farm eight years ago, it shattered the previous record for money raised during a PGA Tour-sanctioned event. The record books will have to be re-written once again, because McGlothlin said over \$17 million had already been raised at the time of the press conference on April 25 that officially launched the event. Food City has signed on as a title sponsor and Gregory Pharmaceuticals has committed to being a major sponsor.

The PGA Tour will once again sanction the charity tournament, and Finchem said the money raised for Mountain Mission will once again have an impact that reverberates well beyond the Appalachian Mountains.

“At the time, we didn’t know the impact it would have,” Finchem said of the Big Three event. “Because when it was announced that it was the single-largest fundraiser in the history of the PGA Tour, it had a very positive effect on what people in communities around the country think they can do.

“We’re delighted to sanction this new edition. Again, the numbers that Jim is throwing out there are incredible. But the reason we’re so excited about it is that, number one, it’s going to help a great cause. But number two, it’s a message to the country that these kind of things can happen if you get the right folks together and have the leadership.”

There are a few different ways to help the cause. Those wanting to play in the event can do so for \$100,000, and admission for spectators is \$1,000. There are sponsorship opportunities available, and more information can be found at theamericanlegends.com. 

YWCA honors 2018 Tribute to Women Award recipients

Nine exceptional women who actively better the quality of life for thousands in our region are being honored in May by YWCA Northeast Tennessee and Southwest Virginia.

Nominated by area organizations and chosen by an independent panel of judges, the nine award recipients exemplify those working to enrich the region. They are honored in categories which reflect the impact of the YWCA in our region: Nurture, Empower, and Transform.

This year's Tribute to Women award recipients were honored at an awards banquet May 10 at the historic Bristol Train Station. Aimee Davis, 2018 Tribute to Women

Chair, says, "I have long been inspired by the words of the founder and president of the Children's Defense Fund, Marian Wright Edelman, who once said, 'You cannot be, what you cannot see.' The women honored this year through Tribute to Women demonstrate the positive impact a determined woman can make with an individual, an organization or even an entire industry. It is our honor to recognize these women, their powerful accomplishments and the meaningful impact to our region. Because, when we are able to shine a light and "see" good in the world, it has the power to inspire us all."



Nurture

Dr. Rebecca Buchanan, who is an eight-time All American and 1997 U.S. World Championship team member in track and field, has devoted her life to helping young people find empowerment through physical activity. Her nominating colleagues at Emory & Henry College say that her "passion and persistence" most mark her character and that her leadership in the area of health and human performance is helping to transform teaching practices and instilling healthy habits among a regional population that deals inordinately with health issues related to obesity. Dr. Buchanan has envisioned and nurtured regional programs that impact hundreds of young women and men as well as relentlessly sharing her expertise at conventions and professional trainings for educators.

Nurture

Dr. Dorothy Conley Dobbins has demonstrated a commitment to the ideals of social work for more than 45 years. In 2016, the Tennessee National Association of Social Workers awarded Dorothy with the Lifetime Achievement Award. This recognition was because of her mentorship with students, leadership, and community outreach. Dorothy has progressively advanced her career beginning in the role as a Food Stamp Eligibility Worker and advancing to the Associate Vice President of the Office of Diversity in the Health Services Division at ETSU. She has a long-standing history of nurturing students from minority and disadvantaged backgrounds and has focused much of her career on increasing diversity at ETSU, in her community, and in the Northeast Tennessee region.



SEE YWCA, 28



Nurture

As a physician, **Dr. Marta Wayt**, not only demonstrates clinical talent, but true compassion for her fellow human beings. Even though Dr. Wayt maintains a full-time internal medicine practice in Kingsport, she also serves as the medical director of Providence Medical Clinic of Kingsport, which provides free health care to people in need. Under her direction, the clinic has experienced phenomenal growth in services and number of volunteer physicians and staff. Recognized as natural leader, Dr. Wayt recently became the president of the medical staff at Holston Valley Medical Center, the second- largest hospital within Ballad Health. She is also the recipient of a fellowship from the American College of Physicians and was a Servant’s Heart Award nominee of Mountain States Health Alliance.

Empower

Described by her nominator as “the ultimate effective leader” **Lisa Carter**, started her career as a bedside nurse and progressively worked her way up to the role of CEO of Niswonger Children’s Hospital. Additionally, with the recent merger of the two local health systems, Lisa will now lead the pediatric service line for Ballad Health. Her regional leadership in health and wellness programs, advocacy, and exceptional clinical care serves the children and teenagers in a 29 county service area. Not only does Lisa work to provide the best care for children in her profession, but she also serves as a board member for Southern Appalachian Ronald McDonald House Charities, is a member of Children’s Hospital Alliance of Tennessee and is active in various other organizations.



Empower

Educator and community leader, **Dr. Louise Fincher**, not only recognized as the dean of an important educational entity within the Marion community, but also as an important voice on decisions related to the health care future of the region. Dr. Fincher’s leadership in the successful launch and accreditation of the Emory & Henry School of Health Sciences last spring has been widely praised for the promise it holds in enhancing health care across the region. Along with a Falls Prevention Center, graduate degrees in physical therapy, and future degrees in occupational therapy and physician assistant education, the School houses an Obesity Research Center and free clinic serving uninsured and underinsured residents from throughout Southwest Virginia.

Empower

Jimmie C. Miller is among the elite attorneys in our region, evidenced by numerous recognitions as one of the “Super Lawyers of the Southeast” annually since 2009. In 1982, when she accepted employment at the Firm of Hunter, Smith & Davis, LLP in Kingsport, she entered the legal profession at a time when very few women were courtroom advocates in our area. Even as a new graduate, Ms. Miller chose to go toe-to- toe with some of the most seasoned courtroom veterans, all of whom were male. Since the courageous beginnings of her career, she has held nearly every position available in the local bar associations and has successfully served as the first female managing partner of her firm. Her inimitable example and mentorship has undoubtedly led to greater opportunity for other female attorneys in our region.





Transform

Through her role as the Site Director for the Branch House Family Justice Center, **Karen Boyd** transforms the lives of those who are victims of domestic violence. Through her efforts in helping to create one of only nine Family Justice Centers in the state of Tennessee, victims of domestic violence are provided counseling, financial assistance, medical treatment, legal advice, transportation, and compassionate assistance. In addition to her transformational work at the Branch House, Karen has received an Outstanding Service Award and the Above & Beyond Award for the pro bono services she provided as an attorney at Legal Aid of East Tennessee.

Transform

Dawn Roller has sparked positive change in the Bristol community by applying her leadership skills as a volunteer and professional in a diverse group of organizations. As Junior League President, Dawn envisioned and orchestrated the addition of a Splash Pad at Steele Creek Park in Bristol, which sees nearly 300,000 visitors annually. Dawn's leadership and passion has also inspired other community projects such as providing free reading material for children, Thanksgiving meals for underserved families, and dental services for veterans, among others.



Transform



Countless lives, many worthy organizations, and our region are substantially changed for the better because of **Nita Summers'** willingness to work for change. Nita is a servant leader who has served in a myriad of volunteer capacities to help tackle community issues such as literacy, the opioid

epidemic, abuse, the arts, and limitations facing women and girls. Nita was a founding member of the Women's Fund of East Tennessee, has served on the Steering Committee for the Roan Scholars Leadership Program at ETSU, the Circle of Friends Committee for the International Storytelling Center, and the Johnson City Schools Foundation Board, among others. Although her areas of service are varied, Nita's desire to transform her community for the better remains consistent.



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ON THE MOVE

Administration

Robyn Lee has been hired as program director for GO Virginia Region One. The announcement was made by The University of Virginia's College at Wise (UVa-Wise), the support organization for the program. GO Virginia is a business-led initiative, launched in March 2016 to create more higher-paying jobs in Virginia.



Robyn Lee

In her new role, Lee will direct the operations and provide staff support to the GO Virginia Region One Council. Primary areas of focus include the implementation of the Growth and Diversification Plan, managing the grant program components and building relationships across the 13 county/three-city region. Partnerships formed to support these efforts are diverse: representing government, education, industry, non-profits, entrepreneurs, chambers of commerce, and private foundations.

"I am honored and excited for the opportunity to work with the GO Virginia Region One Council and partner with the region to advance the economy in Southwest Virginia," Lee said. "An extensive amount of work has gone into this program and I am looking forward to continuing the mission of GO Virginia."

Prior to assuming this new position, Lee led the efforts of Opportunity SWVA, a network of small business and entrepreneurship support organizations covering a 19 county, four planning district area. Opportunity SWVA has launched regional initiatives such as the startup business competition, the Entrepreneurship Challenge, Rally SWVA, a community development program, which has served 14 SWVA communities to date and launched entrepreneurship and innovation programs at UVa-Wise.

The recruitment of a program director for GO Virginia included a search committee of college representatives and Region One GO Virginia council members Mike Quillen and George Cridlin. After a four-month search, Lee was identified as the right person for the position.

"Robyn's understanding of the broader region and connections spanning four planning districts made her the ideal candidate to fill this critical role," said Mike Quillen, chair of the regional council.

Advertising & Marketing

Kirk Musick has been named digital specialist for Corporate Marketing, a division of The Corporate Image, an integrated communications firm headquartered in Bristol, Tennessee.

In his position, Musick is responsible for the development and implementation of strategic digital marketing campaigns and increasing client visibility through Search Engine Optimization (SEO) activities, Search Engine Marketing (SEM) and social media engagement.

Musick joins Corporate Marketing with nearly a decade of experience in SEO, website design and marketing analytics. He is the former owner of iNovate Marketing, LLC, where he managed the company's day-to-day operations, including branding, SEO, web development, graphic design and project coordination for clients. Musick is also the former owner of OCTANE Marketing,

a social media marketing and optimization agency.

"We are pleased to welcome Kirk to the Corporate Marketing team," says Christine Riser, vice president of Corporate Marketing. "He brings extensive marketing and technical experience in project and relationship management, and his expertise serves as an exceptional resource for our clients."

Musick earned a Master of Business Administration degree in business administration and management from Milligan College and a Master of Science in internet marketing from Full Sail University in Winter Park, Florida.

"I am delighted to join Corporate Marketing and help serve the digital marketing and business development needs of our clients," Musick says. "I look forward to leveraging my skills to establish and carry out effective marketing strategies for new and existing clients, both within and beyond this region."



Kirk Musick

Banking & Finance

First Tennessee Bank has announced a new Kingsport community president, David Reynolds.

First Tennessee Northeast Tennessee Market President Gerald Hallenbeck shared the news in a prepared statement. "I am excited to announce that David Reynolds has been named First Tennessee Bank's Kingsport community president. David's leadership and community involvement have been critical to First Tennessee's growth in the Kingsport market. As Kingsport community president, David will lead our team of outstanding bankers as they continue to help the businesses and families of Kingsport reach their financial goals."

Reynolds is a longtime First Tennessee representative with a background in financial services that dates to 1989. In addition to his responsibilities as Kingsport community president, Reynolds is senior vice president and director of Private Client Financial Services, providing leadership for First Tennessee's team of private client/wealth relationship managers which proactively manages clients' personal assets and liabilities at a high level of service.



David Reynolds

Sales

Burk I.T. is pleased to welcome Mike Sentell as an outside sales representative. Sentell most recently worked with Verizon in the Tri-Cities area in the capacity of business account Manager. He brings a proven track record of success in consultative sales.

Sentell grew up in Knoxville, Tenn., and has been a resident of Kingsport since 2007, where he currently resides with his wife, Erin and their two children.



Mike Sentell

AWARDS & ACHIEVEMENTS

Food City celebrates centennial

This year Food City is proud to be celebrating its 100th Anniversary.

“Food City is extremely proud to be a local, family owned company. Our heritage dates back 100 years,” says Steven C. Smith, Food City president and chief executive officer. “While the Smith family entered the grocery business in 1955, the Food City chain we purchased in 1984 dates back to 1918, when the Humphrey’s Family opened their first supermarket in Greeneville, Tenn.” Jack C. Smith, along with his father Curtis, cousin Ernest and uncle Earl opened their first Piggly Wiggly store in Grundy, VA in 1955. The Smith Family went on to build three additional locations, followed by the purchase of several smaller chain stores in 1974 and a joint venture that resulted in partial ownership of their first distribution center, Mid-Mountain Foods, Inc. In 1984, Smith purchased Quality Foods, doubling the size of the company and opting to adopt Food City as the company banner.

“As luck would have it, my grandmother sent my dad to the store one day. It was just a little market with two checkouts and one of those was never open. My dad got the groceries he needed and then had to stand in line for 45 minutes to check out. When he came home, he told his family he thought he had found something to do,” says Smith. “And the rest, as they say is history.”

“The grocery industry has certainly seen its fair share of changes over the past 100 years. From the days of groceries being



Steve Smith

stored behind the counter to self-service supermarkets, scanning registers, curbside pickup and now home delivery service – a lot has changed. But one thing that has remained the same is our unwavering commitment to our customers, our associates and the communities we serve,” says Smith.

“In today’s competitive marketplace, it’s very rare to see a company celebrating their 100th Anniversary. Food City is extremely proud to have served our friends and neighbors for the past 100 years. We realize this would not be possible without the loyalty and support of our customers, associates and our many great business partners. Our company was founded on the simple

SEE DEPARTMENTS, 32

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DEPARTMENTS, CONTINUED

philosophy to ‘run the best store in town.’ We’re still committed to that mission today and we hope you’ll join us as we celebrate this incredible landmark in our company’s history. Thank you for 100 remarkable years.”

Headquartered in Abingdon, Virginia, K-VA- T Food Stores (Food City’s parent company) operates 132 retail outlets throughout south-east Kentucky, southwest Virginia, east Tennessee, Chattanooga and north Georgia.

Burleson Construction honored for Bank of Tennessee building

Burleson Construction was recognized recently for construction of the Bank of Tennessee new office in Kingsport. The award for Project of the Year was presented at The Associated General Contractors of America 26th Annual Awards Dinner. The Tri-Cities Branch of the AGC awarded several awards for outstanding construction, as well as safety and project management.

“This project was a very high-profile facility for us and we wanted to make sure that everything was perfect,” said Roy Harmon, Bank of Tennessee CEO. “It took us twenty years to assemble the property and develop the plan for this campus. Burleson Construction has done several projects for us in the past and their quality of work is top notch.”

A committee of qualified judges travels to each submission

location and then evaluates the buildings on several criteria in order to determine the winner of the award. Evaluations include scope of the project, timeline, budget, aesthetics, sustainability, materials used, design, and community impact. The Bank of Tennessee office and site plan were designed by architects Reedy & Sykes, who were also honored.

T E C Industrial reaches safety milestone

T E C Industrial Maintenance & Construction recently reached a major safety milestone by working more than 15,000,000 man-hours without a lost time incident. This accomplishment, the company said in a release, “is a testament to T E C Industrial’s world class safety program and to the company’s long-term commitment to the safety and the well-being of its employees. “Our safety culture and 24/7 below Zero program is rooted in the philosophy that nothing is more important than safety and it is a collective commitment by our leaders and individuals to emphasize safety over all competing goals.”

Said Greg Boehling, president & CEO, “T E C Industrial and our employees are very proud of our safety record and of reaching this major milestone. Safety performance is a core value and the foundation of our culture that we continually work to perfect in accordance with our 24/7 below zero safety program. We are very proud of our employees for what they have accomplished and thankful to our customers for their parallel commitment.”

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HMG listed among Top 150 Places to work in health care

Holston Medical Group (HMG) has been recognized in the Becker's Hospital Review 2018 "Top 150 Places to Work in Healthcare." The list highlights the top hospitals, health systems and healthcare companies that promote diversity within the workforce, employee engagement and professional growth. This honor represents the latest in a long list of achievements made by HMG.

"We're honored to be included in this list of top healthcare places to work. HMG excels in providing deeply personalized care for our patients, many of whom face significant healthcare challenges," said Richard Gendron, MD, vice president of Holston Medical Group. "Our success is due to the dedication of our team—and we are committed to honoring our team members' efforts to improve the health of our communities."

HMG employees receive standard benefits such as 401k match program, competitive rates for medical benefits, paid time off, paid holidays and disability benefit. Additional special programs include fitness programs and incentives as well as group outings for employees and their families.


First Bank & Trust honored for philanthropic contributions to VHCC



First Bank & Trust Company, a diversified financial services firm was honored April 17 with the Chancellor's Award for Leadership in Philanthropy for its generous contributions to Virginia Highlands Community College.

William Hayter, First Bank & Trust Co., president and CEO, accepted the award from Dr. Glenn DuBois, chancellor of Virginia's Community Colleges, during a ceremony in Richmond. He was accompanied by other members of the bank's leadership team, as well as VHCC President Gene C. Couch Jr., and Laura Pennington, who leads the VHCC Educational Foundation.

"It is a privilege to accept this award on behalf of First Bank & Trust Company," Hayter said. "Virginia Highlands Community College is an important part of our community, and this community has been good to us. Bringing students and the community together is our way of giving back and saying 'thank you.'"

Over the last decade, the company has provided \$150,000 to the College through donations and sponsorships of campus events. Additionally, company leaders have provided in-kind support by serving as members on VHCC boards and committee that directly support educational opportunities in the service region. 

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Opioid crisis and response:

A potential minefield for physicians

By Ian P. Hennessey

It's no secret that our nation is in the midst an opioid crisis and that Tennessee consistently ranks among the top 15 states for drug overdose deaths. Over the past few years, Tennessee in many ways has become a national leader for its efforts to address the crisis through targeted legislation. Nevertheless, the legislative attempts to stem the tide of the opioid crisis have also increased regulatory scrutiny and heightened the risk environment for physician practices.

As this article goes to print, the Tennessee General Assembly appears on course to pass what is being heralded as one of the most restrictive laws related to the prescription of controlled substances in the entire nation. In its current form, Senate Bill 2257 would, among other things, restrict opioid prescriptions to a three-day supply and place limits on the dosage unless specific exceptions are met. Under some circumstances, a provider would be permitted to prescribe more than a three-day supply, but only if the provider complies with additional requirements related to documentation and limits on dosage or if the prescription meets certain criteria for non-minimally invasive procedures or specially defined cases "medical necessity."

While this bill and others like it continue to make their way through the General Assembly, existing laws related to the opioid crisis already have a significant impact upon the practice of medicine in Tennessee. As of July 1, 2017, pain management clinics were required to be licensed under Tennessee law. Obtaining and maintaining licensure is often a lengthy and expensive process, including applicable fees and state inspections. According to the Controlled Substances Monitoring Database (CSMD) 2018 Report to the Tennessee General Assembly, the number of pain clinics has decreased by 48% since 2014. However, there is even more potential exposure for a practice that does not intend to be a pain management clinic, but nevertheless meets the legal definition. Although there are some exceptions, the statutory definition of a pain management clinic includes any private practice that provides chronic nonmalignant pain treatment to a majority of its patients for 90 days or more in a twelve-month period. For purposes of determining whether a practice meets this threshold, the entire caseload of patients from all physicians, advance practice nurses and physician assistants who serve in a practice are counted. Unless appropriate tracking methods or other controls are put in place, it is easy for a private practice – particularly a primary care practice – to unintentionally and unknowingly cross the threshold and become an unlicensed pain management clinic. The unwary may be subject to penalties, including civil fines of \$1,000 to \$5,000 per day, and those providing services at an unlicensed pain management clinic may be subject to disciplinary action by their licensing board.

But how is the Tennessee Department of Health (TDH) able to know whether a practice is operating as an unlicensed pain

management clinic? Perhaps the most common way appears to be through the Department's ongoing supervision of the CSMD. Originally implemented to combat "doctor shopping" by patients, the CSMD is now also used to gather information on the prescribers themselves. Each year, the TDH identifies the top 50 opioid prescribers in Tennessee and, more recently, the top 10 prescribers from all of the combined counties having less than 50,000 residents. In some cases, TDH investigations appear to have been launched based on this prescription data to determine whether a practice is operating as an unlicensed pain management clinic and/or whether there is adequate documentation in patient charts to justify the prescription of pain medications. Investigators are likely to review whether providers are adhering to TDH's Chronic Pain Guidelines and whether any deviations from these guidelines are adequately documented. Nevertheless, practices that do not intentionally operate as a pain management clinic may be more likely to have charts that do not stand up to the heightened scrutiny employed by TDH. Regardless of whether or not a practice operates as a pain management clinic, each practice should implement policies regarding properly detailed documentation related to the prescription of opioids in accordance with the Guidelines as well as any future legislation related to the supply and dosage of opioid prescriptions.

Whether through analysis of CSMD data or due to a formal board complaint by a patient or other concerned person, TDH is authorized to conduct unannounced inspections of a healthcare provider's office if TDH has a reasonable suspicion the office is operating as an unlicensed pain management clinic. As part of the inspection process, TDH is permitted to review the practice's business and medical records. If the practice is unable to produce satisfactory evidence that a majority of its patient population is not receiving chronic nonmalignant pain treatment, then a rebuttable presumption is established that the practice was operating as an unlicensed pain management clinic for purposes of any subsequent TDH administrative hearing.

The opioid crisis is a serious issue facing our East Tennessee community and our nation. Ongoing legislative and regulatory efforts are attempting to address the crisis. In the meantime, physician practices should carefully review their operations to ensure they do not unintentionally run afoul of the evolving legal and regulatory landscape.

Mr. Hennessey is an attorney with London Amburn, a law firm dedicated to healthcare clients.

Disclaimer: The contents of this article are for general informational purposes only and are not to be construed as legal advice. You should consult an attorney regarding any specific legal questions.

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According to William H. Hayter, President and CEO, “We remain committed to the founding values that have played a pivotal role in placing First Bank & Trust Company among the top performing banks in the nation. Our financial strength has generated value for our customers, our communities, our employees and our shareholders.”

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outstanding performance by the bank. Traditionally, First Bank & Trust Company earns top awards in the agribusiness industry.

Some of the awards and accolades the company has earned include: 2016 recipient of Business of the Year Award from the Virginia Agribusiness Council and Lender of the Year in 2016 by the USDA Business and Industry for Outstanding Participation in the Rural Business Loan Program. First Bank & Trust was ranked 36th in the nation among the top 200 proven performers with total assets less than \$2 billion. With current deposits of \$1.42 billion, Mortgage Loans outstanding at \$754 million and Ag Loans totaling \$397 million, First Bank & Trust continues to grow and meet the regional market needs.

Much of 2017 was spent training, empowering, engaging and supporting employees to ensure the First Bank & Trust tradition of exceptional customer service and attention to detail remain second to none in the industry.

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TOP EXECUTIVE:

William H. Hayter,
President and CEO

DATE FOUNDED:

1979

NUMBER OF EMPLOYEES:

362



Back row: Ami Bailey, Jennifer Hunter, Tina King. Front row: Alicia Tranum, Wendi Nicholas.



Benefits and Relationships

In 2004, Alicia Tranum exchanged her artistic career as the owner of four art galleries in the region for a service-oriented venture as Owner/Broker of Beyond Benefits, a company focused on providing great business and individual insurance coverage. Tranum says, “I realized it was a true love and passion when I saw the positive impact I could have on the individuals and families that were overwhelmed by the choices and the unknowns surrounding health insurance options.”

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Alicia Tranum, Owner

DATE FOUNDED:

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NUMBER OF EMPLOYEES:

5





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If you had asked anyone back in 1980 if opening a Bar-B-Que restaurant on the south side of Johnson City was a good idea – you would have gotten the same reaction from most. “Really? Good luck!” Fast forward to 2018 and The Firehouse has become one of the region’s most popular dining destinations, located in the vibrant and growing downtown Johnson City area.

“We specialize in Great Food, Famous Hospitality and Growing Tomorrow’s leaders” says founder and owner Tom Seaton. “Growing leaders and investing in our team is what makes going to work fun and challenging each day. We have been blessed with tremendous success as a business and as a partner in our community with many organizations for almost four decades” says Seaton.

The company completed a major remodel to the restaurant in June of last year that focused on improving internal operations in the restaurant’s kitchen. The project completely refinished the entire back of house space and gave some much needed breathing room to the rapidly growing carryout side of the business. All of your favorite Hickory Smoked Meats and Homemade Side Items

are available through The Firehouse’s carryout service.

The Seaton’s are already looking forward to the next project at The Firehouse. If you have ever worked at a restaurant, you likely know that there is always an opportunity to do more. “We are looking at other opportunities right now that enable the business to operate more effectively, more efficiently and that could enable us to increase our presence in the region.

Firehouse Catering has seen tremendous growth over the last 5 years. If you are ordering for 15 or more people, Firehouse Catering has a great Pick-Up BBQ Pack option that starts at just \$6.50 per person. Firehouse Catering is currently booking On Site Catering events for 100 or more for the Summer and Fall. Both Catering options are available year around. The Commissary Production Kitchen operates year around with a full time crew 5 days a week, producing all of the delicious Hickory Smoked Bar-B-Que meats, homemade side items, famous sauces, dressings and desserts.

The Firehouse is located in the historic (1930) Walnut Street Fire Hall between downtown Johnson City and ETSU.

CONTACT INFO:

627 West Walnut Street,
Johnson City, TN 37604
(423) 929-7377
www.thefirehouse.com

TOP EXECUTIVES:

Tom Seaton,
Founder/CEO
Justin Seaton,
COO/GM

DATE FOUNDED:

1980

NUMBER OF EMPLOYEES:

85





Duke and Russell Ingram

Two Generations of Success

It was in 1969, during his senior year at ETSU, that Duke Ingram began his career in the insurance industry. Since then, he has evolved into one of the most successful Financial Advisors in the country. His focus on constantly expanding his expertise through continued education and research has given him the ability to protect and grow his clients' estates within an ever-changing landscape.

His son, Russell, followed his own path into the industry. He says that his focus was initially on the world of academia, aspiring to become a professor of Economics and Finance. However, during his graduate studies in Finance at Tulane University, his plans changed when he was recruited by a trading firm in Chicago. It was there that he bridged the gap between financial theory and creating

real-time trading strategies.

In 2010, Russell returned home to the Tri-Cities where he has since applied his education, unique experience, and various designations (Series 66, Series 7, Series 24) to develop sophisticated financial plans and investment strategies for all the clients at Ingram Financial Services.

Duke is a 48 year member of the Million Dollar Round Table, which is recognized internationally as the standard of excellence in the life insurance and financial services business. Russell was named to *The Business Journal's* 2017 40 Under Forty emerging stars of our region.

Feel free to contact Duke and Russell for an appointment to discover what they can do for you!

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CONTACT INFO:

1303 Sunset Drive, Suite 3
Johnson City, TN
423-854-9684
ingramfinancialservices.com

TOP EXECUTIVES:

Duke Ingram
Russell Ingram

DATE FOUNDED:

1970

NUMBER OF EMPLOYEES:

4





(L-to-R) Larry Estepp, Brad Hoover, Brooke Tittle, Jake Harris, Ford Davis, Mark Feuchtenberger

Citizens Bank Offers the Local Lending Expertise You Can Trust

In recent years, Citizens has greatly deepened this commitment by expanding small business lending operations, increasing its service area footprint, developing new Treasury Services product offerings and expanding a team of truly community-minded bankers.

The bank's unique level of service has received high praise from its customers. "During the last thirty years, Tele-Optics has worked with a number of financial institutions, but we are proud to rate Citizens Bank as the best bank in East Tennessee. In addition to professional and courteous staff, their services are superior. Their lenders worked with us to find solutions to accommodate our borrowing needs," said Frank Waldo, Director of Operations at Tele-Optics.

Expanding Lending Expertise

Since 1993, Citizens has held nationwide preferred lender status with the Small Business Administration (SBA) to provide business-favorable lending solutions to small businesses and start-ups. Over the years, Citizens has developed a particular expertise, unique among local community banks, to utilize SBA and other government-backed lending programs to allow local entrepreneurs to succeed.

In 2016 Citizens Bank continued to expand its regional lending footprint by acquiring American Trust Bank of East Tennessee. With four offices in Knoxville, LaFollette and Lenoir City, the acquisition has allowed Citizens Bank to expand its business lending team, footprint and product offerings.

The acquisition of sources of new capital has allowed Citizens Bank to better serve small business in the Tri-Cities region by deepening its lending capabilities.

Technology to Help Businesses Succeed

Citizens Bank has a strong commitment to technology to improve banking delivery and meet the needs of area individuals and small businesses. As the bank's tagline suggests, "Bank your own way" is an apt promise for the many means of banking delivery that are constantly



Kelly Wolfe, Owner Wolfe Development (right) with Citizens Banker Ford Davis

CONTACT INFO:

866.882.2265
www.citizensbank24.com

EXECUTIVES:

Joe LaPorte, III
Chairman & CEO

Larry Estepp, President

DATE ESTABLISHED:

1934

NUMBER OF EMPLOYEES:

193





Dan Miller, Grace Fellowship Church (left) with Citizens Bank President Larry Estepp.

augmented and improved. Through its focus on innovation, Citizens gives its customers access to big-bank benefits with consultation, service and support from local bankers. “Personalized advice, attention to detail and local servicing are just some of the reasons I’ve been coming back to Citizens for over 14 years,” said Terry Orth, Owner of Orth Construction.

Over the past several years, the bank has made continuous upgrades to its online and mobile banking products and developed new Treasury Services products to allow small businesses to better manage cash flow. Earlier this year, Citizens launched an improved Remote Deposit Capture App which allows small businesses to save time and money while speeding up check deposit collections.

Truly Community-Minded Bankers

Citizens Bank’s team of business bankers continues to expand with bankers who are dedicated to the personalized services and attention to detail that has become a hallmark of the bank. Over the past few years,

Citizens Bank has added new lenders to service business customers in Bristol, Kingsport and Johnson City.

Leading this team is Larry Estepp, an experienced East Tennessee banker who was named Citizens Bank’s seventh president earlier this year. “We have assembled a team of bankers that is uniquely qualified to serve Tri-Cities businesses,” Estepp said. “Not only do our bankers have a unique understanding of the region, with many of them being born and raised in the Tri-Cities, but we also seek to understand the business operations and unique needs of each and every business we work with.”

Citizens Bank’s customers agree. “When it came time to look for a lender, we wanted something different – a local bank partner with local decision making truly committed to understanding our financing goals. Working with our neighbors at Citizens Bank was truly a breath of fresh air,” said Dan Miller, Director of Administration and Finance at Grace Fellowship Church.



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ubs.com/team/meridianwealth

Being named a *Forbes* Best-in-State Wealth Advisor in Virginia is truly an honor, and we are proud to announce that two advisors in the Roanoke, VA office—both of whom are on the **Meridian Wealth Management** team—have been awarded this distinction. This reflects their commitment to addressing the full range of clients' needs and helping them achieve what's most important.

Who you choose to work with to manage your wealth has never been more critical. We have the experience and access to global resources you need to help you pursue what matters most—for today, tomorrow and for generations to come.

Mike and Eddie are honored by the trust that is placed in them by their clients every day and look forward to continuing to serve with distinction.

Are you getting the advice you need to give you confidence for your future? Together we can find an answer.

Michael B. Kemp

Senior Vice President—Wealth Management
Senior Portfolio Manager
540-855-3346 mike.kemp@ubs.com

N. Edward Link

Senior Vice President—Wealth Management
Senior Portfolio Manager
540-855-3344 eddie.link@ubs.com

Meridian Wealth Management

UBS Financial Services Inc.
10 South Jefferson Street, Suite 1050
Roanoke, VA 24011



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Jeff Eaves, President and
Christian Gray, Manager

A Commitment to Service

Home-Grown Company Provides Solutions for Tri-Cities Businesses

Jeff Eaves joined Appalachia Business Communications as a Sales Representative in 1985. In 2006 Eaves bought out his father's silent partner and became President. As a locally owned family business Appalachia Business Communications is focused on providing supreme products and services to the businesses they serve. "Supporting Industry changes requires a "Specialist" to position our organization to fulfill our customer and prospect concerns, training and maintaining these specialists is a responsibility I pride myself with every day" says Jeff Eaves.

"We are proud of our beginnings and how far we've come over the past 48 years. Although we are primarily a copier company, our commitment to service; as well as offering network support to our customers and companies wanting proactive network protection; has helped us to become one of the largest photocopier dealers in the Tri-Cities area" said Jeff Eaves, company President.

Appalachia Business Communications is an authorized dealer for TOSHIBA Electronics; serving TOSHIBA Copiers and Facsimiles in Upper East Tennessee and Southwest Virginia.

"We realize if your equipment is down with a standard business function with local support, your concern is how soon will it be back up and running. Our mission in service is to quickly resolve your concern," added Jack Eaves, Vice President. In addition to TOSHIBA, they are an authorized distributor for LEXMARK, FUJITSU and KIP America wide format products and services. KIP America features complete lines of multifunction office equipment, Workflow management software, digital document handling and storage with new computer network support and security along with digital signage solutions with content management.

Our products include:

- Complete lines of multifunction office equipment
- Workflow management software
- New computer network support and security
- Digital signage solutions offering content management
- Managed Service Provider offering Network Monitoring Services

TOSHIBA
Leading Innovation >>>

secureMFP™

FUJITSU

KIP



Lexmark™

CONTACT INFO:

107 Tri City Bus. Park Drive
Johnson City (Gray), TN 37615
(423) 477-1300
appalachiabusiness.com

TOP EXECUTIVE:

Jeff Eaves
President

DATE FOUNDED:

1979

NUMBER OF EMPLOYEES:

12





Left to Right: Lauryn Martinez, Jessica Mackie, Stephanie Penley. Seated: Tyler Mackie

The Mackie Group offers “client first” services

For almost a decade The Mackie Group, as an Independent Insurance and Financial Services Firm, in Johnson City has been serving Northeast Tennessee and Southwest Virginia customers.

Their one clear mission statement is: “To provide our clients with honest advice, put their needs above our own, so that we might honor God in the Financial Services Industry.”

The Mackie Group started in 2010 when Tyler Mackie, owner, decided it was time to leave his branch manager role and start his own Independent Agency.

Originally from Tennessee, his career in the insurance industry began in 2002 working in Asheville, NC as an agent for Bankers Life and Casualty and in short time found himself running the company’s Johnson City office. “Moving back to Tennessee was a major turning point in my life,” says Tyler. “I fell in love with the community and met my wife here. Married only a year, my wife, Jessica and I were also expecting our first child which made starting a business even more scary.”

Today, The Mackie Group offers a broad product offering and holistic “client first” approach with a large number of top

carriers providing the best Risk Management tools available for their clients’ planning needs.

Their core lines of business include Group Benefits, Medicare plans, Life Insurance planning, Property & Casualty and Retirement Investments. With a dozen agents and staff The Mackie Group’s primary focus is keeping relationships a priority delivering quality service, not just a product. With Christian values woven into the fabric of the agency, they want to impact the lives they work with year after year.

Through continued education they are keeping up with the ever-changing landscape of Health Insurance and the legislation changes facing the insurance and investment industry to advise their clients appropriately.

Tyler and his entire staff at The Mackie Group invite you to stop by and visit their location at 208 Sunset Drive, Suite 101 (the bottom floor of Regions Bank Building). Drop by and enjoy a cup coffee and give them the opportunity to show you why their clients consider them more than just their advisors, but also friends.

CONTACT INFO:

208 Sunset Drive, Suite 101
Johnson City, TN 37604
423- 262-8146

TOP EXECUTIVE:

Tyler W. Mackie,
Owner/Manager

DATE FOUNDED:

2010

NUMBER OF EMPLOYEES:

11



THE MACKIE GROUP
LIFE · HEALTH · RETIREMENT



Bob Hefty, Sr. Loan Officer/Branch Manager

Mortgage lender offers large variety of loans

Bob Hefty, Branch Manager and Senior Loan Officer, with Mortgage Investors Group (MIG) started his career as a (MIG) mortgage client. “After getting my first home mortgage from MIG, today, I’m the one helping clients select the right mortgage program.”

Equipped with a BS degree in finance and economics, Bob started his career as an Army finance officer for five years and later 11 years with a Fortune 500 company. “Since I had my mortgage with MIG I realized I wanted to build my own business and took the next career move to MIG.” Bob now has 17 years of experience with MIG and is consistently one of the top 20 mortgage loan producers company wide.

“I enjoy getting to meet new people every day and doing business ‘face to face.’ As a licensed mortgage loan originator you get to form lifelong relationships with your clients,” Bob said.

Today, with nearly 400 employees in 25 branch locations from Memphis to the Tri-Cities, MIG is the largest independent provider of single-family residential mortgages in the state of Tennessee. The Johnson City office is located at 508 Princeton Rd. Suite 201 and the Kingsport office is located at 1825 N. Eastman Rd., Suite 3.

MIG provides mortgage programs specific to the customer’s needs that include – Conventional – FHA – VA – THDA – Rural Development and Jumbo loans. In addition to offering competitive rates and a diversified line of residential mortgage products, MIG houses on-site underwriting, processing and appraisal services, and employs state-of-the-art technology to ensure a swift and professional lending experience.

Bob added, “As a veteran who takes pride in having served my country, today I specialize in helping other veterans finance their homes, often through Veterans Administration (VA) loans. Whether those clients served in Korea or Afghanistan, I am passionate about earning their trust as I help them become homeowners.

“I look forward to assisting you with your current or future mortgage loan needs. One of the most important financial decisions you will ever make is purchasing a home. That’s why we are committed to making your home-buying experience a pleasurable one. Mortgage Investors Group understands there are a lot of choices when it comes to financing the purchase of a new home or refinancing an existing one,” he concluded.

CONTACT INFO:

508 Princeton Rd, Suite 201
Johnson City, TN 37601
423-283-4702

TOP EXECUTIVE:

Chuck Tonkin II and
Chrissi Rhea, Co-Founders

DATE FOUNDED:

1989

NUMBER OF EMPLOYEES:

400



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 - Mortgages customized to unique lifestyles and budgets
 - Trust services for comprehensive financial asset management



Hugh Ferguson
Johnson City 423-282-3850



Bob Armstrong
Johnson City 423-282-3850



Rose Fulton
Johnson City 423-975-9900
NMLS #478542



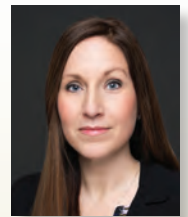
Roy Settle
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NMLS #662698



Wes Fletcher
Johnson City 423-282-3850



Kathryn Keith
Johnson City 423-975-9900



Denise Dula
Gray 423-467-9966
NMLS #499021



Steven Swinney
Kingsport 423-246-3700
NMLS #491097



Marty Miller
Kingsport 423-230-1900
NMLS #177125



Sharon McFarland
Kingsport 423-230-1900
NMLS #177465



Gary Malcolm
Bristol 423-652-2022
NMLS #491085



Maggie Weathley
Bristol 423-652-2022
NMLS #1068124



Barry Akers
Bristol 276-466-9222
NMLS #878402



Scott Peak
Bristol 276-466-9222



Jim Sells
Bristol 276-466-9222
NMLS #491093



Wayne Largen
Bristol 276-466-9222
NMLS #412837



Sally Stringer-Scott
Bristol 276-623-3075



Jack Phelps
Bristol 276-466-9222



Lance Blaylock
Bristol 276-669-1122



Joe Ganger
Bristol 276-669-1122

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JOHNSON CITY 1185 N. State of Franklin Rd. • 423-975-9900

GRAY 2100 Forest Dr. • 423-467-9966 **KINGSPORT** 1108 E. Stone Dr. • 423-246-3700

BRISTOL 1314 Volunteer Pkwy. • 423-652-2022, 38 E. Valley Dr. • 276-466-9222, 1419 W. State St. • 276-669-1122

SERVING TENNESSEE: Bristol | Gray | Johnson City | Kingsport VIRGINIA: Abingdon | Bridgewater | Bristol | Christiansburg | Fairlawn | Harrisonburg | Lebanon | Lynchburg
Norton | Staunton | Verona | Waynesboro | Wise | Wytheville LOAN PRODUCTION OFFICES: Hanover | Roanoke | Rocky Mount | Winchester | Woodstock