



CROSSVILLE CUMBERLAND COUNTY

Action / briefs

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FROM THE CHAIR

Janice Hamby

**ECONOMIC
DEVELOPMENT**

Don Sadler

**CONVENTION &
VISITORS BUREAU**

Pepe Perron

**MEMBERSHIP
DEVELOPMENT**

Dorine Hatler

**COMMUNITY
DEVELOPMENT**

Jane Powers

**RETIREE
RECRUITMENT**

Don Alexander

**RETAIL
DEVELOPMENT**

Jerry Wood

**BUSINESS
BAROMETER
FOR CROSSVILLE
& CUMBERLAND
COUNTY**

MESSAGE FROM THE CHAIR



Season's Greetings! to our Members and the Crossville-Cumberland County business community at large. Since 1962, the Crossville-Cumberland County Chamber of Commerce has played a significant role in the economic and social development of the community. The majority of our members not only work in Cumberland County—they live here as well.

We have all been battered by the news—bailouts, the credit crunch, a stock market that looks more like a rollercoaster than a responsible way to invest your 401K.

After weeks of almost unrelenting bad news, I have come to a decision: in defiance of the current fashion of gloom and doom, I plan to wear my optimism proudly.

This is not a head-in-the-sand maneuver. It has legitimately been a rough few months out there, and it has heavily affected some of our local businesses. We have all heard of cutbacks and felt the pain of closings.

But I also believe the following:

• That our local executives — from the entrepreneur starting that one-person business to the CEO managing hundreds — will demonstrate the leadership and

planning needed to ride out these challenging times.

- That our local elected officials will continue to act wisely in leading our community.
- That your Chamber of Commerce will do everything in its power to keep the local economy strong.
- That while being cautious is the right strategy, panicking only leads to failure and keeps you from seeing the new opportunities that surface in harder times.

That is why the Chamber promotes shopping locally through its "Shop Crossville First" campaign. We have also provided ways to network and connect you with many other businesses, community leaders and lawmakers.

Your chamber membership is a great value and for many a revenue-generating investment. In 2008, your Chamber has been healthy and strong thanks to every member investing in the future prosperity of our business community.

Thank you for your investment in the Chamber and I wish you a healthy New Year!



Read more about "Shop Crossville First" in the Retail Development Division this issue.

TVA SPONSORS INDUSTRIAL DEVELOPMENT INCENTIVES WORKSHOP

On December 8, 2008, Chamber staff members Ivy Gardner and Beth Alexander attended a workshop addressing PILOTs (Payment in Lieu of Tax Agreements) and TIFs (Tax Increment Financing). J. Thomas Trent, Jr. and Joseph W. Gibbs of Boulton-Cummings-Conners-Berry PLC were the presenters. These incentives are utilized

by communities and the State of Tennessee to assist in creating industrial jobs through retention and recruitment efforts. These representatives were members of Governor Bredesen's Trade Mission to Germany to meet with VW officials. Cumberland County Mayor Brock Hill represented Cumberland County on the trip.

COMPARISON – TIFS AND PILOTs AND PROPERTY AFFECTED

PILOT covers project only — IDB TIF covers economic impact area
REDEVELOPMENT TIF – Covers Redevelopment District

TENNESSEE TAX OVERVIEW

FRANCHISE TAX

Tax on the greater of net worth or book value of property owned or used in Tennessee. Tax rate is .25 cents per \$100

EXCISE TAX

Tax is based on the net earnings of the company derived from doing business in Tennessee. Tax rate is 6.5%

SALES AND USE TAX

7% state tax rate plus the applicable local rate (2.25%-2.75%) on the sale or use of tangible personal property and certain enumerated services

COUNTY MAYOR BROCK HILL AND TENNESSEE OFFICIALS LOOK FORWARD TO VW COOPERATION

Tennessee officials, including Governor Phil Bredesen visited with VW officials in Germany in October. Governor Bredesen said that Volkswagen AG's decision to build a new plant in Chattanooga was clearly a bonus for the state and they were looking forward to working together.

Touring Volkswagen production facilities on a trip to learn about the company and contact supplier companies in Germany, Bredesen stated that Volkswagen still had all intentions to carry through with its plans for the Tennessee facility, despite the current world economic situation.

"We've not heard that Volkswagen has any different intentions," Bredesen said.

He and members of the state office of Economic and Community Development said the decision by Europe's biggest automaker by sales to come to the Volunteer state was clearly of great importance for the state's economy.

The plant, due to open in 2011, is expected to employ 2,000 people and another 9,500 people will most likely be employed by supplier companies that will have to set up nearby. Ground is expected to be broken for the \$1 billion facility in the first quarter of 2009 and is expected to open in 2011.

Crossville and Cumberland County are ideally located to attract suppliers as there is at least one local company that supplies VW at the present time.



Left to Right: Trevor Hamilton, VP of Economic Development, Chattanooga Area Chamber of Commerce; Claude Ramsey, Hamilton County Mayor; Brock Hill, Cumberland County Mayor

Pepe Perron, Chair

THE BLIZZARD III – “WEATHERING THE STORM”

On January 22-23, 2009, the Tennessee Association of Convention & Visitors Bureaus (TACVB) will host its annual conference titled, “The Blizzard III – Weathering the Storm” at the Hotel Preston in Nashville, TN.

The conference will include various topics such as event management, new tools for tourism, tourism budgets, social networking, and much more. Guest speakers include: Coach Michael Burt, Mike Miller, Joseph Logsdon, UT Tourism Institute’s Dr. Steve Morse, and many others. Ivy Gardner will represent the Crossville-Cumberland County Chamber of Commerce at this conference.

TENNESSEE SAMPLER 2009

On February 9-11, 2009, the Tennessee Department of Tourist Development will hold their annual Tennessee Sampler in Washington D.C. This event will be honoring the 75th Anniversary of the Great Smoky Mountains and will feature a live performance by the one and only Dolly Parton.

Representatives of the Tennessee Department of Tourist Development, in recognition of difficult economic times, have reduced the amount of time partners will be out of the office and will not include sales calls this year. Dolly’s popularity will draw a tremendous crowd to the Tennessee Sampler event and direct sales efforts can be made during that time.

The event will be an exciting two day event that will allow communities throughout Tennessee to showcase their offerings to vacationers around the country. Ivy Gardner, Executive Assistant, Crossville-Cumberland County Chamber of Commerce will be attending the conference.

CHAMBER PARTNERS WITH THE SOUTHEAST TOURISM SOCIETY

Ivy Gardner with the Crossville-Cumberland County Chamber of Conference is one of 25 partners from Tennessee that will be attending STS’s Spring Meeting in March 2009 in Montgomery, Alabama. The theme for this year’s meeting is “The Heart of the Economic Matter...in the Heart of Alabama”. The programs and discussions will examine travel and tourism in light of the changed economic landscape and will help communities cope with today’s challenges in practical ways.

On September 14, 1983, a small group of travel and tourism industry leaders from the Southeast gathered to organize a new, non-profit organization dedicated to the promotion and development of tourism throughout the region. Those charter members shared a mutual belief that regional promotion through partnership between states would create a powerful marketing alliance unparalleled throughout our country. Joining to make this dream a reality, they created the Southeast Tourism Society.

The Crossville-Cumberland County Chamber of Commerce,

representing the Convention and Visitors Bureau is pleased to announce their new partnership with the Southeast Tourism Society. STS is a non-profit organization dedicated to the promotion and development of tourism throughout the Southeast. Member states include Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia. STS primarily promotes cooperative marketing, professional development, networking, and legislative advocacy.

CHAMBER ASSISTS ALLIANCE FOR THE CUMBERLANDS EVENT

The Crossville-Cumberland County Chamber of Commerce will participate in sponsorship in the Fourth Annual Alliance for the Cumberlandds conference. The event will be held at Fall Creek Falls State Park on February 23, 2009.

The theme for this year’s conference is “Celebrations and Challenges!” There will be speakers from many different backgrounds including local historic and cultural leaders, natural resource and public land managers, and tourism professionals from throughout the region. The conference will focus on individual communities and the issues facing those communities right now.

Representatives from Crossville and Cumberland County will be attending.

CROSSVILLE TO HOST 2009 CHESS CHAMPIONSHIP

The Cumberland County Chess Club has won the bid to host the next U.S. Cadet Chess Championship. Since Crossville serves as the headquarters for the US Chess Federation, it was important that a bid be made to host the Championship. “We put the bid in to host the tournament for the top eight players in the country under 16,” said County Commissioner Harry Sabine. Mr. Sabine has been very instrumental in both securing Crossville as the national headquarters for the USCF and winning the bidding for the tournament. Harry will serve as the director of the tournament.

Starting July 9, 2009, the national championship will be hosted by the club under the direction of Sabine and partnership with the USCF. The two-day tournament is an invitation only to those under the age of 16. It will feature a round-robin format, and move by move will be broadcast over the Internet using Mon-Roi electronic chess scorekeeping machines. The winner will receive a scholarship to the University of Maryland Baltimore County. Tennessee Technological University has also pledged to offer \$130,000 in scholarships to the winner and the first and second runners-up. For more information on the USCF visit www.uschess.org.

Mr. Sabine recognized those that assisted with the effort to host the Cadet Championship and other tournaments, including: The Crossville-Cumberland County Chamber of Commerce; City of Crossville; and Cumberland County Bank.

Pepe Perron, Chair

MILITARY MEMORIAL MUSEUM OF UPPER CUMBERLAND JOINS TENNESSEE CIVIL WAR TRAILS

The Crossville-Cumberland County Convention and Visitors Bureau has sponsored the Military Memorial Museum of Upper Cumberland to join the Tennessee Civil War Trails. Civil War Trails is a multi-state program that identifies, interprets, and creates driving tours of both the great campaigns and the lesser-known Civil War sites. Directional "trailblazer" signs and four-color interpretive markers with maps, illustrations, and text have been installed at more than 700 previously uninterrupted sites. On average, more than 2,000 map-guides are downloaded weekly from the program's website.

The Civil War Trails program is administered by a non-profit corporation and supported by local communities, state tourism offices, and state departments of transportation. In 2001, the National Trust for Historic Preservation identified the Civil War Trails program as one of the most successful and sustainable heritage tourism programs in the nation. Twice, the Federal Highway Administration has officially recognized the program's role in improving the transportation experience

by strengthening multi-modal systems and boosting local economies. For more information about the Civil War Trails, please visit www.civilwartrails.org.

Located on Main Street Crossville, the Military Museum of Upper Cumberland highlights the region's involvement in various conflicts including the Civil War, World War I, World War II, the Korean War, the Vietnam War, and the Iraqi War. Displays feature artifacts and displays from the guerilla warfare influence of the Civil War; WWI Medal of Honor winner Milo Lemert; Cumberland County based Camp Crossville, a WWII Prisoner of War camp; and other conflicts. Many artifacts have been donated or loaned by area retirees and provide a great degree of authenticity to the museum collection. The museum is located in the 1886 Cumberland County Courthouse that burned with the exterior Crab Orchard stone walls remaining intact. The interior was reconstructed in 1905 and the building has served as a county high school and for other purposes prior to its current use.

MEMBERSHIP DEVELOPMENT DIVISION

Dorine Hatler, Chair

NEW CHAMBER MEMBERS

APPROVAL PAYMENT SOLUTIONS, INC.

DAVID ISON
1904 Stonehaven Drive • Knoxville, TN 37938
877-512-2095 • www.apsolutions.net

THE ARTIST CORNER ESPRESSO CAFÉ

ERIC BUECHEL
47 West 5th Street • Crossville, TN 38555
931-456-3636

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ABNER BRUBAKER
1208 Crabtree Road • Crossville, TN 38571
931-707-8011 • www.brubakerbuildings.com

CLASSIC CARPET CLEANING, LLC

KENNETH W. WALDROP
39 Bear Den • Crossville, TN 38571
931-456-2222

DAVE'S PAWN SHOP

TERRY HASSLER
68 South Main Street, Suite 102 • Crossville, TN 38555
931-484-8947 • www.davespawnshop.com

DEB'S BRIDAL & FORMAL WEAR

DEBBIE HALE
355 Stanley Street • Crossville, TN 38555
931-456-7056 • www.debsbridal.net

DUNCAN TRANSFER & MAYFLOWER

CRAIG SIMS
3171 Hwy. 111 North • Cookeville, TN 38506
931-537-6531 • www.duncantransfer.com

FAIRFIELD GLADE SPORTSMAN CLUB

PETE BRENNAN
785 Shorty Barns Road • Crossville, TN 38558
931-707-9033 • www.ffgsc.com

J-RICH CLINIC, INC.

KAREN L. EASTERLING
1608 Cherokee Road E • Crossville, TN 38572
931-788-5332 • www.realpurity.com

MARTY'S ELITE REPEATS

MARTHA K. HALE
151 Elmore Road, Suite 101
Crossville, TN 38555
931-484-8485

Dorine Hatler, Chair

MY HOMETOWN FUNDRAISING, INC.

TODD LUSTER
69 East First Street, Suite 201 • Crossville, TN 38555
931-787-1965 • www.myhometownfundraising.com

PRUDENTIAL REEVES & BROWN REALTY

KEITH MOSELEY, ASSOCIATE MEMBER
820 North Main Street • Crossville, TN 38555
931-707-7800

SHELTER INSURANCE COMPANY

MARLO WRIGHT
488 West Avenue, Suite 102 • Crossville, TN 38555
931-484-5439 • www.mwright@agent.shelterinsurance.com

STAPLES

CHANCE OWEN
2547 North Main Street • Crossville, TN 38555
931-707-0533 • www.staples.com

TENNESSEE HOME BUILDERS

DEBRINA MCCARVER
124 South Dixie Avenue • Cookeville, TN 38501
931-260-8668 • www.tnhomebuilders.net

THREE STONES

NANCY M. BOOZER
386 Thurman Avenue • Crossville, TN 38555
931-787-1337

VISUALLY IMPAIRED SUPPORT GROUP OF CUMBERLAND COUNTY, TN, INC.

JOHN HEARNDON
32 Georgia Ct., Apt.2 • Crossville, TN 38555
931-484-2237 • www.visgroup1.com

GRAND OPENINGS AND RIBBON CUTTINGS



AWL SERVICES, LLC

1418 Industrial Blvd.
Crossville, TN 38555
931-484-1241



FIRST NATIONAL BANK OF TENNESSEE

5011 Peavine Road
Fairfield Glade, TN 38558
931-484-2265



S & W POOL AND SPAS

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Crossville, TN 38555
931-456-POOL (7665)



THREE STONES

386 Thurman Avenue
Crossville, TN 38555
931-787-1337



WEST AVENUE LAUNDRY EXPRESS

817 West Avenue
Crossville, TN 38555
931-787-1666

*Dorine Hatler, Chair***BUSINESS AFTER HOURS**

To welcome in the holiday season the Chamber Membership Development Division organized a Business After Hours gathering on December 4, 2008. This year's holiday event was sponsored by ArchiStructures, Inc; CHA; Dave Kirk Automotive; Flowers Bakery of Crossville, LLC; Progressive Savings Bank; Regions Bank; Volunteer Energy Cooperative; Judge Larry M. Warner and York & Billbrey. This was one of the most successful events ever; with more than 130 Chamber member representatives attending.

The next Business After Hours will be in March 2009 (date to be announced later). If you haven't made it a habit of attending, you are missing out on one of the best uses of your membership investment. Please plan to attend and take advantage of the opportunity of networking and display your business cards or organization brochures on our display table. Learn how and what made other business successful and meet with business leaders or potential customers.

If you would like to be a sponsor for the upcoming Business After Hours or if you are interested in donating a door prize please contact the Chamber at 484-8444.

**COMMUNITY DEVELOPMENT DIVISION***Jane Powers, Chair***LEADERSHIP CUMBERLAND 2009 KICKS OFF IN JANUARY**

*Left, Ivy Gardner – Leadership Cumberland Coordinator;
Right, Margaret Jane Powers – Leadership Cumberland Committee Chair*

The Crossville-Cumberland County Chamber of Commerce is pleased to announce that we are taking nominations for Leadership Cumberland 2009. Leadership Cumberland is a seven month program designed to expose participants to all sides of important issues and opportunities. One day sessions are held from January through July. The group chosen to participate in Leadership Cumberland will include a cross section of people representative of the community. The nominees should possess leadership ability, interest in the community, willingness to fully participate, and potential for long term residence.

The mission of Leadership Cumberland is to assist emerging and existing leaders in fully comprehending the complexities of leadership in the community by providing an understanding of the community's organization and methods of change. Using all of Cumberland County (as well as a visit to the State Capitol) as an interactive classroom, participants are informed about the inner workings of and the issues affecting government, business, education, health care, the environment, and those organizations that make the community unique. Through seminars, workshops, tours, research and presentations from

Jane Powers, Chair

those who know, the class gets a personal, hands-on look at how the city and county work as a corporate entity. Once the class participants complete their Leadership Cumberland program, they are challenged to take their experiences forward and apply them to their daily lives with the goal of effectuating positive changes and growth in our community.

Leadership Cumberland packets can be picked up at the Chamber office or interested participants can call Ivy Gardner at the Chamber office at 484-8444 for more information. Nomination forms must be completed by January 13, 2009.

LEGISLATIVE BREAKFAST DATE SET

State Senator Charlotte Burks, State Representative Eric Swafford, and Guest Speaker, State Representative (Majority Leader) Jason Mumpower will gather at the CHA Center on Monday, January 12, 2009, along with approximately 100 Chamber of Commerce members for the Legislative Breakfast. Chamber members should RSVP by January 9, 2009 at Noon to the end.

The event will be sponsored by Progressive Savings Bank in conjunction with the Legislative Affairs Committee. Committee members include: Steve Rains, Vice-Chair; Laney Colvard; Gary Greene; Jane Powers, and Janice Hamby, Chamber Chair.

RETIREE RECRUITMENT COMMITTEE

Don Alexander, Chair

STUDIES SHOW THAT RETIREES ARE GOOD FOR CUMBERLAND COUNTY

Ramay Winchester, Retire Tennessee director, addressed a lunch meeting, in November, of community leaders to explain how the program works and why it is important to local communities as well as to the state. She also said that Crossville and Cumberland County had been doing retiree recruitment for many years and is a great example to other Tennessee communities. "Cumberland County is the best of the best and is what I consider the guru in our state as far as recruiting retirees, said Winchester, "The Crossville community exemplifies the best practices with this program." Response to the Retire Tennessee program has been substantial with a large number of requests for further information on retirement in Tennessee.

Don Alexander, Chair, Retiree Recruitment Committee, shared statistics utilized in recruiting affluent retirees with those at the meeting. Information is as follows:

THE MARKET OF RELOCATING RETIREES

RESEARCH ABOUT MATURE ADULTS

The mature market is considered to be those age 50 and over. Today, the mature market in the United States:

- One affluent retiree locating in a community is the equivalent of 3.7 new manufacturing jobs.
- Has 66+ million people
- Owns 77 percent of all privately held financial assets
- Owns 80 percent of all money in U.S. Savings and loan institutions
- Controls half of the discretionary spending in the United States
- Purchases 43 percent of all new domestic cars, and 48 percent of all luxury cars

- Spends more in pharmaceutical money than any other age group, and purchases 37 percent of all over the counter medicinal products.
- Mature adults spend more per-capita in the supermarket than any other age group
- Eats out in sit-down restaurants an average of three times per week
- Spends more on quality children's clothing for their grandchildren than the children's parents do
- Many, many more

Two university studies have been finished on the impact of retirees and include that in 2005 retirees in Cumberland County generated a \$2.2 million net fiscal surplus. In the year 2000 census, the percentage of the population over 65 was 16.5 percent of the population. That percentage is projected to rise to 24.2 percent by the year 2030. In 2005, 1500 full time equivalent jobs were attributed to the presence of retirees of Cumberland County.

The Chamber of Commerce is actively working on building a positive image of Crossville and Cumberland County as a retirement destination. One of the ways to do that is to attend trade shows and other marketing activities, but currently there is not enough funding to do all the things they would like. The cooperation with the state program is giving more exposure to Crossville and Cumberland County's recruiting efforts. Efforts to find business partnerships are also part of the current strategy. Free publicity and articles in specialized publications are another way that the work about the community gets out to potential visitors and retirees.

It is important to note that our Retiree Recruitment program is just one component of our economic development efforts.

Don Alexander, Chair

THE TENNESSEAN

“SOUTHERN CITIES WORK TO LURE RETIREES”

On Monday, December 8, 2008, Crossville was noted as a certified retirement community in The Tennessean. The article discussed how southern cities are working extremely hard to lure retirees to their area. Six Southern states have marketing programs identifying some of their less populated counties, cities, or towns as “certified retirement communities.” “Certified retirement communities claim to have the right mix of affordable housing, proximity to medical care, a relatively low cost of living, and recreational and cultural opportunities for retirees who are staying active longer.”, stated Adrian Sainz from the Associated Press.



CITY SUPPORTS RETIRE TENNESSEE PROGRAM

The Crossville-Cumberland County Chamber of Commerce and their participation in the Retire Tennessee Program received recognition and support from the Crossville City Council during a regular monthly meeting in October. The Retire Tennessee Program promotes Tennessee communities as a destination retirement location. Council members voted unanimously a resolution to support the efforts of the Chamber and the Tennessee Department of Economic and Community Development’s program that assists local communities in attracting retirees to the state and specifically, to the Crossville area.

“The Retire Tennessee program affords participating communities the opportunity to nationally promote and market their community with the state and other Tennessee communities,” a resolution the council approved reads. “Participation in the Retire Tennessee program involves a cooperative effort by numerous local entities and the sharing of the costs of advertising, development or promotional materials, participation in retiree recruitment shows and events and responding to inquiries”, the resolution adds.

BETH ALEXANDER ATTENDS ANNUAL AARC CONFERENCE

Beth Alexander, President and CEO of the Crossville-Cumberland County Chamber of Commerce recently attended the annual conference of the AARC (American Association of Retirement Communities) in November in Savannah, Georgia. Ms. Alexander represented the Chamber of Commerce as one of seven Retire Tennessee communities that were present.

Ms. Alexander also received special recognition at the conference for her time of service as an AARC board member. As an outgoing board member, Ms. Alexander was presented with a plaque and praise for her dedication while serving on the board with the association. (She will still be involved in committee activities.)

The weather was amazing, the hospitality was warm, and the Savannah Conference was packed with great speakers. Sixty-six participants came from 11 states, the District of Columbia and Canada. Sessions were packed with valuable insights on: how to market a retire community in a rural area by leveraging the reputation of brand names; the challenge of a mature development located near a growing city as non-retirees begin to move into the neighborhoods; and, how the psychology of boomers differs from the psychology of older generations of retirees in ways that effect how boomers make decisions about buying.



*Wade Alder, Board Chair, AARC;
Beth Alexander, Crossville-Cumberland
County Chamber of Commerce President & CEO;
and Ramay Winchester, Retire Tennessee
Program Coordinator*

Jerry Wood, Chair

SHOP CROSSVILLE FIRST

The “Shop Crossville First” campaign had another successful year in 2008. This year there were 64 participating merchants and 95 sponsoring businesses. The corporate sponsors made the program possible: The Bank of Crossville, Cumberland County Bank, First Bank, First National Bank of Tennessee, Progressive Savings Bank and Highland Federal Savings and Loan. This year also marked the first time using billboards to remind people to shop locally.

“Shop Crossville First”, a project of the Chamber’s Retail Trade Division, is in its 13th year and seeks to encourage shoppers to buy locally. The program has a proven record of improving the economic base of Crossville and Cumberland County, as it has seen a continued rise in locally collected sales tax revenues each year. We are hopeful that this trend will continue this year in spite of the current economic conditions. As shoppers save time and money by shopping Crossville first, they encourage a brighter future for the community year round.

“We believe it makes sense and saves dollars,” said Chamber Board Chair Janice Hamby. “Besides getting great deals locally, shoppers will save on time and gas by not driving to

places like Knoxville or Nashville to shop. With the rise of on-line shopping, customers might be swayed to stay at home altogether, but the Internet is hardly an alternative to the warm, friendly, face-to-face service that our local businesses can offer. Plus, with all the high shipping costs and the long wait for your purchases to arrive, it’s so much easier to go around the corner to your favorite store.”

“Keeping tax dollars in Crossville and Cumberland County also supports local businesses that employ our friends and neighbors,” explained Jerry Wood who chairs the Chamber’s Retail Development Division.

Funds from the program were used to award a total of 20 individuals a \$100 gift certificate to a “Shop Crossville First” participating merchant. We would like to thank our media sponsors who helped make this year’s program a success: The Crossville Chronicle, PEG Broadcasting and JWC Broadcasting. Your generosity is appreciated.

Corporate sponsors, sponsoring businesses and participating merchants were continuously listed on the Chamber website, as well as posted in the Crossville Chronicle and mentioned on the radio during the campaign.

SHOP CROSSVILLE FIRST WINNERS

WEEK ONE

BARBARA SMITH
The Crossville Chronicle

FRAN GUNST
Little Blessings Quilt Shop

HELDA AMONETT
Cumberland Housing Authority

RACHEL LEE
Gigi’s Boutique

SALLY COONEY
Arcy Acres Christmas Tree Farm

WEEK TWO

CAROL MILES
Mayberry’s Complete Home Furniture

RICHARD GREEN
Cumberland Auto Parts

RANDY IRWIN
Crossville Barber Shop

CHARLOTTE CARTER
PEG Broadcasting

SHARON BREWER
The Lazy Daisy

WEEK THREE

PATRICIA WESTERFIELD
First National Bank

PENNY NEWCOMB
Steve’s Home Tile

SUE HURT
Wal-Mart

LINDSEY WHITED
Frontier Communications

MARTIN HORST
Tri-County Rental

WEEK FOUR

DON DEWITT
First Bank

WESTON DRAPER
French’s Shoe Store

RUTH STULTZ
Plateau Animal Hospital

MELISSA HOWARD
Crossville Model Railroad Club

TERESA JENKINS
Military Memorial Museum

SMALL BUSINESS WORKSHOP HELD

The Crossville-Cumberland County Chamber of Commerce along with the Cumberland Business Incubator sponsored a workshop entitled “How to Negotiate Anything for Your Business” offered by the local branch of SCORE (Service Corps of Retired Executives), at Roane State Community College on Saturday December 6, 2008. The cost of the seminar was one can of food which was collected by Roane State Community College’s Innovators Club for donation locally.

Don Griffin of SCORE presented the workshop which lasted about four hours. It was attended by 16 business owners and individuals interested in learning more about negotiations. The seminar covered reasons why we should learn to negotiate and also included the following topics:

- Rules for successful negotiations
- Stages of a negotiation
- Six prerequisites of a good negotiator
- Negotiation gambits – how and when to use them
- Sources of power in a negotiation
- Two essential things to control during a negotiation
- Personality styles and how to deal with them
- Pitfalls to avoid when negotiating
- How to ensure a “Win-Win” outcome

Interaction from the attendees and a practice negotiation role play session rounded out the workshop. Feedback given by those who attended the workshop showed that it was found to be beneficial and they looked forward to putting their new found skills and knowledge to work.

Jerry Wood, Chair

TVA CONSUMER CONNECTION WEBINAR ATTENDED BY CHAMBER

A Webinar on the Consumer Connection Program was held on November 19, 2008 at the Chamber office. It was hosted by TVA and was attended by Charles Marquis of TVA, Sam McAdoo, Ivy Gardner, and Gail Langen of the Chamber. Using a Webinar, which lasted from 9:30 until 11:00, allowed the presentation to be produced in Memphis and viewed via internet at the Chamber.

The Consumer Connection is an economic development program that TVA developed to link Valley communities with business opportunities, expansions, and retentions. The initiative is designed to help community leaders understand retail development and retention in order to expand the local tax revenue base, enhance property values, support job growth, and enhance capital investment.

TVA provides market research, consumer segmentation data, information on business opportunities, and market development analysis that help communities create business and commercial opportunities.

The discussion topics included reviewing former Consumer Connection workshops held in Crossville, county and trade area reports, and marketing concepts for the Crossville-Cumberland County area.

Following the Webinar various demographic reports were generated for Crossville and Cumberland County that will prove useful in retail retention as we look for ways to complement our existing retail business community.

BUSINESS BAROMETER

for Crossville and Cumberland County

POPULATION CENSUS

	1990	2000	2001 EST.	2002 EST.	2003 EST.	2004 EST.	2005 EST.	2006 EST.
Cumberland County	34,736	46,802	48,058	48,604	49,391	50,084	51,346	52,344
City of Crossville	10,433 special census June 2006							

OTHER INDICATORS

	2005	2006	2007	2008
Electric Meters	29,577	30,540	31,341	31,708 (Oct)
Employment	20,470	21,320	21,730	20,560 (Nov)
Unemployment	1,380	1,230	1,280	1,800 (Nov)
Unemployment Rate	6.3%	5.4%	5.6%	8.0% (Nov)

BUILDING PERMITS

	2005	2006	2007	2008
City of Crossville - New Homes	105	179	147	62 (Nov)
Lake Tansi - New Homes	77	68	85	51 (Nov)
Fairfield Glade - New Homes	193	250	129	85 (Nov)

LOCAL OPTION SALES TAX

<u>County/City Name</u>	<u>SEPT. 2007 Net Collections</u>	<u>OCT. 2007 Net Collections</u>	<u>NOV. 2007 Net Collections</u>
Cumberland County	\$ 239,662.05	\$ 241,679.73	\$ 242,680.20
Crossville	\$ 1,202,470.52	\$ 1,242,135.44	\$ 1,130,340.69
Pleasant Hill	\$ 4,239.73	\$ 5,266.89	\$ 4,494.67
Crab Orchard	\$ 28,918.62	\$ 22,063.03	\$ 17,182.45

<u>SEPT. 2008 Net Collections</u>	<u>OCT. 2008 Net Collections</u>	<u>NOV. 2008 Net Collections</u>
\$ 266,034.95	\$ 278,111.44	\$ 244,417.79
\$ 1,147,840.11	\$ 1,146,402.73	\$ 1,113,461.00
\$ 3,936.74	\$ 4,155.04	\$ 3,825.20
\$ 7,986.84	\$ 13,344.18	\$ 18,104.86

One half of sales tax collected inside the city limits of Crossville, Crab Orchard, and Pleasant Hill is designated by State of Tennessee law to be allocated to the local school system(s). In Cumberland County, with only one school system, it gets all of the allocation. Outside of the three cities, Cumberland County has designated about 90% of the sales tax to the school district and one half cent (the sales tax increase of 1999) to debt retirement on new school classroom construction. The remaining portion of the county share of sales tax is about 10%. It goes to the county general fund.

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