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Tenesha is an active leader in her community known for empowering and educating others on all things real estate. She is considered one of Chattanooga’s most trusted realtors and was voted Best Realtor three years in a row.

Her excellent communication skills, welcoming personality and attentiveness to clients result in seamless enjoyable transactions. She earns a special place in the hearts of her clients as well as the community. Tenesha genuinely caters to her clients’ wants, needs and desires while also being thorough, honest and responsive.



BUSINESS

(BPRW) Five Things Retailers Can Do Right Now to Crush Their Sales Targets for 2022

48-year retail sales and marketing expert with 5 Billion dollars in sales throughout her career shares her top 5 tips for retailers to maximize their revenue in 2022

(Black PR Wire) Cleveland, Ohio – “To maximize profits in 2022 (and beyond), beat out your competition, and optimize revenue, retailers have to focus on making a difference in their customers’ lives.” Ruth Farrington, an international best-selling author and a veteran of retail sales and marketing management, is responsible for over 5 billion dollars in sales over her 48-year career <https://ruthfarrington.com>.

Ruth’s business and passion are analyzing retail trends, forecasting market opportunities, and maximizing revenues and profits. Ruth adds, “Going into the holiday season; there are key strategies any retailer can use right now to position themselves to crush their sales targets for 2022. Here are the top 5 I would recommend,”



1. Start with your mindset and the mindset of your employees. You’ve got to believe and behave like you are the best retailer in your mall, the best retailer in your city, and the best retailer in your entire industry. Get your team into the mindset that you outsell, out-service, and out satisfy any other retailer.

2. You must get your prices as low as you can afford and still make a profit. Be creative. Whether it means to buy one get one free, buy one get one half off, or any other combination that works. It doesn't have to be every product, but certainly for your most popular products. Create offers that scream, "You’re crazy not to buy me."

3. Generate creative ways to bring in clients and provide the most value when they arrive. The question is, what haven't you done yet to get clients into your store? Brainstorm with your team and all your internal stakeholders. Once the client arrives, you and your staff need to know your pricing and promotions backward and forward. You also need to know what alternative offers appeal to a particular customer. Never forget to ask, "So, who's, left on your list? Whom are you buying for? Is this for yourself, or is it for somebody else? Have you done all your shopping? Have you forgotten anyone?

The last two tips are somewhat esoteric, but they are also the most powerful:
1. Post-pandemic, we are all stressed. Everybody is dealing with something. Create an experience when people come into your store that, even if it’s only for a few moments, they can forget about all their other pressures and enjoy being in the moment with you and your store.

2. Focus on how to make a difference in people’s lives. Maybe hire high school students and train them so you can provide complimentary gift wrapping. No one’s doing that anymore. Maybe there’s a way that each sale contributes to a worthy non-profit or charity, and buyers get a thank you card from the head of the organization. A thank you reminds them they have also given to a more significant cause. Making a difference in people’s lives ultimately brings us all the greatest profit

SPORTS NEWS

Versus Kentucky, Vandy Snaps 26-Game, Three-Year Long SEC Losing Streak



Vanderbilt Commodores’ photo of junior quarterback Mike Wright scoring a touchdown versus the Kentucky Wildcats. This past Monday, November 14, he was named SEC Offensive Player of the Week, for his efforts in helping the Dores snap its 26-game, three-year long SEC losing streak with a 24-21 upset road win versus the Kentucky Wildcats.

By Oscar C. Woodall, Jr.
HayWood Media
Saturday, November 12, 2022 - It was a long time in coming, but, the Vanderbilt Commodores' football team snapped its 26-game, three-year long SEC losing streak by leaving Lexington, Kentucky with a shocking 24-21 victory versus the No. 24 ranked and 17 point favorite Kentucky Wildcats.

It was Vandy’s first victory versus an SEC team since defeating Missouri 21-14 in a home game played on Saturday, October 19, 2019.

Although Kentucky scored first, taking a 3-0 lead, at 13:22 in the first quarter, Vandy showed they would be a very formidable foe, as they came back, taking a 7-3 lead, at 11:54 in the period, when quarterback Mike Wright and placekicker Joseph Bulovas combined to score seven points on a 59 yard touchdown run and point after kick respectively at 11:54,

in the period. But Kentucky cut Vandy’s lead to one, when scoring the final points of the first half, at 3:33 in the first quarter behind Ruffolo's 27 yard field goal. Then, after closing out the first half with a 7-6 lead, Vandy went up 14-6, when running back Ray Davis and Bulovas combined to score another seven points for Vandy, at 7:47 in the third quarter.

But, Vandy did not score again until taking a 17-15 lead at 5:22 in the period behind Bulovas' 26 yard field goal. At that point Vandy’s defense got stingy, allowing Kentucky to score just six more points. Before the Dores returned to Nashville, with a 3-6 overall season record, a 1-5 SEC record, and just five days to prepare for an SEC home game versus the Florida Gators that is to air live at noon ET on SEC Network this Saturday, November 19.

NATIONAL

Six GOP-led states win national injunction against Biden student debt relief plan



WASHINGTON--A federal appeals court on Monday issued a nationwide injunction indefinitely blocking the Biden administration’s student debt relief program in response to a challenge by six GOP-led states.

The unanimous ruling by the 8th Circuit Court of Appeals in St. Louis came after the six states--Nebraska, Missouri, Arkansas, Iowa, Kansas and South Carolina--argued that the loan relief program threatens those states’ future tax revenues and that the plan by the Biden administration overrode congressional authority.

“The injunction will remain in effect until further order of this court or the Supreme Court of the United States,” according to the order by a three-judge panel.

Those judges are Bobby E. Shepherd and Ralph R. Erickson, both President George W. Bush appointees, and L. Steven Gras, a President Donald Trump appointee.

The White House in a statement defended the program, which has been the subject of several lawsuits.

“We are confident in our legal authority for the student debt relief program and believe it is necessary to help borrowers most in need as they recover from the pandemic,” said White House press secretary Karine Jean-Pierre. “The Administration will continue to fight these baseless lawsuits by Republican officials and special interests and will never stop fighting to support working and middle class Americans.”

The Biden administration stopped accepting applications for its student debt relief program last week following a decision from a Texas judge on Thursday that struck down the program, calling it “unconstitutional.” The Department of Justice has filed an appeal to that decision.



“The Administration will continue to fight these baseless lawsuits by Republican officials and special interests and will never stop fighting to support working and middle class Americans,” said White House press secretary Karine Jean-Pierre.

Current applications are being held by the Department of Education.

A federal judge in Missouri originally rejected the six-state lawsuit, ruling that those states lacked legal standing to pursue a case on the grounds that they will be harmed in the future.

However, the appeals court found that in Missouri, that state had shown likely injury, as a major loan servicer--Missouri Higher Education Loan Authority, known as MOHELA--that is based in the state would lose revenue because of the debt relief program.

More than 43 million Americans have student loan debt, and the Federal Reserve estimates that the total U.S. student loan debt is more than \$1.76 trillion.

The Biden administration’s plan would forgive up to \$10,000 in loan forgiveness for eligible student loan borrowers, while the recipients of Pell Grants could apply for up to \$20,000 in debt relief. The program is intended to assist borrowers who, in 2021, earned no more than \$125,000 per year, and couples who earned up to \$250,000 per year.

More than 26 million student loan borrowers applied for the program, and 16 million have been accepted, according to Jean-Pierre.