

Holiday Gift Guide



**SHOP
LOCAL**

**WHY
SHOP
LOCAL**

PAGE 3

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TRI-CITIES CHRISTMAS EVENTS

JOHNSON CITY

Nov 27 – Jan 2

Candy Land Christmas – Founders Park & King Commons

Dec 1

*7:30pm to 9:30pm
Mannheim Steamroller – Freedom Hall Civic Center*

Dec 3

*10:30am
Christmas Parade – Downtown Johnson City*

Dec 3

*5:00pm to 8:30pm
Candlelight Christmas Tours – Rocky Mount State Historic Park*

Dec 3

*2pm to 6pm
Visions of Christmas:1861 – Tipton Haynes Historic Site*

Dec 3

*4:00pm to 5:30pm
A Light in the Darkness: ETSU Concert – ETSU Martin Center for the Arts*

Dec 10

*8am to 1pm
Holiday Market at Candy Land Christmas – Founders Park Pavilion*

Dec 13

*7pm to 9pm
A Very Special Christmas with Michael W. Smith – ETSU Martin Center for the Arts*

Dec 17

*11am
Holiday Gift Wrapping Event – Johnson City Public Library*

Dec 21

*6:30pm
Teen Holiday Cookie Decorating Night – Johnson City Public Library*

GRAY

Nov 23 – Jan 1

*Daily from 6pm to 10pm
Shadrack's Christmas Wonderland – Appalachian Fair Grounds*

Nov 26

*10am to 3pm
The Tri-Cities Christmas Market 2022 – Appalachian Fair Grounds*

JONESBOROUGH

Nov 26

Christmas Tree Lighting – Courthouse in downtown Jonesborough

Dec 3, 10, and 17

Christmas in Olde Jonesborough – Downtown Jonesborough

Dec 3

Progressive Dinner – Jonesborough Visitors Center

Dec 3

*2pm to 3:30pm
Christmas Cabaret – Jonesborough Repertory Theatre*

Dec 3

*10am to 4pm
Holiday Makers Faire – Mills Spring Makers Market*

Dec 10

Christmas Parade – Downtown Jonesborough

Dec 10, 15, 17, and 18

*Various Times
A Christmas Carol: A Live Radio Play – Jonesborough Repertory Theatre*

KINGSPORT

Nov 23

*1pm to 4pm
77th Annual Santa Train featuring Santa and Marty Stuart – Centennial Park in Kingsport*

Dec 3

*10am to 4pm
Christmas in the Country – The Exchange Place Living History Farm*

Dec 3

*10am to 8pm
Jingle and Mingle Shop & Hope – Downtown Kingsport Merchants*

Dec 3

*6pm – 7:30pm
Kingsport Christmas Parade and Tree Lighting – Downtown Kingsport*

Dec 7 – 9

*2pm to 5pm
An 1818 Christmas at the Netherland Inn – Netherland Inn*

Dec 9

*2pm to 5pm
Holiday Loft Tours – Downtown Kingsport*

Dec 10

*10am to 4pm
Blue Ridge Artisan Days – Kingsport Farmers Market*

BRISTOL

Nov 12 – Jan 1

*Daily 6pm to 10pm
Speedway in Lights – Bristol Motor Speedway*

Dec 1

*7pm
Bristol Christmas Parade – State Street*

Dec 4

*7pm
Christmas at the Cameo with Hannah Voudrie and Dave Eggar – Cameo Theatre*

Dec 22

*8pm
The Christmas Dream by Wizards of Winter – Cameo Theatre*

ELIZABETHTON

Nov 20 – Dec 4

Winterfest Art Show – Sycamore Shoals State Historic Park

Nov – Dec

*6pm----
Skate by the Doe – Covered Bridge Park*

Dec 3 & 4

Christmas at Carter Mansion – Carter Mansion

Dec 10

*8pm to 9:30pm
Carson Peters & Iron Mountain – Bonnie Kate Theatre*

Dec 10

*6pm
"Silver Bells" Christmas Parade – Downtown Elizabethton*

Dec 17 & 18

*Various Times
The Nutcracker Suite – Bonnie Kate Theatre*

ERWIN

Nov 26

Christmas Parade – Downtown Erwin

Dec 2

*6pm
Christmas Tree Lighting – Downtown Erwin*



WHY SHOP LOCAL



From promoting entrepreneurship and product diversity to increasing tax revenue used for schools and emergency services, spending money at locally owned businesses has plenty of tangible benefits for you and the regional community.

UNIQUE CHARACTER

We live in an increasingly homogenized marketplace, where the same stores, restaurants and hotels can be found at every highway exit. Shopping local helps preserve the one-of-a-kind businesses that give our region its distinctive character. Many times, it's better to purchase a one-of-a-kind gift from a locally owned shop rather than a national store that sells the same merchandise across the country.

STRONGER ECONOMY

Supporting locally owned companies means the money you spend stays here. For every \$100 spent at a locally owned company, at

least \$68 stays in the community. Shopping at a big box retailer, only a fraction of the money stays in our region to support our schools, roads, and emergency services. According to Civic Economics, local restaurants return nearly 79 percent of revenues to the community, compared to just over 30 percent for chain restaurants. When profits stay local, it increases our community's wealth, tax revenue, and standard of living.

Locally owned shops also help sustain downtown revitalization efforts and generally speaking, are more generous. In a 2020 report conducted by SCORE, locally owned businesses donate 250% more than larger businesses to local nonprofits and community causes

BETTER SERVICE

Shopping locally can often translate into better purchasing experiences. Local business owners are invested in making

their customers happy because they live in the same community as their customers. Business owners or managers of large, out-of-state companies don't have to worry about bumping into angry customers in the grocery store or church. Ask companies you do business with if they are locally owned. You may be surprised to learn that even some franchises are locally owned, like Buttermilk Sky Pie in Johnson City and Just Jump Jump in Bristol. Locally owned banks can be found in the region as well, including Bank of Tennessee (who also owns Carter County Bank) who takes a special interest in lending money to support and grow other local businesses, as well as lending money for personal needs.

Support local businesses with your presence and dollars as much as you can. You really do vote with your wallet, and shopping locally casts your vote for our region, our state and our country. ✨

Christmas Club Accounts Make Holiday Spending Easier

December comes with a variety of additional expenses that can really break your budget if you haven't been saving up for them.

Between buying gifts, hosting parties, and traveling to visit family, you can easily spend hundreds, or even thousands, of dollars. Unless you have been saving money throughout the year, you will probably end up putting these expenses on a credit card. You could be stuck paying for this year's Christmas gifts next year or longer, and the interest expenses will add up. Instead of going into debt next year, consider opening a Christmas Club account to help you reach your savings goals.

A Christmas Club account, also known as a Carefree Savings account, is a savings

account. You can open this type of account anytime during the year. By opening the account at the beginning of a new year and setting up automatic contributions, you'll accumulate the most money. At the end of the year, usually in October, you can withdraw the money saved and all of the accrued interest and use this money to cover your holiday expenses.

The main advantage of a Carefree Savings or Christmas Club account is that it forces you to save money throughout the year for your holiday spending and separates it from your everyday accounts. You may be less likely to dip into that account than if the money was in your regular checking account or stashed as cash in your home. This type of savings strategy can help you avoid accumulating credit card debt while doing your holiday shopping and paying for various winter expenses.

If you would like to learn more, visit www.bankoftennessee.com/carefree-savings ❄️



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Gift Local Experiences

Too often, stuff ends up in landfills because people don't have room or use for them. So, when you are thinking about holiday presents, consider gifting a local experience. It will give the recipient memories of a great time while also supporting people in your local community.

ART, MUSIC AND THEATER

After two years of in-person performing arts being closed down, arts organizations are back and eager to welcome audiences back into their spaces. Many of them are creating special packages with built-in flexibility or offer holiday gift packages.

Check out places like the Kingsport Symphony, Jonesborough Repertory Theatre, the ETSU Martin Center for the Arts, or the Paramount to purchase gift certificates good for a single performance or season tickets.

SPORTING EVENTS

While the holidays feature big national games, you can bring some delight to sports fans by purchasing them tickets to local games such as minor league baseball. You can even put together a package that includes game tickets, some team swag, or even signed memorabilia from local sports stars.

MUSEUMS AND LANDMARKS

Our region is blessed with a wealth of history. Whether the person you are buying for has lived here for a lifetime or just a short time, there are local historical sites that can make for a meaningful gift. Passes to Hands On! Discovery Center and Rocky Mount Historical Site are always family favorites, along with Sycamore Shoals Historic Site in Elizabethton, Tipton Haynes in Johnson City, and the Birthplace of Country Music Museum in Bristol can be enjoyable too.

CURATED EXPERIENCES

For many people, an experience is better than a physical gift. Consider the person you are buying for and what they like to do for fun. For a couple's gift, you could create a date night package that includes a gift certificate for dinner at a local restaurant, along with tickets to hear a renowned storyteller at the International Storytelling Center in Jonesborough. For the one who enjoys cooking, a cooking class with a local chef would be fun. A nice gift for a family could be a gift certificate for a photo-shoot with a local photographer. And craft beer lovers would appreciate a Tri-Cities pub crawl package with gift certificates to breweries around the region and an Uber or Lyft gift certificate. ❄️



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▶ Preparing Holiday Meals on a Budget

The holiday season can be one of the most difficult times to stay on a budget. When money is tight, don't spend too much on a fancy holiday meal that will be eaten in just an hour or two. Start by setting a budget of the amount you can afford to spend, and then turn to some creative ideas to stretch your budget and end up with a delicious meal for family and friends.

Focus on the food: It can be easy to overspend if you start buying items for decorations, so start by shopping for food. The decorations can wait, and it's pretty easy to find creative and inexpensive decorative supplies at dollar stores, craft stores, and even the great outdoors. You can find many clever ideas for holiday table decorations online, or just go with a simple look that does not require many materials.

Find a deal on the meat: Grocery stores often sell holiday meats as loss leaders, so look at weekly ads for low prices on a turkey, ham, roast, or other holiday main course.



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You can buy these several weeks ahead of time and freeze it until the week of the meal. You'll need to plan ahead and remember to thaw the meat in your refrigerator for one full day for each four to five pounds your choice of meat weighs.

Prepare dishes from scratch: As much as possible, plan a menu that you can cook completely from scratch. Convenience foods like prepared piecrusts and pre-washed and chopped vegetables come at a cost. There are only a few convenience foods you should consider purchasing, including frozen vegetables and canned pumpkin puree for your pie.

Don't be afraid to tweak recipes: It's always fun to look up new recipes to try, but a long ingredient list can break your budget. When you're making your shopping list, feel free to substitute similar ingredients you already have to avoid buying expensive ingredients you will barely use. For example, you can use butter in place of shortening in a pie crust or use water and salt in place of stock. You can substitute dried herbs for fresh, or just leave out a few of the herbs as long as you have others that will impart a similar flavor.

Borrow supplies: Depending on how many guests you will have, you might not have enough tables, chairs, or dishes for everyone. Rather than buying or renting more, just ask around and find a friend who is going out of town for the holiday and can lend you some supplies. Mismatched dishes can create a rustic look, or you can use different sets at different tables if you are setting multiple tables.

Make it a potluck: If your budget is really tight, one way to make it work is just to cook the main dish and make the meal a potluck dinner. Guests often offer to bring something, so take them up on these offers and assign each guest a specific side dish, appetizer, or dessert that will help complete your menu. If you are willing to be flexible,



assign a type of dish, like a potato or vegetable side dish, and let your guests show off their favorite recipes.

Keeping things simple, sharing the cost, and remembering not to waste the leftovers will be keys to keeping your budget intact through the holidays. ❄️

Save Money this Winter on Your Electric Bills

Now more than ever, it is imperative that you be proactive about keeping your home energy efficient. If you do not keep an eye on this area, then you might be spending more money than you need. The best way to start saving money on your home energy bills is to perform a home energy audit.

Step 1: Find air leaks.

One of the biggest causes of energy wastage in your home is air leaks, and they are relatively easy to spot:

- Close all windows, fireplace flues, and exterior doors, leaving interior doors open.
- Turn on all exhaust fans that blow air outside, such as stove vents, bathroom fans, and clothes dryers.
- Light an incense stick, and hold it near common leak sites such as vents, attic hatches, window and door frames, and electrical outlets.

If the smoke from the incense stick wavers, you have a draft and need to seal it.

Step 2: Check your ceiling insulation.

The first thing you need to know regarding your ceiling insulation is the current recommendation for the amount of insulation for homes in your area, as well as how much insulation you already have.

If you do not have enough insulation, you are likely to be losing energy and need to get on top of that.

To check your wall insulation, you can rent an infrared thermometer from a tool rental company.



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Step 3: Check your windows.

If your home has many windows, it could be losing heat. If your windows have stickers that say NFRC (National Fenestration Rating Council), you will be easily able to check their energy efficiency, as it will be printed on the sticker.

On the other hand, if you have no stickers on your windows, look at whether the window panes are single or double. Double panes are best as they trap heat more efficiently than single panes, so you might want to consider either fitting double-paned windows or installing extra insulation to help retain heat during the winter months.

Step 4: Find where you are losing energy.

If you have lots of electronic appliances in your home and keep them on standby, or even plugged in, they may be using excess power. For this reason, it is best practice to switch off and unplug all appliances when you are finished using them.

Keeping Track

Once you have completed the steps above, you should have a good idea of how energy efficient your home is, and be able to pinpoint areas that need improvement. Once you have made your improvements, keep a close eye on your energy bills to see where savings have been made. ✨



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▶ Ten Ways to Protect Your Debit Card

Using a debit card is not only convenient, but it can also be safer to use than cash. But you should remain vigilant in protecting your debit card and your bank accounts, especially during the holiday shopping season when ID thieves are counting on you being distracted by end-of-year activities.

- Never email or text someone your debit card number.
- Never give out your credit or debit card number over the telephone unless you initiated the call. For instance, if you call a hotel to make reservations, giving out your credit card number is acceptable to secure that reservation. However, if someone calls you saying they are from your bank, never give this person your credit card number. It could be a scammer trying to nab your personal information. Your credit card issuer will never call you and ask for your account number.
- Check your bank statement every time it arrives and consider going paperless. Search for any unusual transactions that you don't remember making. They could

be evidence that a thief has someone gained access to your debit card account number.

- Only use ATMs at a bank. ATMs located in convenience stores, subway stations, airports, and other places have a greater risk of having a "skimming" device attached by a thief, which could intercept and store your debit card data. This sometimes happens at banks, too, but it is easier to do in a place without surveillance cameras.
- Watch for Card Skimmers. These tricky devices are inserted into gas station point-of-sale stations or ATM machines. When you insert your card to make a transaction, that information (along with your PIN number if you used one) goes straight to someone who intends to use it for themselves. Next time you pull up to the pump, make sure to check out the card reader before you insert your card. If it looks worn or loose, use cash or opt for a different pump altogether.

- Protect your PIN number and select CREDIT at the cash register when possible.
- Consider avoiding debit card use online. And if you do, make sure it is a legitimate website and your network is secure.
- Set up transaction alerts on your account and your debit card. You can usually set the criteria on alerts such as the transaction amount or if the debit card was used online. This way you'll be the first to know if an unauthorized purchase has been made by text or email alert.
- Notify your bank when you are traveling out of the area and using your debit card.
- Notify your bank immediately if you have lost your debit card or see unauthorized charges on your account. The quicker you notify your bank, the less the damage could be.

For more tips and information on debit card fraud, ID theft, scams and caller ID spoofing visit: <https://www.bankoftennessee.com/security/security-center/> ✨



Protect Yourself from Gift Card Scams

Gift cards make convenient gifts to give and are widely loved by receivers and givers alike. With so many people buying gift cards to give as gifts it makes sense that the holiday season is also a time when gift card scams are at the highest.

Whether you are a giver or receiver of gift cards, the FBI encourages you to be vigilant and cautious when giving or using gift cards. Below is an overview of the most popular types of gift card scams, their warnings signs, and what you can do about them.

- **iTunes for the IRS.** While all gift card scams are a little different, one that was getting much attention in 2016 was an IRS scam that had desperately frightened people purchasing iTunes gift cards to repay money they supposedly owed the IRS. The scam became so widespread that CVS stores were posting on-screen notices to customers purchasing gift cards.
- **Number Scams.** Another scam that is getting attention these days involves enterprising fraudsters who look at gift card displays in stores and jot down the numbers. Then, they wait a few days to call to see the available balances. Once you activate the card, usually upon purchase, they can in some cases spend the balance of the gift cards online before the recipients even receive the gifts. Then when the gift card recipient goes to redeem the card, the balance has already been depleted.
- **Imposter Scams.** Another popular form of scams is what is known as imposter

scam, fraudsters pose as a relative in a dire situation asking for large amounts of money in the form of prepaid gift cards. CBS News reports that older adults are particularly vulnerable to these types of scams that often use the actual names of family members when perpetrating the scams.

Below are tips to protect yourself from the above popular gift card scams.

- **What you can do about iTunes gift card scams:** If you receive a telephone call telling you that you owe money from the IRS and it must be repaid with an iTunes gift card, immediately hang up. If you get an email detailing the same, don't click on any links within the email or respond. Simply delete it.
- **What you can do about number scams:** Be sure to only purchase cards with covered numbers that are free from tampering. That eliminates the possibility that a scammer copied the number. That way, only your intended recipient will get access to the goodies this card can buy.
- **What you can do about imposter scams:** If someone is claiming to be your relative calls requesting emergency funds via a gift card, make sure you text or call that person to verify the need before rendering aid. The New York State Attorney General's Office warns that people should never provide gift card numbers via phone or Internet to people claiming to be relatives, government agencies, or law enforcement. Additionally, you should never wire money to strangers for any reason.

You can do a few other things to protect yourself from gift card scams so that your shopping excursions where you will use gift cards will be safer:

- Purchase gift cards to locally owned businesses. Scammers usually focus on big box or online retailer gift cards.
- Contact your local enforcement agencies or reach out to the company directory, if you believe you might be a victim of a gift card scam.
- Don't purchase gift cards from public racks. Instead, try to always purchase gift cards directly from the retailer's brick and mortar or online store.
- Avoid purchasing gift cards from online auction sites.
- Review the Internal Revenue Service (IRS) Consumer Alerts and the Federal Trade Commission for potential scams.

Don't let the risk of scammers rob you of the joy of giving gift cards this holiday season. Just take a few precautions to protect yourself while avoiding scams like those listed above. ❄️



Teacher Gifts for the Holiday Season

The Christmas season is a great opportunity to show your student's teacher that you appreciate the work their hard work and dedication. When you're thinking about the best gifts for teachers, you can either choose something they can use in their classrooms or something they can enjoy during their much-needed time off. Our list of the best gifts for teachers includes a terrific selection of items you can purchase from locally owned, small businesses in our region.

Coffee

Many teachers need a little caffeine kick to make it through the school day. You can

purchase gift cards or bags of coffee at Steel Rails Coffee in Erwin, Wheeler's Bagels in Johnson City and Kingsport, and the Coffee Company in Elizabethton.

School Supplies

A recent survey revealed that teachers spend almost \$500 of their own money on classroom needs every year. Supporting teachers in this area is certainly appreciated. Ben Franklin, located in Kingsport, not only has home décor but also carries a variety of craft and art supplies that teachers can use to enhance their rooms.

Gift certificates for family fun

Teachers spend a lot of "off" time grading papers and creating lesson plans. Gift certificates for fun are great gift ideas. Locally owned entertainment venues such as Masterpiece Mixers and Paradise Acres in Johnson City, Putt Putt Fun Center in Kingsport, Hands On! Discovery Center in Gray, Erwin Capitol Theatre, and Twin City Drive-In Theatre all provide gift certificate that your teacher will love.

Sweets and Treats

Teachers with a sweet tooth will really Enjoy treats or gift certificates from Patriot

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Restaurants

After a long day in the classroom, teachers enjoy a night off from kitchen duties by going out for dinner. Considering a gift certificate to local restaurants like Firehouse Barbeque and Main Street Pizza in Johnson City. If you are in Bristol, Quaker Steak in downtown Bristol is a fun place to enjoy great food. Kingsport has a variety of locally owned restaurants that you can support such as Wasabi Japanese Steakhouse and The Mustard Seed that your favorite teacher will surely enjoy. ❄️





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▶ Shopping Local on the Web

As online shopping becomes more and more popular, it's important not to leave small businesses behind.

You don't have to give up the comfort of your couch at home to keep crucial dollars in your hometown economy. Here's how to shop local on the web.

Study Up Before You Buy

It's easy to assume that the only place to get a certain online item is from a major retailer. In fact, that's exactly what their massive advertising campaigns are meant to convey. But plenty of small businesses, and even mom-and-pop stores, have an online shop. Start by searching for the item you'd like to buy coupled with the name of your city or town. Local websites will typically include online shopping access, in addition to standard information about their brick-and-mortar operation like operating hours.

What About Amazon?

Did you know you can even shop regionally-local on Amazon? Just click on the site's Support Small page. Nearly two million small- and medium-sized American businesses listed their products there according to Amazon's Small Business Impact Report. There are many Tennessee-based businesses selling their products on Amazon. And don't forget about Etsy.com, which is not just an online store for small businesses, but it's for home-based businesses too.

Map Out Your Purchase

Most local businesses maintain a presence on Instagram or Facebook, so they can always be searched for when you're using those apps. But what if you're new to town, or want to branch out of your immediate neighborhood to shop local? Try Google or Apple Maps, where you can enter search

terms that will then render area options with specified route information to get you there fast.

Paying It Forward

Once you've found a cool new local spot, it's time to spread the news. Word of mouth helps small businesses survive since they don't often have a huge budget for ad buys. A positive review, on their website or elsewhere on the internet, makes sure that the next person hoping to shop locally finds them a whole lot easier.

If you find yourself taking a picture of your new find, be it a special gift you received, a great meal or a professional service remember to tag the local business on social media. You're helping boost their business while strengthening our local economy. ❄️



▶ Shop at Local Holiday Events

Holiday shopping doesn't have to be a chore. In fact, depending on where you go, it can be an exciting experience that creates memories or becomes part of your family's traditions.

Arts And Craft Fairs

Creative crafters and fine artists in your community have likely spent the year creating items that they offer at art shows and craft fairs in the months leading up to the holiday season. It's a great way to purchase unique gifts while supporting individuals in your community.

Take both cash and credit cards. While most vendors will take credit cards, sometimes a venue has limited WiFi access that can make processing those cards slow. Also, this

isn't the place to haggle. Think of them as more of a pop-up retail store than a garage sale.

Downtown Areas

Check out local downtown areas who are usually filled with small, locally-owned businesses. In recent years, downtowns across this region, and the country, have seen a surge in local support through organized activities such as Small Business Saturday and Christmas Open House events. These family-friendly shopping events are usually filled with fun themes and activities while providing you a chance to visit local clothiers, art galleries, jewelry stores, home décor stores, and more.

Christmas Markets

Christmas markets started out as a German tradition during the Middle Ages, according to National Geographic. Downtown squares get turned into holiday extravaganzas with lights, bunting and vendors selling holiday decor such as ornaments or Nativity scene figurines.

Holiday treats and drinks are sold in the streets and carolers or piped-in music keeps things festive. In non-pandemic years, Germany alone has 2,500 to 3,000 Christmas markets, says National Geographic. Thankfully for the rest of us, the tradition has spread not only throughout Europe but to the United States. ❄️



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