

Employee of the Month



Proud grandmother Brinda Buckner, 44, is the Southern Standard's employee of the month for August. Brinda is pictured with 3-month-old Eastlen Tyler. They are so cute together. When not working at the newspaper as our do-it-all advertising superhero or cuddling a baby, Brinda is a Boyd Christian basketball supporter. She likes to cheer for her son Cain, a sophomore, and the Broncos. Brinda also realizes the importance of giving back and does volunteer service in the Boyd concession stand.

Final words of advice

EDITOR'S NOTE: This is the final "Smart Money" column. Thank you for supporting this feature.

DEAR BRUCE: I am 66 years old, and I have been retired for five years. My wife and I do pretty well financially. We have our money with an investment firm in a managed account, and we are currently drawing 6 percent a year.

The only thing that bothers me is the monthly fee they charge us: \$850 a month. You add that up over five years and that's a lot of money. Maybe I shouldn't complain. I have more money now than I did when I retired, and the direct deposit is there every month.

The main question I have is, should I look around and check other companies to see what they charge or keep what I have?

-- D.J.

DEAR D.J.: You've got to be kidding! Only if you have a tremendous amount of dough would \$10,000 a year not be outrageous. I would get out and start looking yesterday.

DEAR BRUCE: I am retired as of 2014 after many years of working. I am married to a man who had a hard time saving money, so I had to be the saver.

What would be the best way to deal with my TSP -- a federal government-sponsored retirement savings? When I was working, I contributed to it. Since I retired, I have not put any money



into the plan or taken money out. As of today, it is over \$93,000. I do receive a monthly annuity and a small amount of Social Security because I also worked in private industry.

Recently, I received a reminder to begin making plans for how I will start receiving the money in my TSP account. I could choose monthly payments, a life annuity, a single payment, or a combination of these options. Do you have any thoughts on the best way to handle this?

-- C.M.

DEAR C.M.: You've asked a bunch of questions, but I can't give you a decent answer without some more specifics. For example, you asked about choosing monthly payments. How much a month would that be? Likewise, how much of a life annuity would it be, or the combination of these options?

If you get back to me and give me the specifics, maybe we can sort this out. I certainly hope so.

GOODBYE FROM BRUCE

Dear Readers: This is one of the most difficult letters I have ever written, considering the many thousands I have written for the last 35 years, but the fact is, 35

Agriculture an economic driver

The importance of agriculture in Tennessee is undeniable, accounting for 9 percent of the state's economy and \$57.6 billion in output.

A new report from the University of Tennessee Institute of Agriculture reveals the economic impact of agriculture by county.

According to the report, the direct agricultural output in Warren County is estimated at \$208.8 million for 2015, the most recent year data is available.

A multiplier effect is used when determining the total agriculture impact. The multiplier indicates \$1 of ag output leads to a total gain of \$1.35. This makes the total economic impact \$282.8 million in 2015, according to the Institute of Agriculture.

When it comes to employment, there are 1,933 workers employed in Warren County agriculture. With multiplier effects of direct jobs combined with support jobs, an estimated 2,553 jobs are related to agriculture in Warren County. The job multiplier is 1.32.

Online reports for each of Tennessee's 95 counties are available at ageconomicimpact.tennessee.edu.

Agriculture includes crop and livestock production, food and fiber processing, such as ice cream plants and textile mills, farm inputs, such as fertilizer plants and feed mills, and forestry-based products, such as sawmills and paper mills.

Examples of the multiplier effect include farmers and other agricultural businesses purchasing local inputs, such as utilities, and local spending by agricultural workers and owner operators.

Agriculture officials say many new Tennessee residents are often unaware of local agricultural roots and the important role agriculture plays in the local economy. Because agricultural activity is spread out across fields, pastures and woods, this lack of concentration can make its contribution much less obvious than that of a large factory.



Warren County ag output is estimated at \$208 million for 2015, according to the UT Institute of Agriculture.

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Terms on Real Estate: Terms: \$5,000 Down payment day of auction. Balance at closing on or before 30 days. Sale of property is not contingent on financing, appraisal or inspections. Property is sold as is, where is with no warranties expressed or implied. Winning bidder must close on or before 30 days from auction date. All homes built prior to 1978 may contain lead based paint. All inspections to be performed at least 10 days prior to auction date.

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