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GERMANTOWN'S LIVING LEGACY PROGRAM TURNS MEMORIES INTO GROWING TRIBUTES

Staff Reports

For Germantown Parks and Recreation Director Natalie Ruffin, a tree outside the Parks & Recreation office is more than part of the city's landscape. It is a living reminder of her mother.

After her mother died, a tree was donated and planted in her memory, giving Ruffin's family a place to pause, reflect and remember.

"It held such deep meaning for my family," Ruffin said. "Having that living tribute here has been a constant source of comfort and remembrance."

Through Germantown's Living Legacy program, families, friends and organizations can commemorate someone special or mark a meaningful occasion with a living tribute — one that grows and changes with time. For \$300, residents can sponsor a tree planting to celebrate a milestone, welcome a new family member or remember a loved one, creating a lasting tribute while adding to the city's tree canopy and helping keep Germantown's landscape vibrant.

The program's reach can be seen at City Hall, where seven plaques recognize 428 people and



Photo: courtesy City of Germantown

one beloved dog who have been honored or memorialized through Living Legacy.

Recently, friends and community organizations honored the memory of longtime Germantown resident Sue Olsson with Living

Legacy tree plantings, to serve as a lasting reminder of a life that touched the community.

"As the trees grow and mature, Sue's memory will be kept alive," said her friend Brandy Miller.

Living Legacy donations should be submitted by June 1, 2027, to allow sufficient time for the Board of Mayor and Aldermen approval process.

For more information, contact City Arborist and Natural Resource Manager Bryan Piefer at (901) 751-7684 or BPiefer@Germantown-TN.gov.

Source: City of Germantown



Free shuttle service available for Germantown Festival

Staff Reports

Visitors to the Germantown Festival can skip the parking search and take advantage of free shuttle service throughout the festival weekend.

Shuttles will run from two locations: Germantown Athletic Club, 1801 Exeter Road, and Germantown Church of Christ, 8723 Poplar Pike.

Dogs are welcome aboard the shuttles for the Running of the Weenies, provided they are leashed, under their owner's control and either held or transported in a small kennel. Owners are responsible for cleaning up after their pets. Drivers may deny boarding if a dog is not safely under control.

The festival will feature nearly 400 arts and crafts vendors, live entertainment, food and the Running of the Weenies. It will be held at the Germantown Civic Club Complex, 7745 Poplar Pike, from 9:30 a.m. to 6 p.m. Saturday, Sept. 12, and noon to 6 p.m. Sunday, Sept. 13.

Source: City of Germantown

Germantown board approves bond resolutions for 2026 projects, refinancing

Staff Reports

The Germantown Board of Mayor and Aldermen on Monday, Aug. 24, approved three bond resolutions authorizing city staff and financial advisers to begin preparations for the city's 2026 bond issuance and debt-refinancing program.

The vote does not finalize the bond sale. Instead, it authorizes staff and advisers to begin the legal, statutory and administrative steps required to bring the bonds to market later this year.

The board approved initial and authorizing resolutions for up to \$13.5 million in Series 2026A general obligation improvement bonds. The bonds would provide \$10 million for acquiring, constructing, renovating and equipping school facilities at Houston High School within the Germantown Municipal School District.

The funding represents the city's third major bond initiative supporting GMSD capital investments, following \$27 million for Forest Hill Elementary and \$5 million for Houston Middle School.

Another \$3.5 million would fund improvements to the Germantown

See Bond, page 4

Germantown Municipal School District (GMSD)

Houston High School Athletics opened the 2026-27 school year with an outstanding week of competition, school spirit, and community engagement. From an electric Friday night at Landers Stadium to championship-level performances on the road, our Mustang student-athletes and coaches represented Houston High School and GMSD extremely well.

Football – A Special Opening Night at Landers Stadium

Friday night provided an incredible start to the 2026 football season as Houston hosted Germantown High School in front of an energetic home crowd.

The atmosphere surrounding the season opener was outstanding. One of the highlights of the evening was a special airplane

flyover prior to kickoff, adding another memorable element to an already exciting Friday-night environment. Our students, families, staff, band, cheerleaders, Pom, community members, and Mustang supporters helped create the type of game-day atmosphere that makes Houston High School Athletics special.

Once the game began, the Mustangs carried that energy onto the field. Houston delivered an impressive performance on both sides of the ball and earned a 40-6 victory over Germantown to begin the season 1-0.

It was an excellent opening-night statement and a tremendous way to begin another season of Mustang Football.

Houston will now turn its attention to its first road challenge of the season against Whitehaven High School on Friday, August

See Sports, page 3



LIFESAVING RESPONSE:

BMA honors PSDJ Hope Brown

GERMANTOWN, TENN. — During Monday's Board of Mayor and Aldermen (BMA) meeting, Public Safety Dispatcher Jailer Kimberly "Hope" Brown received the Germantown Police Department Dispatch Life Saving Award for her heroic actions during a critical medical emergency.

The high-stress call came in on May 31 at approximately 12:23 p.m. regarding an unresponsive 10-year-old boy in a swimming pool. Upon taking the call, Brown rapidly assessed the situation while simultaneously relaying crucial details to the dispatch floor to ensure swift emergency response. Through targeted questioning, she



Photo: courtesy City of Germantown

recognized that the child was not breathing effectively, identifying his "snoring" sounds as ineffective gasping breaths - a critical sign of medical distress.

Pivotal First Minutes

Recognizing the immediate threat to the child's life, Brown instructed the caller to begin CPR. She provided continuous guidance and reassurance, maintaining instructions until the Germantown Fire Department arrived on the scene.

On-duty Battalion Chief Keith Bartozzi noted that Brown's initiation of bystander CPR had a profound impact on the outcome. The boy was alert by the time he arrived at the hospital, where the attending physician at Methodist Le Bonheur Children's Hospital praised the seamless lifesaving actions taken from the initial dispatch call

through the hospital transfer.

Following a clinical review, EMS Chief Jerome Cole strongly endorsed recognizing Brown, confirming that her prompt directive to begin bystander CPR directly correlated to the patient's survival.

"Kimberly Brown is commended for her exceptional handling of an emergency call involving a 10-year-old drowning victim. Confronted with a panicked family and a child in critical condition, she remained calm and composed throughout the call," Cole said. "She quickly and accurately recognized that the child was not breathing

See Brown, page 3



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Photo: courtesy City of Germantown

Germantown firefighters Woolfolk, Thorn promoted to driver rank

GERMANTOWN, TENN. – The Germantown Fire Department is proud to announce the promotion of Sam Woolfolk and Zack Thorn to the rank of Driver.

Earning this rank requires more than years of service. Candidates must successfully complete a rigorous promotional process that includes a written examination, practical examination and structured panel interview. The process evaluates technical knowledge, precision driving, emergency response, pumping operations, aerial device deployment, decision-making and leadership potential.

Both Sam and Zack have demonstrated the skill, judgement and commitment required to safely operate our apparatus, protect their fellow firefighters and serve our community.

Sam Woolfolk is a third-generation firefighter, following in the footsteps of his father and grandfather, who both served with the Memphis Fire Department. A Field Training Officer and chairman of the department’s Health & Wellness Committee, Sam

is known for professionalism, positive attitude and commitment to continuous improvement. His dedication to the job reflects the department’s motto: “Excellence Every Call.”

Zack Thorn began his career with the Germantown Fire Department in 2013 after graduating from the Germantown Fire Basic Firefighting Class 12. For more than a decade, Zack has been a leader in the department’s Learning About Fire Safety (LAFS) program, helping educate local elementary students about

fire safety and bringing the program’s beloved character Flash to life. His enthusiasm for public education and his commitment to training have made a lasting impact on our community.

Please join us in congratulating Driver Woolfolk and Driver Thorn on this well-earned achievement! We are proud of their continued service to Germantown.

Source: City of Germantown



SPOTLIGHT ON GMSD TALENT

Germantown Municipal School District (GMSD)

Houston Middle seventh grader Roper Oswald is officially taking center stage! Following a standout summer on scholarship at the prestigious Interlochen Center for the Arts in Pippin, Roper is stepping onto the professional stage once again.

He spent the summer at

the prestigious Interlochen program. Fans can soon catch him performing at Playhouse on the Square, Memphis’ professional theater.

Roper soon stars as Edmund Pevensie in Playhouse on the Square’s production of Narnia! We are incredibly proud of our students as they pursue their passions and shine both in the classroom and in our arts community.



Photo: courtesy GMSD

Houston Wind Ensemble Selected to Perform at 2027 TnMEA Conference

Germantown Municipal School District (GMSD)

There is plenty to look forward to from the Houston Marching Band and drumline this fall, and we can’t wait to share more about this year’s program in a future newsletter. But before the school year gets too far underway, there is some pretty big band news from over the summer that we don’t want you to miss.

The Houston High School Wind Ensemble has been selected as one of three featured high school bands to perform at the 2027 Tennessee Music Education Association Conference in Nashville.

The Wind Ensemble will perform Friday, Jan. 15, at

the Gaylord Opryland Resort & Convention Center as part of the statewide conference, which brings together music educators, students and performing ensembles from across Tennessee.

“I am THRILLED to share that the Houston High School Wind Ensemble will be one of three featured high school bands at the TnMEA conference this year,” Director of Bands Kevin Carpenter shared when the news was announced. “I’m super proud to get to give this experience to my students.”

The Houston Wind Ensemble represents some of the most advanced musicians in the Houston High band program. Students earn their places through au-

ditions and perform some of the highest-level literature in the program.

Carpenter also credited Associate Director of Bands Brian Sims and Houston’s band families for helping build the program and support its students. And, in classic Mr. Carpenter fashion, he followed the big announcement with one additional thought:

“If you need me, I will be having a panic attack somewhere about a concert that is seven months away.”

Congratulations to the musicians and staff of THE Houston Band. We can’t wait to hear you in Nashville!

PUBLIC NOTICE

SHELBY COUNTY DEPARTMENT OF HOUSING FY 2026 – PY 2025 CONSOLIDATED ANNUAL PERFORMANCE REPORT

Shelby County Department of Housing (SCDH) is preparing its Consolidated Annual Performance Report (CAPER) for the program year (Shelby County Fiscal Year 2026, Federal Program Year 2025) that began July 1, 2025 and ended June 30, 2026. The CAPER is required by the U.S. Department of Housing & Urban Development (HUD) to describe CDBG and HOME activities undertaken by SCDH to address housing and community development needs, especially in low- and moderate-income areas of Shelby County, outside the City of Memphis. SCDH expended approximately \$438,228.30 in Community Development Block Grant funds, \$188,367.84 in HOME funds, and \$179,582.20 in HOME-ARP funds, for the following activities: low-to-moderate income housing rehabilitation, minor home repair, and lead hazard reduction; infrastructure/community development improvements to benefit low-to-moderate income communities within the Urban County; public service activities to benefit Urban County seniors; supportive services to address needs of qualifying populations at risk of homelessness; administrative expenses; and program delivery costs. Note as of the time of this publication, SCDH plans to make one final drawdown from available program funds to account for the remainder of expenditures through June 30, 2026.

The CAPER will be available for public review and comment from Wednesday, September 9, 2026 through Monday, October 12, 2026 on the Department of Housing website <https://www.develop901.com/planning-and-reporting>. The proposed CAPER will also be distributed via email to the City of Memphis library listserv and physical copies will be held at 6465 Mullins Station Rd, Memphis TN 38134 and at the following library branches across Shelby County: Benjamin Hooks Central Library, Arlington Library, Bartlett Library, Collierville Library, Germantown Library and Millington Library. To solicit comments on the CAPER, Shelby County Department of Housing will host two public hearings on Wednesday, September 23, 2026 at 12:00pm and 5:30pm with both in person and virtual attendance options.

In Person Attendance Option: Shelby County Code Enforcement, Conference Room, 6465 Mullins Station Road Memphis, TN 38134. Attendees should enter the Code Enforcement Building through the front entrance; upon walking up to the building, attendees will need to follow the signage that leads to the meeting.

Virtual Attendance Option: A virtual option to join is also provided, and participants can join the meeting with a computer, tablet, or smartphone at <https://teams.microsoft.com/join/279828328800591?p=xTpuZHwkCK6Pd5U1oh>

Meeting ID: 279 828 328 800 591 Passcode: 9Ma2CR9d +1 323-591-8428,,502497587# Phone conference ID: 502 497 587# at the above noted meeting time.

Written comments or suggestions regarding the CAPER will be accepted through 4:30 p.m. on September 25, 2026. Written comments should be sent to Dana Sjostrom (dana.sjostrom@shelbycountyttn.gov) at Shelby County Department of Housing, 6465 Mullins Station Road, Memphis, TN 38134. SCDH will respond to all written comments within three working days of receipt and comments will be included as applicable in the final CAPER submission to HUD. For questions concerning the public hearing or the CAPER, please contact the Department of Housing at 901-222-7600.

This notice also serves to amend the HOME ARP allocation and associated Implementation Plan. The HOME ARP Allocation Plan was approved by HUD in 2022 to administer funds in support of qualifying populations in the form of eligible supportive services and administration activities. The allocation was increased by \$1,802.00 for a revised allocation of \$1,559,065.00. This non-substantial amendment will increase the budget for Supportive Services by \$1,531.75 for a total of \$1,325,205.25. The budget for administrative costs will also increase by \$270.25 coming to a total of \$233,859.75.

SCDH is proposing two amendments to previous Annual Plans. Comments regarding these amendments can be directed to dana.sjostrom@shelbycountyttn.gov through Wednesday, October 7, 2026. The following two amendments are included:

- SCDH proposes a substantial amendment to the Annual Plan for FY24 (AP2) by cancelling the Northaven Sidewalk Project. It will be replaced with Collierville’s Waterline project. Should the Northaven Sidewalk Project become viable in the future, updates will be added to the appropriate AP and/or CAPER.
- In order to comply with recent Executive Order 14151 *Ending Radical and Wasteful Government DEI Programs and Preferring*, and Executive Order 14173 *Ending Illegal Discrimination and Restoring Merit-Based Opportunity*, FY26 Action Plan (AP3) is hereby amended to exclude language inconsistent with the above referenced Executive Orders in the following manner:
 - Page 5 (executive summary): The Regional Fair Housing Goals & Strategic Partnership Opportunities document in the attachments illustrates the goals associated with Shelby County’s most recent Analysis of Impediments to Fair Housing, which also serves as a joint City-County Plan to guide our programming to better address community needs with an equitable focus.
 - Page 66/67 (homeless and other special needs): Our system performance measures also include improving our community’s rate of exits to permanent destinations, decreasing our rates of return homelessness, improving the length of stay standards for program types, addressing issues of equity in access to housing and homelessness, and increasing income for clients.

Those with special needs that plan to attend the public hearing are encouraged to contact SCDH at (901) 222-7600 by 4:30 pm on Monday, September 21, 2026 and we will work to accommodate you. Para mas información en Español, por favor llame Dana Sjostrom al 901-222-7601.

The Shelby County Department of Housing does not discriminate on the basis of race, color, national origin, sex, religion, age or disability in employment or provision of services. Equal opportunity/equal access provider.

Mickell Lowery
Shelby County Mayor

Attest:
Scott Walkup, Administrator
Department of Housing

Say You Read It In the Germantown News & Shelby Sun Times!

SPORTS,
Continued from 1

28. **Volleyball – Championship Weekend at Volleyball in the Ville**
Houston Volleyball continued its strong start to the season with an excellent showing at Collier-Ville High School’s Volleyball in the Ville tournament.

Competing against quality competition throughout the weekend, the Mustangs battled their way through the tournament and advanced all the way to the championship match.

Reaching the finals of an early-season tournament is a great accomplishment and provided our team with valuable experience against high-level competition. The weekend demonstrated the competitiveness, toughness, and potential of this year’s group as they continue building toward



district and postseason play. The championship appearance provides excellent early-season momentum and another example of the high expectations surrounding Houston Volleyball. **Cross Country – Outstanding First Road Meet**
Houston Cross Country put

together an outstanding performance in its first out-of-town meet of the season, coming away with an impressive team victory. Our runners competed extremely well from the front of the field through the entire lineup. The performance was an excellent example of the depth, prepara-

tion, and commitment within the Houston Cross Country program. Winning the first road meet in such convincing fashion provides tremendous early-season momentum and sets a high standard for what this group hopes to accomplish throughout the fall. **Girls Soccer – Strong Start in Chattanooga**
Houston Girls Soccer also had an outstanding weekend, traveling to Chattanooga and coming away with two victories in an impressive early-season showing. Beyond the results on the field, the trip provided an excellent opportunity for team bonding, leadership development, and continued growth as the Mustangs begin another championship-level season. The group competed with confidence, played together, and represented Houston High School and GMSD extremely well throughout the weekend. The Houston Girls Soccer program continues to operate with high expectations. This year’s

team has its sights set on another deep postseason run as the Mustangs look to return to the TSSAA State Tournament for the fifth consecutive year. Winning both matches on the road while continuing to build chemistry made Chattanooga an excellent start for a program that once again enters the season with championship aspirations. **A Great Start for Mustang Athletics**
This past weekend represented much more than wins and losses. It was a tremendous example of what we want the Houston High School athletic experience to look like. Across our programs, our student-athletes continue to compete at a high level while representing their school and community with pride. Just as importantly, our coaches, families, staff, administrators, and supporters continue to work together to create meaningful experiences for our students.

FORMER MUSTANG TAKES FRIDAY NIGHT LIGHTS TO NEW HEIGHTS

By Marvis Davis,
GMSD District Athletic Director

Friday night’s Battle for Germantown kicked off in unforgettable fashion on Friday, as former Houston High School Mustang Alexander Green, Class of 2026, took to the skies for a special fly-over above Landers Ford Stadium. For Alexander, aviation has been a lifelong passion. His father is a FedEx pilot, and Alex grew up flying alongside him in smaller aircraft. After earning his driver’s license, he began spending more time at the airport, building rela-

tionships within the aviation community and looking for opportunities to continue learning. I have been talking with Alex for more than a year about finding a way to bring a flyover to Friday Night Lights at Houston High School. We knew it would be special, but having one of our own former students make it happen for the Battle for Germantown made the moment even better. As an athletic director, I spend a lot of time thinking about the experiences we create for our student-athletes and our community. But Friday night was also a great



example of what we want students to see beyond the field. Alex found something he was passionate about, pursued it and

then brought that talent back to his school to create an experience for others. I could not have been prouder watching him fly over the stadium Friday night. Our current students got to look up and see a former Mustang doing something pretty incredible - and hopefully see another example of just how many different places their own interests and talents can take them. The Battle for Germantown is always one of the biggest nights on our athletics calendar. This year, one of our own helped us take it to new heights.



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BROWN,
Continued from 1

adequately and guided the family through CPR step by step. Her rapid assessment, clear direction and steady demeanor empowered the family to take decisive action, and the child survived.

“Kimberly’s response exemplifies the core mission of the department’s bystander CPR initiative: delivering life-saving intervention in the critical minutes before EMS arrives,” he continued. “Her performance is a powerful testament to the value of dispatcher-assisted CPR as a frontline, life-saving skill. It stands as a model for strengthening the department’s dispatch-to-bystander response and reflects the very best of what this initiative was created to achieve. Kimberly’s professionalism, composure and skill made the difference between tragedy and survival, and she is deeply deserving of recognition.

Trained for Excellence
Captain Rachel Pierski echoed Cole’s sentiments.

“Public Safety Dispatchers are the first line of response in a crisis. In a situation where every second counts, Brown’s specialized training allowed for an accurate assessment and her immediate CPR instructions directly resulted in saving a life,” Pierski said. “Her calm professionalism allowed her to guide the boy’s family through those pivotal first minutes, giving him the chance he needed to survive. Her actions exemplify the highest standards of the Germantown Communications Division.”

Pierski noted that Germantown’s entire dispatch team consists of Certified Emergency Medical Dispatchers through the Association of Public-Safety Communications Officials. It was this specialized medical training that Brown drew upon during those critical moments.

Brown’s accurate assessment, immediate CPR guidance and unwavering composure directly saved a young life, exemplifying the highest standards of public safety and service to the Germantown community.

Source: City of Germantown

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CITY LAUNCHES ‘NET CHECK’ SURVEY TO TARGET CELL, INTERNET DEAD ZONES

GERMANTOWN, TENN. – *Frustrated with your cellphone reception or internet service?* According to customer feedback, many Germantown residents share that frustration. To tackle the issue head-on, the City’s Engineering Department launched the Germantown Net Check survey to pinpoint exact locations where coverage falls short and demand for upgraded service is highest.

The anonymous survey prompts residents to enter their address and answer a quick question about the specific service improvements they want to see in their neighborhood. As responses come in, the data automatically populates a live public map, creating a comprehensive visual snapshot of coverage across the city.

“By leveraging public feedback and ArcGIS Survey123 mapping, the City can move beyond anecdotal reports and create a verified, data-driven heat map of connectivity gaps across the community,” Director of Engineering Jennifer Allen said.

Why Your Feedback Matters

The Engineering Department will share the compiled results directly with major telecommunications and internet service providers, giving the City critical leverage to advocate for local upgrades:

- Evidence-Based Infrastructure Planning: Concrete, map-based data gives providers a compelling business case to prioritize fiber and cellular expansion into underserved neighborhoods.
 - Strategic Alignment: Public mapping signals the City’s commitment to solving dead zones and helps align private sector expansion plans with the areas of greatest resident need.
 - Improved Transparency and Cooperation: Verified data helps streamline City discussions during permitting processes and franchise negotiations to ensure resources focus where they matter most.
- Be Part of the Solution**
- Take the Survey: To take the Germantown Net Check survey, [click here](#).
 - View the Live Map: To view the map that summarizes community responses, [click here](#).
 - Spread the Word: Share the survey link with your friends and local neighborhood groups. The more responses we gather, the clearer our community heat map becomes, giving the City a stronger voice when pushing providers for coverage upgrades.
- Help a Neighbor: Do you have a neighbor or family member without internet access? Pull up the survey on your phone and help them fill it out.

Source: City of Germantown

POLICE REPORTS

Friday, August 21st

Crimes:

Officers arrested a subject for unlawful possession of narcotics. The arrest originated from the area of Kirby Parkway/Poplar Avenue at 1:32 a.m.

A victim reported that their license plate was stolen from the mail. The report originated from the 8600 block of Dogwood Road at 1:20 p.m.

A subject made a false report to officers. The report originated from the 6900 block of Fords Station Road at 2:09 p.m.

A victim reported a physical altercation at a business. The report originated from the 9400 block of Crestwyn Hills Drive at 2:16 p.m.

A complainant reported a violation of a court order. The report originated from the 1900 block of South Germantown Road at 3:22 p.m.

A victim reported threatening phone calls. The report originated from the 2100 block of Night Shade Drive at 3:25 p.m.

Officers arrested a subject for making threats of violence. The arrest originated from the 7600 block of Poplar Avenue at 4:39 p.m.

Officers arrested a subject for taking merchandise from a business. The arrest originated from the 7600 block of Poplar Avenue at 6:27 p.m.

Saturday, August 22nd

Crimes:

A victim reported that their credit card information was compromised. The report originated from the 8000 block of Willow Brook Road at 12:32 p.m. Officers arrested a subject for

taking a purse. The arrest originated from the area of Farmington Boulevard/Sonning Drive at 4:08 p.m.

Sunday, August 23rd

Crimes:

Officers arrested a subject for being the primary aggressor during an altercation. The arrest originated from the 8600 block of Shadowbrook Cove at 3:01 p.m. A victim reported that their residence was unlawfully entered and items were taken. The report originated from the 1700 block of Elmhurst Drive at 7:14 p.m.

Monday, August 24th

Crimes:

A victim reported that their identifying information was compromised. The report originated from the 7100 block of River Reach Road at 11:30 a.m.

Officers arrested two subjects for presenting a counterfeit check. The arrest originated from the 1400 block of South Germantown Road at 12:01 p.m.

A victim reported that their garage was unlawfully entered and items were taken. The report originated from the 3000 block of Shannon Oaks Cove at 1:53 p.m. A victim reported threatening text messages. The report originated from the 7800 block of Grove Court West at 3:41 p.m.

Officers arrested two subjects for taking merchandise from a business. The arrest originated from the 7500 block of Poplar Avenue at 6:45 p.m.

Officers arrested two subjects for taking merchandise from a business. The arrest originated from the 7600 block of West Farmington Boulevard

at 7:42 p.m.

Tuesday, August 25th

Crimes:

A victim reported that their identifying information was compromised. The report originated from the 7600 block of Poplar Avenue at 10:30 a.m.

A victim reported that their identifying information was compromised. The report originated from the 8100 block of Poplar Avenue at 2:56 p.m.

A victim reported that their cell phones were taken from a business. The report originated from the 2000 block of Exeter Road at 4:50 p.m.

Wednesday, August 26th

Crimes:

Officers arrested a subject for taking merchandise from a business. The arrest originated from the 7700 block of Farmington Boulevard at 6:14 p.m.

Officers arrested a subject for being the primary aggressor during an altercation. The arrest originated from the 2300 block of McVay Cove at 9:57 p.m.

A victim reported harassing behavior. The report originated from the 2100 block of Donnington Cove at 10:48 p.m.

Thursday, August 27th

Crimes:

A victim reported that their credit card information was compromised. The report originated from the 8200 block of Poplar Pike at 2:45 p.m.

CRASHES There were a total of **32 crashes** reported for this time period

FINANCIAL FOCUS: Simple budgeting tips that fit real life

If you’ve just started managing your own finances, committed to doing it well or noticed your spending isn’t making you as happy as you’d hoped, a budget might be exactly what you need. When you know where your money is going, you’re likely to feel more in control and more confident your finances reflect what actually matters to you.

A simple budgeting framework to start: The 50/30/20 rule

One of the easiest ways to structure a budget is the 50/30/20 rule. The concept is refreshingly straightforward: Put 50% of your after-tax income toward necessities (housing, groceries, utilities, transportation), 30% toward wants (dining out, entertainment, streaming subscriptions) and 20% toward savings or paying down debt.

The 50/30/20 rule is a great foundation, but you may need to adjust it a little. If you live in a high-cost city, housing alone might require more than half your paycheck. Or you may have high income and can save more than 20%. Think of the 50/30/20 rule as a starting point you can adjust as your life evolves.

Not sure where your money goes?

That’s completely normal. If you honestly don’t know what you spend each month, try a low-pressure approach first. Spend a few months simply observing. Check your accounts without judgment, noting money coming in and going out. Think of it as a financial check-in rather than a report card. You can’t change the past, but you can absolutely adjust for the future.

From there, small steps go a long way. Even spending 15 minutes a week on your budget can make the whole process feel far less daunting.

Make technology your easy button

Some budgeting apps do the routine work for you, syncing with your accounts and tracking spending automatically. Others are more hands-on, encouraging you to map out your spending plan in advance. There’s likely one out there for every style of budgeting. The goal is to find a system you’ll actually use and stick with.

When the numbers feel discouraging

Sometimes looking at spending brings up more stress than relief. If that happens, start by shifting your perspective. Focus on the expenses that brought you real value — a modest gift that meant the world to a friend or how your rent provides a comfortable, stable life. Then look for changes that align your spending with your values. Substituting expenses, reducing expenses or creating more income could all be used to help you keep your spending below your income.

Build a buffer

If you can, consider building a small buffer into your budget for unexpected expenses such as birthdays, minor repairs or spontaneous plans. Adding perhaps 3% of your income or a set dollar amount, like \$200,

helps keep those costs from throwing your whole plan off course.

The bottom line

With a few simple steps, budgeting becomes easier to stick with and more meaningful over time. At its core, it’s a way to align your money with what matters while enjoying today and planning for tomorrow.



This article was written by Edward Jones for use by your local Edward Jones Financial Advisor - Tom

Shelley. Visit his office at 7730 Wolf River Blvd. #107, Germantown or call (901)751-1212. Edward Jones, Member SIPC

Michels Trenchless, Inc. is seeking proposals from local MBEs, WBEs, and DBEs certified by the City of Memphis, TNUCP, TDOT, or other State/Federal certification programs for subcontracting opportunities for the SARP 10 Program, City of Memphis – Humphrey’s Blvd CIPP Project. We are soliciting quotes for the following items: Traffic Control, Sewer Cleaning & CCTV, Manhole Inspection | Rehabilitation, Bypass | Flow Control | Diversion, Chemical Grouting, Erosion Control, Landscape Restoration, Concrete Saw Cutting, Asphalt & Concrete Pavement Restoration, Trucking, Survey | Staking, as well as any applicable items not listed. All quotations applicable to the construction of this project will be accepted and reviewed. All Disadvantaged Business Certified Contractors and Suppliers should contact our Estimator, Vance Rath at mtbids@michels.us with all questions pertaining to this project. All negotiations must be completed prior to close of business 9/17/26. Cost evaluation will be based on the lowest responsible quote. We are an equal opportunity employer. Please provide a copy of your certification(s) and any requested documents with your proposal to mtbids@michels.us. A direct link for all project documents is available upon request by emailing us at mtbids@michels.us.

BOND, Continued from 1

Athletic Club’s indoor pool, including natatorium upgrades and renovations. Debt service for that portion would be paid through GAC enterprise revenues, allowing the improvements to remain self-supporting without general tax dollars.

The board also approved an authorizing resolution for up to \$11.8 million in Series 2026B general obligation refunding bonds. The refinancing would replace existing Series 2016A and 2016B bonds.

The refinancing plan, submitted to the state director of the Office of Local Government Finance for review, is projected to generate approximately \$970,000 in net interest and debt-service savings over the remaining life of the debt, depending on market conditions when the bonds are sold.

Before the bonds can be sold, the city must complete several procedural steps. The city recorder will publish notice of the initial resolution in a newspaper of general circulation, beginning a mandatory 20-day public review and petition period under state public debt law.

City finance officials, working with municipal adviser PFM Financial Advisors LLC and bond counsel Adams and Reese LLP, will complete credit-rating reviews and prepare official sale documents.

The city anticipates holding a competitive public bond sale Oct. 7. The bonds will be awarded to the bidder offering the lowest true interest cost. Closing and execution of the refinancing are expected Oct. 28.

Source: City of Germantown

GERMANTOWN NEWS & SHELBY SUN TIMES

Founded by the Germantown Civic Club, 1974
USPS 674-950

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LETTERS TO THE EDITOR POLICY
The Germantown News & Shelby Sun Times welcomes letters to the editor. This newspaper reserves the right to edit letters for length and clarity. All letters must be signed. Anonymous letters will not be published.
Letters may be mailed to Germantown News & Shelby Sun Times, 2850 Stage Village Cove, Suite 5, Bartlett, TN 38134; or PO Box 529, Covington, TN 38019.



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GERMANTOWN POSTS 2.8% JOBLESS RATE IN JULY, MATCHING THE STATE’S LOWEST

The city's rate fell to the level recorded by Tennessee's lowest counties and led the Memphis area's major suburbs.

Staff Reports

Germantown's unemployment rate fell to 2.8% in July, down three-tenths of a point from 3.1% in June, according to figures released Aug. 27 by the Tennessee Department of Labor and Workforce Development. The rate was down four-tenths of a point from the 3.2% recorded in July 2025.

An estimated 515 Germantown residents were counted as unemployed out of a labor force of 18,190, leaving 17,675 people working.

Germantown's 2.8% matched the lowest county rate in the state — the mark shared by Cheatham, Sevier, Williamson and Dickson counties. The dip came amid a nearly statewide decline. Unemployment rates fell from June to July in 93 of Tennessee's 95 counties, the department said, and the state's seasonally adjusted rate reached a two-year low of 3.4%. City and county rates are not seasonally adjusted.

The broader Memphis metropolitan area, which spans parts of Mississippi and Arkansas, registered 4.7% in July, down from 4.8% in June.

The Labor Department will release statewide unemployment data for August on Sept. 17.

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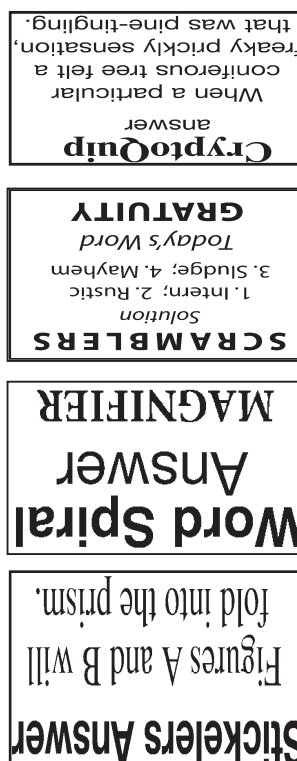
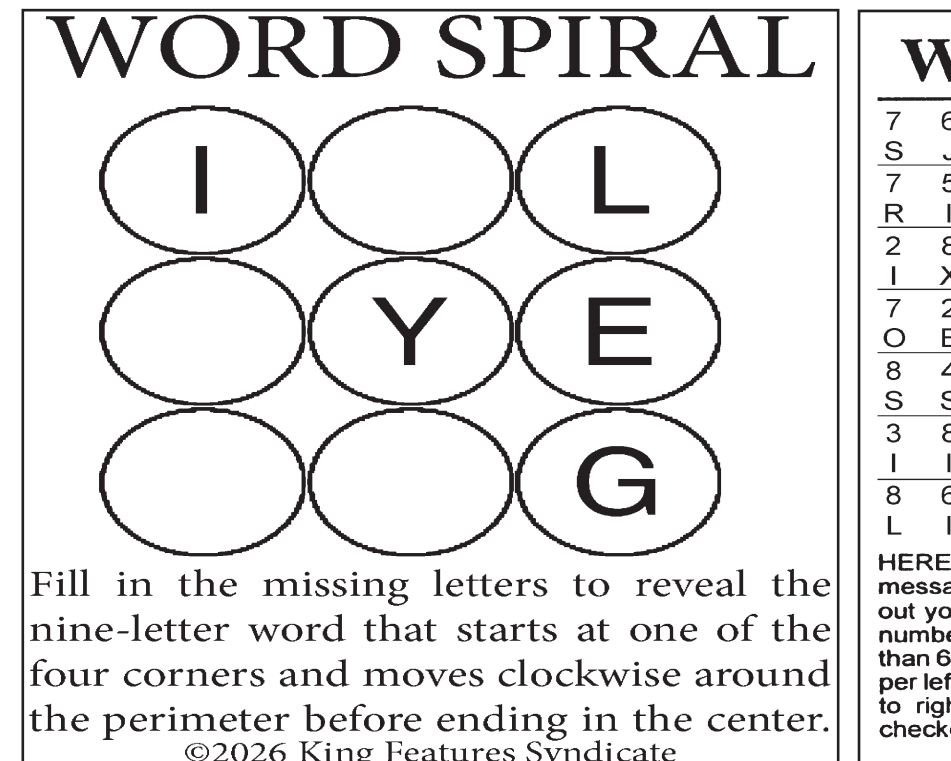
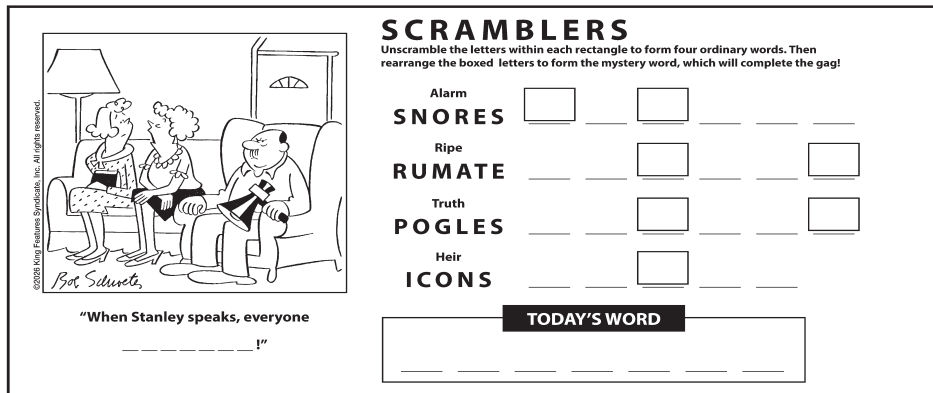
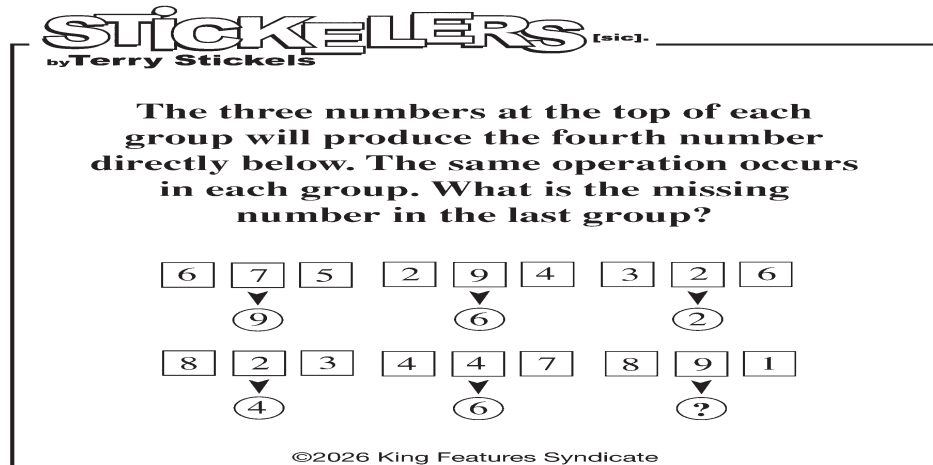
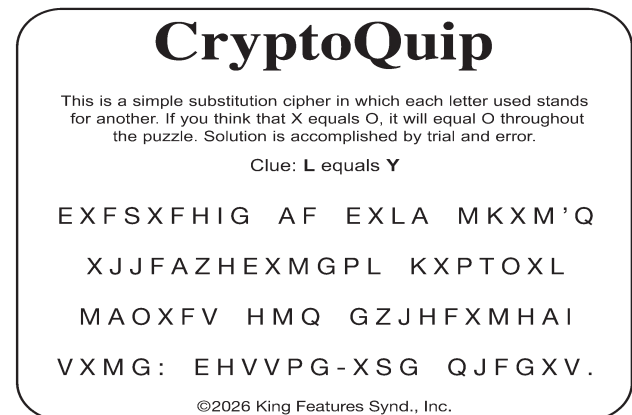
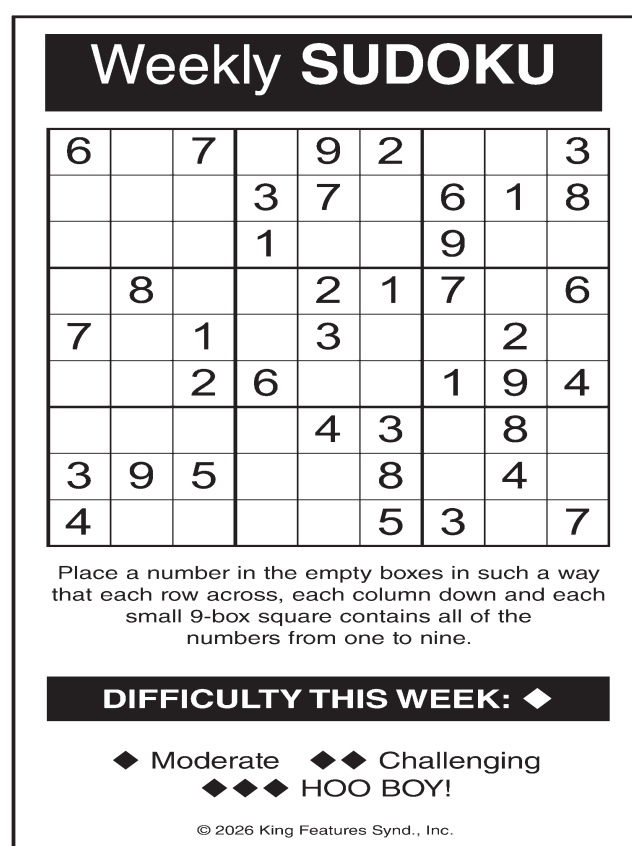
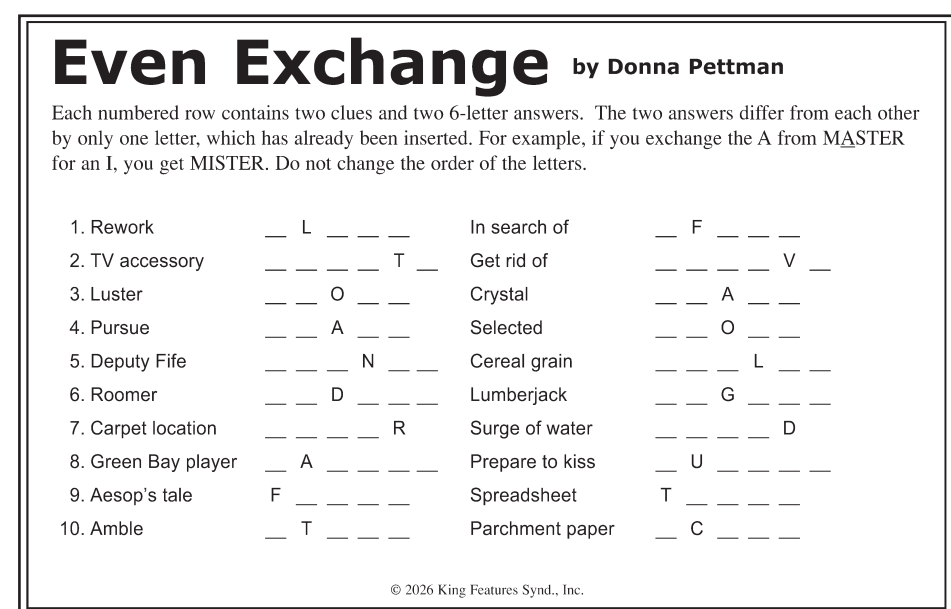
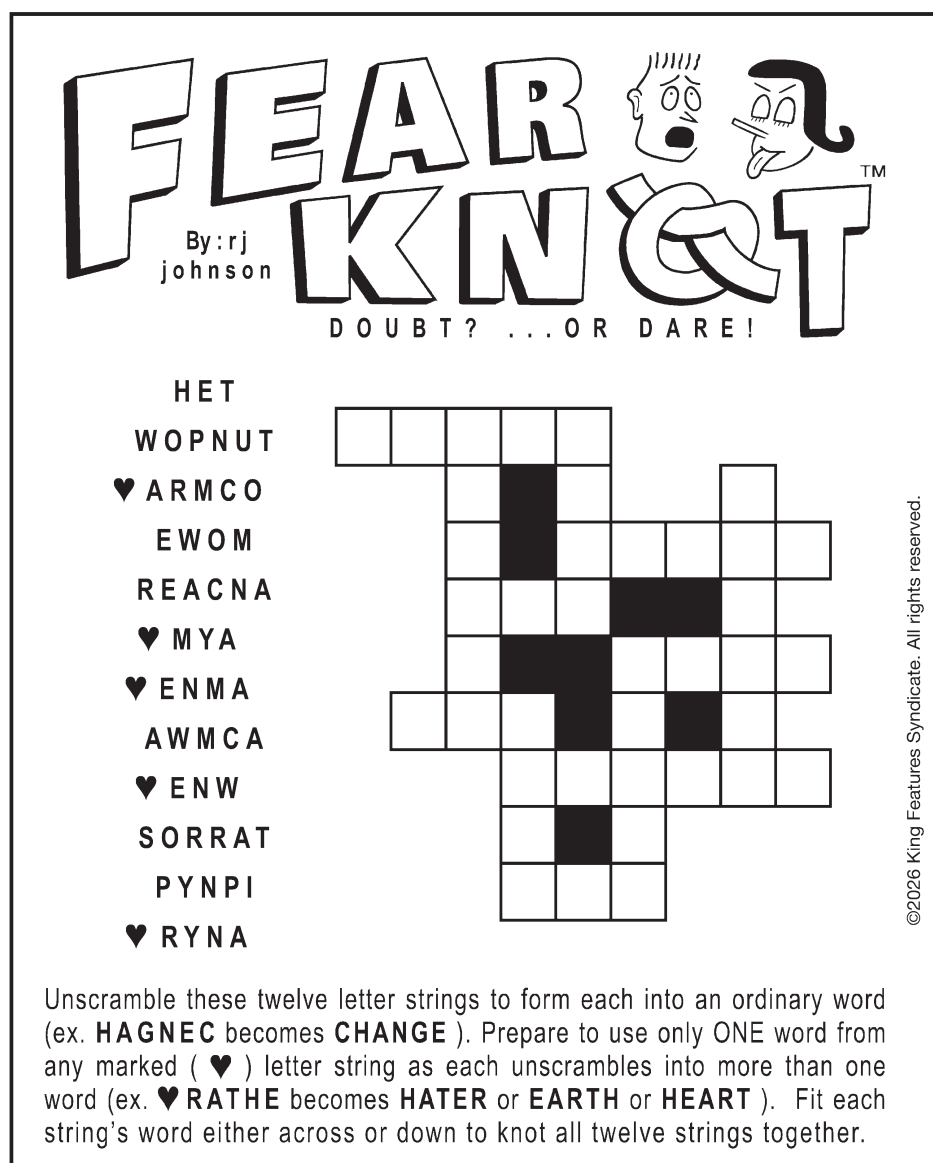
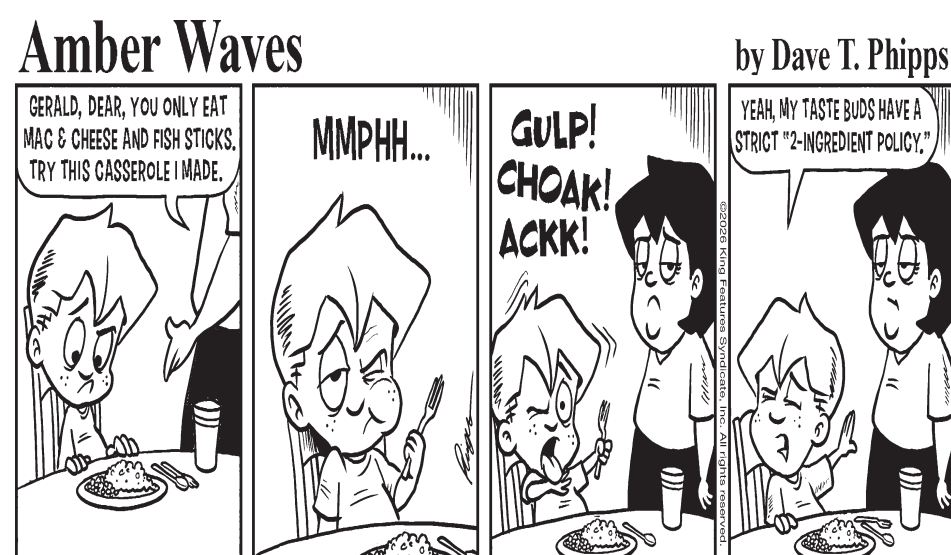
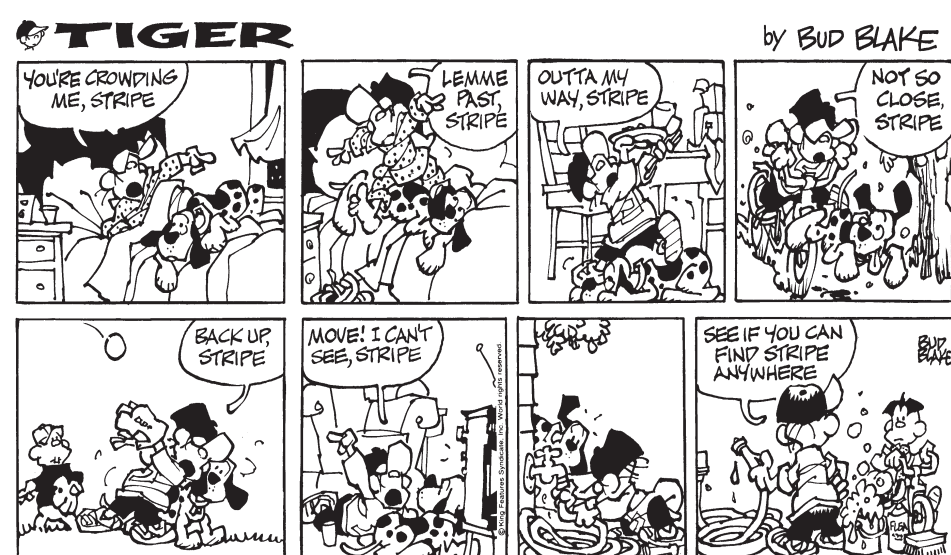
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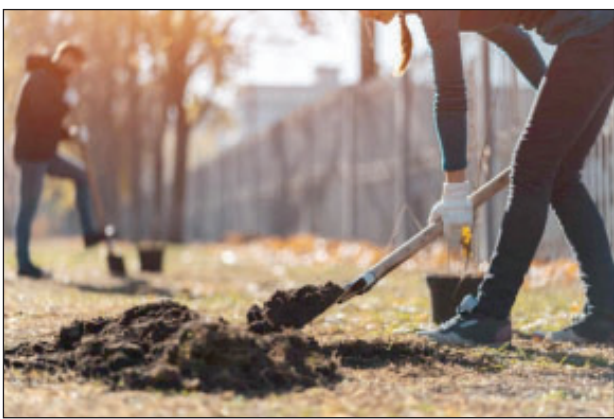
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IS FALL IDEAL FOR PLANTING?

When most gardeners think about planting, spring usually comes to mind. But let me assure you that fall is one of the best times to plant. Soon, nurseries and garden centers will have their fall plants on display, and the Memphis Botanic Garden has already announced its fall plant sale. From late September through November, the Mid-South typically experiences cooler temperatures and warm soil. These conditions create an ideal environment for root development. As the days become shorter and nights cooler, plants can focus more energy on establishing root sys-



tems rather than producing new top growth. Roots will continue to develop through the fall and into winter, giving plants a head start on the next growing season. Planting perennials, shrubs, and trees in the fall can also mean less stress

from a lack of water. Cooler temperatures and increased soil moisture mean newly planted plants require less frequent watering than during spring and summer. However, a consistent supply of moisture is still important. Proper water-



ing helps establish healthy roots and prepares plants to better withstand the heat and potential drought of the following summer. As you prepare your planting area, don't forget to start with a soil test. A soil test can help determine what nutrients are available and whether amendments are needed. Soil test kits are available at the Shelby County Extension Office. Once your plants are in

the ground, water them and consider applying organic mulch to help conserve moisture and moderate soil temperatures. Visit your local nursery, garden center, or botanic garden and take advantage of cooler temperatures, autumn rains and consider fall planting in your garden this year. Your plants will appreciate it, and you may enjoy gardening even more as temperatures fall.

The Shelby County Extension Office has publications to help with your fall garden. Give me a call at 901-752-1207. I am happy to help!

© 2026. Written by Dr. Chris Cooper, Horticulture Specialist, UT Shelby County Extension. Host of The Family Plot: Gardening in the Mid-South (WKNO/Channel 10).

GMSD Athletics Celebrates Our Grandparents

Germantown Municipal School District (GMSD)

GERMANTOWN, Tenn. — At Germantown Municipal School District, we know our students' success is strengthened by the incredible people who support, encourage, and believe in them. This year, GMSD Athletics is proud to host a series of Grandparents Recognition events celebrating the important and lasting impact grandparents have on the lives of our student-athletes.

We are excited to begin this celebration during the fall season by inviting all grandparents of Houston High School student-athletes to attend their designated Grandparents Recognition event FREE OF CHARGE!

For Volleyball, Cross Country, and Girls Soccer, grandparents simply need



Photo: courtesy GMSD

Remianing Fall 2026 Grandparents Recognition Events:

CROSS COUNTRY – Shelby Farms

September 16 | Boys 5:00 PM | Girls 5:40 PM

VARSITY FOOTBALL – Houston vs. Bartlett

September 18 | 7:00 PM | Landers Stadium

GIRLS SOCCER – Houston vs. Arlington

September 29 | 7:00 PM | Houston High School

to arrive at the event and provide the name of their

grandchild participating in the program to receive FREE admission.

Varsity Football – Complimentary Ticket Required

The September 18 football game is also FREE for grandparents. However, because we must account for seating at Landers Stadium, grandparents must claim a complimentary digital ticket through GoFan in advance.

Tickets become available Tuesday, September 8, and the deadline to claim a complimentary ticket is Wednesday, September 16.

The ticket will initially appear as \$10. At check-out, enter promo code Mustangs2026 to receive a 100% discount.

Please note: This special ticket will not appear on the regular Houston GoFan page.

Grandparents must use the link below, and the com-

plimentary digital ticket is required for free admission to the football game.

LINK: <https://gofan.co/p/FDF8B8901E826D7C94DD0121FD51E88>

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