

West End Summit tweaked

Developer, still looking to get financing, will use less glass in effort to trim costs

By **Getahn Ward**
The Tennessean

Amid mounting skepticism about his chances of building a pair of massive towers in Midtown, developer Alex Palmer has tweaked the West End Summit plans to try to improve the project's financial feasibility.

In the most visible change to the original \$260 million project, Palmer said the design has changed from all-glass buildings to a combination of glass and architectural precast concrete.

Palmer, meanwhile, said negotiations are continuing with potential equity partners, ac-



Palmer

knowledging that financing of the project has taken longer than expected. "This is a sensitive time in the negotiation of the West End Summit project," he said. Palmer's latest comments come as HCA Holdings, Inc. has said that it is keeping open all headquarters options for its Pa-

rallon Business Solutions and Sarah Cannon Research Institute units that were to bring a couple thousand jobs to the towers at West End Summit.

For instance, the 19-acre OneCITY health care technology campus planned at 28th/31st Avenue Connector off Charlotte Avenue near HCA's corporate headquarters and a 35-acre site at Charlotte Avenue and 11th Avenue North that owner Northwestern Mutual and Boyle Investment Co. plan to

develop are being cited in local real estate circles as alternatives to Palmer's site for HCA.

Palmer says that he has secured debt financing that represents 75 percent of the project price. He also said the InterContinental Hotel is still committed as the top hotel for his development. Last week, he said a separate financing package for the up to \$70 million hotel is done.

Meanwhile, Palmer still

» **SUMMIT, 4D**

Economy continues to hinder banks

Weak loan demand and low rates take toll across region

By **Jamie McGee**
The Tennessean

Community banks in the southern region are showing signs of improvement, but they continue to face income pressure tied to reduced loan demand and low interest rates, according to the Office of the Comptroller of the Currency.

Banks have higher capital levels and more money available for loans, based on an analysis of financial data through the second quarter, officials said Wednesday.

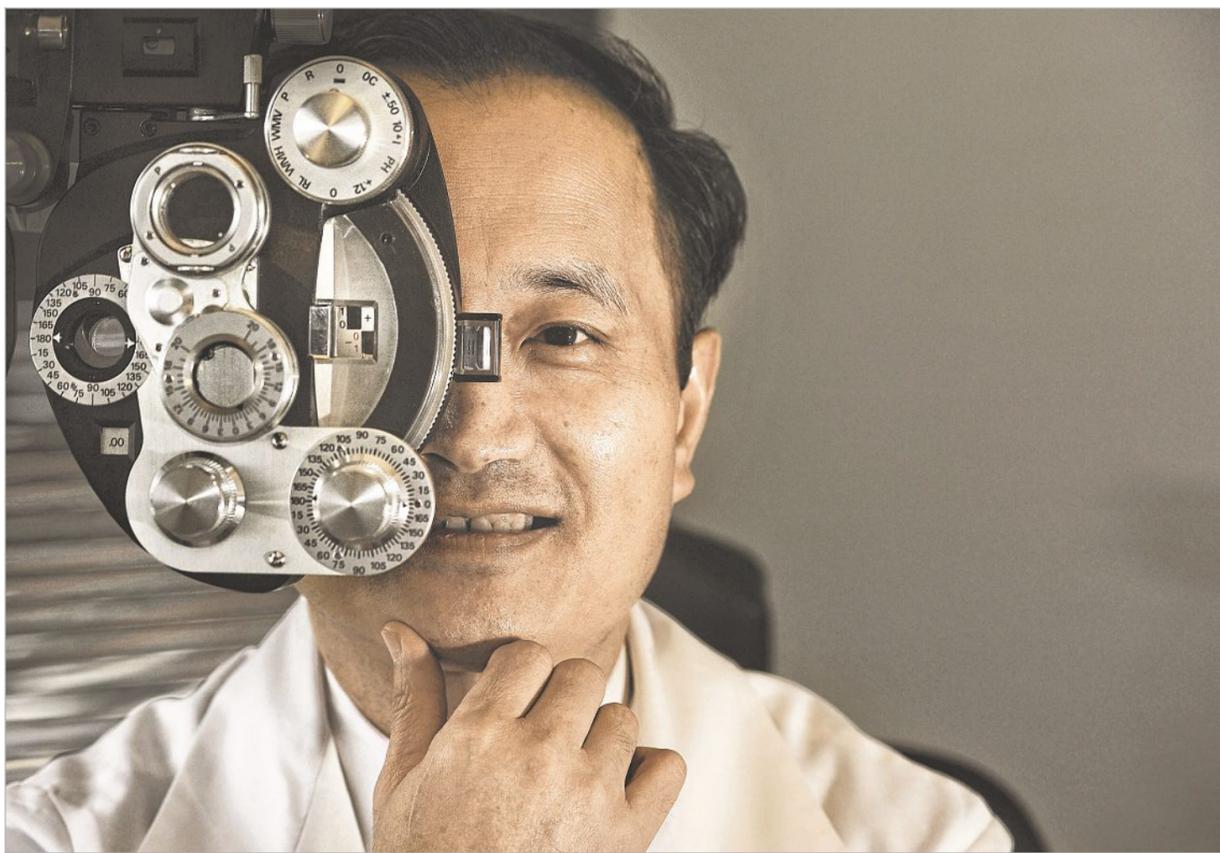
More than 80 percent of the 511 community banks in the nine southern states received the highest level of rating, compared with 70 percent in 2011, according to the comptroller's office.

Still, loan demand declined at 38 percent of the district's institutions, falling 7 percent on average.

The report demonstrated the challenges that local community banks are facing, even as Tennessee has recovered more quickly than states more severely damaged by the housing market collapse, such as Florida and Georgia. Nashville, in particular, has ranked among top-performing cities for its economic rebound, but as new banks have entered the market in recent years, the increased money supply has weighed on pricing, officials said.

"(Nashville has seen) a pretty good recovery, but loan demand is still pretty weak," said Kent Cleaver, president of Avenue Bank. "We have a high density of banks per capita here, so there is a lot of competition looking for the relatively few good credit opportunities in the marketplace."

» **BANKS, 4D**



Dr. Ming Wang, a Chinese-born ophthalmologist, has been leading the formation of a Nashville-based Tennessee Immigrant and Minority Business Group. The group's first meeting is scheduled for tonight. JOHN PARTIPILO / THE TENNESSEAN

Immigrant entrepreneurs unite for common good

By **G. Chambers Williams III**
The Tennessean

About one of every eight businesses in the Nashville area is owned by immigrants, and the number is growing, according to a recent study by Tennessee State University.

Immigrant communities are booming, as well. Hispanics are the most numerous, but other ethnic groups are expanding as well, including immigrants from India, the Middle East and Africa.

That growth — both in the number of immigrants and immigrant-owned businesses — has led to the formation of the Tennessee Immigrant and Minority Business Group, whose inaugural meeting is set for this evening in Nashville.

The effort is being led by Dr. Ming Wang, a Chinese-born ophthalmologist who operates Wang Vision Institute in Nashville, and Galen Hull, a retired business professor at Tennessee State who has made a career of studying

and working with immigrant entrepreneurs.

"The idea is to bring these different cultures together so they can work on solving issues for the common good," Wang said. "This is an area of increasing impact and importance to Middle Tennessee, which is getting more diverse. There has been tremendous growth, including Asian immigrants.

"With this rising diversity, I observed a need to connect people. Most of them arrived on American soil with nothing — like I did when I came here from China in 1982 with only \$50 and a dream. They all have their own unique identities, but our problems are common ones."

There has been an explosion of growth in the Hispanic community in Davidson County, growing from 4,775 Hispanic residents in 1990 to 46,546 by 2007, Hull said. But other ethnic groups are rising as well, including Somalis and other Africans.

The idea of the group "isn't new," Hull said.

» **IMMIGRANT, 4D**

GETTING THERE

The Tennessee Immigrant and Minority Business Group's first meeting is scheduled for 6:30 p.m. today at Wang Vision 3D Cataract & LASIK Center, 1801 West End Ave., Suite 1150. For more information, contact Wang at drwang@wangvisioninstitute.com.

Rock on with these marketing tips from music gurus

I had the good fortune of being asked to return to the Americana Music Festival last week to lead a panel on marketing for musicians.

I shared the stage with Charles Alexander, founder and CEO of Outside the Box Music; Dara Carson, a digital marketing strategy consultant; Brian Schopf, co-founder of Eyes & Ears Entertainment; and Ashley Mixson, executive director at Girlilla Marketing; all of whom are brilliant music industry professionals.

Our group was lucky to have an engaged audience who asked plenty of thought-provoking questions. Reflecting on our panel, I recall five key takeaways we provided. Consider these for your own business, even if you are not an aspiring



new business networking

Dave Delaney @davedelaney
TENNESSEAN.COM/BUSINESS

rock star.

Be authentic: Act genuine and you will exude trust to the people you meet.

This is effective in everything we do, from job interviews and sales calls to networking at conferences and

growing audiences.

Build your tribe: The tribes concept was illustrated well in Seth Godin's book "Tribes: We Need You To Lead Us."

In it, he makes the argument that we all are part of groups seeking leaders. You should be the leader. If you are a lead singer of a band, you lead your fans.

Many successful businesses have a person who represents their brand and leads their customers, like RavenTools' community manager Courtney Seiter. Good leaders build tribes.

Focus on geographics: Who doesn't want to be a global superstar? Who doesn't want their products or services to reach an international customer base?

Focus on earning a local reputation. Build a solid local fol-

lowing before embarking on the world tour.

Reward your fans: In music marketing, rewarding your fans can include sending the subscribers of your email newsletter free music downloads or giving away CDs and T-shirts at concerts.

Maybe your top fans can win a free house concert. We can reward our top customers by giving them free products, coupon codes, giveaways to enter, and buying them a couple of drinks at a local meet up.

Your company can even sponsor an event or organization that directly helps your core customers. Even a simple shoutout is appreciated. Recognition goes a long way.

Think quality over quantity: In my book, "New Business

Networking," I stress that you should strive for quality over quantity when growing your network. It is better to have a smaller group of engaged Twitter followers or Facebook fans than to have thousands who are uninvolved.

Take these five points and consider how you are marketing yourself, your business, or your band.

Nothing happens overnight, so take the time to plan and focus on your marketing efforts. Keep on rocking in the free world.

Dave Delaney is a digital marketing consultant in Nashville. His book, "New Business Networking," is available from nbnbook.com. He can be contacted on Twitter @davedelaney or from davedelaney.me.

300-unit apartment complex lined up for Germantown site

By **Getahn Ward**
The Tennessean

Don Meeks, a Houston architectural designer known for snapping up properties and then selling them to developers for apartment communities has a nearly 2.8-acre tract in Germantown under contract for \$5 million.

Even before sealing the deal, Meeks had a third-party developer in tow for a project that could feature 300 apartment units with retail space on the first floor.

The site, right off Jefferson Street bridge, is bounded to the south and north by Jefferson and Madison streets and the

east and west by Second Avenue North and Third Avenue North. It's in a part of the Germantown neighborhood that has attracted infill apartments, condos, restaurants and offices by developers drawn by its proximity to downtown.

"It's a stable neighborhood that has the aesthetics, the location and the (key) demographic that Nashville is attracting," said real estate broker Ronnie Wenzler, co-owner of the BowTruss Building at Third and Jefferson, citing tech-savvy, 25- to 35-year-olds who enjoy urban living. "You add the investment in the (potential Sounds) baseball stadium, and you have

something already great become even more interesting and get even more foot traffic."

Most recently, Meeks' activities on the local apartment scene have included assembling, designing and selling the site across from the Nashville Farmers' Market where Lincoln Property Co. and MetLife plan to co-develop the 232-unit Artisan Lofts apartment building.

Over the summer, he put under contract an acre of land at Rutledge Street and Lea Avenue near Rolling Mill Hill. Terwilliger Pappas Multifamily Partners has that site under contract for about \$4 million for

its first Nashville area project.

Roger Thomas and Chris DuReaux of Brentwood-based Veritas Realty Group, LLC, have been marketing the three parcels in Germantown Meeks has under contract for its current owners, Third Avenue Associates and the Sneed Family General Partnership. Richard Wallace, a real estate broker who goes by "The Landman" is Meeks' representative in the transaction.

Getahn Ward covers growth and development for The Tennessean. Reach him at 615-726-5968 or at gward@tennessean.com. Follow him on Twitter: @Getahn.

Community Health Systems' HMA deal waits

Associated Press

NAPLES, Fla. — Hospital operator Health Management Associates said Wednesday its new board of directors is reviewing its planned \$3.9 billion sale to Franklin, Tenn.-based Community Health Systems.

HMA said its board has retained Lazard and UBS as independent advisers and engaged legal and financial counsel to help as part of the review. It said Community Health Systems agreed to those moves.

Community Health Systems Inc. agreed to buy HMA in late July for \$13.78 a share. The acquisition that would create a large U.S. hospital chain just as the federal health care overhaul begins adding millions of newly insured people to the health care system.

About two weeks after the deal was announced, HMA shareholders agreed to replace all eight members of the board. The move had been proposed in June — before the buyout deal was announced — by Glenview Capital Management,

HMA's largest shareholder. Glenview said the offer set a "floor" for discussions, but encouraged the board to consider other alternatives as well.

Community Health Systems has said it could pay another \$1 per share for HMA depending on how some government investigations play out. Health Management Associates has received subpoenas from the U.S. Department of Health and Human Services regarding physician relationships and some emergency-room operations.

The deal is expected to close by the end of March pending approval by regulators and Health Management Associates Inc. shareholders.

Health Management, based in Naples, Fla., runs 71 hospitals in 15 states, mostly in the Southeast and Texas.

Shares of HMA have lost 14.4 percent of their value since the sale was announced. Its shares slipped 5 cents to \$12.76 in morning trading Wednesday. Shares of Community Health Systems fell 26 cents to \$39.12.

Goal is to share, solve problems

» IMMIGRANT FROM 1D

He tried to start a similar group about three years ago by bringing together different minority and immigrant chambers of commerce.

But that effort "fizzled out," he said. "We started talking about this in 2009 because of problems immigrant business owners told us about when we were doing our survey," Hull said.

This time, Hull and Wang are working to bring together not only businesses, but nonprofits and universities, as well, they said.

"It's not intended to be grounded on several chambers of commerce coming together," Hull said. "We're not calling our group a chamber,

we're not trying to raise money. We're simply creating a forum to share information, and to be able to talk with one voice to public decision-makers to help solve problems immigrant businesses have. We're inviting individuals who are either immigrants or minorities."

Issues that immigrant and minority business owners routinely face include learning English, dealing with rules and regulations, getting access to capital and finding qualified workers, said another of the group's founders, Mario Ramos, a Nashville immigration lawyer and board member at the Nashville Area Hispanic Chamber.

"Getting together to

look at these issues as a group seems like a good idea," Ramos said. "It's always good to have more friends."

And even though there are many different ethnic groups in Nashville, Ramos says they are connected a lot more than many people might think.

"For instance," he said, "many of our Latino stores are owned by Chinese (immigrants). Whatever we can do to build more relationships across different cultures would be good for us and for the region."

Yuri Cunza, president of the Nashville Hispanic Chamber, said the idea of the group is a good one, but it has some challenges.

"It's very hard to gath-

er the attention of all the different immigrant communities," Cunza said. "But there will be points in common — we all have things we can relate to. Each community has a complex perspective, but through time and patience, they will be able to identify common challenges and assets."

"The process is not an easy one, but it's definitely a step forward to understanding those around us and being positive about the potential that lies in the diverse communities in our area."

Contact Tennessean business writer G. Chambers Williams III at 615-259-8076 or cwilliams1@tennessean.com.

Glut of banks vies for slice of market

» BANKS FROM 1D

In the past two years, Louisville-based Republic Bancorp, Los Angeles-based City National Bank and Landmark Community Bank, based in the Memphis area, are among banks that expanded into Nashville. Meanwhile, Birmingham-based BBVA and Georgia-based United Community Banks are seeking to expand their presence in Nashville.

"Everybody and their brother is coming to Nashville from a banking

standpoint," said Jim Rienets, CEO of Ins-Bank. "You have all these banks opening up loan-production offices and you have money from all over the country thrown at Nashville. Too much money means low rates and loose credit. ... We are definitely seeing pricing under pressure."

That pricing competition means more leverage for borrowers as banks try to retain customers, said Gil Barker, deputy comptroller of the OCC's southern district.

"The best borrowers hold the cards right now," Barker said. "They are in the position to take their lending needs to different institutions and everybody is looking for the opportunity to grow loans. ... Community bankers, in particular, have to make some real tough decisions about their underwriting standards to keep and maintain customers, as well as to attract new businesses."

Barker said the comptroller's office is beginning to see underwriting

standards loosened and loan maturity dates extended as banks look for ways to confront the challenging marketplace. He cautioned banks to make sure they have the proper controls in place before pursuing new — and often unfamiliar — business lines.

"Our concern here is that the anxiety for income that exists today will lead to improperly managed concentration levels or expansion of products that were at the heart of the last downturn," he said.

Lien not likely to stall project

» SUMMIT FROM 1D

must raise the remaining 25 percent equity in order to move forward with the office project.

The developer also acknowledged that a lien had been put on the property by an excavation company, but that it should be resolved and wouldn't affect financing.

David R. Hendrickson, a managing director of real estate investment banking at Jones Lang LaSalle in Chicago who isn't involved in talks between Palmer and his potential equity partners, said any delay in those discussions is likely because of differences between the parties about how much return each partner would get for its investment.

"Those negotiations are complicated and they take a long time to come together," he said, adding he isn't surprised that it

"This is a sensitive time in the negotiation ..."

ALEX PALMER developer

has taken Palmer this long to wrap up financing.

The HCA business units are expected to take up roughly three-fourths of the 800,000 square feet of leasable space in the two towers. Such large tenants typically require option or expansion rights for additional space, which makes it challenging to lease the remaining space until the project is much closer to completion, Hendrickson added.

Getahn Ward covers growth and development for The Tennessean. Contact him at 615-726-5968 or at gward@tennessean.com.

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