Women's Fund Voices speaker, sponsorship opportunities announced

By David Laprad

In its ongoing effort to improve the lives of women and girls in the region, the Women's Fund of Greater Chattanooga wants something unexpected at its third annual Voices luncheon this October: more men.

As the nonprofit tackles the issue of violence against women, it needs men to help them, says Mary Kilbride, Voices 2015 Chair. “We’re a women’s group, and we’re addressing women’s issues, but we need men to hear our message and work with us so we can make a bigger impact,” she says.

The Voices fundraiser is scheduled to take place Wednesday, Oct. 14 from 11 a.m. – 1 p.m. at Stratton Hall. The keynote speaker at the third annual Voices luncheon this October will be Dr. Jackson Katz, an internationally recognized social theorist known for his groundbreaking work in gender violence prevention education.

“He’s going to talk about how violence against women is not a women’s issue but a men’s issue,” Kilbride says. “He believes we need to go to our leaders, such as the coaches at our colleges and universities, and encourage them to change the mentality and behavior of the men they know.”

As part of a national organization, the Women’s Fund of Greater Chattanooga exists to drive social change locally, Kilbride says. To accomplish this goal, the nonprofit lobbies Tennessee’s lawmakers to pass bills that would address the obstacles that prevent women and girls from living better lives.

“We have people who follow new legislation, and when it’s time for the House or Senate to vote, we send a message to everyone asking them to contact their legislator,” Kilbride says.

The organization’s track record speaks for itself. The Women’s Fund Voices speaker, sponsorship opportunities announced.

‘Shark Tank’ star endorses local Realtor

Charlotte Mabry knows a thing or two about selling houses. Her clients, which number in the hundreds per year, know this better than anyone. Now she’s proving she’s just as good at selling herself.

A new television commercial airing locally features Mabry and one other face known to millions of people across the country: that of “Shark Tank” entrepreneur Barbara Corcoran.

Mabry traveled to New York City this month to film the commercial with the real estate mogul. She is one of about 20 top agents from around the country who have secured an endorsement for their services from Corcoran.

Mabry is known for her creative marketing strategies, which help to sell homes faster than the average days on market. She’s also made a name for herself through her real estate-themed talk show that airs Saturday mornings on WGOW. But Mabry says her ties with a key marketing partner made the Corcoran endorsement possible.

“I have a good friend in San Diego who helps me with a lot of the things I do on radio and TV,” she says. “He’s been in radio and television marketing for years, and he had an opportunity to hook me up.”

Mabry didn’t hesitate to meet with Corcoran and talk with her about the endorsement. While Mabry has received the support of other nationally known personalities, Corcoran made her involvement in Mabry’s local market a priority.

Carmike Cinemas East Ridge 18 blood drive

Carmike Cinemas East Ridge 18 will host a blood drive with Blood Assurance on Monday, May 25 from 10 a.m. – 3 p.m. The theater is located at 5080 South Terrace. Donors must be at least 17 years old (16 years old with parental consent), weigh 110 pounds or more, and be in good health. The process usually takes about 30 minutes and includes a complimentary snack. Donors are asked to make an appointment, as availability is limited. For more information, contact Michelle Hecker Davis at m.davis@learningrx.net or (423) 305-1599.

Crabtree Farms will host a blood screening and includes a complimentary good health. The process usually takes about 5-10 minutes at the Chattanooga Brain Training Center, located at 2040 Hamilton Place Blvd., next to Marshall’s and Bed, Bath and Beyond. The theater is located at 2040 Hamilton Place Blvd., next to Marshall’s and Bed, Bath and Beyond.

Families interested in the screening are encouraged to make an appointment, as availability is limited. For more information, contact Michelle Hecker Davis at m.davis@learningrx.net or (423) 305-1599.
The Paasikivi Moment: Part One

Lawyers are negotiators. Every day, we negotiate for our clients' liberty, property, lives, and livelihood. We all have stories to tell, and in part two of this article, I would like to tell some of yours, particularly your “Paasikivi moments,” which I will define as a particularly audacious negotiation which re-imagines our country in a way that benefits our clients. These are the stories we tell after work, and they are particularly satisfying when your client is both the good guy and the underdog.

I recently stumbled upon the story of a man I had not previously heard of, but who is a national hero in Finland, named Juho Paasikivi. As Finland’s foreign minister in 1939, he was both the public face and voice of Finland when that small nation was confronted by Soviet threats of aggression and demands against its sovereignty. At this crucial moment in Finland’s history, he audaciously rejected Stalin’s ultimatums and gained for Finland the respect and sympathy of the free world. Paasikivi made it clear to the Soviets, and later proved to the world, that Finland would fight before it would surrender its independence and its freedom. Paasikivi has been called Finland’s David to Joseph Stalin’s Goliath.

In 1939, Germany and the Soviet Union, who had erstwhile been sworn political and ideological enemies, unexpectedly entered into a mutual non-aggression treaty, which shocked and confused the world. These sworn enemies were now military allies, although their alliance would implode in slightly less than two years. The treaty was signed and sealed just as Germany was preparing its invasion of Poland, and the timing of the treaty was no coincidence. Germany feared a two-front war and the Soviet Union feared Germany. Both nations showed signs that they could be cynically expedient in matters of foreign policy.

Unbeknownst to the rest of the world, Germany and the Soviet Union also signed a secret addendum to the treaty which, although rumored, remained a mystery to the world. This secret protocol divided Eastern Europe between Germany and the Soviet Union by specifically designating their respective “spheres of influence.” Delegated to the Soviet Union were the region of Bessarabia, which Russia had lost to Romania after the First World War, and the Baltic States, i.e., Estonia, Latvia, Lithuania, and Finland. In addition, the two dictatorships agreed to divide Poland between them at a north-south line created by the rivers Narew, Vistula, and San.

Eight days after the signing of the treaty in Moscow, Poland was attacked from both directions. Germany invaded across Poland’s western border on September 1, and Soviet troops penetrated Poland’s eastern frontier shortly thereafter. Misinformation in Poland, combined with the Poles’ hoping against hope, proved beneficial to the Soviet invasion. At first, many in eastern Poland, especially Poland’s ethnic Jews, Ukrainians, and Byelorussians, welcomed the Soviets as liberators. The Soviets quickly proved, however, to be as brutal as their German counterparts in the west. Within several weeks, German and Soviet troops met at the designated line of demarcation, and Poland ceased to exist.

Soon thereafter, as the Soviet Army purged the Polish government, executed Poland’s military officers and defenders, and relocated Poland’s citizens, the Soviet Union began to make demands upon Estonia, Latvia, and Lithuania to yield to Soviet occupation, under the pretense of protecting and providing for mutual defense. By mid-October 1939, over 70,000 Soviet troops, a force larger than the size of the three nations’ combined standing armies, occupied those nations.

In a short time, Soviet Foreign Minister Vyacheslav Molotov dropped all pretense, instructing the Lithuanian foreign minister that, “You must take a good look at reality, and understand that in the future, small nations will have to disappear. Your Lithuania, along with the other Baltic nations, will have to join the glorious family of the Soviet Union. Therefore, you should begin to initiate your people into the Soviet system, which in the future shall reign everywhere, throughout all Europe.”

As the governments of Estonia, Latvia, and Lithuania collapsed, they were replaced by Soviet puppet governments. Consistent with the secret protocol of the Nazi-Soviet Pact, Stalin’s de facto annexation of Lithuania began on August 3, 1940. Latvia became a Soviet republic on August 5, and Estonia followed on August 6, 1940. Estonia, Latvia, and Lithuania had over the preceding year acceded to Stalin’s escalating demands without a shot being fired. Stalin expected the same of Finland.

In October of 1939, Stalin summoned Finland to the conference table to discuss “political questions.” Soviet ultimatums would be given to Finland, and the Finns were expected to bow to those demands. Trouble was not anticipated. As Nikita Khrushchev would later write, “All we had to do was raise our voice a little bit and the Finns would obey.” That expectation was not without reason. The Finns were clearly disadvantaged by their isolated geographical position. The Baltic Sea, which abutted Finland’s west and south, was dominated by the German and Soviet navies. The Soviet Union controlled the territory to Finland’s east and southeast.

Nazi Germany would be of no assistance, the German ambassador to Finland having been instructed to “avoid any commitments which would disturb German-Soviet relations.” The western democracies, France and Britain, located on the other side of Germany, could not have assisted Finland if they had wanted to, which they didn’t. Although they were allied against Germany (ostensibly for the purpose of protecting and assuring Polish sovereignty), they were not at war with the Soviet Union. Nor were they inclined to escalate the war to check Soviet aggression against Poland or anyone else. The western Allies would be of no assistance to the Finns.

Thailand’s geography would provide one major advantage, however, against the Soviet invasion: Finland is one of the coldest places on Earth, and winter was just around the corner.

The Finnish delegation arrived at the Kremlin in October, 1939. The negotiations with the Soviets extended into November as the Finns stalled...
Local lawyer opens new firm to serve entrepreneurs, focus on intellectual property issues

Autumn Witt Boyd has opened a law practice in Chattanooga – The Law Office of Autumn Witt Boyd. Boyd is an experienced lawyer who advises small businesses, online companies, startups, and individuals on their business and intellectual property matters.

“I enjoy helping small businesses get started on the right foot, negotiate contracts, and understand their legal issues in plain English,” Boyd said. “Chattanooga’s startup community is on fire right now, benefitting from EPB’s gigabit Internet service and the work of local incubators and venture capital investors. I’m excited to connect with entrepreneurs to help guide them through challenges and cheer them on as they achieve their goals.”

The firm is located in the Business Development Center, located at 100 Cherokee Blvd, in North Chattanooga. Boyd offers many services at a flat rate, or on a subscription basis.

Boyd has been helping small businesses and artists in Chattanooga for more than 10 years. For nearly seven years, she served as an associate with the law firm of Harmon & Seidman, where she represented photographers, visual artists, and stock photography agencies in copyright lawsuits, including a successful jury trial. She also worked for two years at local firm Chamblis, Bahner & Stoppel, helping businesses and professionals who had been sued over business deals or products, or who needed to file lawsuits to protect their own patents or copyrights.

Boyd began her legal career as a law clerk at United States District Court Judge Curtis L. Collier. Boyd obtained her law degree at Vanderbilt University Law School, where she graduated as a member of the Order of the Coif, and her Bachelor of Arts in Journalism and English at Indiana University.

Boyd is mom to twin boys, and lives with her husband in North Chattanooga. She is active in the local nonprofit community, currently serving as the vice president of Chattanooga Friends, a service organization for young professionals. Boyd has also recently served on the boards of the Junior League of Chattanooga (as vice president of communications), and Ronald McDonald House Charities of Greater Chattanooga. She is active in the Brook Cooper American Inn of Court, the Copyright Society of the USA, Tennessee Volunteer Lawyers & Professionals for the Arts, and Southeast Tennessee

Legal law enforcement performing sobriety checkpoint Friday

The sobriety checkpoint will be held from 6-11 p.m., with saturation patrol until 4 a.m. Special attention will be placed on impaired, or intoxicated, drivers and those who chose not to buckle their seatbelts.

This checkpoint will be in conjunction with the Click It or Ticket Campaign sponsored by the Governor’s Highway Safety Office.

Lawyers’ Association for Women. Boyd may be contacted at info@awbfirm.com or (423) 756-6013, or found online at www.awbfirm.com.

Source: The Law Office of Autumn Witt Boyd

VOICES Continued from page 1

itself. Since the Women’s Fund launched a publicity campaign aimed at curbing sex trafficking two years ago, the Tennessee Legislature has passed over 20 new bills aimed at fighting the crime.

Kilbride is hoping for the same success as the Women’s Fund takes up the issue of violence against women. Legislation the organization is tracking include a bill passed unanimously by the Tennessee Senate in 2014 that disallows waiving the 12-hour jailing of those arrested for domestic abuse. The bill is now in the hands of the House.

“Someone wants to get rid of the law that requires the perpetra- totor in a domestic violence situation to be jailed for 12 hours,” Kilbride says. “That doesn’t make sense. The victim needs that time to get herself and her children to a safe place.”

Kilbride believes Dr. Katz’s message will inspire the antici- pated sell-out audience. “His message is a clarion call for all of us to denounce unacceptable be- havior and be leaders of change,” she wrote in a letter to friends of the Women’s Fund announcing the selection of Dr. Katz as the keynote speaker at Voices. “By adding Dr. Katz’s voice to ours, the Women’s Fund will deliver a powerful message that every woman and girl in the Chatta- nooga area deserves a safe and secure life.”

The Women’s Fund is currently seeking sponsors for Voices 2015. Several sponsorship oppor- tunities are available, including:

- $2,500 Advisor Sponsor; $5,000 Promoter Sponsor; $7,500 Speak- er Sponsor; $10,000 Endorseur Sponsor; and $15,000 Presenting Sponsor.

Tables with preferred seating and table signage are among the benefits every sponsor will receive. For a complete list of sponsors benefits, or to inquire about purchasing an individual or corporate table, contact Lillie Wills at lwills@ chattanoogawomensfund.org or (423) 752-4199.

“I look forward to seeing you at Voices 2015 on October 14.”

JUST HOW MUCH IS YOUR FUTURE WORTH?
Join the CBA now….Strength is in the Numbers!!

WHY BELONG?

With more than 800 members, there are at least 200 answers to that question…but there are at least three reasons to be a CBA member

1) Benefits of membership serve attorneys and law firms on a daily basis and at a reasonable cost;
2) Participation creates opportunities to network;
3) Involvement in the Association meets your obligation to give back to the profession, the judicial system and to the community.

As a member of the legal community, you all share the responsibility of maintaining the highest standards of the profession and keeping the 114-year old local bar association strong and vibrant with new ideas and members!

Your Local Bar, At Work For You!

Lawyers’ Association for Women.

Boyd may be contacted at info@awbfirm.com or (423) 756-6013, or found online at www.awbfirm.com.

Source: The Law Office of Autumn Witt Boyd
Financial Focus
Stan Russell

Should you make investment moves based on a strong dollar?

Currently, the U.S. dollar is pumped-up and powerful. But what does a strong dollar mean to you, as an investor? It can have a significant impact on your investments, depending on what you own and what your goals are. A strong dollar is not always beneficial, as it can make certain types of investments more expensive. Investors should understand the implications of a strong dollar and how it can affect their investments.

The strong dollar may have an impact on your investments. A strengthening dollar typically lowers returns from international investments because you will receive less currency for the value of your investments. However, a strong dollar can also be beneficial, as it can increase the value of certain types of investments, such as those related to the value of the dollar.

In contrast to its impact on U.S. companies, a strong dollar can have different effects on foreign currencies and other foreign currencies. Some U.S. companies with a global presence may face challenges due to lower earnings from international operations. Therefore, it is important to understand how a strong dollar can affect your investments.

Whatever the reasons for it, the dollar's strength may be having an impact on your investments. A strengthening dollar typically lowers returns from international investments because you get fewer dollars in exchange for the value of your investments. And some U.S. companies with a global presence may face challenges due to lower earnings from international operations.

A strong dollar can help foreign companies compete and gain access to their U.S. markets. Also, the stronger dollar can help make foreign investments "cheaper." Even more importantly, by taking advantage of the stronger dollar and investing an appropriate amount internationally, gaining exposure to different economies and markets, you can help diversify your holdings, which is important. Although diversification can't guarantee a profit or always protect against loss, it can help reduce the impact of volatility on your portfolio.

Be aware, though, that international investing carries special risks beyond currency fluctuations, including political and economic instability. The strong dollar may have attracted your attention, but don't be distracted by it — and don't overreact. Currency exchange rates can fluctuate rapidly, and no one can predict how long the dollar will stay strong. Therefore, it's important to carefully consider how a strong dollar may affect your investments.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. (Member SIPC) / This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. (Member SIPC)
NOTICES Continued from page 5
by 5/21/2015. See NOTICES, page 7

NOTICE OF TRUSTEE'S SALE WHEREAS, it is hereby
appointed and authorized by the owner of the
mortgage, being Wilson & Associates, to
sell and convey all real estate described
below for the deficiency judgments
of Beacham Trust, a Trust of record
due and declared due and payable
at the time of this foreclosure
sale.

NOTICE OF TRUSTEE'S SALE WHEREAS, the
trfs, respectively.

NOTICE OF TRUSTEE'S SALE WHEREAS, notice is
forthwith, and hereby given, that the entire
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able; and that an agent of Wilson &
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at the time of this foreclosure
sale.
NOTICE Continued from page 6

The Notice of Trustee's Sale, default has occurred in the payment of the debentures and a default has occurred under the terms of the indenture and the deed of trust securing the debentures. The trustee has

the Chattanooga Estates Company's Subdivision of the Smartt-Edmond

were delivered. This property is being sold with the express reservation that the successful purchaser shall have no further recourse or cause of action for any defective or improper description of the premises sold. The property is being sold

in the Register's Office of Hamilton County, Tennessee. Subsequent to

WORKING MORMON COUNTY CARPET

Amanda C. Schwartz

subject to

the purchaser at the sale shall be entitled only to a return of the deposit

on Book GI 9199, Page 251, Instruments No. 061131

the Chattanooga Estates Company, as successor to the Chattanooga Estates Company, by virtue of the power, duty, and authority vested in and imposed upon said Substitute Trustee or his duly appointed Substitute or Successor Trustee, all of record in the Hamilton County Records. Street Address: 1318 Alethea Drive, Hixson, TN 37343

in the Chattanooga Estates Company's Subdivision of the Smartt-Edmond

the Chattanooga Estates Company, as successor to the Chattanooga Estates Company, by virtue of the power, duty, and authority vested in and imposed upon said Substitute Trustee or his duly appointed Substitute or Successor Trustee, all of record in the Hamilton County Records. Street Address:

throughout the Chattanooga Estates Company's Subdivision of the Smartt-Edmond

NOTICES

1318 Alethea Drive, Hixson, TN 37343

NOTICE OF Trustee's Sale, default has occurred in the payment of the debentures and a default has occurred under the terms of the indenture and the deed of trust securing the debentures. The trustee has

and the Sale will be subject to the applicable governmental

The property is being sold as is, where is, without

subject to

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the Chattanooga Estates Company's Subdivision of the Smartt-Edmond

subject to

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NOTICE OF FORECLOSED SALE OF REAL PROPERTY, STATE OF TENNESSEE, HAMILTON COUNTY, CHATTANOOGA — Notice is hereby given that Wilson & Associates, P.L.L.C., having executed a Deed of Trust to Wells Fargo Bank, N.A., the Trustee, by virtue of the power, duty, and authority vested by law, will sell at public outcry to the highest and best bidder for cash on the 5th day of June, 2015, at 5:00 PM, at the Hamilton County Courthouse, Chattanooga, Hamilton County, Tennessee, to wit: Tax Map and Parcel Number 149A-C-008.10 Located in the City of Chattanooga, Hamilton County, Tennessee, to wit: Tax Map and Parcel Number 149A-C-008.10 Located in the City of Chattanooga, Hamilton County, Tennessee, being Lot Seventy-four (74) in Block 51 of the Subdivision, as shown by plat recorded in Plat Book 72, Page 49, in the Register's Office of Hamilton County, Tennessee, to which plat refer.

SUBJECT TO RESTRICTIONS, CONDITIONS, RESERVATIONS, EASEMENTS, STIPULATIONS, AND CONDITIONS ETC., WHICH MAY BE APPLICABLE; ANY STATUTORY RIGHTS OF REDEMPTION OF ANY GOVERNMENTAL AGENCY, STATE, OR CITY; AND ANY PRIOR LIENS OR ENFORCEMENTS AS WELL AS ANY PRIOR RIGHT WHICH MAY BE CONFERRED UPON THE SUCCESSOR TRUSTEE UNDER ANY LAW IN EFFICACY.

The following described real estate, to-wit: LOCATED IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, being all that certain property therein described to Title Guaranty & Trust as Trustee for Bobby Rivers and Felicia Rivers, Note dated September 13, 2007, and the Deed of Trust of even date to Wilson & Associates, P.L.L.C.,having been executed and delivered to said Trustee, John A. Reece, Jr., the title of which is believed to be good, but the undersigned does not warrant the same.

IT IS FURTHER NOTED THAT THIS PROPERTY IS SUBJECT TO ALL MATTRESSES SHOWN ON ANY APPLICABLE MORTGAGE OR OTHER REAL ESTATE DOCUMENT OF RECORD IN THE Register's Office of Hamilton County, Tennessee, including but not limited to, any applicable mortgage or other real estate document of record in the Register's Office of Hamilton County, Tennessee, including but not limited to, this Deed of Trust, and the title is believed to be good, but the undersigned does not warrant the same.

The undersigned, Wilson & Associates, P.L.L.C., having executed a Deed of Trust to Wells Fargo Bank, N.A., the Trustee, by virtue of the power, duty, and authority vested by law, will sell at public outcry to the highest and best bidder for cash on the 5th day of June, 2015, at 5:00 PM, at the Hamilton County Courthouse, Chattanooga, Hamilton County, Tennessee, to wit: Tax Map and Parcel Number 149A-C-008.10 Located in the City of Chattanooga, Hamilton County, Tennessee, to wit: Tax Map and Parcel Number 149A-C-008.10 Located in the City of Chattanooga, Hamilton County, Tennessee, being Lot Seventy-four (74) in Block 51 of the Subdivision, as shown by plat recorded in Plat Book 72, Page 49, in the Register's Office of Hamilton County, Tennessee, to which plat refer.

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The following described real estate, to-wit: LOCATED IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, being all that certain property therein described to Title Guaranty & Trust as Trustee for Bobby Rivers and Felicia Rivers, Note dated September 13, 2007, and the Deed of Trust of even date to Wilson & Associates, P.L.L.C.,having been executed and delivered to said Trustee, John A. Reece, Jr., the title of which is believed to be good, but the undersigned does not warrant the same.

IT IS FURTHER NOTED THAT THIS PROPERTY IS SUBJECT TO ALL MATTRESSES SHOWN ON ANY APPLICABLE MORTGAGE OR OTHER REAL ESTATE DOCUMENT OF RECORD IN THE Register's Office of Hamilton County, Tennessee, including but not limited to, any applicable mortgage or other real estate document of record in the Register's Office of Hamilton County, Tennessee, including but not limited to, this Deed of Trust, and the title is believed to be good, but the undersigned does not warrant the same.

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Chattanooga pizza bakers competing for Best in the World

On May 20, three Mellow Mushroom Chattanooga pizza bakers traveled to Italy as part of the U.S. Pizza Team to compete for Best in the World. The team consists of 19 pizzaiolos that will take part in a range of events that include classic pizza, pizza-in-the-pan, pizza-on-the-peel, Neapolitan, gluten-free, pizza-for-two (made by two people), individual freestyle acrobatics, largest dough stretch, and fastest pie maker.

Bradley Johnson, Abby Robbins, and Samantha Jones of Mellow Mushroom in Chattanooga will go up against pizza bakers from 30 other countries. Johnson and Jones will compete in the pizza-for-two challenge. This will be Johnson’s third competition after winning first place in the U.S. for the past three years. He will also compete in the largest dough toss with Robbins as well as the acrobatics, largest pizza, fastest pizza maker, and culinary competitions.

The U.S. Pizza Team consists of pizza makers and dough-spinning performers from restaurants across the United States. The team regularly competes in events across the U.S. and internationally. The squad won second place in Individual Free Style in 2014 and first place for team acrobatics in 2011 at the World Pizza Championships in Italy.

PMQ Pizza Magazine, the business trade publication for the pizza restaurant industry, created the U.S. Pizza Team in 2000.

Tennessee Aquarium using new technology to track living fossils

The prehistoric-looking Lake Sturgeon is a pretty amazing fish. They can become river giants, growing to lengths of more than nine feet and weighing up to 275 pounds. Lake Sturgeon are also long-lived, with some known to reach over 100 years of age.

Once abundant in the Tennessee River, Lake Sturgeon were extirpated, or disappeared from this part of its historic range, by 1961. This ancient species fell victim to overfishing, pollution, and habitat destruction. Today, Lake Sturgeon are listed as endangered in Tennessee. This species is considered vulnerable worldwide.

Fifteen years ago, the Tennessee Aquarium Conservation Institute (TNACI) and its partners began the Saving the Sturgeon program to restore this species. The working group has released more than 150,000 Lake Sturgeon to the Tennessee River through captive rearing and reintroduction. (Another 30,000 have been reintroduced to the Cumberland River.)

Annual fish surveys and reports from anglers give researchers a few clues about these sturgeon, but until recently, scientists have struggled to establish a rigorous monitoring program to measure the success of reintroduction.

Last week, eight Lake Sturgeon, approximately 20 inches in length, were released into the Tennessee River in downtown Chattanooga. These fish were surgically implanted with sonic tags that broadcast unique signals, allowing researchers to see what sturgeon do when no one is looking.

“Fifty-seven sonic-tagged Lake Sturgeon are now swimming between Knoxville and Chattanooga,” said TNACI biologist Dr. Bernie Kuhajda. “In addition to tracking movement, some of these tags provide data about the depth and water temperature, giving us a more complete picture of their lives.”

A network of 29 receivers has been established from Knoxville to the Nickajack Dam downstream from Chattanooga. In addition, a sonic receiver was installed on a Serodino Barge towboat that makes weekly trips to Knoxville, detecting Lake Sturgeon between the stationary receivers.

TNACI received a grant from the Association of Zoos and Aquariums (AZA) for more than $17,000 to further expand the tracking capabilities by implanting more tags and installing a sonic tag receiver aboard the Aquarium’s boat, the River Gorge Explorer.

TNACI has developed a classroom program to help demonstrate this type of research to high school students. Aquarium naturalists will also share information about tracking sturgeon during daily cruises. For more information about the Aquarium’s conservation efforts, go to www.tnaqua.org/AZA-SAFE.

Source: Tennessee Aquarium
Are we running on saturated fats?

I received a magazine offer from Nutrition Action. Being a food editor, I was receiving mail from various food magazines, and emails about new restaurants, cookware, food, etc. All of which asks me to write about their openings, or the editors of the books and articles, or the chefs. I, however, want to retire. Wishful thinking, I’m afraid!

The offer from Nutrition Action did catch my attention, though. The magazine claims they’re published for consumers by the nonprofit Center for Science in the Public Interest, based in Washington, D.C. I’ve never heard of them, but they have a website I did check out, and it looks pretty interesting!

They state on their website, “Live better and longer with the strictly science-based advice from Nutrition Action Healthy Letter! We name names, remain strictly objective, and deliver scrupulously researched advice about food of all kinds.”

The flyer I received in the mail did name names, which is what I’m going to share with you. If you want to check out the website, it’s www.NutritionAction.com.

Because of space, I can reprint only a few of the facts I thought were the most interesting, but you’ll get the idea.

Artery crust: Stouffer’s Sat- isfying Servings (16 oz.) White Meat Chicken Pot Pie has only 590 calories, 13 grams of satu- rated fat, and 930 milligrams of sodium. But those numbers are for only half a pie. Eat the entire pie, and you’re taking in 1,180 calories, 26 grams of saturated fat (more than a day’s worth) and 1,860 milligrams of sodium (over a day’s worth).

Five Fleshy Guys: Think Five Guys is better than fast food burger joints? The hamburger (with no toppings) has 700 calories and a day’s worth of saturated fat (20 grams), and makes McDonald’s Big Mac (520 calories) look wimpy. The bacon cheeseburger (without toppings) has 920 calories and 30 grams of fat. Add 950 calories for the regular fries or 1,310 calories for the large. A large McDonald’s fries has only 500 calories. 

Macdoozey: The Deep Dish Macaroni & 3-Cheese at Uno Pizzeria & Grill in Chicago hits 1,980 calories (a day’s worth), 71 grams of saturated fat (three- and-a-half day’s worth), and 3,110 mg of sodium (two day’s worth). It’s like eating a family size box of Stouffer Macaroni and Cheese (which serves five) with a stick of butter on top.

Starbucks on steroids: The Starbucks’ Venti White Choco- late Mocha with 2 percent milk and whipped cream is more than a mere cup of coffee. It’s worse than a McDonald’s Quarter Pounder with cheese. Few people have room in their diets for the 580 calories, 14 grams of saturat- ed fat, and 11 teaspoons of added sugar this beverage supplies.

Stone Cold: Cold Stone Creamery’s Oh Fudge! Shake (chocolate ice cream, milk, and fudge syrup) starts at 820 calories for the small “Like It” (12 ounce) size. That’s about the same as a large (22 ounce) McDonald’s McCalfe Shake. The larger “Love It” (20 ounce) reaches 1,360 calories and 52 grams of saturated fat (two-and-a-half day’s worth). That’s the saturated fat content of two 14 ounce ribeye steaks plus a but- tered baked potato.

OK, I think that’s enough. No wonder America is overrun with heart-related health problems, diabetes, and obesity!

On the flip-side of the flyer is a list of healthy alternatives – none of which can be found at fast food joints, unless you order a salad without dressing.

The healthy list consists of sweet potatoes, mangoes, broccoli, unsweetened Greek yogurt, watermelon, butternut squash, and leafy greens. If you’re able to take your lunch to work, then that would be a better alternative than running up to the nearest McDonald’s, but if you’re a travel- er and on the road, the healthy options are harder to come by. Quite a conundrum!

Anyway, I think I’ll sign-up for the email newsletter, meaning you haven’t heard the last of this. In the meantime, I have a very healthy salad recipe for you.

Kay Bona is a staff writer for the Hamilton County Herald and an award-winning columnist and photographer. Contact her at kay@dailydata.com.
Keller Williams donates vendor fair proceeds to Chambliss Children’s Center

Keller Williams donates the proceeds from its 2015 Vendor Fair to Chambliss Center for Children. The real estate firm raised $10,000 at the annual event, held in April. (Photo by David Laprad)

Real Estate
HAMILTON COUNTY HERALD

Keller Williams donates vendor fair proceeds to Chambliss Children’s Center

Keller Williams donates the proceeds from its 2015 Vendor Fair to Chambliss Center for Children. The real estate firm raised $10,000 at the annual event, held in April. Pictured (L-R): Katie Harbison, director of Chambliss; Nathan Brown, Keller Williams Downtown team leader; Keller Williams Realtor Janet Hessinger; Tammy Dale, HSA Home Warranty, a participating vendor; Kim Carman, Arrow Exterminators, a participating vendor; and a few of the three-year-olds attending Chambliss. (Photo by David Laprad)

Local Realtors converge on the nation’s capital

Late Friday, I returned from a week in Washington, D.C., where Realtors from Greater Chattanooga joined nearly 8,500 other real estate professionals from across the country to participate in the 2015 Realtor Legislative Meetings & Trade Expo. These annual national meetings give us the opportunity to meet face-to-face with decision makers and be heard on the issues that affect the industry and the ability of consumers to buy, sell and invest in real estate.

It is crucial that our lawmakers understand the serious issues that face the real estate industry. Realtors lead the way in advocating for home and property owners in their communities, and we showed this week we can do the same in our nation’s capital with our elected officials. Investing in policies good for homeowners and property owners not only strengthens our communities and helps families build stable futures but also drives a strong economy.

Wednesday was a packed day for Greater Chattanooga Realtors, as we met with Sen. Lamar Alexander, Sen. Bob Corker, and Rep. Chuck Fleischmann from Tennessee, and Rep. Tom Graves, Sen. Johnny Isakson, and Sen. David Perdue from Georgia. In these meetings, we emphasized important residential and commercial real estate issues to homeowners and investors.

Specifically, we focused on the need to extend the Mortgage Forgiveness Tax Relief Act, which expired at the end of 2014 and prevents distressed homeowners from facing excessive income tax bills on forgiven home loan debt. Also, we urged lawmakers to protect commercial real estate related tax provisions by retaining like-kind exchange provisions and making the 15-year depreciation period for leasehold improvements permanent. Other pressing matters included patent reform, the creation of nationwide data security standards, and the passage of the Mortgage Choice Act to end discrimination against affiliated lenders.

In addition to meetings on the Hill, we had the opportunity to hear from Secretary of Housing and Urban Development Julián Castro, who provided a housing industry outlook and referenced credit availability as the biggest hurdle to homeownership. Consumer Financial Protection Bureau Director Richard Cordray discussed changes to loan closing procedures and documents, stating that the new mortgage rules are in place to educate and empower buyers to “know before they owe.”

Also, we heard from political strategists Donna Brazile and Ed Gillespie, who shared how social media and the 24-hour news cycle impact congressional priorities and play a role in the political gridlock in Washington.

Move, Inc. CEO Ryan O’Hara spoke about the year ahead for realtor.com and unveiled a visual rebranding of NAR’s official listing site that included a new advertising campaign. Attendees also heard from senior staff from the Federal Aviation Administration’s Unmanned Aircraft Systems Integration Office about drone technology and from NAR Chief Economist Lawrence Yun, who shared residential and commercial real estate market and economic outlooks.

Realtors do so much more than list and sell properties. The meetings and discussions this past week will help advance policies that strengthen homeownership and property rights and make a positive difference for consumers and our industry. Congress is set to take up legislation on several issues in which consumers and Realtors have a real stake, so it is very important our elected officials know the impact they have on our communities and nation as a whole. Through the strength of the Realtors, we can make a difference.
Local Keller Williams agents and staff did hard labor at Chambliss Center for Children last week during the company’s annual day of service, called Red Day. Each year, Keller Williams sets aside one weekday to encourage its agents to do volunteer work in their communities. More photos on page 20.

Jennie Brockman does some trim work. Warnie Smith gives Barney the Dinosaur a ride to his new home.

Scotty Smith (left) and Frank Trimble work together to repair the tennis net. Some jobs – such as organizing paperwork - were a little confusing.
How did this movie get made? Don't get me wrong: I'm glad it did. But as the credits rolled, and as the cinematic shock treatment I'd just experienced receded to a residue of adrenaline in my veins, all I could think was, "How did this movie get made?"

"Fury Road" is not based on a tried-and-true comic book property. It doesn't have a high concept story that was unearthed up to appease the masses. And it lacks star power. Vin Diesel and The Rock are nowhere to be seen.

But it's big, bulgy, and expensive. It's also insanely creative and creatively insane. It is a vision of the same dystopian future seen in fire and blood and metal and splashed across movie screens in defiance of all that is holy in Holywood. Yes, it's a film, but it is one hell of a film.

So, how did it get made? Some- one gambled on George Miller. Miller is in masterminding behind the "Mad Max" series, which include "Mad Max" (1979), "The Road Warrior" (1981), and "Mad Max Beyond Thunder- dome" (1985). For the uninitiated, the films are set in a time after civilization has come crumbled, and gorged down the pipe, and all that remains are ragtag bands of warriors scraping a meager existence off dusty terrain. Max, whose wife and child were killed by a gang of bikers in the first film, wanders this landscape alone, haunted by the loved ones he couldn't save.

A few things have changed in the 35 years since "Thunderdome." Digital effects have replaced many of the practical effects and real world stunts once seen in movies, and Charlize Theron personified Max so well, aged out of the role. But Miller, who spent the intervening decades making other good movies, clung to his dream of directing more "Mad Max" films. Thank God someone gave him the green light. It's a smart, thrilling, and above all, FUN.

The story: A warlord named Immortan Joe rules a "war rig" called "Fury Road". Max (mostly played by Mel Gibson) and Nux want to "die historic on Fury Road" and ride gloriously through the gates of Vault 15. Immortan Joe keeps his warboys in line by feeding them a false religion that prom- ises them eternal life if they die valiantly in his service.

But one of the many remark- able things about "Fury Road" is the lack of exposition. Miller doesn't explain the plot; he re- veals it through the actions of his characters. Even better, the char- acters reveal themselves through these same actions, all of which have a purpose that furthers the story. Say what you will about the "Mad Max" series, it's brilliant in its conciseness and in the way it conveys the narrative.

If you've heard anyone talk- ing about "Fury Road", thought they were likely referring to the action, which takes up about 80 percent of the movie. There's a big chase in the beginning, a doozy at the end, and several smaller skir- mishes throughout the middle. At the end of this is the miracle of "Fury Road." Rather than relying wholly on digital effects, Miller had his team tear down countless vehicles and use the parts to build dozens of bizarre hybrids that could only have been given birth with the careful imagi- nation of a madman. Chrome engines grow like mold out of twisted chassi; smaller pursuit vehicles are covered in spikes like giant, rust-riddled porcupines with wheels; and the empty hulls of pick-up trucks sit where the cabin of an 18-wheeler should be. Somehow, these vehicles actually existed, and they worked.

Miller then sent these ve- hicles racing through the desert, convinced his actors to perform stunts that appear to defy good judgment, and stuck his cameras smack dab in the middle of the mayhem. The result are scenes of intense, dust-streaked brutal- ity, sequences of breathtaking choreography, and moments of wild ingenuity. In one shot, Max clings to a pole that swings high above the "war rig" as Nux is tied while a fuel tank behind him explodes, blooming across the desert surface and swallowing up several smaller vehicles.

Miller's use of real actors, vehicles, stunts, and explosions gives the action a weight, a pres- ence, and an authenticity miss- ing from computer-animated blockbuster like "The Avengers: Age of Ultron."

But "Fury Road" is more than a slender story laid over jaw-dropping action; it's also a work of unfettered imagination. Picture this: an electric guitar- ister strapped to a wall of speakers spits fire from the end of his in- strument and sheds ear-splitting chords as a call to battle. A shoe measure serves as a gas pedal. And a warboy madly sprays liquid chrome on his teeth and shouts, "I live, I die, I live again" before sacrificing himself in battle. These are some of the touches that give the life to the world of Mad Max, and make "Fury Road" a fiercely original and entertaining film.

Miller compressed all of this with wide shots, follow- ing dozens of vehicles across the open desert as they stir up dust, slowing down here and there when they want. He employs the same approach in the character-centric sequences. Movie producers like this is becoming a lost art in the world of "Taken" sequels, where direc- tors take one actor and lock him up close because they can't block a decent scene, and shake their camera at the ac- tion because they don't know how to Choreograph a decent fight or car chase.

Lastly, I want to mention the performances. Tom Hardy does a good job as Max, although his take on the character was more reserved than Gibson's. But to be fair, Hardy has never taken on the role, not Gibson not in the role. The real movie of the truth, is Charlize Theron, whose perfor- mance is prime. She is the voice of the film, and as the fan hero, in a movie packed with visual bravado, she takes command of each scene in which she appears. She is (one of) the most of the movie. And a warboy madly sprays liquid chrome on his teeth and shouts, "I live, I die, I live again" before sacrificing himself in battle. These are some of the touches that give the life to the world of Mad Max, and make "Fury Road" a fiercely original and entertaining film.

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Tips and tricks on painting kitchen cabinets

By April Sherrill

Painting kitchen cabinets is no small undertaking; however, in a time when people are venturing out to accomplish their own renovation projects there are many ways to keep things running smoothly. This particular kitchen DIY is a project that can be done with little preparation, but it does require patience, and you will have to be prepared to deal with a bit of chaos and disruption.

Painting the cabinetetry will revitalize the look of a kitchen immensely, and make you fall in love with it all over again, so I have sorted through many websites to figure out the best tips and tricks to make the work as painless as possible.

Choosing the right paint makes all the difference in how this project will turn out. Everyday wall paint is not conducive for cabinetry surfaces. Wall paint is just a single coat that can’t stand up to daily and repeated cleanings. The proper paint does cost more initially, but choosing an alkyd enamel like Benjamin Moore ADVANCE or Sherwin-Williams Pro Classic will benefit you in the long run. Also, the formulas of these paints are self-leveling which will leave a smooth finish.

Labeling might be the second most important step in the process. Make sure to take the time to mark all the hardware and cabinet doors. There are many different ways to go about this step, so choose whatever works for you, and be sure not to skip it. There is nothing worse than finishing all that hard work and having to spend the time and frustration of trying to figure out what fits where.

Consider spending the money on buying or renting a paint sprayer. Using a paint sprayer to spray the cabinet door fronts will leave you with a flawless finish. A paint sprayer can be purchased for around $50 dollars, and trust me, it’s worth every penny.

Use an electric sander and buy plenty of sandpaper. Even if the surface material is refinished, sanding is essential in creating the best surface for primer and paint to adhere. The more you sand the better the finished product will be.

Sanding does not stop after the initially sanding; the cabinetetry needs to be sanded in between coats of paint as well. Use 80 grit to 120 grit sandpaper to prep the base cabinet, and 180 grit sandpaper in between coats of primer and paint, and you will ensure a flawless finish.

Using tack cloths in between sanding will guarantee that you are lifting all the dust off of the cabinetetry. Making sure all the dust is off is very important when painting and priming multiple coats.

Many pro painters recommend using Kilz oil-based primer, not the water-based. The oil-based formula will help lessen the likelihood of discoloration. The oil-based also helps create the best possible surface for the primer and paint to adhere.

If you are painting with a dark color, having the primer tinted will color the paint will lessen the chance of needing multiple coats. This is especially important if you are doing a duo tone. If you are doing a duo tone, first use the un-tinted primer to prime the lighter cabinets and then take the rest of the can back and throw it away. This will prevent you from having to repurchase another can of primer.

Use plastic bags or plastic wrap to seal the brushes and rollers overnight. If you are going to be doing this project over the course of a couple of consecutive days, skip cleaning the brushes; just wrap them up and store them in the refrigerator.

Choose the right paint rollers: one type for primer, another type for paint. Browse the painting aisle at your hardware store to help you determine which rollers are ideal. Look for words like “smooth cabinet finish” and “for high density.” High density foam rollers are the best for application of the oil-based primer. For rolling the paint, use the Purdy 1/4” low-nap “mirror finish” roller specified for use with clear sealers and enamels is great. I found that the low-nap rollers actually perform better after they sit, used, wrapped in plastic overnight. The roller lessens, it “gets broken in,” and the finish is spectacular, which means you can get a little more use out of each roller before tossing it.

Lastly, avoid applying heavy coats. Drips happen and enamel paint begins curing immediately, which might leave visible drip marks that will have to be sanded and re-painted. It is always best to stick to the mantra, “less is more.”

April Sherrill is a staff writer for the Hamilton County Herald. Contact her at aprillddata.dailiy.com.
Anson VII has arrived

My great-great-great-great grandfather Elijah Fleming had eight kids and no middle name. According to an essay by a distant cousin of mine, five of the eight left their South Carolina homes “the night the stars fell!” On Nov. 12, 1833, what later would be dubbed the “Leonid Meteor Shower” sent a quarter million “stars” falling in a nine-hour stretch – this phenomenon’s most intense production in history, it is said. These Flemings relocated to Madison County, Miss.

One of them was George Anson Fleming (1800-1882), my great-great-great-great uncle. In 1829, he married Mary Malinda Moore (1813-1838), with whom he had five children before her death, not long after their move to south Mississippi. In January 1840, George married Sarah Ann Dear (1820-ca. 1850), with whom he also had five children.

Uncle George is the first Fleming family member to have the name Anson. Why Anson? There were no ancestral relatives by that name. Across the pond, however, there was an aristocratic family by that name. It included Admiral of the Fleet George Anson (1697-1762), a war hero credited with sailing around the world and writing a book about it. See Project Gutenberg’s “Anson’s Voyage Round the World,” by Richard Walter (2005).

My gut tells me that Uncle George was named for Admiral Anson, who was a worldwide celebrity. And who, by the way, died childless. His sister Janette married Sambrooke Adams and bore a childless son, George Adams (1731-1789), who served in Parliament from 1769 to 1776. His sister, who bore a childless daughter-in-law. George passed along his middle name to his youngest son, John (1848-1922).

One of George’s three half-brothers, Robert Boyd Walker Fleming (1795-1865), my great-great-grandfather, and his first wife, Armadilla Ross (1812-1850), named their third child Elijah Anson (1839-1918). Who, with his wife Margaret Virginia Riley (1841-1882), later married Elijah Anson Fleming (1837-1958), who in 1910 would marry Lura McKay (1882-1953). Uncle George is the first Fleming family member to have the name Anson. Why Anson? There were no ancestral relatives by that name. Across the pond, however, there was an aristocratic family by that name. It included Admiral of the Fleet George Anson (1697-1762), a war hero credited with sailing around the world and writing a book about it. See Project Gutenberg’s “Anson’s Voyage Round the World,” by Richard Walter (2005).

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Earlier this year, in south Mississippi, a seventh-generation Anson came into the world via my youngest niece. This Anson’s twin girls,出生于2005年。
AVERT EXPRESS START PAY 40 to 43.5 CPM + Fuel Surcharge + Fuel & Maintenance + Benefit Exclusions + Benefit Deductions + Local Benefits = Pay range $620-$800 per week

CDL DRIVERS EARN up to $4500.00 + $500 Sign-On Bonus. Home Weekends. Pay range $620-$800 per week + $500 Sign-On Bonus.

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NOTICES Continued from page 16

ion that it is subject to confirmation by the lender or Substitute Trustee. The sale is subject to the terms and conditions set forth in the Notice of Trustee's Sale, and upon announcement at the time and place of the sale, the sale may be adjourned to another day, time, and place. The sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may affect the subject property; and any priority lien or encumbrance that may be of record and not noted on the Notice of Trustee's Sale. The sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place.

NOTICE OF TRUSTEE'S SALE WHEREAS the said property is subject to the terms, conditions, and provisions set forth in the Notice of Trustee's Sale, the sale may be adjourned to another day, time, and place, and the sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may affect the subject property; and any priority lien or encumbrance that may be of record and not noted on the Notice of Trustee's Sale. The sale may be rescinded at any time. The right is reserved to adjourn the day of the sale to another day, time, and place.

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Every day in the United States, more than 4,700 kids under age 16 have their first full drink of alcohol.

Youth who start drinking before the age of 15 are five times more likely to develop alcohol dependence or abuse in their lifetimes than those who begin drinking at age 21 years or later.
NOTICES Continued from page 17

SALES TO TAKE PLACE ON GOVTO

4615 Josephine Dr 37415-4623 L390 River Hills Add Chattanooga Charmaine West and Michael West

2974 Crater Rd 37415-1116 L27 Foxwood Add Chattanooga T.M. Tuggle

225 Rolling Ridge Dr 37421 L70 Rolling Ridge Subdivision Chattanooga Gwendolyn Davenport Wilson & Associates, PLLC

2930 Fern Leaf Lane 37421-1967 L50 Final PUD The Arbors Chattanooga Meghan C. Hudson Wilson & Associates, PLLC

2910 Hamburg Dr 37404 L31 Red Bud Trace Chattanooga Robin S. Harrod Wilson & Associates, PLLC

225 Rolling Ridge Dr 37421 L70 Rolling Ridge Subdivision Chattanooga Gwendolyn Davenport Wilson & Associates, PLLC

NOTICE OF TRUSTEE’S SALES SALE has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust in favor of U.S. Bank N.A., successor in interest to Bank of America, N.A. and now holds the interest in said property. A public sale of the property described below is to be advertised in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, on the dates and in the manner set forth below. The sale will be conducted by Wilson & Associates, PLLC, 1900 Hixson Pike, Chattanooga, TN 37404. The sale will be advertised by Wilson & Associates, PLLC, 1900 Hixson Pike, Chattanooga, TN 37404.

Trustee's Sale of Residential Property

1021 Lona Lane 37421-1967 L41 Rolling Ridge Subdivision Chattanooga Meghan C. Hudson Wilson & Associates, PLLC

2910 Hamburg Dr 37404 L31 Red Bud Trace Chattanooga Robin S. Harrod Wilson & Associates, PLLC

2201 Raton Rd 37310-3805 L26 Valley Brook Add Chattanooga Rhonda D. Burns Wilson & Associates, PLLC

SALES TO TAKE PLACE ON GOVTO

312 Navy Dr 21715 L41,574 Rossiville Road Park PUD 1, Lot 17 Rossiville Chattanooga J. Lee Cato H. S. Daniel Bobbi rectangles

3144 Columbia Drive 37418 L74 The Trails Chattanooga

April 30, 2015 WILSON & ASSOCIATES, PLLC, Successor Trustee DATED 4/21/2015

1504 May Dr 25314-3101 L68 Mary Dale Estates Chattanooga

2835 Market Street 37404 L22 Market Street Park PUD 1, Lot 22-24 Rossiville Chattanooga J. Lee Cato H. S. Daniel Bobbi rectangles

4545 Johnson Rd 37408 Parcel No. 1268-198-093

1315 Village Dr 37418-1504 L53 Woodspring Park PUD 4, Lot 15 Chattanooga

4300 Crosshill Rd 37309 L45 Black Forest Add Chattanooga

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Mayor Andy Berke presents budget

This week, Mayor Andy Berke released his Fiscal Year 2016 bud-
get to the Chattanooga City Coun-
cil and the public. The budget continues to focus on the priority areas identified by Mayor Berke in his first two budgets: safer streets, growing the local economy, mak-
ing services smarter and families stronger, building stronger neighbor-
hoods, and ensuring a high performing government.

Berke said the budget builds on the budgets of the past two years, and continues to invest in stra-
tegies needed to improve workforce, infrastructure, and public safety.

“While we have seen successes, like unemployment dropping and robberies at a five-year low, we have to continue to work hard and invest in the strategies that will move our city in the right direction and improve lives for our neighbors,” said Mayor Berke.

The budget reflects Mayor Berke’s continued focus on public safety – over 45 percent of the general fund budget is spent on making Chattanooga safer. In addition to maintaining funding for previous initiatives, such as a Federal Grant to combat drugs and crimes committed with the city limits, Mayor Berke’s budget includes funding into a Special Victims Unit at the Chat-
tanooga Police Department, an important step Police Chief Fred Fletcher says is long overdue.

“Establishing a Special Victims Unit will allow us to spend the needed time and power to combat domestic violence and other intimate violence that is driving over 30 percent of our vio-

cent crime,” said Chief Fletcher.

This budget also supports education, including a city-wide literacy initiative to provide extra reading help for kids and help for high school seniors who are filling out the federal financial aid form. In addition, the budget will make summer camp free for all low income kids to provide needed activities during the summer, as well as provide hot meals in the city’s YFD centers.

While the metro area unem-
ployment rate is at its lowest in six years, the budget supports two drivers for the region’s economy: the Innovation District and the expansion of the line of IT and the expansion in manufacturing of the industry and CFPP to address implementation issues and minimize costly home clos-
ing delays for consumers, said NAR President Chris Poly-
chron in testimony last week before the U.S. House Finan-
cial Services Subcommittee on Housing and Insurance.

“As the leading advocate for real estate issues, NAR is supportive of CFPP’s efforts to harmonize the REGs of the transactions, as long as it benefits the consumer and the real estate transaction,” said Polychron, executive director of Choice Realty in Hot Springs, Ark. “The implementation is going to be a learning experi-
ence for everyone, however, and we are developing the potential for significant bumps in the road that could cost buyers time and money, which is why Real-
tors are asking the CFPP for this grace period.”

Beginning August 1, there will no longer be a Good Faith Esti-
mate Disclosure Form in use. The disclosure form may be combined into a single Loan Estimate, which must be given to consumers within three business days of apply-
ing for a loan. At the same time, the HUD-1 Settlement Statement and the final Truth in Lending disclosure will be replaced by the Closing Dis-
closure form. This form must be given to consumers at least three business days before closing, and any significant changes to the loan terms could reset a new three-day waiting period and delay clos-
ing.

The implementation date comes in the midst of the busy summer home buying and selling season. A grace period through the end of 2015 would delay enforcement to the slower winter months, when fewer contracts would be negatively impacted.

“The CFPP has effectively integrated the rules, but now we need them to ensure a smooth transition, especially since there is no opportunity to comply early,” said Polychron. “A five-month testing period would provide enough time for everyone to get it right, and ensure the rule works effectively for con-
sumers, who shouldn’t have to bear the burdens of the in-
dustry conforming to the new regulatory requirements.”

Realtors await OK to fly UAVs

There will be a time when Realors can legally fly an unmanned aerial system, or drone, around a 911 response list-
tings to capture images for marketing purposes, but that time has not yet arrived, at least not completely. That’s according to Federal Aviation Administration officials, who spoke with Realtors last week during the When. Where and How Can I Use My Drone ses-

sion at the Realtors Legislative Meetings & Trade Expo.

According to Jim Williams, manager of FAF’s UAV Inte-

gration Office, the agency’s administrator Michael Huerta is committed to quickly final-
zizing the federal rules for the commercial use of UAVs in na-
tional airspace, which is cur-
rently prohibited. Until that time, Realtors can apply for a Section 333 waiver, which provides a limited-use permit to the applicant, and comes with many safety restrictions on use of the machine.

Panelist Doug Trudeau of West-
chase Commercial UAS says the future regulatory structure for real estate issues, NAR is explaining with the FAA, and any oth-

er relevant federal agencies, particularly for agents who wish to market real estate properties.

During the session, NAR Associate Counsel Casey Walker advised the audience that until the FAA final-
izes its regulations, Realtors should refrain from using UAVs for technical marketing purposes. NAR is committed to work-
ing with the FAA, and any other rele-
vant federal agencies, during the FAA’s regulatory process. NAR will continue its ongoing efforts to educate Realtors about the current and future FAA regulations and to further the safety and responsible operation of UAVs.
Kwana Morrow (left) and Ali Robinson brighten up a hallway with a vibrant new coat of paint.

Rainey Hartman (left) and Mike Malcom do some much-needed demo work.

Arrow Exterminators makes lunch for about 150 hungry volunteers.

Charlotte Mabry helps to improve curb appeal.

No refuse was too small to escape Nancy Ellis’s sharp eye.

Ally Whitaker bags a handful of weeds.

Amy Mullins puts her back into cleaning the pool.

Jordan Cook rakes up the remnants of fall.

Diane Morrison and Brian Hager mowed and trimmed grass along the border of Chambliss.