**EVENT CALENDAR**

**Photographic Society of Chattanooga accepting submissions for photo exhibition**

The Photographic Society of Chattanooga has opened its 7th Annual Scenic City International Photo Exhibition for submissions. The exhibition has two categories: Color Open and Color Creative (Altered Reality). Entrants can submit up to four images for each category. The Photographic Society will accept only digital images, which entrants can submit at chattanoogaphoto.org/scipe. The last day for submissions is Monday, Feb. 22. Judging will take place Saturday, Feb. 27, and the winners will be notified Saturday, March 12. For more information, call (423) 344-5643 or e-mail scipe@chattanoogaphoto.org. For more information about the Photographic Society of Chattanooga, visit chattanoogaphoto.org.

**Free smoking cessation course**

CHI Memorial’s Rees Skin Cancer Institute is offering a free eight-week course designed to help participants learn how to overcome tobacco addiction. The program is offered in a small group setting, and covers lifestyle changes that make quitting easier, stress management, avoiding weight gain, and staying smoke-free. The class will meet from noon-1:30 p.m. on Wednesdays through Feb. 25 at the CHI Memorial Center for Cancer Support, located at 605 Glenwood Dr. in Chattanooga. Lunch is provided. For more information, or to register, call (423) 495-7778.

**Lung Association to honor Realtor Darlene Brown as Woman of Distinction**

By David Laprad

When the Women of Distinction nominating committee received a letter submitting Real Estate Partners owner and managing broker Darlene Brown for consideration, someone asked, “What took so long?”

A life-long Chattanoogan, Brown is unquestionably overdue for the honor, which the American Lung Association in Tennessee awards each year to ten of the city’s most accomplished women.

Brown is certainly that and more. She started her own real estate business when she was a single mother, she foresaw the boom in downtown living in Chattanooga when even suggesting such a thing could happen seemed like a punch line to a bad joke, and she built a female-centered business that is also one of the most successful independently-owned real estate firms in town.

And throughout decades of 60-80 hour work weeks, Brown has remained focused on giving back to the community of which she has always been a part. “No matter where your path to success lies, giving back is important,” she says. “Sometimes, that gets lost while we’re writing our business plans.”

The story of Brown’s career is one of longevity. She entered the real estate business at a young age, first processing mortgages for one company and then working as a closing agent for another. She obtained her real estate license in 1984 and set up shop at Herman Waldorf & Company. Two years later, she acquired her broker’s license and opened Darlene Brown Realtors “in a cute little brick house” on Brainerd Road. Several years later, she joined Realty Center, which at the time was affiliated with Better Homes & Gardens. As managing broker of the company’s East Brainerd office, she supervised close to 100 agents and steered the branch through the height of the real estate boom.

Brown’s storybook rise in real estate was anything but well-plotted. Rather, she says she simply affiliated herself with the right people. “I wanted to do well, so I associated myself with people who were much more than that,” she says.

Brown’s rise in real estate was anything but well-plotted. Rather, she says she simply affiliated herself with the right people. “I wanted to do well, so I associated myself with people who were much more than that,” she says.

By David Laprad

Attorney Brittany Thomas-Faith makes a good first impression. But the impression that comes later is one people will most likely remember. Dressed in a crisp grey suit, Faith enters a warmly lit conference room at Grant, Konvalinka & Harrison, the law firm where she works. Even with the good lighting, the space seems to brighten as she introduces herself and sits down at the table. While one might attribute the heightened illumination to her relaxed blonde hair, which is cut off at her shoulders and curls inward at the ends to frame her face, a more plausible explanation would be the energy and enthusiasm that seemingly radiates from within her. As Faith settles into her chair, she’s the definition of poise, and her voice has a cheerful quality that makes speaking with her a pleasure.

“I grew up in Oak Ridge,” she says. “Then I went to Penn State for college. I wanted to live in a blue state for a while.”

She laughs at her own joke, and the room seems to brighten even more.

Faith wanted to work in Washington, D.C., so she majored in political science. Not one to waste time, she made quick work of her Bachelor of Arts, taking extra classes and graduating with honors in three years. From there, she returned to the red state of her birth and began taking classes at the University of Tennessee at Knoxville College of Law (UTK). “I thought a lawyer would have much more value during a political campaign,”

By David Laprad

A lawyer, and much more

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*Hamilton County Herald*

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**HAMILTON COUNTY**

CHATTANOOGA, HAMILTON COUNTY, TENNESSEE

January 8-14, 2016

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she said. "I quickly realized that was not the case."

Faith quickly found another reason to stay in law school. While volunteering at a pro bono event during her first semester, a former high school classmate came in with her fiancé. The girl had been brought to the U.S. as a child but never documented. She was unaware of this issue until she started attending nursing school. "She was very upset," Faith says. "She wanted to know if she could get married without being reported to immigration."

Learning of her former classmate’s dilemma had a profound impact on Faith. Instead of seeing the law as a stepping stone in the political area, she started viewing a career as an attorney as a way to help people in need. Specifically, she saw herself practicing immigration law.

Before Faith could hang her shingle, though, she was going to have to get through law school—which was going to be harder than she’d initially thought. "I’d always cruised through my classes," she says. "I thought law school was going to be more of classes, “ she says. "I thought law school was going to be harder than she’d initially thought."

Faith’s career as an attorney as a way to help people in need. Specifically, she saw herself practicing immigration law.

Although Faith eventually gained momentum with her studies and even made the dean’s list, she found her footing outside of the classroom doing extracurricular and volunteer work. She became the director of UTK’s Pro Bono Program, served as treasurer of Law Women, was the American Bar Association representative for the Student Bar Association, acted as the American Immigration Lawyers Association (AILA) mid-south law school liaison, and became a member of ENLACE (Hispanic law association) and the Hamilton Burnett Inn of Court.

Her substantial efforts earned her a number of honors, including Legal Aid of East Tennessee’s Donald F. Paine Volunteer Student of the Year award and the Tennessee Bar Association (TBA)’s Student of the Year award, both in 2011.

"Not everyone will be at the top of their class. But devoting yourself to what you believe you want to do will impress potential employers," she says.

Faith also volunteered at several immigration nonprofits and created Legal Aid’s Immigration Alternative Spring Break in partnership with UTK. During the program, participating students complete applications for citizenship on behalf of mostly low-income residents.

Faith joined Grant Konvalinka in 2012 as a member of the firm’s immigration group, where she focuses on DACA (Deferred Action for Childhood Arrivals) cases, family-based immigration petitions, and employment-based petitions. Faith says each case is rewarding because there’s a person involved who needs help.

"I love my clients," she says. "We’ve been working on a packet for someone who came here 20 years ago as a Syrian refugee. He’s an American citizen now."

While Faith says her work is rewarding, she is not without its difficulties, most of which have to do with the "pernicious" nature of the government (she laments the Immigration Court’s policy of returning documents that aren’t two-hole punched) and the amount of time required to accomplish a task. "I have a permanent legal resident who wants to bring his wife here," she says. "He wants to give up his green card so he can come back with her. Otherwise, he’ll have to wait two years to see her."

Faith did make a good first impression. She’s personable, professional, and bright. But there’s more to her than is visible on the surface. She’s also dedicated to her clients and her community, hard working, and good-hearted. Ultimately, Faith is one of the new wave of young lawyers in Chattanooga who understand the responsibilities attorneys have to their profession and beyond, and are laying the groundwork to become the leaders of this community in the years to come. That’s the impression the people who encounter Faith will most likely remember.
Chattanooga lawyers to provide free wills for emergency first responders

The Tennessee Bar Association (TBA) Young Lawyers Division (YLD), in conjunction with dozens of local attorneys, will be drafting free wills and other basic estate planning documents for first responders employed within Hamilton County and their spouses on Saturday, Jan. 16 from 9 a.m.-4 p.m. at Chambliss, Bahner & Stophel. Qualified first responders include active, retired, and volunteer firefighters, police officers, medics, corrections, and probation officers from federal, state, county, city, and town departments and agencies.

The event is being held in cooperation with the national Wills for Heroes Foundation, whose program provides free wills and other basic estate planning documents to emergency first responders and their families. It has been the primary public service project of the TBA YLD since 2008. To date, the program has served nearly 3,000 Tennesseans and their families, and hundreds of lawyers have volunteered their time to the program.

Appointments are required. To schedule an appointment, contact Alex McVeagh at (423) 757-0237 or amcveagh@chamblisslaw.com. Chambliss, Bahner & Stophel is located at 605 Chestnut St.

Source: Tennessee Bar Association

For profit benefit corporation formations now available

Tennessee businesses can now form for-profit benefit corporations with the Division of Business Services. This new entity type is part of the For-Profit Benefit Corporation Act that went into effect Jan. 1.

The classification comes from the social entrepreneurship movement that combines running a profitable business with improving society. A for-profit benefit corporation is similar to a standard for-profit corporation, but is managed in a way that considers the public benefit purpose(s) listed in its charter as well as the financial interests of its owners.

Popular examples include outdoor clothing company Patagonia and project funding site Kickstarter.

“The new law provides entrepreneurs one more option when considering the formation of their company here in Tennessee,” said Secretary of State Tre Hargett. “This feature allows an organization to create value for its owners while also formally committing the corporation to its societal causes.”

Both for-profit corporations and for-profit benefit corporations are required to file an annual report with the division each year, but for-profit benefit corporations must also prepare annual benefit reports to share with shareholders and the public.

Contact the Division of Business Services at (615) 741-2286 or TNOS.SCORPINFO@tn.gov. For more information, visit sos.tn.gov/business-services.

Source: Tennessee Secretary of State

Will the presidential election affect investment outlook?

We’re just a few weeks away from the first caucuses and primaries, so presidential election season is in full swing. As a voter, you may be keenly interested in the election process. But as an investor, should you be concerned?

If you take a look back, you might be somewhat encouraged over the prospects of the financial markets this year. In the last 12 presidential election years, the Dow Jones Industrial Average has been up more than half the time and down in the other half. Election years must be good for the financial markets, right?

Not necessarily. In every year, the markets are influenced by a variety of factors: interest rates, inflation, corporate profits, geopolitical events, economic growth, even the weather. And it’s safe to say that 2016 will be different. At this early stage of the year, one could say that some of these factors, such as continued low interest rates and a reasonably strong economy, might bode well for investors. But there’s a lot of 2016 ahead of us — and it’s notoriously difficult for anybody, even so-called experts, to accurately predict the market’s performance over a relatively short time, such as a year.

Still, the market’s history of pretty good results in presidential election years may not be entirely random. For one thing, the White House is never the only office being contested; elections are also held for every congressional district and many seats in the Senate. Consequently, during these election years, campaigning often takes precedence over legislating. This legislative inactivity tends to be welcomed by the financial markets, which generally dislike surprises, big changes and new directions.

However, you can’t really count on past trends to provide a certain roadmap for the year ahead, in terms of the performance of the financial markets. As mentioned above, many factors influence this performance, and at this early stage in the year, we just can’t predict which of these factors will take precedence.

So, instead of worrying about things you can’t control, focus on those that you can. For starters, review your investment mix. Does it still properly reflect your goals, risk tolerance and time horizon? Over time, even if you haven’t made many changes to your portfolio, it can become “unbalanced.” For example, if you own some stocks that have increased greatly in value over the years, these stocks may now be taking up a larger percentage of your holdings than you had intended, bringing with them a higher degree of risk. Consequently, you might want to consider selling off some of these stocks and using the proceeds to fill in other gaps in your portfolio.

On the other hand, if you think your mix of investments is not providing you with the returns you need to help make progress toward your long-term objectives, you may need to add some vehicles that can provide you with more growth potential. After all, it’s 2016 now, so whatever your age, you are another year closer to retirement.

Will this year look like past presidential election years, as far as good returns from the stock market? No one can say for sure. But if you “vote” for smart investment moves, you won’t be sorry.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor (member SIPC). Contact Stan at Stan.Russell@edwardjones.com.

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PUBLIC NOTICES

SUBSTITUTE TRUSTEE’S SALE WAIVERs: default having been made in the payment of the notes and obligations secured by a Deed of Trust executed on October 17, 1972, by PORTER B. HENRY, an unmarried person to PR - 370119897, the holder of the note secured by said Deed of Trust, and recorded in Book 30, Page 108, in the Office of the Register of Deeds for Hamilton County, Tennessee, being the property located at: 122 Hemlock Street, Soddy Daisy, TN 37379 and more particularly described in a Deed of Trust, and recorded in Book 30, Page 108, in the Office of the Register of Deeds for Hamilton County, Tennessee, being the property located at: 122 Hemlock Street, Soddy Daisy, TN 37379 and more particularly described in a Deed of Trust executed on October 17, 1972, by PR - 370119897, an unmarried person to PR - 370119897, the holder of the note secured by said Deed of Trust, and recorded in Book 30, Page 108, in the Office of the Register of Deeds for Hamilton County, Tennessee, being the property located at: 122 Hemlock Street, Soddy Daisy, TN 37379.

 lent and transferred and assigned to URBAN FINANCIAL CORPORATION, LLC, a Tennessee limited liability company, of the covenants and conditions contained in said Deed of Trust, and recorded in Book 30, Page 108, in the Office of the Register of Deeds for Hamilton County, Tennessee, and the undersigned/ROBERT L. McCALL, an unmarried person to PR - 370119897, the holder of the note secured by said Deed of Trust, and recorded in Book 30, Page 108, in the Office of the Register of Deeds for Hamilton County, Tennessee, is/are hereby substituted in the place and stead of said holder and authorized to sell and convey as Substitute Trustees.

on or after March 11, 2016, the undersigned/ROBERT L. McCALL, an unmarried person to PR - 370119897, the holder of the note secured by said Deed of Trust, and recorded in Book 30, Page 108, in the Office of the Register of Deeds for Hamilton County, Tennessee, is/are hereby substituted in the place and stead of said holder and authorized to sell and convey as Substitute Trustees.

not less than $200,000.00, all right and equity of redemption, statutory or otherwise, homestead, and dower and descent or distribution, in the property of the undersigned/ROBERT L. McCALL, an unmarried person to PR - 370119897, the holder of the note secured by said Deed of Trust, and recorded in Book 30, Page 108, in the Office of the Register of Deeds for Hamilton County, Tennessee, and the undersigned/RUBIN LUBLIN, an unmarried person to PR - 370119897, the holder of the note secured by said Deed of Trust, and recorded in Book 30, Page 108, in the Office of the Register of Deeds for Hamilton County, Tennessee, is/are hereby substituted in the place and stead of said holders and authorized to sell and convey as Substitute Trustees.

the property, the legal description shall control. COUNTERCREDITORS. COUNTERCREDITORS, including the undersigned/RUBIN LUBLIN, an unmarried person to PR - 370119897, the holder of the note secured by said Deed of Trust, and recorded in Book 30, Page 108, in the Office of the Register of Deeds for Hamilton County, Tennessee, is/are hereby substituted in the place and stead of said holders and authorized to sell and convey as Substitute Trustees.

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on the property at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower and descent or distribution, in the property of the undersigned/RUBIN LUBLIN, an unmarried person to PR - 370119897, the holder of the note secured by said Deed of Trust, and recorded in Book 30, Page 108, in the Office of the Register of Deeds for Hamilton County, Tennessee, is/are hereby substituted in the place and stead of said holders and authorized to sell and convey as Substitute Trustees.

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not less than $6,061.00, all right and equity of redemption, statutory or otherwise, homestead, and dower and descent or distribution, in the property of the undersigned/MARVIN L. LEE, an unmarried person to PR - 370119897, the holder of the note secured by said Deed of Trust, and recorded in Book 30, Page 108, in the Office of the Register of Deeds for Hamilton County, Tennessee, and the undersigned/JACK F. MILLER, an unmarried person to PR - 370119897, the holder of the note secured by said Deed of Trust, and recorded in Book 30, Page 108, in the Office of the Register of Deeds for Hamilton County, Tennessee, is/are hereby substituted in the place and stead of said holders and authorized to sell and convey as Substitute Trustees.

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the undersigned/RUBIN LUBLIN, an unmarried person to PR - 370119897, the holder of the note secured by said Deed of Trust, and recorded in Book 30, Page 108, in the Office of the Register of Deeds for Hamilton County, Tennessee, is/are hereby substituted in the place and stead of said holders and authorized to sell and convey as Substitute Trustees.
Notice of Sale

Notice of Sale by public auction will be on January 8-14, 2016. The property will be sold at public auction to the highest bidder for cash or for such other valuable consideration as may be agreed upon by the bidder and the trustee. The property is located at:

1044 Apollo Drive, Soddy Daisy, TN 37379

The property is subject to all unpaid taxes, prior liens and encumbrances, plus a reasonable estimate of the cost of the sale, the cost of which shall be borne by the purchaser. The sale is subject to any tenancy in possession.

SUBSTITUTE TRUSTEE’S SALE

The sale will be conducted by Beneficial Asset Backed Receivables LLC Trust 2007-BR1, Mortgage Pass-through Certificates Series 2007-BR1, as Trustee, on behalf of the Beneficial Asset Backed Receivables LLC Trust 2007-BR1, Mortgage Pass-through Certificates Series 2007-BR1, as Trustee, at the time and place for the sale set forth above.

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NOTICE OF TRUSTEE’S SALE WAIVERS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust, subject to the two (2) year right of redemption, and will be sold to said highest and best bidder for a sum of not less than $52,162.00, or for the full amount due and payable, to Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, right, and authority vested in it, will, on the 21st day of December, 2016, at 12:00 PM (noon) at the Hamilton County Courthouse, Chattanooga, Tennessee, for sale for cash, for the sum of $52,162.00, or for a sum not less than $52,162.00, being the property of Nationstar Mortgage, LLC, described as follows: IN THE SECOND CIVIL DISTRICT OF HAMILTON COUNTY, TENNESSEE: BEING LOT(S) 58, 59, and 60; and the east half of Lot 60, in the neighborhood of New Harrison, which stake is the southeast corner at Lewis Street; thence Westwardly with Lewis Street, a distance of One Hundred (100) feet; thence northeasterly along the north line of the said State Highway to a point on the south line of the Masonic Hall property; thence eastwardly along the north line of the said Masonic Hall property to the southwest corner of Chandlerville Avenue and the said State Highway; thence along the southwest corner of Chandlerville Avenue to the north line of the said State Highway and from the north line of the said State Highway to the southwest corner of Chandlerville Avenue; thence northeasterly along the north line of the said State Highway to the west line of the said Masonic Hall property; thence westwardly along the west line of the said Masonic Hall property to the southwest corner of Chandlerville Avenue and the said State Highway; thence along the southwest corner of Chandlerville Avenue to the south line of the said Masonic Hall property; thence southerly along the south line of the said Masonic Hall property to a point on the west line of the said Masonic Hall property; thence along the west line of the said Masonic Hall property to the southwest corner of Chandlerville Avenue and the said State Highway; 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Artist Carolyn Insler could not have picked a better place for her studio, Visions Stained Glass. Located in a spacious second story loft in the repurposed Office Co-ordinators building on Main Street, both abstract and more tangible stained glass works hang by thin wires from a high ceiling, creating a colorful, glittering gallery suspended in mid-air. An art deco lady gazes at a flock of birds; a tree spreads its verdant branches across a translucent sky; and seemingly random shards of amber glass form a stunning canvas of jagged geometries.

Stained glass artist creates windows into worlds of imagination

By David Laprad

On clear days, the sun hits the glass in the studio early in the morning, giving the space a slightly magical quality. “The lighting in here is wonderful,” she says.

Closer to eye level, Insler has filled windows and shelves with smaller pieces: dogs, hummingbirds, and blossoms share these spaces with intricately designed Tiffany-style lamp shades, more art deco ladies, and a mermaid that looks like she’s swimming through shades of blue. Like all good art, the pieces engage the eye and require a little imagination.

“I enjoy doing the abstract stuff, but I also like doing the pieces that tell a story,” she says, pointing to a work of a woman wearing a beautiful dress and holding a glass of wine.

Insler then walks over to a rooster hung against one wall. Unlike the other pieces in the room, it’s framed by polished wood. She hits a switch, and an LED lamp turns on behind the strutting fowl, illuminating its feathers with soft light. “You don’t have to hang stained glass in a window,” she says. “Using a light box opens up all kinds of possibilities.” (Local artist Jim Roche built the light box.)

Next, Insler sits down before a custom window she’s making for a couple in New Jersey that’s repairing the damage Hurricane Sandy did to their home. The image of rays of energy passing through a woman and into a man will be placed in their bathroom. She created the piece from scratch, not a pattern. “I work with a blank canvas,” she says. “I’ll sit here staring at nothing until I figure out what I want to do.”

This piece by Insler was inspired by the emergence of the World Wide Web. The butterfly is not caught in the web, she says.

Insler works on a custom piece for a bathroom window for a couple in New Jersey. She’s (very carefully) shipped pieces to four countries and 30 states. (Photos by David Laprad)

See SUCCESS STORIES, page 16
In need of some winter sunshine? Slice a lemon!

Luscious lemon bars

Crust:
1/2 cup slivered almonds, toasted and chopped
3/4 cup all-purpose flour
1/3 cup powdered sugar
1/2 teaspoon almond extract
1/4 teaspoon salt
6 tablespoons unsalted butter

Filling:
1 cup sugar
1/4 cup all-purpose flour
3 eggs
1/2 cup fresh lemon juice
2 teaspoons lemon zest
Powdered sugar for dusting

To prepare the crust, preheat oven to 350 degrees. Line one eight-inch pan with foil. Toast slivered almonds in skillet over medium heat for three to five minutes, or until lightly browned. Set three tablespoons aside and chop the rest. Whisk together the flour, sugar, almond extract, salt, and chopped almonds. Cut in butter until the mixture is dry and crumbly. Press the mixture into the pan. Sprinkle the mixture with the reserved slivered almonds, pressing them into the crust. Bake for 20-25 minutes, or until edges are golden.

To make the filling, combine the sugar and flour, and then whisk the eggs with the lemon juice. Pour into the crust, and then use the cubes in the lemon-butter mixture to make a simple syrup; set aside.

Let cool and refrigerate. The bars are ready to eat and should be stored in the refrigerator.

Kay’s Cooking Corner

By Kay Bona

This column was originally published in the Hamilton County Herald on January 2, 2015.

The phrase “making lemonade” expresses entrepreneurial abilities and triumph over adversity. In this week’s article, though, it means just what it says. If you think lemon-ade is only a summertime drink, let me give you a few facts on how healthy it is for you in the winter-time. It might become one of your favorite winter drinks — right up there with hot chocolate.

Lemons offer substantial health benefits, from soothing a cold (there’s nothing better than a hot lemon drink when you’re feeling bad) to serving as the core ingredient in many natural health and beauty products. Originally found in Northern India, and referred to as “the golden apple,” they were bequeathed to us by the Greeks and Romans, and were used to prepare a variety ofhealth-inducing concoctions. Lemons were referred to as “the golden apple,” they were prized for their wonderful flavor and aroma. Today, we continue to discover beneficial ways in which to use them.

A lemon’s bitterness comes from its high citric acid level, which performs a variety of small wonders: it slows oxidation in cut fruit; wards off scurvy; changes milk into buttermilk; removes stains and odors from your hands; “cooks” fish without heat; and dissolves aluminum pans (which is something you might want to avoid!).

There are two lemon varieties: the meyer, which is a bit sweeter, and the Eureka, which is the one most commonly found in most of the United States. Lemons offer substantial health benefits, from soothing a cold (there’s nothing better than a hot lemon drink when you’re feeling bad) to serving as the core ingredient in many natural health and beauty products. Originally found in Northern India, and referred to as “the golden apple,” they were bequeathed to us by the Greeks and Romans, and were used to prepare a variety of health-inducing concoctions.

The Hamilton County Herald is pleased to publish numerous columns from inside and outside sources. The opinions and views of these columnists are their own and do not necessarily convey the opinions of The Hamilton County Herald.

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REALTOR ASSOCIATION PRESIDENT’S MESSAGE

Coming together to serve

On Thursday, when I was installed as the 2016 GCAR President, I shared with our membership our five goals for 2015. It’s important for the public we serve to know what GCAR stands for and the work we do for our members and the Greater Chattanooga community. Here’s a recap of my five goals for GCAR in 2016:

- Unify the profession: Real estate is based on cooperative competition. In most cases, it takes two Realtors from different firms to bring a deal together for buyers and sellers. In recent years, Realtors have allowed our competitive nature to overshadow the work of GCAR. This attitude bleeds over into real estate transactions. Our clients prosper when Realtors work together to make a sale happen rather than hinder a sale with our egos. It’s time for Realtors to pull back together, stop dividing, and start working collectively again. To help in this regard, 2016 will offer numerous member-wide events for Realtors to network. As a result, Realtors and GCAR will be better equipped to be a community partner for Greater Chattanooga.

- Improve member engagement: What GCAR offers Realtors and consumers is much more than just a multiple listing service. GCAR provides tools to help our members’ business. GCAR protects the real estate industry and serves our community to give Realtors good rapport within the community. GCAR leaders sit with city, county, and state leaders on your behalf. Talk with your Realtor and ask them how they are involved at GCAR. I encourage all Realtors to get on board – join a GCAR committee or task force and be involved in these conversations. Together, we can make a difference.

- Provide member value: With regular membership breakfasts planned for 2016, my goal is to bring in speakers who can help our members provide better service to our clients and customers. In addition, we have a great line-up of education classes this year – some of which are offered at a greatly reduced cost. My hope is that everyone will attend these classes to make sure our members, GCAR provides tools to help our members’ business. GCAR protects the real estate industry and serves our community to give Realtors good rapport within the community. GCAR leaders sit with city, county, and state leaders on your behalf. Talk with your Realtor and ask them how they are involved at GCAR. I encourage all Realtors to get on board – join a GCAR committee or task force and be involved in these conversations. Together, we can make a difference.

- Maintain the integrity of the MLS: This year, the real estate industry will see many changes, including how listing data is collected and made available to buyers and sellers. Consumers rely on this data to make one of their biggest investment decisions of their lives. It is GCAR’s responsibility to ensure the data is timely and accurate.

- Ensure a highly effective governing board: Past GCAR leadership has done a tremendous job in getting us to 2016. GCAR leadership has done a tremendous job in getting us to 2016. GCAR has been in existence for more than 100 years serving Greater Chattanooga’s real estate needs. As we continue our work, I envision GCAR leadership getting things done on your behalf. I see well-run meetings, and GCAR doing good things. When we are effective in our leadership roles, we can give our community value.

The Greater Chattanooga Association of Realtors is “The Voice of Real Estate in Greater Chattanooga.” The Association is a regional organization with more than 1,500 members and is one of more than 1,400 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. The Greater Chattanooga Association of Realtors services Hamilton and Sequatchie counties in southeast Tennessee, and Catoosa, Dade, and Walker counties in northwest Georgia. For more information, visit www.gcar.net.
success. and they in turn gave me opportunities to succeed," she says.

One such opportunity came in the form of Loveman’s on Market, the first downtown living development in Chattanooga. While Brown was with Realty Center, she became the exclusive listing agent for the project. Although she saw a ghost town when she looked outside the window of her downtown residence in the evening, she believed the city had potential. Instead of dark, empty streets, she saw a vibrant, energetic downtown where people lived, worked, and played. True to her vision, Loveman’s was a success.

"People told me it wouldn’t work. Now they tell me I invented downtown," she says, scoffing at the notion. “I’m just glad to have been a part of what happened. I believe in downtown Chattanooga, and I can’t sell something in which I have no faith.”

Twenty years after joining Realty Center, Brown moved on. She’d spent two decades helping to build someone else’s business, and she decided the time had come to build something for herself. Empowered by the knowledge that downtown living could work, Brown set up shop on the ground story of the Loveman’s building and called her business “Real Estate Partners.” She did more than launch another real estate firm, though; she established a business focused on giving other women what many people had given her – the opportunity to succeed.

“I wanted to develop a company that was welcoming to women, and today, our entire support staff and the majority of our agents are women,” she says. Although Brown claims to have no superstar agents, she does have a pool of Realtors who consistently produce millions in sales annually. Like Brown, they understand the value of hard work, and they see real estate not as a fallback, but as a profession that makes great demands and has the potential to yield generous rewards.

“This is a good profession,” she says. “I don’t like to hear people say, ‘I can’t do anything else, so I’m going to sell real estate.’ That’s an affront to those of us who have made this our career.

Although being owner and managing broker keeps Brown busy, she still lists and sells properties. She concentrates on new downtown developments, though, partly to avoid competing with her agents, and partly because these kinds of projects have been her bread and butter through the years. She’s currently listing Cameron Harbor, a $100 million development across the Tennessee from Moccasin Bend.

As with the other developments she listed, including Museum Bluffs Riverside, Museum Bluffs Parkview, 417 on Frazier, Lofts on Main, and more, she’s been involved since the beginning of the project.

“Being involved at that level helps me to sell a property,” she says. “I know why the builders made the decisions they made, and I can answer any questions a buyer might have.”

This is a lot for someone who’s growing a company to take on, but Brown’s abilities to compartmentalize and focus her energy up. Besides, she takes her role as mentor seriously, and strives to be a positive example. “My agents want to know I’ve lived it and done it,” she says. “They see me in the trenches, so they trust what I tell them.”

If there’s one thing about the real estate business Brown still needs to learn, it’s how to make time for herself. “This is a business. You don’t turn it off at 5 o’clock and go home,” she says. “For me, the hardest part of this job is switching off business mode.”

Brown has found the time to complete at least one of her personal goals: visiting every U.S. state. “I wanted to do 50 before 60,” she says, laughing. “I work well with goals.”

Realizing she sounds like she’s still in business mode, Brown shifts gears to her family. “I’d like to spend more time with my grandchildren. I have two beautiful granddaughters,” she says. “And while I’d like to travel more, as I’ve grown older, I enjoy being home more.”

Brown would also like to increase her volunteer work. Although she’s on the advisory board of Cinhutta Bank, is a board member at the Chattanooga Area Chamber of Commerce, and is president of the Association for Visual Arts, she wants to do more. She took a big step in that direction when Real Estate Partners took presents to 527 students at Clifton Hills Elementary School during the recent holiday season.

“Realtors had adopted Clifton Hills 25 years ago but had stopped doing things. I was driving by the school about three months ago and decided to check in,” she says. “I asked the resource officer if anyone else had adopted them, and she said no. As I’ve grown older, I’ve come to see the importance of children.”

Moving forward, Brown plans to stay focused on building the company she founded. “I want to grow this business gracefully, and continue to do things the way I feel they should be done, not just the way other people think they should be done, because of where they perceive this industry is going,” she says.

The 31st annual Women of Distinction Awards Luncheon is scheduled for Tuesday, April 26 at the Chattanooga Convention Center. For more information about the event, which benefits the American Lung Association in Tennessee, contact Shirley Cudabac at Shirley.Cudabac@lung.org or 423-629-1098. Sponsorships and tickets are available at www.TNWomenofDistinction.org.
Pending home sales decline modestly in November

Pending home sales in November slightly declined for the third time in four months as buyers continue to battle both rising home prices and limited homes available for sale, according to the National Association of Realtors.

The Pending Home Sales Index, a forward-looking indicator based on contract signings, decreased 0.9 percent to 106.9 in November from an upwardly revised 107.9 in October but is still 2.7 percent above November 2014 (104.1). Although the index has increased year-over-year for 15 consecutive months, last month’s annual gain was the smallest since October 2014 (2.6 percent).

Lawrence Yun, NAR chief economist, says November’s dip in contract activity continues the modestly slowing trend seen ever since pending sales peaked to an over nine year high back in May. “Home prices rising too sharply in several markets, mixed signs of an economy losing momentum, and waning supply levels have acted as headwinds in recent months despite low mortgage rates and solid job gains,” he said. “While feedback from Realtors continues to suggest healthy levels of buyer interest, available listings that are move-in ready and in affordable price ranges remain hard to come by for many would-be buyers.”

According to Yun, with existing housing inventory already below year ago levels and new home construction still deficient, it’s likely supply constraints and faster price appreciation will reappear once the spring buying season begins.

Especially with mortgage rates likely on the rise, affordability issues could creep up enough to temper sales growth – especially to first-time buyers in higher priced markets,” adds Yun.

Existing-home sales are forecast to finish 2015 at a pace of around 5.25 million – the highest since 2006, but roughly 25 percent below the prior peak set in 2005 (7.08 million). The national median existing-home price for all of this year will be close to $220,700, up around 6.0 percent from a year ago.

On Tuesday, January 12, NAR will release a 2016 housing outlook forecast video, infographic and news release.

Pending home sales in the South increased 1.3 percent to an index of 119.9 in November and are 0.5 percent higher than last November.

Outdoor Chattanooga announces winter workshops

Starting this month, Outdoor Chattanooga is offering a series of free winter workshops. Every Thursday evening from Jan. 14 through March 3, Outdoor Chattanooga will present a new opportunity for people of all ages to learn something new, including everything from freshwater snorkeling to planning a hiking day trip.

Jan. 14 Winter bicycle maintenance

Outdoor Chattanooga staff bicycle guru James Eubank will lead you through different aspects of bicycle maintenance, including quick tips to clean and lube your bicycle with minimal equipment.

Tools will be provided, but is recommended to bring your own. Hands and clothing might get dirty or greasy. Bring your bike for demonstration or use one of Outdoor Chattanooga’s bikes.

No previous bike knowledge nor registration is required.

Jan. 21 Planning a day hiking trip

Proper planning and preparation is necessary any time you venture into the great outdoors. Outdoor Chattanooga staff member Zach Bopp will teach you how to prepare for your winter hike, which will help make your trip safer and more enjoyable. Bopp will also offer area trail suggestions for beginning and seasoned hikers, maps, and planning resources. A local podiatrist will discuss options for hikers who may have concerns over their feet.

Jan. 28 Freshwater snorkeling in the Cherokee National Forest

Table your snorkeling equipment and reserve your chair for this educational adventure, which will offer a view of the aquatic world just beneath the water’s surface. Jim Herrig, aquatic biologist with the Cherokee National Forest, will present info and visual inspiration about a guided educational summer program called Fish Watch. It teaches people about freshwater mussels, snails, aquatic insects, crayfish, and salamanders, as well as the numerous varieties of freshwater fish in our local streams.

Feb. 4 How to poop in the woods

From day hikers to professional outdoor adventurers, people who enjoy the woods might also ponder how to leave no trace. At this workshop led by Terri Chapin, who is a Leave No Trace Master Educator and the recreation programs coordinator for Outdoor Chattanooga, you will learn proper disposal techniques for personal waste, pet waste, and food scraps while in the front or backcountry. Chapin has led hundreds of trips into front and backcountry.

Feb. 11 Documentary: “An American Ascent”

On this evening, the Office of Multicultural Affairs and Outdoor Chattanooga will co-host a free screening of “An American Ascent.” The feature documentary is about the first African American expedition to tackle North America’s highest peak, Denali. In June 2013, nine African Americans set out to build a legacy, to become role models for inner-city kids and people of color all over America, and to encourage them to go outside. They did so by taking on the grueling, 20,320-foot peak of North America’s biggest mountain.

Feb. 18 Map and compass

Learn the basics of navigating with a map and compass. Alan Archer, a former U.S. Marine and orienteering expert, will teach this free workshop, which is suitable for all ages. No reservations are required, and maps and compasses will be provided.

Feb. 25 Moving wet lands

Learn about mitigation projects, including the importance of restoration, and how it relates to the health of wetlands and streams. Guest speaker Bill Phillips will present the Green Corridor approach to wetland and stream restoration. Learn how these techniques are implemented at several of Chattanooga’s largest developments, including Volkswagen, the Bass Pro project, and the Standifer Gap wetlands.

March 3 Preparing for inclement weather

Join NewsChannel 9 Meteorologist Brian Smere for his explosive presentation about severe weather, myths, and truths as well as his experience as a storm and hurricane chaser.

Your 2016 home maintenance to-do list

Terry Greene
Executive Officer
Home Builders Association of Greater Chattanooga

Homeownership is the American dream, but it’s also a lot of work. Your home is a significant investment and requires a consistent level of upkeep to maintain its efficiency and to protect its value. As you make new resolutions for 2016, set aside some time to build a schedule of your ongoing home maintenance duties. Creating a calendar of anticipated maintenance needs will help you remember key milestones and better prepare for any big expenses.

The following examples of typical home maintenance should be completed at least annually. Consider your home’s specific needs to determine the relevance and timing of each task, and mark your calendar appropriately. In the spring:

Inspect the roof for snow damage – Examine the condition of glazing compound, caulking, and exterior paint.

– Check for broken glass and screens in windows and storm doors. (It’s also a good idea to do this the fall.)

– Look for evidence of termites such as sagging floors and ceilings or dry, brown tunnels in the ground near the home’s foundation.

Seed and feed the lawn, plant annuals and trim perennials that need pre-growth pruning. In the fall:

– Add mulch around perennials that need protection from winter weather.

– Clear of the lawn of leaves and reseed patchy areas.

– Inspect the driveway for any cracks, and repair any damage with driveway filler and coat with a commercial sealer.

– Look for any cracks or damage to the fireplace, and the chimney cleaned by a licensed chimney sweep.

Before winter:

– Inspect the roof, address any

See TO-DO LIST, page 19

What: 2016 Winter Workshops
When: 6-7:30 p.m. (unless noted otherwise)
Where: Outdoor Chattanooga (unless noted otherwise)
Details: Free and open to all ages
Outdoor Chattanooga is located at 200 River St. in Coolidge Park.

2016 GCAR LEADERSHIP ACADEMY
DEADLINE EXTENDED - FRI. JAN. 15

We’re looking for future leaders. Could it be you?

There’s still time to apply. Find details and application form at gcar.net.
Throw pillows – no sewing machine required

Can we talk throw pillows for a minute? I absolutely adore throw pillows. Unfortunately, I do not know anyone who doesn’t. Now, I do not even waste my time on pillows for my bed because I know I do not want to worry about having to put them on the bed every day. At the same time, I do not want to look at pretty pillows sitting there unused.

My couches are a different story though. I love to have pillows filling the back of my couch so when we sit down; you just sink into comfort and coziness. These are the purposes of couches and throw pillows in my eyes. However, throw pillows are expensive! An “inexpensive” throw pillow will still cost around $20, and I am not at a point in my life where I want or am able to spend hundreds of dollars filling up couches with pillows.

Therefore, I went into overdrive the past couple of months to find the best solution for throw pillows. Not too long ago, I discovered that I can actually whip up pillows with a sewing machine; but I also wanted to find a solution for people without one. In addition, I read many blogs that would talk about doing an “envelope” pillow; problem with the one I did was that I would not hold up in my home due to my youngest children and hushand. Pillows may or may not be used for pillow fights in our home, wink wink. So I definitely wanted to find a pillow that would withstand the everyday chaos of a young family: functionality, design, and of course price!

In comes the easiest and most cost effective idea that I have ever come across for throw pillows. I was given to the city and county by the Austin Feed & Seed Co. There were acres of fabric and a back piece of fabric. These plackets at Target for $3.99 a piece. How I decided to use the fabric was to put the plackets and how much you pay for pillow fill. I purchased three placemats at Target for $3.99 a piece and two bags of Poly Fill for Hobby Lobby. I spent $20 for this project, which produced three wonderful pillows! Amazing, right? Follow along.

First, when buying the placemats the only requirement is that the placemat will be double sided as in you will need a front piece of fabric and a back piece of fabric. These placemats, yes, friends you read that right, placemats; in particular, double sided placemats.

Items needed:
- one double sided placemat per pillow
- pillow fill
- needle
- corresponding thread
- seam ripper or scissors

For these, the average cost per pillow will be less than five dollars. This total can vary depending on what type of placemats and how much you pay for pillow fill. I purchased three placemats at Target for $3.99 a piece and two bags of Poly Fill at Hobby Lobby $3.99 a piece. I used the 40 percent off coupon the day I purchased the filler so whether I spent $20 for this project, which produced three wonderful pillows! Amazing, right? Follow along.

Mr. and Mrs. William Senter, veteran educators and well-known Chattanoogans, have leased the Margaret Wilson School at 317 Vine St., and will continue to operate the Wilson School at its present location, they announced Saturday. Mr. and Mrs. Tyler Wilson, who have operated the school for several years, are retiring. It was formerly the Greta Wert School.

The Rivermont Golf & Country Club, Inc., has purchased the 132-acre site of the Rivermont Development golf course from the Rivermont Development Co. for an undisclosed amount of money, it was announced Monday by Paul B. Carter, president of the development firm, and J. Russell Motts, president of the golf and country club.

The opening of a branch in Chattanooga to serve the interests of the business, industrial, and financial community was announced by John A. Anderson, senior partner of the firm of Anderson and McCreary, member of the New York Stock Exchange and the American Stock Exchange. George S. Bryan and Sidney W. McCabe, well-known Chattanoogans, will manage the Andrean branch offices in the Pioneer Bank Building.

F. Gordon Boyce of Brattleboro, Vt., president of the Experiment in International Living program in the United States and secretary general of the international program, is to be honored Wednesday at a luncheon at Read House.

Elgin Smith, Realtors president, declared that the Chat- tanooaga Board of Realtors is "solidly in favor of the one percent sales tax in lieu of any additional property tax." He made the statement after County Judge Frank J. Garrett added the Board of Realtors at Read House.

Mrs. Benedict (Grace) Kilgrew will join the staff of the Association of Day Care Agencies of Greater Chattanooga as case worker Feb. 1, it was announced Wednesday by Mrs. Roland H. Brownless, executive director. Mrs. Kilgrew has been with the Hamilton County Juvenile Court for several years.

The Austin Feed & Seed Co. has purchased the Pioneer Bank Building opposite the west end of McCallie Avenue on Georgia Avenue and Walnut Street, Don Nicholson, vice president and general manager of the company, announced. The consideration indicated in the deed was $80,000. The property was acquired from the American National Bank and Trust Co. •

Throw pillows – no sewing machine required

The Critic's Corner

By David Laprad

‘Hateful Eight’ retreats familiar ground

I n the dead of a Wyoming winter, a bounty hunter and his prisoner find shelter in a cabin inhabited by a group of disreputable characters. What takes place there is best left discovered in a theater. But there are a few things I can tell you about “The Hateful Eight.”

I can tell you it was written and directed by Quentin Tarantino, a modern film auteur who’s also enjoyed commercial success. Films like “Pulp Fiction,” “Kill Bill Vols. 1 and 2,” and “Django Unchained” have made him a darling of critics and films festivals alike, and have helped to shape independent cinema for over two decades.

I can tell you the dialogue was masterfully written. Not only do the words ring true, almost poetic as they pour out of the mouths of the characters (despite much of it being vulgar), the dialogue is rarely self-indulgent. In a film that’s nearly three hours long, it’s no small feat for every spoken word to have been used to either define a character or advance the story.

I can tell you the film was skillfully directed. The pacing is slow and deliberate, and like the dialogue, builds toward explosive moments. Throughout the film, the camera is never out of sync, not even with the film’s characters. Tarantino shows us secrets – things the people in the film are keeping hidden – and cleverly reveals other things on one side or the other. He gives the viewers a chance to look where they want. Not only is the breathing room refreshing at a time when many directors seem to be able to only show a camera in actors’ faces, it allows Tarantino to frame exquisitely beautiful shots. Individual scenes are also brilliantly choreographed. The transitions from shot to shot are subtle, but like a hand turning the page of a book, smoothly carry viewers through one well-staged sequence after another.

I can tell you it’s violent. Very violent. People die in horrific ways, most of which involve the discharge of a firearm. To say things get messy would be an understatement. More disturbing than the gore is the moral vacuum inside each character. Murder is easy, and is done with no more remorse than a predator might feel as its bites into the warm meat of its prey.

Finally, I can tell you “The Hateful Eight” is populated with several memorable characters. In fact, these are the best roles some of the cast members have had in years. Kurt Russel’s portrayal of a grizzled bounty hunter reminds us of why he’s one of the most versatile actors, and as he never considered over, Jennifer Jason Leigh is off-the-charts good as his bounty, and Sam Jackson, who’s acting career is consis- tents of not a few but highlights, delivers a command performance as an endearing villain.

But here’s the thing. I could say things about every Tarantino picture. This is the eighth film he’s directed (the title screen even calls it “Quentin Tarantino’s eighth movie”), and as good as it is, he plows the same soil he kicked up in “Reservoir Dogs” in 1992. In particular, the violence that has come to serve as Tarantino’s calling card has not changed, but rather has merely become more difficult to clean up. I assume. I’m not presumptuous enough to suggest, as one critic did, that Tarantino needs to mature as a film- maker, but I would like to see him try new things.

The film is also a bit numbing. When I emerged from the theater at 1:48 in the morning after a showing that had started at 10:30 p.m. (only Tarantino can put a group of people in a cabin and turn it into nearly three hours’ worth of entertainment), I felt numb. “The Hateful Eight” is a well made film, but it hasn’t settled on me yet, and I don’t have the wherewithal to sit through it again.

Chattanooga is showing the general release cut of the film. As of the writing of this column, a road show version presented in Ultra Panavision 70MM, a rare format that hasn’t been used in decades, is showing in Nashville (at the thoroughbred), Atlanta (at Atlan- tic Station), and Greenville (at Pinnacle Stadium). The theater has released a road show version is not only larger in scope visually but is six minutes longer and features an overture, an intermission, and alternate cuts of some scenes that better suit the widescreen format.

Three stars out of four. Rated R for violence, violent sexual content, language, and graphic nudity.

David Laprad is the assistant editor of the Hamilton County Herald and an award-winning columnist and photographer. Con- tact him at dlaprad@hamiltoncountyherald.com.
A few years ago, I'm shooting buckets in the driveway one afternoon. And up walk a couple of the neighborhood kids.

We begin to chat. It's one of those conversations that I know is somehow going to educate someone about something before it's over.

I explain how, in a junior high tournament game, once upon a time, I hit a shot “from the top of the key” to tie the game and send it into overtime. One of the kids says, “The what of the what?”

I explain that the top of the key on a basketball court is the area near the middle of the semi-circle that starts at one end of the foul line and loops around to the other. My questioner then follows up: “Why do they call it a key?”

Why indeed? And how might this be explained to a 10 year-old?

The best answer I can come up on the spur of the moment is that the area called the “lane” used to be narrower (back when the average height of a cager was not much over six feet), so that the semi-circle and the lane together looked like a key.

The visual memory takes me back to the gymnasium at Bass Junior High (Greenville, Miss.), where my first real basketball court looked kinda like keys looked back then. Words to that effect. I feel pretty helpless, truth to tell. Or is hapless the effect. I feel pretty helpless, truth to tell. Or is hapless the word I'm looking for. Maybe both.

“I like keys on a typewriter?” the other kid chimes in.

“Why indeed? And how might this be explained it to a 10 year-old?”

“The kid still has this blank look on his face. He has no visual memory of the type of key to which I am referring. He withdraws from his pocket a small item that does not resemble anything that might even remotely be connected to a basketball court. It is, of course, the key to his to his bicycle lock. He eyes it and then surveys the concrete in front of the goal.

Anticipating his concern, I offer that the key on an old basketball court looked kinda like keys looked back then. Words to that effect. I feel pretty helpless, truth to tell. Or is hapless the word I'm looking for. Maybe both.

“Like keys on a typewriter?” the other kid chimes in. “My mom has a typewriter. It's old. Really old!”

“I shot a couple or more buckets and then went inside myself.

“Dad says that we're going to the Florida Keys for vacation. They put a big, ugly damage shingles or flashings, and remove any debris. — Inspect gutters are secured with flashing that w is covered. Insulation should not be damaged and make sure the attic insulation is covered. — Replace any worn or frayed cords of electrical appliances. — Test your carbon monoxide, radar, and smoke detectors. Clean each unit with a vacuum or cotton swab and replace batteries and light bulbs, if needed. — Have your heating and air conditioning system(s) inspected and cleaned. If your system has a filter, replace it once every three months.

— Inspect all doors and windows for proper operation and ensure the weather stripping is not cracked or torn. — Install the attic insulation to ensure the entire ceiling area is covered. Insulation should not touch the underside of the roof shingled or crinkled.
NOTICES

continued from page 6

amended or the sale of the property sold herein and in the event of any

and encumbrances, as well as any prior liens or encumbrances

property sold herein and in the event of any

imposed upon said Substitute Trustee will, on

will be refunded to the successful purchaser at the time of the

the Notice of this foreclosure is being given to them and the Sale will be

any legal notice of the premises might disclose. In addition, the following

governmental agency, state or federal; any prior liens or encumbrances

interest or otherwise, as the undersigned Trustee may think fit and

potentiality Substitute 10130 Perimeter Parkway, Suite 400 Charlotte, NC 28216 Phone: (704) 333-8500. Internet Address: www.NotifyLaw.com. Sub-

governmental agency, state or federal; any prior liens or encumbrances

in Hamilton County, Tennessee, to wit: LAND LOCATED IN THE CITY

against said property for unpaid property taxes; any restrictive
covenants, easements as well as any prior liens or encumbrances

Title & Escrow, as Substitute Trustee, an instrument duly recorded in the

that as agent for the undersigned, Brock & Scott, PLLC, as Substitute

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5/31/2009, at the usual place of sale, to the highest and best bidder

the undersigned, Brock & Scott, PLLC, as Substitute Trustee, by a

of record in Plat Book 2, Page 2, in the Register’s Office of Hamilton

is to be sold. This sale may be adjourned from time to time and place

of record in Hamilton County Register’s Office. Tax ID: 148C B 037 Curve

of the power, duty and authority vested and imposed upon said Substi-""
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NOTICES
Continued from page 14

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The Art Study Club held a meeting Friday and elected officers for the current year. Miss J. Holtzclaw was elected president; Miss A. Wright, vice president; and Miss Elizabeth Read, secretary.

And the outgoing president, Dr. H. Berlin were toasted by the members.

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And the outgoing president, Dr. H. Berlin were toasted by the members.
Born and raised in Michigan, Insler grew up in a family of artists, but never took up painting because she felt she couldn’t compete. She worked as a surgical tech in a hospital and then earned a college degree in marketing before she discovered the craft that would ignite the creative spark in her.

“There was a guy who had a stained glass retail shop in Ann Arbor. He did custom pieces and taught classes,” she says. “We started dating, and I decided I wanted to try it. I was instantly hooked.”

Insler liked that she could create the framing first and then apply the shapes to the glass. And she appreciated the restrictions that are inherent to stained glass work, such as being able to make only certain cuts. She also liked that she could make functional pieces, such as lamp shades.

Circumstances eventually led Insler to Las Vegas, where she opened a retail shop. During her five years there, she made custom pieces, sold her own work, and taught her craft to others. When the economy slumped, so did her business. After Insler moved to Chattanooga, she worked out of a home studio and exhibited her works through In-Town Gallery on Frazier Avenue.

“That was good for me,” she says. “You have to produce an entirely new body of work every six months, which forced me to be productive.”

Insler likes playing shop, though, so in August, she opened her current studio. “There, she sells glass by the pound, does custom work, makes her own pieces to display and sell, repairs broken pieces, and teaches others how to do what she does. She opens from 9:30-5:30 Tuesday through Saturday, and welcomes walk-ins.

One customer came in over the holidays with a drawing he’d made of a Christmas tree. He left two hours later with something else he’d created. But Insler doesn’t require a student to have a game plan. “I don’t carry pattern books, so I push my students to just make something as they learn the process,” she says. “They’re so used to saying they can’t draw, they’ve never tried it. Sometimes, they come up with something really creative.”

And like Insler, they often become hooked once they try it.

Visions Stained Glass is located at 400 E. Main St. To make an appointment, call (423) 255-3341. For more information, visit www.VisionsGallery.com.

SUCCESS STORIES Continued from page 7

REALTOR® of the YEAR is awarded to a REALTOR® in recognition of his or her civic, business and industry/organizational contributions.

The 2015 REALTOR® of the Year will be announced at a Membership Breakfast Wed., Feb. 3, 2016.

Nomination Deadline: 5:00 pm on Friday, January 15, 2016
Find details and application form at gcarnet