Choral Arts of Chattanooga will host an evening of fun, food, and music beginning at 7 p.m. tonight at Bessie Smith Hall. In addition to a performance by Choral Arts, the Dave Walters jazz quartet will perform live. Dancing will be encouraged. Wine and cheese will be available. Donations will be accepted. Register to attend this free event at choralarts.chattanooga@gmail.com.

Dinner & the Arts

Chattanooga High School Center for Creative Arts (CCA) will hold its Seventh Annual Dinner and the Arts Gala on Thursday, Jan. 28. The event will feature a dinner show, silent and live auctions, and a gourmet meal by Southern Star Restaurant. Auction items include Disney World and Dollywood tickets, local restaurant and boutique gift cards, and more. CCA students major in eight areas of the arts, including acting, communications, dance, instrumental music, musical theatre, technical theatre, visual art, and vocal music. Students from each major will showcase their work, including the Project Motion dancers and the Choo Choo Kids musical theatre troupe. The auction will begin at 5 p.m.; the show will begin at 6:30 p.m. Individual tickets can be purchased online at osp.osmsinc.com or by calling (423) 209-5929. Tickets must be purchased by Monday, Jan. 25. Tables and corporate sponsorship are also available. Proceeds from this annual event will be used to support CCA students and faculty in their academic and artistic programs. CCA is located at 1301 Dallas Road.
TDOT partnering with motorists and students to save lives

The Tennessee Department of Transportation (TDOT) is holding another contest to see who can come up with the best safety message for the dynamic message signs on the interstates. The contest gives Tennessee motorists an opportunity to be a part of TDOT’s mission to save lives. Last year’s winning entry was, “Texting and driving / Oh cell no!” Other popular messages included, “Eyes on the road and head out of your apps” and “Buckle up y’all. It’s the law.” Entries will be considered for five highway safety categories: seatbelt usage, impaired driving, distracted driving, speeding, and aggressive driving.

This year, TDOT is inviting students to participate as well. “Last year’s contest was a huge success,” said TDOT Commissioner John Schroer. “The number of creative submissions we received amazed us. Several schools expressed an interest in participating, and we’re excited to extend an invitation to our future drivers to help TDOT accomplish our goal of saving lives.”

To enter the contest, go to TDOT’s website and click on “TDOT Safety Message Contest.” The contest run through Tuesday, Feb. 2. TDOT will then give the public the opportunity to vote on the best messages, also via the TDOT website. The winning message will be placed in rotation to run on the overhead dynamic message signs statewide throughout the year.

A total of 190 dynamic message signs are located in the state’s four urban areas (Chattanooga, Knoxville, Memphis, and Nashville), and in some rural areas across the state. The main purpose of the signs is to alert motorists of incidents, lane blockages, hazardous road conditions, or Amber Alerts. In 2012, TDOT became the first DOT in the nation to display roadway fatality numbers on the overhead signs. In addition to the fatality statistics, safety messages are displayed during off-peak travel times.

Source: Tennessee Department of Transportation

Mueller speech to VW workers reaffirms Chattanooga role in growth plans

Volkswagen Group CEO Matthias Mueller finished his initial visit to the United States in his new role by touring the company’s Chattanooga factory and addressing the employees.

Mueller discussed a variety of topics – from the challenge the company faces with the diesel issue, to the successful launch of the updated Chattanooga-built Passat.

Mueller met with plant management and was later given a tour of the factory expansion construction site. The expansion will accommodate a second line to build a midsize SUV, a car that will create another 2,000 jobs.

“Midsize SUV will be crucial for Volkswagen’s future in America,” Mueller said to the Chattanooga plant workers. “It’s going to be a great car that embodies everything you can expect of a Volkswagen. Today, I ask you to do all you can to make this a big success, and please help demonstrate that this team – that Volkswagen – deserves the trust of our customers, partners, and the American public,” he said.

Volkswagen Chattanooga CEO Christian Koch congratulated the workforce on the successful launch of the updated Passat and said that it was important to apply the lessons learned from the Passat ramp-up to the BSUV because it will be a bigger challenge as the second line is integrated with the first.

Mueller concluded by saying, “We are proud of you all and our factory. Volkswagen firmly stands by the planned $900 million investment in the new midsize SUV, a car that will create another 2,000 jobs.”

Source: Volkswagen

Corporate Chattanooga embraces local marathon

The Chattanooga Marathon Planning Committee (CMPC) last week announced two community partnerships for the inaugural 2016 Chattanooga Marathon – Erlanger Health System has signed on as the title sponsor and BlueCross BlueShield of Tennessee as the presenting sponsor. The official name of the event is now the Erlanger Chattanooga Marathon presented by BlueCross BlueShield of Tennessee.

The Erlanger Chattanooga Marathon presented by BlueCross BlueShield of Tennessee will be held March 4-6, 2016, and will include an expo, kids fun run, 5k, team relay, and a half and full marathon. The never-competed-on courses feature scenic views throughout a dozen neighborhoods including the Downtown, North Shore and St. Elmo areas.

This event was strategically placed in the spring to maximize local participation and to drive visitors to Hamilton County.

The Chattanooga Marathon is much more than a race. The race and the events surrounding it are a celebration of healthy living, which we are proud to support as presenting sponsor,” said Dawn Abel, director of community relations for BlueCross.

For information on sponsorships, registration, routes, and volunteer opportunities, visit www.chattanoogamarathon.com.

Source: Chattanooga Marathon Planning Committee

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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Mayor Coppingers, small cities pledge cooperation on state shared sales tax

Hamiton County Mayor Jim Copplinger and the mayors of the Hamilton County Small City Coalition are going to work together to increase the amount of sales tax the State of Tennessee returns to cities and counties. "I have initiated conversations on the state shared sales tax issue," said Copplinger. "Hamilton County is better served when we all work together. These mayors represent small communities and their constituents are my constituents." In a meeting held in early December, Mayor Copplinger and State Sen. Bo Watson met with the mayors and city managers of the Coalition. During the two-hour meeting, it was agreed that the cities and Mayor Copplinger should join forces to work toward long-term corrections to the state revenue being returned to cities and counties. "We agree that cities and counties deserve a bigger share of state revenues, and we will work together going forward to try to make that happen," said College-Hamilton Mayor Rounsville on behalf of the Coalition. Mayor Lamb pointed out that when the state shared sales tax was implemented in 1947, cities and counties received an 80-20 split of state revenues. Today, that percentage has decreased to a 91-9 split. "This is the right time to examine all state revenue streams coming back to cities and counties, and to find a way to increase funding to counties, which provide state-managed services, and to cities, which are the economic engines of the state," said Copplinger. Source: Hamilton County Mayor Jim Copplinger

Tennessee Appellate Court Opinions

State of Tennessee v. Alfonzo Rounsville Appeal from the Criminal Court for Hamilton County Case Number: E2015-00033-CCA-R3-CD Authoring Judge: Judge James Curwood Witt, Jr. Originating Judge: Judge Don W. Poole Date Filed: Tuesday, December 29, 2015 The defendant, Alfonzo Rounsville, appeals from his Hamilton County Criminal Court jury conviction of aggravated robbery, claiming that the trial court erred by denying his pretrial motion to suppress an out-of-court identification, that the trial court erred by denying his motion for a mistrial, that the trial court erred by providing the jury instruction on the offense of aggravated robbery in light of the evidence adduced at trial, and that the evidence was insufficient to support his conviction. Discerning no error, we affirm.

State of Tennessee v. Michael LeBron Brantham Appeal from the Criminal Court for Hamilton County Case Number: E2014-02071-CCA-R3-CD Authoring Judge: Judge D. Kelly Thomas, Jr. Originating Judge: Judge Barry A. Sealsman Date Filed: Friday, January 8, 2016 Following a jury trial, the Defendant, Michael LeBron Brantham, was convicted of aggravated robbery, a Class B felony; aggravated assault, a Class C felony; coercion of a witness, a Class D felony; aggravated burglary, a Class C felony; and employment of a firearm during the commission of a dangerous felony, a Class E felony. Tenn. Code Ann. §§ 39-13-102(a)(1)(A), (iii), 40-21-9(a)(1), -14 to -16, -17 to -17-1324(b)(1). The trial court imposed a total effective sentence of twenty-nine years. On appeal defendant contends (1) that this case should be remanded for a new trial because one of the prosecutors had previously represented the Defendant in an unrelated matter; (2) that the indictments for aggravated burglary and employing a firearm, which are separate offenses, were not joined in a single indictment; (3) the trial court erred in not severing the coercion of a witness charge from the other offenses; (4) that the Defendant’s convictions for aggravated burglary and aggravated assault violate the constitutional protection against double jeopardy as those offenses “were incidental to the aggravated robbery”; (5) that the State failed to make a proper election of offenses with respect to the coercion of a witness charge; (6) that the trial court erred in setting the length of the Defendant’s sentences; and (7) that the trial court erred in imposing partial consecutive sentences. Following our review, we affirm the judgments of the trial court.

What expenses will you incur when investing?

You invest so that you can achieve a variety of goals, such as a secure retirement. It’s inevitable, though, that you will incur some costs when investing, ranging from payments to a financial professional to costs of educational materials. So it’s a good idea to familiarize yourself with these expenses. If you work with a financial professional – and you should, because the investment world is complex – you will need to compensate this individual for his or her expertise and guidance. Financial advisors get paid in different ways, including the following methods:

Fee only — Fee-based accounts may charge a fee as a percentage of your total portfolio. Fee-based accounts may charge 1.5 percent per year, and your original account balance was $100,000, you’d pay a $1,500 fee. The next year, if your account value goes up to $110,000, you’d pay $1,650. This arrangement can function in different ways. For example, a financial advisor could work with you to create an overall strategy, consult with you on individual transactions and then carry out those transactions. Alternatively, the account could be a discretionary one, in which you grant the advisor the right to make all the decisions on your behalf.

A second fee-based arrangement is the per-hour charge, in which an advisor will charge you an agreed-upon amount per hour, then leave it up to you to implement his or her recommendations.

Commission only — Under this model, the financial advisor’s compensation consists of the commission he or she gets from the products you purchase. Some commission-based advisors may suggest trades to help you follow an overall financial strategy, while others may simply make the transactions that you’ve decided upon after consulting with them.

Which of these payment methods is best? There’s no right answer for everyone. Your choice may ultimately depend on several factors, such as how involved you want to be in choosing your own investments, how frequently you plan to trade, how often you’d like to consult with an advisor, and so on. In any case, before you start working with a financial advisor, make sure you clearly understand how he or she is paid.

Apart from whatever costs are connected to working with a financial advisor, you may incur other expenses while investing. Some types of investments carry fees and expenses, which may or may not be included in the compensation your financial advisor receives. Your advisor is likely to explain the costs associated with all investments and investment programs.

One other area in which you may tack on expenses is through investment-related educational materials. For example, you might subscribe to an investment newsletter, or purchase books or magazines related to investing. Even if you work with a financial advisor, there’s certainly nothing wrong with educating yourself as broadly as possible about investment issues. Keep in mind, though, that any recommendations you read about are only intended for a general audience and may not apply to your individual situation.

As you invest through the years, always be aware of expenses and from where they originate. After all, you want to make educated decisions about every aspect of investing – including its costs.

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.
## Hamilton County New Business Licenses for January 20, 2016

### BUILDING

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SUBSTITUTE TRUSTEE’S SALE
Sale of a public auction will be on February 27, 2015 at 10:00AM, at the Hamilton County Courthouse, 2317 Main Street, Chattanooga, Tennessee, by Commander James D. Lewis, Sheriff, Hamilton County, Tennessee and Carolyn M. Leary, Trustee, in the name of Prosperity Capital Lending, Inc., a California Corporation, as Substitute Trustee, to be sold to the highest bidder FOR THE ENDIMION TRUST, a California trust, for the benefit of Prosperity Capital Lending, Inc., valuing the described property situated in Hamilton County, Tennessee, as more particularly described below:

SUBJECT TO SALE: A Fourteen (14) acre tract of land located in Hamilton County, Tennessee, more especially described as follows:

BEGINNING IN THE NORTHWEST CORNER OF LOT 6, Block Nineteen (19), Port Cuisine Subdivision, as shown by revised plat recorded in Plat Book 2809, Page 544, in the Register’s Office of Hamilton County, Tennessee; thence North 72 degrees 10 minutes East, 1612.01 feet to a point on the crest of Poverty Ridge, Hamilton County, Tennessee; thence South 36 degrees 53 minutes East, 224.57 feet to the center line of Longview Road, Hamilton County, Tennessee; thence South 43 degrees 59 minutes West, 113.03 feet to the center line of the property described above; thence North 43 degrees 56 minutes West, 214.15 feet to the property line of described property situated in Hamilton County, Tennessee, to a point on the same; thence North 53 degrees 50 minutes East, 167.40 feet to a point on the property described above; thence South 10 degrees 20 minutes East, 329.90 feet to the point of beginning, containing 14 acres, more or less, (ACR 24.98).

SUBJECT TO ALL TERMS & CONDITIONS OF PROBATE CASE # 01-P-1431,
IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE. ACCORDING TO SAID PLAT.

NOTE: THE COURT HAS DETERMINED THAT THE $25.00 FEE ASaille of sale is subject to all matters shown on any applicable recorded plat any unencumbered, and any other matters recorded in the Register’s Office of Hamilton County, Tennessee.

THE SALE IS SUBJECT TO OCCUPANCY RIGHTS IN POSSESSION, THE RIGHTS OF WAY OF PoS, the RIGHT TO REDEEM THE PROPERTY FOR THE UNDERLYING DEBT, ALL SETTLEMENTS, THE RIGHT TO INSTALL METERS AND TO THE RIGHTS OF ALL OTHERS IN INTEREST. ANY INDEBTEDNESS HAS BEEN DECLARED DUE AND PAYABLE; AND THAT AN AGENT HAS BEEN APPOINTED TO SELL THE PROPERTY IN THE MANNER PROVIDED FOR IN THE PROBATE COURT.

THE COURT HAS ORDERED THE SALE TO BE HELD ON FEBRUARY 27, 2015, AT 10:00AM, at the Hamilton County Courthouse, 2317 Main Street, Chattanooga, Tennessee, for the purpose of redeeming the property by virtue of its tax lien(s) herein by payment of the current real estate tax due, costs, and interest, and thereafter conveying the property to the highest bidder for the full amount due, to the extent the court finds the full amount due to be necessary to the security of the property, subject to all liens, taxes, and costs, and in the event of any discrepancy, the sale will be offered without reserve to the highest bidder who offers in accordance with the conditions of the sale.

The sale is free from any execution levies, which are expressly subordinated to the sale for the collection of the current taxes.

In the event of any discrepancy, the sale shall be subject to all liens, taxes, and costs.

Insufficient funds will not be accepted. Amounts in excess of the indebtedness will be deposited into an interest bearing account, which is subject to redemption by the parties in interest.

The sale is subject to all applicable laws, regulations, and orders governing real estate transactions, including emergency management laws and local government regulations.

Auctioneer: Jack Cooper

Submit a legal notice: legals@hamiltoncountyherald.com or call 800-420-5103.
NOTICES

CONTINUED FROM PAGE 5

of thirty days without publication, and upon your failure to do so, the parties seeking service against you will have a right to obtain a default judgment. The right is reserved to adjourn the day of the sale to another day, time, and place, and further publication of the sale need not be had. The subject property is more particularly described as follows: Being the north-northeast boundary of the tract described in Plat Book 123, Page 3934 Grace Ave., Chattanooga, Tennessee 37406, and being Tract 28 therein.

This sale is free from any liens, mortgage or other encumbrances at the time of the sale. Any notices previously recorded that are not to be released shall attach to the property in the manner of equity of redemption, statutory and otherwise, and homestead are expressly waived. Any notice of default or delinquency that is not recorded in the official records of Hamilton County, Tennessee, being conveyed herein as Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, Wilson & Associates, P.L.L.C., being the same property conveyed to Khalil Abdul-Akbar, in Warranty Deed, as filed in Book 1339, Page 19, Register's Office of Hamilton County, Tennessee, and being more particularly described as follows: Being the north-northeast boundary of the tract described in Plat Book 123, Page 3934 Grace Ave., Chattanooga, Tennessee 37406, and being Tract 28 therein.

NOTICE OF TRUSTEE'S SALE—W.A. B. B. TRUSTEE. The sale is free from any liens, mortgage or other encumbrances at the time of the sale. Any notices previously recorded that are not to be released shall attach to the property in the manner of equity of redemption, statutory and otherwise, and homestead are expressly waived. Any notice of default or delinquency that is not recorded in the official records of Hamilton County, Tennessee, being conveyed herein as Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, Wilson & Associates, P.L.L.C., being the same property conveyed to Khalil Abdul-Akbar, in Warranty Deed, as filed in Book 1339, Page 19, Register's Office of Hamilton County, Tennessee, and being more particularly described as follows: Being the north-northeast boundary of the tract described in Plat Book 123, Page 3934 Grace Ave., Chattanooga, Tennessee 37406, and being Tract 28 therein.

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Heart and Seoul exhibit brings modern-day Korean culture to Chattanooga

A slice of the world’s “most wired city” has come to Chattanooga thanks to Creative Discovery Museum’s temporary exhibit, “Heart and Seoul: Growing Up in Korea.” Open through Sunday, May 15, the exhibit explores the heart and soul of Korean culture.

“We’re thrilled to host this wonderful exhibit, and to have the opportunity to establish relationships with the Korean community,” said Henry Schulson, executive director at Creative Discovery Museum. “We value diversity, and view this as a way to educate our guests about what other children experience growing up in another culture.”

The exhibit was developed as part of the Freeman Foundation Asian Culture Exhibit Series in an effort to educate children and their families about various Asian cultures. The project was administered by the Association of Children’s Museums (ACM) and created by the Children’s Museum of Houston.

In “Heart and Seoul: Growing Up in Korea,” five modern-day Korean kids invite guests to take a look into their lives through their diverse interests, customs, and ambitions, including their love of K-Pop and Korean cuisine, their habit of texting to communicate, and even their dreams of being accepted into a good college.

Creative Discovery Museum has hired Cathy Palisoc, a native of Seoul, as a local consultant to help establish a relationship with the Korean community and provide additional insight to the Korean culture.

A mother explains to her children at the Jesa Table.

A mom dresses her daughter in a hanbok, a traditional Korean dress.

An adolescent texts a Korean kid about life in Seoul.

A young girl “prepares” rice in a mock-up of a Korean kitchen.
Clark Griswold: Hey, hey, easy kids. Everybody in the car. Boat leaves in two minutes — or perhaps you don’t want to see the second largest ball of twine on the face of the earth, which is only four short hours away!

-National Lampoon’s Family Vacation

It was 1971, the year that Bill Withers was singing “ Ain’t No Sunshine” and Alice Cooper was trying to convince everyone he was eighteen.

It was the year they stopped advertising cigarettes on TV and the Jeffersons were moving in next door to Archie and Edith Bunker.

My family left Little Rock that summer with six weeks of travel in front of us. We were heading west, to places not yet seen – Denver, Seattle, San Francisco and Juarez, Mexico, just to name a few. You don’t want to go to that last one anymore, I hope.

You learn a lot about people when you travel thousands of miles with them by automobile. And that was the family vacation when I first heard my father shout out the mother of all curse words.

We were driving down Highway 101 between Santa Rosa and San Francisco, where for miles, both sides of the road were lined with hippies, while the three boys in a Vista Cruiser were going a little crazy. It was a primal scream that carried that word from my old man back to us, shutting us up for at least a few miles.

Later that night I thought of those hippies again when I heard the news that Jim Morrison had been found dead in a Paris hotel. It was the end.

Days later, things were calmer as we were driving through the desert, and into the resort city of Palm Springs, where the average summer temp is 108.

Dad had heard that you could actually fry an egg on the sidewalks of Palm Springs, and decided that he wanted to see this phenomenon for himself. And of course the rest of the males in the car were all for the idea. Poor mom. She’s the one to change it, but I can tell you – you are not alone. As if that is any consolation.

I hate the Bowflex commercials on T.V. All the pretty, young men and women looking all Adonis with a smile on their face, and saying all they did was walk for 30 minutes a day on the treadmill. It’s just a little. Bit. Depressing...

And I write articles on food. That is positively no help whatsoever.

I did make an awesome pot of soup this past week, which is the recipe I have for today. My hubby and son both said it was quite possibly the best soup I have ever made. Was it low fat? Well, yes, somewhat; I used ground sirloin for the meat, which had very little fat content. And it was super easy and quick!

Also, I found a few smoothie recipes that are supposed to be fat-burners. Or at least, one of them made that claim. I don’t know if they were or not (there wasn’t a picture of a young, female Adonis beside the recipe vouching for it), but they were good.

One of them was just pomegranate juice and strawberries, which was really tasty, and even if it didn’t burn any fat, it was pretty in my glass and was healthy. I just put two cups of frozen strawberries and one cup of pomegranate juice in the blender and pureed it. It was filling too.

Then I found another recipe.

As far as the soup recipe, I came across a recipe for Beef Macaroni Soup, which sounded good, but rather bland, so I “souped” it! Also, I used Lumachine pasta instead of macaroni. The reason is because it’s cuter and even though it looks like a lot more macaroni, one end of it is pinched together. That way it holds soup inside of it. After it cooks, it will even hold a kernel of corn or a bit of meat. I hope you can find it at your grocer; I got mine at Fresh Market.

Anyways, here is my recipe:

1 1/2 pounds ground beef
(I used sirloin. It is more expensive, but has less fat)
2 large cloves garlic, diced
1 medium onion, diced
3 cups frozen mixed vegetables of choice
(I used peas, carrots and corn)
1 can (14 1/2 ounces) diced fire-roasted tomatoes, undrained
8 cups beef broth (I used Better Than Bouillon beef base)
1 tablespoon dried oregano
2 teaspoons dried parsley
3 small bay leaves
1 teaspoon garlic powder (if desired. I desired)
Salt and freshly ground pepper to taste pepper
1 1/2 cups of Lumachine Pasta

Shredded cheese for garnish

As you swallow a large soup can, beef and onion over medium heat until no longer pink; drain if necessary. Return to burner and add diced garlic. Cook a minute or two longer, until garlic is tender. Stir in the mixed vegetables, tomatoes, broth, spices, and salt and pepper – everything but the pasta. Bring to a boil and add macaroni. Reduce heat; cover and simmer for 8-10 minutes or until macaroni and vegetables are tender.

To serve, ladle in bowls and top with shredded cheddar cheese. Serve with hot, sliced Sourdough bread.

“Cook’s note – I also added one can of whole kernel corn because I didn’t think it had enough corn in it. This makes a large pot of soup – enough for sharing!”

‘S’ Foods (from Smoothies to Soup!)

Almond Joy Smoothie

6 ounces unsweetened almond milk
2 tablespoons raw almonds, (about 20 almonds)
2 teaspoon unsweetened cocoa powder
1/2 cup spinach (don’t leave this out!)
1/4 teaspoon coconut extract, (or 2 tablespoons shredded coconut)
1 tablespoon honey (or sweetener of choice to taste)
1/2 frozen banana, cut in half
1 cup ice cubes

Add all ingredients to blender and puree until smooth. This is one 16 ounce serving and it has 270 calories, 13 grams fat, 15 grams saturated fat and 41 grams carbohydrates. So, like I said, I guess it’s not bad if you substitute it for a meal and it is really good. Dessert in a glass!
Berkshire Hathaway celebrates one year

Four reasons to buy a home in 2016

If you’ve been wavering about whether or not to purchase a home of your own, 2016 might be the year to take the plunge. If your New Year’s resolution is to become a homeowner, this is a great year to buy. With home inventories increasing and a good job market and financial conditions, 2016 is shaping up to be an excellent year to get into your dream home.

Here are four reasons why 2016 is the year to become a homeowner:

- **Rent costs are high:** Rent prices have been rising in the past few years, and are expected to continue climbing in 2016. This means it is in many cities, owning is simply cheaper than renting. While saving for a down payment can be a complicated financial maneuver for some, at the end of the day, a mortgage might be the better deal for many current renters who are ready, willing, and able to purchase. And the money spent on your mortgage is paying for your own asset that will usually appreciate in value, rather than going to a landlord.

- **Interest rates are low:** Interest rates are historically low, and potential buyers cannot expect that to last forever. Buyers might not see interest rates this low again in their lifetimes, so now is the time to jump on them. Chances are you’ll see good rates throughout the year, but the sooner buyers lock something in, the better deal they can expect to get.

- **Home prices are stabilizing:** More homeowners are expected to place their homes on the market in 2016, which should provide a boost to inventory and help in steadying rising prices. Home prices have been climbing for years, but the market seems to be experiencing a cooling off period on which potential home buyers can capitalize.

- **Mortgage terms are clearer:** Easier to understand loan terms and paperwork at the closing table should make things go more smoothly for homebuyers, especially first-timers. The recent integration of several mortgage closing documents will help buyers better understand their financial commitment and keep surprises from showing up at the closing table.

The time is now. Speak with your Realtor today about buying a home in 2016. 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.
Home Builders Association installs 2016 leadership

Chuck Martin

The Home Builders Association of Greater Chattanooga (HBAG) installed its 2016 leadership during a lunch meeting Tuesday, Jan 12. Home Builders Association State of Tennessee President Jeff Burkhart, owner of Jeff Burkhardt Construction in Clarksville, Tenn., did the honors. After installing the board of directors, Burkhardt swore in Chris Mabee of Home Builders Association State of Tennessee President Jeff Burkhart, and instills 2016 leadership.

Laura Covington

Licensed in Tennessee and Georgia

Laura Covington

Task force question: How is the age of a home used in establishing its value?

Laura Covington

Let’s use a home built in St. Elmo in 1935 as an example. Will it hold as much value as a brand new home?

Laura Covington

Probably – because of the quality of the older construction versus the quality of a newly constructed home. Then you have reproduction or replacement. What will replacing the house cost, and what will reproducing the house as though it was built in 1935 cost? As Chuck said, it depends. You can have the same home in five different areas, and it will have five different values. Certainly keep your kitchens and bathrooms updated, as that will help with value.

Task force question: Discuss primary and secondary heat source issues.

The preferred primary heat source is central heat and air – gas or electric. Older homes do have baseboard heat, and window air units. There’s nothing wrong with those, but a house must have a permanent heat source for it to be considered finished square footage.

This leads to, “I’ve finished my bonus room, and it would be too expensive to tie it into my original unit.” This happens a lot. Or, “I’ve finished my basement, and it has a fireplace. That’s the only heat source because it would be too expensive to tie the basement into the original heat source or add a second unit.” If someone wants to finish a basement, and they don’t want to tie into the original unit because of cost, I’d recommend a baseboard heater or a wall heater. It can’t be something you plug in; it must be affixed to the wall to be considered a permanent heat source. A window air conditioner or a fireplace are not considered permanent units.

Laura Covington

FREE WILLS Continued from page 1

Responders can now go to work every day knowing their families will be taken care of if they don’t make it home.

The Wills for Heroes program has been the primary public service project of the TBA-YLD since 2008.

“Obtaining a will might not be at the top of someone’s to-do list for many reasons, but it truly is invaluable to individuals and their loved ones,” said Alex McVeagh, TBA-YLD Hamilton County representative and Chambliss attorney. “Our area’s heroes and their families are walking away with a free will and peace of mind.”

To date, the Wills for Heroes program has benefited nearly 3,000 first responders and their families in Tennessee, and hundreds of attorneys have volunteered their time.

Matt Broom, a Chattanooga criminal defense attorney and the TBA-YLD Wills for Heroes East Tennessee representative, said, “It was humbling to be able to service so many first responders. We appreciate all of the local Hamilton County attorneys who volunteered their time for this great event.”

Additional Wills for Heroes clinics are taking place in East Tennessee throughout the coming months. Interested first responders should visit www.tba.org/programs/wills-for-heroes for more information.

Source: Chambliss, Bahner & Stophel
Demand for home health technology on the rise

Terry Greene
Executive Officer
Home Builders Association of Greater Chattanooga

Builders and remodelers should expect a rise in demand for home health technology as more and more baby boomers retire.

According to AARP, the majority of adults (91 percent) and older adults (75 percent) spend time thinking about aging, and what that may mean for the family. However, 75 percent of adult children and 69 percent of aging parents are specifically concerned about their ability to live independently as they get older.

Home health technology—digital and electronic systems that allow individuals access to monitor various aspects of their health at home—give older Americans the freedom to live at home on their own terms longer than they’ll be able to otherwise.

Often one of the biggest client concerns are those of older children interested in health technology that will keep their parents safe in the home. The possibility of a life-threatening physical injury occurring when no one is around is a big motivator for the installation of home health technology integration systems.

Many adult children, especially those who live remotely, want to be able to actively monitor their parents’ health status and feel they are okay. Home design that incorporates health tech features that allow them to do so is likely to become a significant ongoing trend in the housing industry. Among older adults for whom health ailments aren’t yet a great concern, there is often a desire to stay fit, which also opens up new opportunities in home technology.

State-of-the-art exercise rooms, yoga studios and saunas

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.
A walk on the wild side

If there’s a film that is the antithesis of a tearjerker, it is “The Revenant,” a semi-biographical Western set in 1823 Montana and South Dakota. Directed by Alejandro Iñárritu (“Birdman”), the film stars Leonardo DiCaprio as frontiersman Hugh Glass.

Through its depiction of Glass’ quest to avenge the death of his son, it presents an unsentimental, horrendously brutal depiction of life on the frontier. Yet the movie nearly moved me to tears, in part through a shot that brought me to tears. But the stunning artificiality employed while making the film...”

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Cheap and easy menu board

As the main chef for a family of five, trying to figure out dinner can sometimes be the hardest accomplishment of my day. Not only do I have to think of what to cook, but not having a plan when to go to the grocery store every week can also prove to be a hassle.

I have tried over and over again to become more organized when it comes to prepping a list for the grocery store, but I still get caught up in my weekly menu, but writing all of this out every week is time consuming and a hassle after a while. In addition, I am always stumped on what to make for dinner. The menu usually enjoys eating when I am trying to write it down at the last minute.

Therefore, I finally took the plunge and decided to come up with a menu board that would actually eliminate all of the problems listed above. I feel like this breakfast recipe is my way of living in relentlessly inhospitable conditions. When the film was over, I felt as though DiCaprio had done more than act well; his performance was complex – arrows pierce the edges of the screen to impale the invisible on the screen.

“The idea is just to make life easier which is always a welcomed concept for me every day!”

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Royal Valentine Dance

Chattanooga Presents will host its annual Royal Valentine Dance at the Riverfront Center March 12. From 6-9 p.m.

The evening will feature a variety of activities, including a costume contest, music and dancing, a cash bar and a silent auction.

Admission is $25 for adults, $15 for seniors and $10 for students with ID.

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Event calendar (Cap. from page 1)

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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 Digital (Altered Reality). Entrants can submit up to four images for each category. The Photographic Society of Chattanooga accepts electronic images, which entrants can submit at chattanoogaphoto.org/scipe. For more information, or to register, call (423) 495-7778.

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Chiy photography exhibition

The Association for Visual Arts (AVA) in Chattanooga is currently hosting an exhibition celebrating the photographic medium. The group show consisting of four artists from the South-
Let’s hear it for Christine and Patrick!

This column should be running in late January. Ten years ago, Susan and I flew out to Park City, Utah, for our first (and probably only) Sundance Film Festival. Where “Wordplay,” the award-winning documentary about the crossword puzzle industry, had its world premiere on Jan. 21, 2006.

Directed and produced by Patrick Creadon and Christine O’Malley—husband and wife, and parents of three beautiful daughters—with whom we’ve been great friends for the past decade, this film devotes two or so of its 90 minutes to a song called “If You Don’t Come Across, I’m Gonna Be Down.” Written by me. That’s the local angle, the reason for the sojourn to the most fun-to-die area in the country—Jazz setting; only state with a three-word capital; six-cornered state; Desert; today; Zion National Park locale; etc.

While it was a fun-all-round trip, the significance of the achievement of the husband-wife team who created this film cannot be over-emphasized. Especially in hindsight. The whole deal was career-changing for Pat and Chris.

The Sundance Institute is a non-profit organization that was founded in 1981 by Robert Redford. It is dedicated to “the development of artists of independent vision” and the exhibition of their work. Through its now famous Film Festival, the Institute has developed into a worldwide resource for the O’Malleys of the world.

These young, first-time filmmakers exemplified the values stressed by the Sundance Institute: independence and creative risk-taking. For, you see, while each had been in the movie-making industry for a few years, they had never before made a feature length documentary when, a couple of years earlier, they decided to make one about something of real interest to them: crossword puzzles.

Of 760 documentaries that applied for admission, only 16 were selected by the screeners at Sundance. Early positive reviews of “Wordplay” proved ominous, as by year’s end, the film had garnered the coveted Golden Tomato Award for being the most positively reviewed movie of the year. Not just the most positively reviewed documentary. “The most positively reviewed movie of the year. Not just the most positively reviewed documentary but also the most positively reviewed film of all time!” someone said. A great honor. Theirs to savor.

“Wordplay” is a friendly, engaging look at traditional crossword puzzle constructors and fans. But it’s also an entertaining and thought-provoking commentary on the American institution of the crossword puzzle. “It’s masterful execution produces the same satisfaction as completing a particularly ingenious and challenging puzzle.”

Note: it’s still as good now as it was then. Consider watching it again.

Vic Fleming is a district court judge in Little Rock, Ark., where he also teaches at the William H. Bowen School of Law. Contact him at vicfleming@att.net.
NOTICES Continued from page 6

Tissue. You purchase a property at the foreclosure sale, the entire purchase price
is due and payable. Party Entitled to Enforce the Debt: Wells Fargo Bank, NA, its
successors and assigns The following real estate located in Hamilton County, Ten-
nessee, and all improvements thereon, will be sold to the highest bidder: De-
faulting Will Be Used for That Purpose. Rubin Lublin TN, PLLC, a Tennessee
limited liability partnership, Substituted Trustee at 10130 Perimeter Parkway,
Suite 404 5217 MARYLAND WAY BRENTWOOD, TENNESSEE 37027. A
Notice of Default and Intent to加速出售 the above described property has been
obtained may be used for that purpose. Shapiro & Ingle, LLP, a Tennessee
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Suite 404 5217 MARYLAND WAY BRENTWOOD, TENNESSEE 37027. A
Notice of Default and Intent to accelerate the above described property has been
obtained may be used for that purpose. Shapiro & Ingle, LLP, a Tennessee
limited liability partnership, Substituted Trustee at 10130 Perimeter Parkway,
NOTICExES Contained from page 2B

of Trustee/Mortgagee's Sales Scheduled in the Next 3 Weeks

SALES TO TAKE PLACE ON 01/15/16

HANCE, Robert A., No. 250805
204 West 1st Street
Loudon, TN

HANCE, Robert A., No. 250792
204 West 1st Street
Loudon, TN

HANCE, Robert A., No. 246333
204 West 1st Street
Loudon, TN

HANCE, Robert A., No. 246332
204 West 1st Street
Loudon, TN

HANCE, Robert A., No. 246331
204 West 1st Street
Loudon, TN

INFORMATION, VISIT WWW.MYFIR.COM and WWW.REALTYTRAC.COM.

Newspaper 231
January 12-18, 2016 | 15

INFORMATION, VISIT WWW.MYFIR.COM and WWW.REALTYTRAC.COM.

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Health Department urges residents to test for radon in their homes

Long-term exposure to radon gas is the leading cause of lung cancer in non-smokers. In observance of National Radon Action Month, the Chattanooga-Hamilton County Health Department is offering free home test kits to area residents and reaching out to let people know what they can do to reduce their exposure.

There is no safe level of radon exposure. “Radon is a naturally occurring radioactive gas that is invisible, odorless, and tasteless,” says Bonnie Deakins, director of environmental health at the Health Department. “It enters buildings through cracks and openings, and all homes, regardless of age, energy efficiency, or its foundation, are at risk. The only way to know if you are being exposed to radon is to test your home.”

Radon is responsible for 21,000 lung cancer deaths each year in the United States. It occurs in every county in Tennessee, with Hamilton County at a moderate risk. Those who smoke not only incur damage to the lungs from tobacco, but they are also exposed to the constant background of radon in the atmosphere, placing them at an even higher risk than non-smokers.

To reduce your risk:
- Test your home or business with a free kit from the Tennessee Radon Program (tddec.tn.gov/Radon_Online/frmRADON_Online.aspx), operated by the Tennessee Department of Environment and Conservation (TDEC). Structures should be retested every three to five years. Flooding and saturated ground can produce artificially lower test results. The results can be emailed to the owner.
- If the level is determined to be dangerous, contact a qualified contractor who specializes in radon mitigation. Although Tennessee does not regulate this type of work, it is suggested to use contractors certified or trained by either the National Radon Proficiency Program (nrpp.info) or the National Radon Safety Board (nrsb.org). In any case, it is advisable to check with the Better Business Bureau, get references, and obtain several bids.
- New homes can be built with radon-resistant techniques. These systems can be selling points in the future. Talk with a Realtor about radon in real estate transactions.

Source: Chattanooga-Hamilton County Health Department

Rotary Club donates books to local schools

The Chattanooga Hamilton Place Rotary Club has a program that places new books into four local elementary schools. Members of the club donate money for the books, and the club then purchases the books, which the speakers of the weekly meetings sign. The books are then taken to the schools and added to their libraries. The schools currently benefitting from the program are Apison Elementary, Westview Elementary, East Brainerd Elementary, and Bess T. Shepherd. To date, approximately 125-150 books have been donated and delivered to these schools. The 2,000 students, grades K-5 in these schools, are the beneficiaries of this program. Pictured: Donna Horn, Hamilton Place Rotary Club member, delivering 25 books to Dr. Bryan Stewart, Principal of East Brainerd Elementary School. (Photo provided)

Exposure to radon gas is the leading cause of lung cancer in non-smokers. The Chattanooga-Hamilton County Health Department is offering free radon home test kits to area residents. (Photos by David Laprad)

To accurately represent a modern-day Korea, the exhibit gained the support of Samsung, a South Korean multinational conglomerate company headquartered in Samsung Town, Seoul. Samsung was instrumental in helping to ensure the exhibit represents the high-tech feel of modern Seoul. Through the gift of a variety of Samsung technology, the exhibit displays an authentic modern-day Seoul adorned with the sparkle of electronic billboards, K-Pop studio glitz, smartphones, and tablets for learning the language. Samsung’s investment in the project includes their specialists installing and transporting the technology for every museum on the eight-city, four-year tour.

South Korea is one of the fastest growing economies in the world and an important trade and political partner for the United States and other nations. South Korea was the United States’ sixth largest supplier of goods imports in 2013. The country is also receiving recognition for its contributions in the realms of arts, culture, and technology. “Heart and Seoul: Growing Up in Korea” offers guests learning experiences designed to build their understanding of Korean culture, and to showcase the differences and similarities between U.S. and Korean life. Creative Discovery Museum is open Monday through Saturday from 10 a.m. - 5 p.m., and Sunday from noon-5 p.m. It’s located at 321 Chestnut St. Source: Creative Discovery Museum