Selling homes is what Derek and Becky English do every day. Becky chose to become a Realtor in 1997 after being exposed to the business through an employer. Derek’s decision to become a real estate agent three years ago was made more out of necessity: he and his wife were going to grow their family, and their schedules were going to require greater flexibility.

“The decision was easy from one perspective – love,” says Becky, an agent with Crye-Leike Real Estate Services. “We knew the adjustments we would have to make, and didn’t blink an eye.”

Almost overnight, the Englishes transformed their family of three, which at the time included Derek’s daughter, then a high school sophomore, to a family of five when they opened their home to Becky’s two teenage nephews.

Mayor Andy Berke delivers his third State of the City address Monday at the Chattanoogan Hotel. (Photo provided)

Mayor Berke announces funding for security cameras, early learning

Mayor Andy Berke on Monday delivered his third State of the City Address to a crowd of more than 700 people, speaking out strongly against the violence Chattanooga has experienced over the last two weeks and pledging that the City will do everything in its power to bring those responsible to justice.

Speaking at the Chattanoogan Hotel, Mayor Berke said the City would spend $1 million over the next two years to invest in public safety technology like security cameras.

“Even when our officers get information about what’s happening on our streets, our outdated technology makes compiling that intelligence and distributing it across the force too time consuming and difficult,” said Mayor Ber-
Attorney Mark Litchford completes training on advanced strategies

Attorney Mark Litchford, a director at the law firm Grant, Konvalinka & Harrison in Chattanooga, has completed the Advanced Plaintiff Strategies for Automobile Injuries training at the National Business Institute.

The training focused on advanced strategies in negotiating resolutions on complicated subrogation issues and maximizing compensation for automobile victims. Additionally, the seminar provided advanced strategies for deposing medical providers and introduced sophisticated mediation techniques that have been successful in resolving cases.

Litchford has extensive trial experience and appellate practice in representing clients in both state and federal proceedings for plaintiffs and defendants in automobile accidents. He is a member of the American, Tennessee, and Chattanooga Bar Associations and is licensed to practice in Tennessee, Georgia, the Eastern District of Tennessee, and the Sixth Circuit Court of Appeals.

To learn more about Litchford, visit his webpage at www.gkhpc.com/Attorney-Profiles/Mark-Litchford-Esq.shtml. Contact Litchford at (423) 752-0589 or mlitchford@gkhpc.com.

Source: Grant, Konvalinka & Harrison

Attorney Mark Litchford has completed the Advanced Plaintiff Strategies for Automobile Industries training at the National Business Institute. (Photo by David Laprad)

Tennessee Court of Appeals implements new process for rotating judges on panels

The Tennessee Court of Appeals has restructured how it assigns cases to panels, providing for more rotation of judges on cases from different parts of the state. All cases before the Court of Appeals are considered by panels of three judges. Under the new approach, cases that are submitted on briefs without oral argument will be assigned to a panel that consists of one judge from each of the three grand divisions – east, middle and west. For oral argument cases, judges will sit at least once a year in all three sections.

The Court of Appeals comprises 12 judges, four from each of the three grand divisions. During the last fiscal year, the Court issued 728 opinions. The new procedure has been in the planning and implementation stage for over a year, and was fully implemented April 1.

Around 25 percent of the court’s cases are assigned on briefs only and the remainder have oral arguments. The new system is expected to ensure that more than 75 percent of the oral argument docket consists of judges from two or more sections.

“These unification efforts will make the Court of Appeals even more effective for the State of Tennessee and its people,” said Chief Judge D. Michael Swiney. Judge Swiney added that the court considered many factors before implementing the change, including potential additional expense for travel.

Members of the Court of Appeals are: Kenny W. Armstrong, western section; Andy D. Bennett, middle section; Frank G. Clement, Jr., middle section; Richard H. Dinkins, middle section; Thomas R. Frierson, II, eastern section; Brandon O. Gibson, western section; Arnold B. Goldin, western section; W. Neal McGrayer, middle section; John W. McClarty, eastern section; J. Steven Stafford, western section; Charles D. Susano, Jr., eastern section; and D. Michael Swiney, eastern section.

Source: Tennessee Court of Appeals

Chattanooga Bar Association invites you to the Law Day Luncheon

Featuring Speaker
SAM D. ELLIOTT

THE QUO WARRANTO CASES OF 1870
“When the United States Attorney Sued to Remove Half the Tennessee Supreme Court”

Wednesday, May 4, 2016
The Read House – Silver Ballroom
12:00 noon – 1:00 p.m
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Any explanation of these items, as well as correction of any erroneous information, will be published upon timely notification by proper correspondence.
Financial Focus

Stan Russell
Stan.Russell@edwardjones.com

Can you make your investments less ‘taxing’?

Tax Freedom Day, which typically occurs in late April, according to the Tax Foundation, is the day when the nation as a whole has earned enough money to pay off its total tax bill for the year. So you may want to use this opportunity to determine if you can liberate yourself from some investment-related taxes in the future.

Actually, Tax Freedom Day is something of a fiction, in practical terms, because most people pay their taxes throughout the year via payroll deductions. Also, you may not mind paying your share of taxes, because your tax dollars are used in many ways — such as law enforcement, food safety, road maintenance, public education, and so on — that, taken together, have a big impact on the quality of life in this country. Still, you may want to look for ways to reduce those taxes associated with your investments, leaving you more money available to meet your important goals, such as a comfortable retirement.

So, what moves can you make to become more of a “tax-smart” investor? Consider the following:

Know when to hold ‘em. If you sell an investment that you’ve held for less than one year, any profit you earn is considered a short-term capital gain, and it will be taxed at the same rate as your ordinary income. (For 2016, ordinary income tax rates range from 10 percent to 39.6 percent.) But if you hold the investment for longer than one year, your profit will be taxed at the long-term capital gains rate, which, for most taxpayers, will be just 15 percent. If at all possible, then, hold your investments at least long enough to qualify for the lower capital gains rate.

Look for the dividends. Similar to long-term capital gains, most stock dividends are taxed at 15 percent for most taxpayers. Thus, dividend-paying stocks can provide you with an additional source of income at a tax rate that’s likely going to be lower than the rate on your ordinary earned income. As an added benefit, many dividend-paying stocks also offer growth potential. With some research, you can find stocks that have paid, and even increased, their dividends over a period of many years. (Be aware, though, that companies are not obligated to pay dividends and can reduce or discontinue them at their discretion.)

Use those tax-advantaged accounts. Virtually all retirement accounts are available to you, whether you’ve set them up yourself or they’re made available by your employer, offer some type of tax advantage. With a traditional IRA, or a Roth IRA, or several employer-sponsored retirement plan, your contributions are typically tax-deductible and your earnings can grow tax deferred. Contributions to a Roth IRA, or a Roth 401(k), are never deductible, but earnings can grow tax free, provided you meet certain conditions. The bottom line? Contribute as much as you can afford to the tax-advantaged plans to which you have access.

Tax Freedom Day is here and then it’s gone. But by making some tax-smart investment decisions, you might reap some benefits for years to come.

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.

Stan Russell, CFP®, AAMS®
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Samuel E. Robinson III, Esq.
NOTICES Continued from page 4

at the West Door of the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, TN 37402,一律 posted at public by the highest and best bidder for cash or certified funds; OR (F) TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED EXCLUSIVELY TO COLLECT A DEBT. Any information obtained will be used exclusively to collect a debt.

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

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

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JUST HOW MUCH IS YOUR FUTURE WORTH?
NOTICES

Continued from page 5

for record in the Register’s Office of Hamilton County, Tennessee. NOW, OF HAMILTON COUNTY, TENNESSEE. DRAINAGE EASEMENTS BOOK 94, PAGE 127-128, IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE. CORDING IN PLAT BOOK 90, PAGE 22 AND 23, AND RE-FILED IN PLAT BOOK 103, PAGE 125 AND 126, IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE. ANY AND ALL PARTS OF THE HUMAN PROPERTY DESCRIBED PREVIOUSLY LIVING BELOW THE 685.44 FOOT CONTOUR AND/OR WITHIN OR Lying BELOW THE 685.44 FOOT CONTOUR AND OR WITHIN OR BEHIND THE 685.44 FOOT CONTOUR, the property described herein shall control.

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If you are the current owner of the property, the legal description shall control. CURRENT OWNER(S): Property Address: The street address of the property is believed to be located in Hamilton County, Tennessee, as shown on survey prepared by MARIO PATTUS LAND SURVEYING OF CHATTANOOGA, TN, and recorded in the Register’s Office of Hamilton County, Tennessee as Book 42, Page 37411, being dated FEBRUARY 4, 2011, and being Job No. TN 2011-908. The Property is sold as is, where is, without representations or warranties except as to the truth of the foregoing description which is the property of the legal description referred herein shall control. All right of equity of redemption, solicitude, and otherwise, howsoever, are expressly waived in said Deed of Trust; and the title to be conveyed is to be conveyed only as Substitute Trustee. 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NOTICES

Continued from page 6

SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the payment of the principal sum of $100,000.00 and interest thereon, and the performance of all the terms and conditions of the Deed of Trust executed by

Eric J Jacobs, as present owner of the debt secured, has failed to perform or to be sued for public utility in the highest and best bid for cash or certificated check drawn in lawful money of the United States payable at the Hamilton County Courthouse, Chattanooga, Tennessee, will be sold to the highest call for public auction in the form of public announcement:

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

The wiring of funds will not be accepted. The conducting of the sale will take place at the Hamilton County Courthouse, Chattanooga, Tennessee.

NOTICE OF FORCLOSURE SALE OF REAL ESTATE

This office is attempting to collect a debt. Any information obtained will be privileged and confidential.

See Register of Deeds. WHEREAS, default having been made in the payment of the principal sum of $100,000.00 and interest thereon, and the performance of all the terms and conditions of the Deed of Trust executed by

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I Swear Crossword
By Victor Fleming

Across
1 Garden pest
6 A crush on (likes, a lot)
9 Contain up, as memories
14 “I love you.” in Mexico
15 I, in Ulit
16 Feature of a classical temple
17 41-Across master of the 1600s
18 Na Na
19 __ who? the court?
20 __ out (misbehaved)
21 A traditional 41-Across has ___ syllables
23 Medical treatment
25 “The Time Machine” race
26 Columnist ___. LeShan
27 “Brrr! Turn up the heat!”
31 Psychic part
34 Numerical trivia, as for numbers
35 Shout of delight
38 Shout of delight
39 ___, an opposite
40 “___ to a Nightingale”
42 “Merry Christmas ___ and…”
44 Water vapor
45 Actor Esai
47 Enter gingerly
48 “___ to a Nightingale”
49 Nose-bag morsel
50 Spider’s snare
52 Club music genre
53 Iditarod entries
54 “Wild River” star Montgomery
55 Rhode’s opposite
56 “___ a Stranger” (1955 Olivia de Havilland film)
57 “___ a Stranger”
58 Rouses to action
59 Name on the marque
60 Hindu mystic
61 Dizygotic’s belovel
62 Lakeside
63 “___ and ___” (1939 Olivia de Havilland film)
65 “___ and ___” (1939 Olivia de Havilland film)
66 Ranges to action
67 “___ and ___” (1939 Olivia de Havilland film)
68 Iranian money
69 Derives from evidence
70 Night
71 ___ a ___
72 ___. “A Nightingale” (John Keats poem)
73 ___ to the metrical phrases of its Japanese counterpart
74 ___ a ___
75 ___ to ___
76 ___ and ___
77 ___ to ___
78 ___ to ___
79 ___ and ___
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100 “___ to ___”

Down
1 Facing the pitcher
2 Melba
3 Use ___ waste ___ and ___
4 Red call response
5 Glycosomes
6 Kind of it
7 Have a learning
8 Get rid of a five o’clock shadow
9 ___ size (bigger and, therefore, cheaper by the ounce)
10 Traditional Japanese 41-Across are printed in a single ___ line
11 Shappee precedent on sign
12 Swiss abstractionist Paul ___
13 Have coin
14 Whitney or Lily
15 Park trail
16 Dayton’s state
17 ___ mutual fund
18 31 indoor arena feature
19 Gaelic language
20 Fortitude
21 Car fuel
t22 ___ in “able”
23 Sardine container
24 Do slalooms
25 A traditional English-language 41-Across is usually three lines to ___ the metrical phrases of its Japanese counterpart
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Victor Fleming’s puzzles have appeared in many publications, including the New York Times and Games Magazine.

Mayoral Berke (Continued from page 1)

“In addition to funding security cameras, the Mayor discussed the recent plan for new ballistics technology and the formation of a Citizen Safety Coalition to combat violence in Chattanooga and provide young people with opportunities for growth. He commended first responders for their dedication and police for their efforts in taking 754 illegal firearms off the streets.

To bring help to the achievement gap in Chattanooga, Mayor Berke announced several new initiatives under the guidance of the Office of Early Learning.

“Our most important investments are in people,” said Mayor Berke. “We have to stop thinking about early childhood education as a luxury available only to those with the means to afford it. After all, kids who receive high quality early learning are less likely to get into trouble when they get to school, and in their later years, earn higher wages and have healthier families.”

To this end, the City will invest $100,000 in early learning scholarships through a partnership with the United Way and establish the Office of Early Learning. Both initiatives were recently recommended by the Mayor’s Council for Women, which has been working diligently since its creation at last year’s State of the City Address. Source: Office of the Mayor

They really did say that

COUNSEL: Have you razed many houses since you’ve worked for this city? WITNESS: No, sir, but I’ve sure torn down a lot of them.

For the above and some of the following items I am indebted to Bill McFarland, longtime court reporter in and around these parts. The italicized portions of this column represent actual courtroom dialogue, as spoken in a nearby courthouse:

MR. SMITH. You’ve been in the hospital? PETITIONER. Yes, I had to have to have surgery.

MR. SMITH. What type of surgery did you have? PETITIONER. I had to have six teeth dug out of my jaw.

MR. SMITH. In your mouth?

THE COURT. Did you hit her as she has stated in her testimony?

RESPONDENT. Yes, Your Honor, I hit her, but she hit me in my entesels. If she hadn’t hit me in my entesels I wouldn’t have hit her.

PETITIONER. ... and that was when he hit me upside the head with a twelve-pack of beer.

THE COURT. Is that true?

RESPONDENT. Your Honor, she’s lying. I didn’t hit her with no twelve-pack, I had already done drank two of them beers.

COUNSEL. Now, in your own words, tell the judge your name.

WITNESS. On the night in question there had been a period of precipitation in the area where the body was found.

COUNSEL. Sir, was that precipitation wet?

WITNESS. No, he worked, he sells insurance.

THE COURT. You are charged with careless driving. How do you plead? DEFENDANT. Your Honor, I just want to throw my mercy on the court.

THE COURT. Well, throw a lot, then. We’re a little bit short.

MS. JONES. Did you or did you not have insurance at the time of this accident?

WITNESS. Oh, we had insurance. But it had collapsed.

THE COURT. Again, what is the reason you gave for going thirty miles an hour over the limit?

DEFENDANT. It was my speedometer, Judge. It was broke.

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 vfleming@att.net.

I Swear
By Vic Fleming
vicfleming@att.net

Sudoku

THE SUDOKU OF PUZZLES

Level: 3 4

Complete the grid so each row, column and 3x3 box (in bold borders) contains every digit, 1 to 9. For strategies on how to solve Sudoku, visit www.sudoku.org.uk

Last weeks solution
8 8 7 1 9 3 4 2 5 5 7 1 2 4 8 6 9 9 4 2 6 5 7 1 3 1 4 8 3 7 6 9 5 2 3 5 6 4 9 8 1 7 9 6 5 9 1 2 8 3 7 4 9 7 3 5 4 2 1 6 8 7 2 9 4 6 1 2 3 5 8 9 5 2 4 6 1 2 3 7

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Chuy’s to bring authentic Tex-Mex to Chattanooga this June

Chattanooga will be able to order the Chicka-Chicka Boom Boom Enchiladas when Chuy’s opens in Chattanooga this June. (Photo provided)

Austin-based Tex-Mex restaurant Chuy’s will open its sixth Tennessee location in Chattanooga at 2271 Gunbarrel Road this June.

“We’re excited to become part of the Chattanooga community,” said Christine Bailey, owner and operator of the local Chuy’s. “The Chuy’s experience is one we hope Chattanoogans will embrace.”

For more than 30 years, Chuy’s has served Tex-Mex cuisine in a vibrant atmosphere complete with an Elvis Shrine, a wall of local leg photos, metal palm trees, and a hubcap-covered ceiling. The menu will showcase family recipes from South Texas, New Mexico, and Mexican border towns, all made fresh to order in the restaurant’s all-scratch kitchen.

Customer favorites include the Chicka-Chicka Boom Boom Enchiladas, Big as Yo’ Face Burritos, and Stuffed Chile Rellenos. Flour, corn, and blue corn tortillas are hand-rolled throughout the day on a traditional cornimal in the dining room. Homemade signature sauces range from the mild Tomatillo to the spicy Hatch Green Chile sauce.

Chuy’s Chattanooga will open daily for lunch and dinner at 11 a.m., and remain open Sunday through Thursday until 10 p.m. and Friday and Saturday until 11 p.m. Weekdays from 4 p.m. to 7 p.m., the restaurant will offer happy hour drink specials and a Fully-Loaded Nacho Car, an unlimited build-your-own nacho station with chips, salsa, queso, ground sirloin, and more.

In addition to serving authentic Tex-Mex, each Chuy’s location picks a local charity to support. The Chattanooga location has chosen The Chambliss Center for Children as the beneficiary of their grand opening events and ongoing community contributions. The organization works to preserve family unity and to help prevent the dependency, neglect, abuse, and delinquency of children by responding to the community’s child care needs.

Updates and giveaways can be found at www.facebook.com/chuyssouthchatt.

For more information about Chuy’s, visit www.chuyss.com.

Monday, May 2
Law Day USA was observed when the Chattanooga Bar Association sponsored a luncheon at which Judge Harry Phillips of the U.S. Court of Appeals was the principal speaker. James C. Lee, president of the Bar Association, presided at the meeting. Judge Phillips was introduced by Robert Kirk Walker, president of the Tennessee Bar Association.

The 20-acre Hamilton County Park on Dallas Bay of Lake Chickamauga opened Sunday for its sixth season. Improvements this year include re-sanding of the swimming beach and a conversion of 50 acres into camping grounds.

Tuesday, May 3
The annual convention of the Tennessee Library Association opens Thursday afternoon, and will continue until Sunday afternoon. More than 300 delegates and guests from all parts of the state are expected to attend. Headquarters will be at the Read House. Mrs. Florence Leech Simpson is president of the TLA. Dr. Al Bowman of the University of Chattanooga is chairman of local arrangements.

Chief Mike Quinn of the City Fire Prevention Bureau was presented the Fire Safety Award won by Chattanooga among cities in its population class in the 1965 inter-chamber Fire Safety Contest. The presentation was made by J.B. Rudisill, chairman of the 1965 Fire Prevention Week.

Wednesday, May 4
A masque called “The Triumph of Spring” was given by the girls of GPS today in Jackson Park. Miss Lucille Thomas was Queen. “Snow and Ice” tried to keep the flowers from blooming, but “Old Father Time” took things in hand and drove the snowflakes away. Helen Hughes was “Snow” and Marie Lynch was “Ice.” Dancers in appropriate costumes participated.

Mrs. T.C. Bettron and sister, Miss Mary Parks, have returned from a stay in Atlanta.

Wednesday, May 5
A.W. Gaines, well-known Chattanooga attorney, died Tuesday after a long illness. He was interested in many projects in the city, serving on various boards and committees, and will be greatly missed.

The Junior Chamber of Commerce, with Com Milligan as chairman, will undertake to raise $1,000 to promote the band concerts here for the summer. The performances were endorsed at last night’s meeting.

A group of about 250 business and professional men have arrived and will don khaki for one month at Fort Oglethorpe Training Camp. Lt. Col. D.W. Ketchum spoke to them last night on rules and regulations. The regular program gets underway this morning.

Mr. James Gibbs Gaunt and Miss Pearl LeHardy were married Wednesday at the home of the bride’s parents, Dr. and Mrs. Henry LeHardy. Dr. T.S. McCallie officiated.

Friday, May 6
Fire destroyed the south wing of the main barracks of the Tennessee Military Institute in Sweetwater early this morning. The damage is estimated at $20,000. Sixty boys were in the building at the time of the fire, and prompt work helped in saving the rest of the building.

Edward Whiteside arrived Thursday night from New York City. He was called to the bedside of his father, W.M. Whiteside, who is critically ill.

www.hamiltoncountyherald.com
April 29 · May 5, 2016 | 9
The month I was a Foodie …

French Vanilla and Strawberry Trifle

1 pound strawberries, sliced
3/4 cup powdered sugar, divided
8 ounces cream cheese, softened
1/3 cup International Delight French Vanilla Cremear
1/2 Angel food cake, torn into bite size pieces
1/2 cup of toasted almond slices
Whipped cream and fresh strawberries

Add sliced strawberries to a medium bowl. Add 1/4 cup powdered sugar and stir until all lumps are dissolved. Set aside.

Using an electric mixer, beat cream cheese until light and fluffy. Add remaining 1/2 cup powdered sugar, a little at a time, until completely blended. With mixer on low, add cream cheese a little at a time, until combined. Continue beating until cheesecake filling is light and fluffy. Set aside.

In each of four pint-size mason jars, alternately layer the cake, strawberry mixture, cream cheese filling, sprinkling a few toasted almonds between each layer. Repeat layers.

Refrigerate until ready to serve. Top each trifle with whipped cream and a strawberry, if desired.
Bekah Cochran Team to host Home Buying 101

By David Laprad

Chattanooga Realtor Bekah Cochran and the Bekah Cochran Team will host a free first-time homebuyer’s workshop Thurs., May 19 at 5:30 p.m. at Keller Williams Realty, located at 202 Manufacturers Road.

“There’s a lot of contradictory information on the Internet about real estate today, from do-it-yourself blogs to market information that doesn’t apply to your market,” says Cochran. “[We want] ... to educate home buyers on what to expect when they make the plunge, from correct market analysis to choosing a lender and beyond.”

The workshop, Home Buying 101, will feature a panel of industry professionals in lending, title work, insurance, home inspection, termite inspection, and real estate. “The goal is to share advice and allow ample time for potential questions,” says Cochran.

The Bekah Cochran Team (L-R: Laura Topping, Kim Love, Cochran, Amanda Garrison, and Kacie Baker) will host a free first time homebuyer’s workshop in May. (Photo provided)

REALTOR ASSOCIATION PRESIDENT’S MESSAGE

2016 trends appeal to current owners and future buyers

Nathan Walldorf

ABB, GREEN, GRI, SFR, e-Pro President, Greater Chattanooga Association of REALTORS®

After selling real estate for 10 years, I’ve seen many different home feature trends. In the ‘80s, there were brass fixtures and wallpaper. In the late ‘50s and early ‘60s, Pepto-Bismol pink and baby blue tile were popular. I’ve even seen gold speckled mirrors from the ‘70s. Many things that were popular then are not so popular today.

If you decide to invest in remodeling your home, or in building a custom home, it’s important to consider what a future buyer might want. In addition to accommodating your current personal taste and style, you want to make choices that will make the most of your investment. Here are the latest trends in residential real estate, most of which should be popular for years to come.

Open floor plan: People today want a floor plan in which the living room is open to the kitchen. Home owners don’t want to be stuck in the kitchen or be unable to talk to their family or guests. Design experts at Nurzia Construction Corp. told Realtor Magazine that, “adding windows better melds indoors and outdoors” in a kitchen to also make it feel more open.

Multiple master suites were recommended highly by Nurzia Construction to Realtor Magazine. With more than one master suite, a home can work for the primary family and an aging parent or adult children who have not yet moved out of the house. Storage: Home buyers want a walk-in closet not only in the master bedroom but also in the guest bedrooms. Good storage can also include a spacious pantry. I often see home buyers be pleasantly surprised at finding such a pantry in the kitchen.

White kitchens are back: The public used to like rich stained wood kitchens. The National Association of Home Builders (NAHB) has reported in Best of American Living Awards that the latest trend is a white kitchen with rich wood floors and bold hardware.

Healthy home designs and energy efficiency: Home owners are starting to build with and use materials like the ones sold at Green’s on Amnicola Highway — materials that don’t have chemical additives. Many people are also using reclaimed materials to add character to their homes. Everyone is trying to increse the energy efficiency of their homes. This is a trend that should only grow over time.

Bathrooms that feel like living spaces are what Houzz editorial writer Mitchell Parker calls one of the design trends for 2016. People are building spa-like bathroom spaces that can include cathedral ceilings and chandeliers. Your bathroom might not need to be that grand, but the public wants remodeled bathrooms in your house when you sell it in the future.

Last but not least, statement light fixtures. The Huffington Post says light fixtures can be like artwork hung from your ceiling. They can add atmosphere to a room, so be sure to think about the art hanging from your ceiling. I hope this list of home feature trends is helpful as you think about building or remodeling your home. Contact a Realtor to day to help you find your dream home or lot, or for resale tips when it comes to remodeling. 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.

2963 Amnicola Highway
Chattanooga, TN 37406
Office: 423.698.8001
FAX: 423.698.8004
gcar.net
Make a point in the case for others when you try;

Both men are currently practicing on the cradige Medical Center campus. Dr. Patterson’s dental practice will renew its commitment to the Southside area and move to the new facility, which is only a few city blocks from their present location on Chestnut Street.

Benjamin Pits of Herman Walldorf Commercial Real Estate, along with Jason Lehn, manages leasing at Southside Centre for developer John Strausburger. Pits helped to secure the two new tenants. “These two practices give the Southside community access to excellent health and dental care and anchor the commercial

Almost 100,000 square feet of additional available commercial space is available at Southside Centre.

An artist’s rendering of Southside Centre, a redevelopment project underway at 1700 Broad St. Realator Benjamin Pits manages leasing at the site for developer John Strausburger. (Image provided)

3. Don’t compromise on the things must-have amenities on your list.

A home is an investment: you may live there longer than you think. At the same time as you consider the resale value of your new home, also remember that circumstances can change and dictate that you stay in a home longer than you’d expected. Make sure the house has all the must-have amenities on your list. Don’t compromise on the things that will make life enjoyable for you or your family just because you think you won’t be there long. One year could turn into four or five, and that 45-minute drive to work won’t seem so minor anymore.

New homes are an option: Not all starter homes are quaint little bungalows in older neighborhoods. Newly built homes are becoming a popular alternative for the first-time buyer, and many builders offer incentives for buying new homes. Additionally, the benefits of buying a new home are substantial for young families: better energy efficiency, lower maintenance costs, modern wiring and plumbing gives you peace of mind; and greener building practices benefit the entire community.


design side of this project,” Strausburger said. “We want this project to be a great example of adaptive reuse for our city. This building was built as a car dealership, Halley Chevrolet, in 1951, and then ABC Building Supply was here for a number of years. We are turning it into a mix of office-end apartments, offices, and retail.”

Southside Centre has about 9,000 square feet of additional available commercial space.

After providing the bank with her review, Becky thought nothing more of the house or its future. Months later, 4032 Platinum Way resurfaced when one of her clients told her he was planning to purchase the house from its owner, FirstBank. “It was an odd coincidence, but I provided the same review I had given to the bank. I explained the long list of work needed, but said the end result would be a good investment,” she says.

A week later, Derek and Becky met with the prospective purchaser of the house to discuss his strategy when he revealed his plan for the house – to fix it up and give it away. “I will fix it up, but I want to give this house away to help kids,” their client said.

The “charity sale” turned out to be the students at Skyuka Hall, a school for children with learning differences located on Mountain Creek Road. Skyuka Hall’s head of school since 2014, Dr. Josh Yother, has been making a name for himself as his students not only defy the odds but thrive. While Dr. Yo- ther gives all the credit to the kids, the faculty, and God, one thing is certain: Skyuka Hall is a special place for children who don’t fit the traditional student mold.

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Derek and Becky soon found themselves in the middle of a project that would touch many lives. “After we met Dr. Yo- ther and visited Skyuka Hall, we jumped on board and offered our time, contacts, and resources,” says Becky. The Englishes called on subcontractors, vendors, and clients to help with painting, installing new cabinetry, counter-tops, and appliances, and doing anything else that needed to be done to make the house marketable.

During the sale of Skyuka Hall will offer primary care services at Southside Centre. The real estate firm that built the building for the property owners, Walldorf Commercial Real Estate, has a myriad of its fixtures, right down to the door hinges, “says Derek, a listing agent with Crye-Leike. “There was no damage; it was just bare.”

“Navigating the public education system, discerning what he needed, and making it a reality was a bit overwhelming,” says Becky, who became an advocate for her nephew. Today, he’s a high school junior reading at his grade level, and he was recently inducted as a member of his school’s Beta Club. Little did Becky know her experi-

A home is an investment: you may live there longer than you think. At the same time as you consider the resale value of your new home, also remember that circumstances can change and dictate that you stay in a home longer than you’d expected.

Not all starter homes are quaint little bungalows in older neighborhoods. Newly built homes are becoming a popular alternative for the first-time buyer, and many builders offer incentives for buying new homes. Additionally, the benefits of buying a new home are substantial for young families: better energy efficiency, lower maintenance costs, modern wiring and plumbing gives you peace of mind; and greener building practices benefit the entire community.

For more information on finding your first home, contact Home Builders Association of Greater Chattanooga at (423) 624-9992 or visit online at www.HBAGC.net.

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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.

Donations, or labor were provided by Reggie Garner of RiverBirch Homes, Siano Appliances, Black Creek Mountain Cabinetry, Louisville Tile, Stone Visions, and Coat of Many Colors Ministries, the eventual recipient of the house.

“We were able to cut the bud- get for the renovation in half, and every dollar saved was a dollar from which the school and its stu- dents would benefit,” says Derek.

“While he prefers to remain anonymous, his generosity will not go unnoticed by the students and their families.”

Tuition at Skyuka Hall cur- rently stands at $14,200 per year, which is far below many private schools providing specialized education but still out of reach for many families. This contribution will help Skyuka Hall.

The proceeds from the sale of 4032 Platinum Way went directly to Coat of Many Colors Ministries, which is located on Chestnut Street.

“At Southside Centre, the redevelop- ment project underway at 1700 Broad St. Realator Benjamin Pits manages leasing at the site for developer John Strausburger. (Image provided)
Forget about your worries and see ‘The Jungle Book’

After seeing ‘The Jungle Book,’ I had the sunshine, bounce-in-your-step feeling you get when you see a good Disney movie, especially when a catchy pop song plays over the end credits. But even as I bounced, I could feel a proverbial pebble in my shoe letting me know the film has its faults.

I’ll start with the good stuff, as there’s a lot of it. As many of you might remember, from either reading the Rudyard Kipling collected works as a child or seeing Disney’s animated classic, “The Jungle Book” tells the story of Mowgli, an orphaned boy raised by animals. As he sets out on a journey of self-discovery, he must avoid the tiger Shere Khan, who wants to kill him.

Filmed almost entirely on a sound stage, and containing copious amounts of breathtaking CGI, “The Jungle Book” is a treat for the eyes. Thick vines hang from ancient trees, burnt orange sunsets serve as winstrow backdrops for open plains, and giant waterfalls cascade over cliff edges and crash into the churning waters below. I viewed the film in 3D on an IMAX screen, and savored the level of detail the artists put into creating and animating the environments.

The animals are just as impressive. While the animation is not quite as realistic as the real thing, “in ‘The Jungle Book,’” it’s as close as it’s ever gotten, and the rendering is phenomenal. There’s a scene in which Baloo, a sloth bear that befriends Mowgli, is swimming on his back, with the boy sitting on his tummy. You can actually see the bear’s fur moving with the currents under the surface of the water. That’s the kind of attention to detail that brings a world and its characters to life.

Credit director Jon Favreau (“Iron Man,” “Elf,” and Monica’s millionaire boyfriend on “Friends”) with leading the team that assembled this visual feast. I also give Favreau credit for a great deal of what makes “The Jungle Book” fun to watch. The scenes in which Baloo and Mowgli travel through the jungle—climbing across branches and grabbing vines and leaping and swinging from tree to tree—are among my favorites. I especially enjoyed how Favreau’s camera circled around and over and under the boy in an thrilling display of craftsmanship.

For all of the technical bravado on display, though, the best part of “The Jungle Book” is the real thing, “in ‘The Jungle Book,’” it’s as close as it’s ever gotten, and the rendering is phenomenal. There’s a scene in which Baloo, a sloth bear that befriends Mowgli, is swimming on his back, with the boy sitting on his tummy. You can actually see the bear’s fur moving with the currents under the surface of the water. That’s the kind of attention to detail that brings a world and its characters to life.

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As good as Murray was, if someone asked me what I liked the most about “The Jungle Book,” I would tell them Christopher Walken’s hilarious performance as King Louie, a humungous orangutan. Simply put, no one does a better Christopher Walken impression than Christopher Walken. Favreau handles the reveal of Louie perfectly, letting us hear the voice before we see the massive mound of soft tissue it inhabits.

I mentioned shortcoming. There are only a few. One is the performance of child actor Neel Sethi as Mowgli. A friend of mine thought the kid did a great job, but I thought he was just OK. His dialogue often sounds like it was inserted between the other actor’s lines, and he’s rarely on the same emotional keel as the animals around him. So, instead of sniffing, conversing, he sounds like he spotted his lines one at a time without capturing the nuances each scene. This is more than a nitpick; it became a real distraction at times.

I also thought Favreau’s “Jungle Book” strikes an odd balance between realism and imagination. The jungle looks real; Favreau and his team didn’t apply a coat of fantasy gloss. So when a giant orangutan shows up and breaks into song, it’s more than a little jarring.

Still, what a fun and well-made movie. You’ll likely leave the theater like I did — happy, and with a bounce in your step. You might not even notice the pebble in your shoe.

Three stars out of four. Rated PG for scary action and peril. Viewed in 3D. If you see “The Jungle Book,” stay seated during the end credits. They’re great.

David Laprad is the assistant editor of the Hamilton County Herald and an award-winning columnist and photographer. Contact him at dlaprad@hamiltoncountyherald.com.

Keller Williams East Brainerd honors top agents

The East Brainerd office of Keller Williams Realty held its annual awards dinner on Feb. 26. Honors for 2015 went to the top agents, teams, and groups in several categories.

The top three individual agents in terms of sales volume were Gail Jenkins, Kim Raulston, and Kelly Carter. The top three teams were the Donnette Moore Team, the Craig Group, and the Ryan King Team. The top three groups were the Evans Group, The Dixon Team, and the Lea Team. Awards were also given to newer agents that have done an outstanding job. Cate Goins won the Rising Star award, and Mark Holden and Leslie May received the Rookie of the Year Award for Individual and Team performance, respectively.

The Culture Award went to Andy Hodes for an outstanding job living out the culture and values of Keller Williams. The company also places considerable emphasis on teamwork, integrity, and a win-win philosophy. “We are extremely proud of all these top-producing individuals and teams,” said Principal Broker Jon Hughes. “The tremendous success Keller Williams has enjoyed is due to the hard work and dedication of not just our award winners but all our agents.

Austin, Texas-based Keller Williams is a successful international real estate corporation. KW is a relative newcomer to the Chattanooga real estate market, though. Established in 2006, the East Brainerd office was the first KW office in Chattanooga. Keller Williams now has local offices in East Brainerd, Hixson, and Downtown Chattanooga.

For more information, contact Jon Hughes at (423) 664-1600.

Source: Keller Williams East Brainerd

John Spetz joins RE/MAX Properties as affiliate broker

By David Laprad

John Spetz has joined RE/MAX Properties as the newest member of its sales team. Spetz brings over 12 years of real estate experience to the office.

A Michigan native, Spetz moved to Chattanooga in 1978. He received a Master of Science Degree in Environmental Science from the University of Tennessee at Chattanooga. Spetz is a retired teacher and wrestling coach.

Spetz says his goal as a Realtor is to help his clients navigate the buying process. “It’s a time in their life when they experience a lot of anxiety, as it’s the biggest purchase most of them will ever make,” he says. Spetz’s grandmother, Samanah, serves as his assistant, keeping him organized and up-to-date with technology.

Spetz says he’s eager to work with everyone at RE/MAX.
NOTICE OF SUBSTITUTE TRUSTEE'S SALE. The sale to be held pursuant to this Notice may be rescinded at any time.

The sale will be conducted at public auction on Tuesday, May 17, 2016 at 10:00 a.m., at the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, TN 37402, if the entire indebtedness has been declared due and payable; and that an agent of 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, by power of sale granted therein, will offer for sale certain real property located at 9520 Mallard Hills Drive, Chattanooga, Tennessee, the sale to be conducted at the courthouse, Hamilton County Courthouse, Chattanooga, Tennessee.

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consists, as described in a recorded instrument. Conditions and easements contained in a recorded document of record in Book 2186, Page 189, in the Register's Office of Hamilton County, Tennessee.

the within described premises are sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record: LOCATED IN THE THIRD CIVIL DISTRICT OF HAMILTON COUNTY, TENNESSEE: BEING LOT 4, RESUBDIVISION OF LOT 10, DOTTONE'S AMENDED PLAT OF LEE EDGEMON SUBDIVISION, No. 97-21, recorded in Hamilton County Register of Deeds, Book 1138, Page 149 in the Register's Office of Hamilton County, Tennessee.

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SUBSTITUTE TRUSTEE’S SALE of public auction on will be held on Monday, June 20, 2016 at 10:00 AM, at the Hamilton County Courthouse, 625 Georgia Ave., Chattanooga, Tennessee, pursuant to the power of sale by the lender, JPMorgan Chase Bank, N.A., as Trustee, under the terms of a certain Deed of Trust made by Lawrence Lee, et al., to JPMorgan Chase Bank, N.A., as Trustee, dated 8/5/2003, recorded in Hamilton County, Tennessee Register’s Office, Book 6284, Page 481. A true and correct copy of said Deed of Trust is on file in the Hamilton County Register’s Office of Hamilton County, Tennessee and may be examined by any interested party at the Hamilton County Register’s Office, 800 Georgia Ave., Chattanooga, Tennessee 37402. Terms of the sale will be for the highest and best bid for cash or certificated check only. The right is reserved to adjourn the day of the sale to another day. The property to be sold is located at 6645 White Oak Road, Chattanooga, Tennessee 37416. At or about 3:00 PM.

SUBSTITUTE TRUSTEE’S SALE of public auction on will be held at the Hamilton County Courthouse, 625 Georgia Ave., Chattanooga, Tennessee, pursuant to the power of sale by the lender, JPMorgan Chase Bank, N.A., as Trustee, under the terms of a certain Deed of Trust made by Lauren Lee, et al., to JPMorgan Chase Bank, N.A., as Trustee, dated 8/5/2003, recorded in Hamilton County, Tennessee Register’s Office, Book 6284, Page 481. A true and correct copy of said Deed of Trust is on file in the Hamilton County Register’s Office of Hamilton County, Tennessee and may be examined by any interested party at the Hamilton County Register’s Office, 800 Georgia Ave., Chattanooga, Tennessee 37402. Terms of the sale will be for the highest and best bid for cash or certificated check only. The right is reserved to adjourn the day of the sale to another day. The property to be sold is located at 6645 White Oak Road, Chattanooga, Tennessee 37416. At or about 3:00 PM.

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and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee of Hamilton County, Tennessee. NOW, THEREFORE, notice is hereby given to all parties in interest, including those claiming title by or through the said substituted Trustee, and to all those who may have any lien, mortgage, or encumbrance as well as any person having a right or interest in said property, that the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee of said property, will sell said property located in Hamilton County, Tennessee, to the highest and best bidder for cash or confirmed bids online. The following show all personal property located at the undersigned’s location:

- PC equipment
- Office supplies
- Furniture
- Other personal property

This personal property is being sold with the reserve that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at the Substitute Trustee’s option at any time.

The undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee, being duly appointed and authorized to sell said property located in Hamilton County, Tennessee, will sell the same, with the express reservation that the sale is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at the Substitute Trustee’s option at any time.

The undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee of said property, will sell said property located in Hamilton County, Tennessee, to the highest and best bidder for cash or confirmed bids online. The following show all personal property located at the undersigned’s location:

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Thru Mortgage’s Sales Scheduled in the Next 3 Weeks

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For all sales notices, please visit www.hamiltoncourier.com

STATE OF TENNESSEE IN THE CIVIL COURT OF HAMILTON COUNTY

JUANITA FLYNN, Petitioner,

v.

ROY, CIRCUIT COURT CLERK

IN THE MATTER OF: MARIA ROSARIO DIAZ VS DOCKET NO: 16DR-105, 16DR-110, 16DR-112, 16DR-113, 16DR-114, 16DR-115

Notice to Interested Parties

The Circuit Court of Hamilton County, Tennessee, hereby gives notice to all interested parties that a hearing will be held in the Circuit Court of Hamilton County, Tennessee in the above mentioned cause, for the purpose of determining the location of the premises of the real property located at 1410 John Rose Road, Chattanooga, Tennessee, for the purpose of determining the location of the premises of the real property located at 1410 John Rose Road, Chattanooga, Tennessee.

The hearing will be held on Tuesday, June 9, 2015, at 10:00 a.m., at the Circuit Court of Hamilton County, Tennessee, located at 615 Walnut Street, Chattanooga, Tennessee.

Any interested person may appear at the hearing and present evidence and argument as to the location of the premises of the real property located at 1410 John Rose Road, Chattanooga, Tennessee.

JULIANA P. BERNOZ

STATE OF TENNESSEE IN THE CIVIL COURT OF HAMILTON COUNTY

JUANITA FLYNN, Petitioner,

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ROY, CIRCUIT COURT CLERK

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JULIANA P. BERNOZ
In my line of work, the market changes every day. It was nice to work with someone who could relate.

Working with a REALTOR® gives buyers, sellers, and investors the advantage they need to succeed in today’s market. Whether it’s investing in multi-units or leasing space for a business, using a REALTOR® who specializes in commercial real estate to conduct your property transaction is a savvy move. REALTORS® know the business side of real estate; the ins and outs of an often complex, jargon-filled process. Let someone who knows the market guide you through, so you can get back to what you do best—your job.

Greater Chattanooga Association of REALTORS
Chattanooga, TN
423-698-8001
www.GCAR.net
The Chattanooga Mortgage Bankers Association (CMBA) held its annual awards luncheon at the Mountain City Club Friday, March 18.

During the event, the CMBA installed its new board and recognized its top producers.

The criteria for the production awards were as follows: Gold, $10 million; Platinum, $15 million; and Diamond, $20 million. The winners were:

**Gold:** Charity Kincaid, PrimeLending; Shay Robins, PrimeLending; Gaye DeMars, First Volunteer; Charlotte Harrell-Kabler, Wells Fargo; Kim Daniel, SunTrust; Sherri Boland, FirstBank; Will Sandlin, Community Mortgage; Juan Hansford, Caliber; Jill Green, FSG Bank; Herb Pettit, SunTrust; and Traci Hamilton, Bank of Cleveland.

**Platinum:** Sandy Hodges, First Volunteer; Chris Shoemake, First Volunteer; Sheena Corbett, Synovus Mortgage; Michael Reed, FarmCredit; Ryan Hulton, United Community; Debby Daniels, MIG; Lindsey Wood, MIG; Darren Strickland, FSG Bank; Jill McLean, Synovus Mortgage; and Joanna Otero, People’s Home Equity.

**Diamond:** Terre Webb, MIG; Kelly Huguenin, SunTrust; Vickie Phillips, Churchill Mortgage; Tammy Self, Bank of Cleveland; Brian Kniege, Caliber; Greg DeMars; and Lane.

Source: CMBA

Balloons lend a pop of color to Open House Weekend

No one was celebrating a birthday, but the Greater Chattanooga Association of Realtors (GCAR) was still bursting with balloons last Friday. The occasion: Open House Weekend, during which Realtors showcased more than 250 listings throughout the Chattanooga area. GCAR gave each agent two white and two blue balloons for each home they planned to display. Pictured: Jessica Snyder, GCAR’s education manager, grabs a few balloons for a Realtor. (Photo by David Laprad)