EVENTS

Voter registration drives
A task force comprised of community leaders and pastors are teaming up to launch GOVoteCHA. Through this nonpartisan effort, organizers will host voter registration rallies throughout the Greater Chattanooga Area to educate residents about the importance of civic participation and to encourage them to register to vote. The outreach events and voter registration rallies will be held Saturdays from 11 a.m.-2 p.m. at the following locations: Sept. 24 – Olivet Baptist Church (740 E. Martin Luther King Blvd.); and Oct. 1 – Westside Baptist Church (4001 Hughes Ave.).

Volunteers, including several attorneys, will be on hand to answer questions, register voters, and update registrations. The registration deadline to vote in this year’s presidential election is Oct. 11, and early voting in Hamilton County begins on Oct. 19. For more information or to volunteer, visit www.GoVoteCHA.org or email GoVoteCHA@gmail.com.

For sculptors and art lovers
Artists and art lovers will have an opportunity to hear a presentation by internationally known artists and sculptors and will have an opportunity to hear a presentation by internationally known artists and sculptors.

See EVENTS, page 25

INSIDE

■ FINANCIAL FOCUS P4
■ I SWEAR P22

Making an impact
Special magistrate Andrea Cribben-Acosta hopes to change lives through her work at Hamilton County Juvenile Court

By David Laprad

A ndrea Cribben-Acosta tried to escape her destiny, but no matter where she went, it found her and impressed its purpose upon her. Today, as special magistrate and court legal director at Hamilton County Juvenile Court, she can see how each step along her journey prepared her for what lies ahead.

Cribben-Acosta’s first attempt at dodging fate came when she left her job as a parole officer in her home country of Puerto Rico, where she was assigned to the sex offenders office. When she took the job, she didn’t know she’d be dealing with the victims of child pornography.

It was painful work, so Cribben-Acosta became a licensed attorney and went into private practice. She chose to do criminal and family law, thinking it would safeguard her from the heart-breaking cases she’d worked as a parole officer. She didn’t fare much better. “I’m a magnet for trouble,” she says, laughing.

When Cribben-Acosta and her family moved to Chattanooga in 2010, she decided to change her focus to immigration law. But it was more of the same. “I got trafficking, battered wives, and asylum for children,” she says – without laughing.

Juvenile Court Judge Robert Philyaw, impressed with Cribben-Acosta’s expertise and years of experience in a variety of legal disciplines, wanted to make her a special magistrate. She accepted the appointment, and in December of last year, consigned herself to where providence had led her.

As special magistrate, Cribben-Acosta handles specific dockets, including detention and truancy; as court legal director, she offers counsel to the court’s dependency and neglect department, provides legal and logistical information for the truancy department, helps to manage youth court, and sits in on recovery court, which is the juvenile equivalent of adult drug court.

“The judge believes the sooner we get kids into treatment and give them tools to use, the greater the chance they’ll come out of adolescence a little better, in spite of their surroundings,” Cribben-Acosta says.

Leaving private practice to become a special magistrate has not sheltered Cribben-Acosta from the kinds of cases that have pursued her since the beginning of her career. If anything, it’s placed her in the thick of some of the most upsetting matters in Hamilton County. “People think truancy is no big deal,” she says. “But when a 7-year-old hasn’t been to school in 88 days, it’s a parenting problem;...”

See CRIBBEN-ACOSTA, page 2

Photograph by David Laprad
La Paz recently honored Andrea Cribben-Acosta as a Latino community leader. Cribben-Acosta is a special magistrate and serves as in-house counsel at Hamilton County Juvenile Court. She is also the founder of Olivenica & Cribben Law Office.
Quality Office Space
For Lease • Next to Courthouse & Innovation District

600 Georgia Ave.
Chattanooga, TN

3 SPACES AVAILABLE
• Suite 123 - 3,200 SF
• Suite 7 - 1,040 SF
• Suite B4 - 1,400 SF

Put your office in a building that offers tenants – and their clients – history, architecture, and a unique downtown Chattanooga experience.

The Hardwick-Hogshed Building is a grand old building on a highly visible corner at the edge of Chattanooga’s Downtown Core, within walking distance of City, County, and Federal courthouses. High ceilings and large windows provide natural light in move-in ready spaces. Some onsite parking available outside lease.

Call about other offices and retail spaces available on this block.

(423) 756-2400
Early in September, our Leadership Chattanooga class of 2017 gathered for its first full-day session. Our work started before the first official meeting of the day, when we were challenged to arrive by bus, so that we would gain first-hand experience of the many transportation challenges facing those who rely on public transportation for their topic for the day? Poverty.

Our leader gave the 40 members of our class a bus schedule and told us to take the No. 4 bus to MLK Boulevard and Peeples.

"Most of the class had ridden public transportation before, but most were not familiar with navigating the system. We learned about the Local Motion bus map and hill brought low and the crooked places made smooth and the rough places made smooth.

"Father, we pray that you would have your will in this chamber and that you would go before us and make our crooked ways straight," Brooks said.

Brooks didn’t mention Durham in his opening appeal, but he sent a clear message to House members called into special session by Gov. Bill Haslam to tweak a DUI law.

During floor debate and in a Republican Caucus meeting called hastily to figure out exactly how to deal with Durham after he showed up in the House chamber last week,


Quoting from Luke, the Cleveland Republican opened the recent extraordinary session of the General Assembly saying, “Heavenly Father, you’re very clear in your word when you say that every valley will be filled, every mountain and hill brought low and the crooked places made smooth and the rough places made smooth.

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Want to retire early? start planning now

The average American retires at about age 63, according to data from the U.S. Census Bureau. If you enjoy your work, of course, you may want to go well beyond that age. But if not, you might want to wait until 63 or so. Can you afford to retire early? Possibly – if you follow these suggestions:

Research the costs involved.

Will you do what you’re doing during your retirement years? Will you travel the world or stay close to home, pursuing your hobbies? Will you downsize from your current home? How will you pay for health care until you’re old enough for Medicare? You will need to answer these and other questions to determine how much you will need to sustain a comfortable lifestyle as an early retiree.

Invest more – and invest for growth

One big advantage in retiring at the usual age, or even later, is that it gives you more time to invest. But if you’re determined to retire early, you will almost certainly need to accelerate your investment rate – which, in practical terms, means you’ll likely have to contribute more each year to your IRA and 401(k) or similar employer-sponsored retirement plan than if you were going to retire later on. Plus, you may have to “ratchet up” the growth potential of your investment portfolio.

However, because growth-oriented investments typically are more volatile than other investments, you will be taking more risk than you might otherwise. If you are truly uncomfortable with this risk level, you may need to re-evaluate your plans for retiring early.

Cut down your debt load

It’s always a good idea to enter retirement with as few debts as possible – but if you want to retire early, you may need to be even more diligent in controlling your debt load.

Know the rules governing retirement plan withdrawals

If you want to retire before age 59½ and begin taking distributions from your IRA or 401(k) plan, you will generally be subject to a 10% early distribution penalty, plus normal income taxes. (To withdraw your earnings from a Roth IRA tax and penalty free, you generally must have owned the account for at least five years and have reached age 59½. You can withdraw your contributions at any time tax and penalty free.) However, you may be able to avoid the 10% penalty if you take “substantially equal periodic payments,” which are calculated based upon your age and other factors.

Once these distributions begin, they must continue for five years or until you reach age 59½, whichever is longer. Other rules apply to these distributions, so before taking any, you will want to consult with your tax and financial professionals.

And keep in mind that if your withdrawal rate is too high, you risk seriously depleting your retirement accounts, especially if your investments decline in value during the years you’re taking these payments.

Most importantly, do everything early: Plan early, invest early (and don’t stop), and lower your debt load early. Getting a jump on all these activities can go a long way toward turning your early retirement dreams into reality.

Tennessee Appellate Court Opinions

State of Tennessee v. Myron Pierre Walton
Appeal from the Criminal Court for Hamilton County
Case Number: E2016-00240-CCA-R3-CD
Authoring Judge: Judge Robert H. Montgomery, Jr.
Originating Judge: Judge Barry A. Steelman

Date Filed: Wednesday, Sept. 14, 2016
The Defendant, Myron Pierre Walton, entered guilty pleas in case numbers 232819 and 232878 to two counts of possession of cocaine with intent to sell. The Defendant was sentenced to serve concurrent sentences of eight years on supervised probation. Later, in case number 242678, the Defendant pleaded guilty to aggravated assault. The trial court revoked the Defendant’s probation in cases 232819 and 232878 and sentenced him from three years concurrently to the previously-imposed eight-year sentences. On August 21, 2014, the Defendant filed a motion pursuant to Tennessee Criminal Procedure Rule 36 i requesting that the trial court correct illegal sentences. The trial court orally denied the Defendant’s appeal. The Defendant appealed this. This Court reversed the judgment of the trial court and remanded the case for further proceedings. One orange defendant was dismissed, the court has the trial to the trial court to consider the lack of reliance and to have all equal offenses and to have a change in the controlling law. The Defendant appeals the trial court’s denial of relief. We affirm the judgment of the trial court.

CRIBBEN-ACOSTA

From page 2

CRIBBEN-ACOSTA’s work doesn’t begin and end at juvenile court. Instead, in the years since she came to Chattanooga, she’s given back part of what she’s been blessed to receive. Previously, Cribben-Acosta has done free legal consultations at La Paz, talked with Spanish churches about immigration, and volunteered at homeless shelters through her church. She’s also been a member of the Chattanooga Chamber of Commerce, and served on the board of the Chattanooga Ballet.

Cribben-Acosta’s current volunteer work is focused on her church and family. At Connect Church in Collegedale, she serves as a mentor in youth groups, sharing the mistakes and success stories she’s seen with the young people there. And Cribben-Acosta is the parent coordinator for her oldest daughter’s church-sponsored volleyball team, meaning she’s the one who decides who drives, brings water, serves as a line judge, and so on.

Given Cribben-Acosta’s experience as a magistrate, one might assume she’d be a natural as a line judge. But one would be wrong, as serving in the position requires something the woman finds very difficult: “I can’t cheat!” she says. “No, I can’t cheat for my daughter, or her.” Fortunately, Cribben-Acosta says, recalling her favorite saying, “God enables.”

Cribben-Acosta’s work isn’t all work and no play. She likes to get her hair and nails done – she says she’s pretty that way – and she’s taking a CrossFit class, which she likes better than having a near-death experience three times a week.

Cribben-Acosta laughs at the comparison, revealing her ever-present joy. Even though she’s known for her fiery moments, this aspect of her personality makes the biggest impression of all. Cribben-Acosta has seen and heard things that could crush a weaker soul, but she’s not only stronger for having encountered them, she has a hopeful and positive spirit that seems potential in people who don’t see it in themselves.

Cribben-Acosta is also a singular person, not because she’s the only person having encountered a Hispanic magistrate in Hamilton County, but because she uses what she uniquely knows and understands to help others. Cribben-Acosta no longer runs from destiny, but has fully embraced it, and the lives of others will be better for it.
NOTICE OF SUBSTITUTE TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated June 8, 2007, and a Deed of Trust, both recorded in Book No. G736 at Page 965 in the Register’s Office of Hamilton County, Tennessee;

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that an action for foreclosure of said Deed of Trust was last transferred and assigned to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Mellon Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2003-AS9, recorded June 20, 2007, in the Register’s Office of Hamilton County, Tennessee.

All right of equity of redemption, statutory or otherwise, and dower are expressly waived in the Deed of Trust, and the title is vested and is now held by said Substitute Trustee, Wilson & Associates, P.L.L.C., as Substitute Trustee for the Beneficiary, The Bank of New York Mellon Trust Company, National Association, and assigns.

NOTICE OF SUBSTITUTE TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated March 13, 2011, and a Deed of Trust, both recorded in Book No. GI 1062 at Page 112 in the Register’s Office of Hamilton County, Tennessee;

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that an action for foreclosure of said Deed of Trust was last transferred and assigned to The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Mellon Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2003-AS9, recorded June 20, 2007, in the Register’s Office of Hamilton County, Tennessee.

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Foreclosure/Trustee’s Sales Announced in the Next 3 Weeks

SALES TO TAKE PLACE ON 09/26/16
9/18, 9/19, 9/26, 9/27, 9/28, 9/29, 10/3, 10/4, 10/5, 10/6

11.ヶila Revs and Jack Revs
12. Mike A. Adams, R.D.W. Adams
13. Sherry L. Smith, Smith & Kelley
14. Jack E. Adams and Carol E. Adams
15. Oklahoma City, 37421
16. Mike A. Adams and Carol E. Adams
17. Oklahoma City, 37421

SALES TO TAKE PLACE ON 09/28/16
9/18, 9/19, 9/26, 9/27, 9/28, 9/29, 10/3, 10/4, 10/5, 10/6

11. Slovenia Adams and Jack Revs
12. Mike A. Adams, R.D.W. Adams
13. Sherry L. Smith, Smith & Kelley
14. Jack E. Adams and Carol E. Adams
15. Oklahoma City, 37421
16. Mike A. Adams and Carol E. Adams
17. Oklahoma City, 37421

Foreclosure Notices

The entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as successor to Wilson & Associates, shall sell the property below described by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Safenet, LLC, on or about November 3, 2016, at the site of the sale to another day, time, and place, if necessary, upon announcement at the time and place for the sale set forth above.

SUBSTITUTE TRUSTEE’S SALE

This sale is subject to all matters shown on any recorded title; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a future filing; and to any matter that an accurate survey of the improvements might disclose.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified/bank check made payable to or endorsed to the lender or any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the purchase price will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

The property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustees. This sale may be rescinded at any time.

Shapiro & Ingle, LLP, a Tennessee limited liability partnership, is the Substitute Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns, under a Deed of Trust executed by Matthew E. Wilson and Andrew F. Mays.

Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns, shall retain in said Deed of Trust, said property being real estate described in Schedule A of said Deed of Trust, and the title is sold subject to all of said Schedule A. Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns, will bid on title in accordance with the terms of said Deed of Trust.

If you purchase a property at the foreclosure sale, the sale price is due and payable at the conclusion of the auction in the form of a certified/bank check made payable to or endorsed to Shapiro & Ingle, LLP, a Tennessee limited liability partnership, as Substitute Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Safenet, LLC, on or about 12:00 PM, at the Hamilton County Courthouse, Chattanooga, Tennessee, for sale certain property hereinafter described to the highest bidder for certified funds paid at the conclusion of the auction in the form of a certified/bank check made payable to a bank or other lending entity pre-approved by the successor trustee. The sale is free from all encumbrances, liens or obligations imposed upon said Successor Trustee, by virtue of the deed of trust, said property being real estate described in Schedule A of said Deed of Trust, said property being real estate described in Schedule A of said Deed of Trust, and the title is sold subject to all of said Schedule A. Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns, will bid on title in accordance with the terms of said Deed of Trust.
NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed Trust dated January 26, 2007, and the Deed of Trust of even date securing the record No. 2007031400130 in the real property records of Hamilton County, Tennessee, and being more particularly described as follows:

1. LOCATED IN THE THIRD CIVIL DISTRICT OF HAMILTON COUNTY, TENNESSEE; BEGINNING AT THE SOUTH CORNER OF LOT TWENTY-FOUR (24), BLOCK FOURTEEN (14), IN THE GANN ENGINEERED FARM Lot Twenty-four (24), Block Fourteen (14), in the GANN ENGINEERED FARM Plat Book 2978, Page 134, in the Register’s Office of Hamilton County, Tennessee.
2. ALSO KNOWN AS: 1777 Elsea Road, Soddy Daisy, TN 37379

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances as well as any prior equity created by a future mortgage; and any other matters which, if not disclosed, would be likely to affect the marketability of the property.

The offer of sale and the right to purchase the property shall be subject to the equal right of all persons to purchase subject to said restrictions, covenants, reservations, encumbrances, and conditions as aforesaid.

All right and equity of redemption, statutory or otherwise, homestead, and/or delay are expressly waived in said Deed of Trust, and the title shall be conveyed absolute, free and clear of all interest, lien, charge, or encumbrance of any kind whatsoever existing at the time of the sale.

The undersigned will sell and convey only as Substitute Trustee.

If the U.S. Department of Treasury/IRS, the Borrower’s interest in the foregoing described property was a Warranty Deed recorded at 652, Register’s Office of Hamilton County, Tennessee.

The sale of the property described above shall be subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any prior liens or encumbrances as well as any prior equity created by a future mortgage; and any other matters which, if not disclosed, would be likely to affect the marketability of the property.

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The undersigned will sell and convey only as Substitute Trustee.

The right is reserved to adjourn the day of the sale to another day, time and place, for cause, and without further publication, upon announcement at the time and place for the sale set forth above.

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All right and equity of redemption, statutory or otherwise, homestead, and/or delay are expressly waived in said Deed of Trust, and the title shall be conveyed absolute, free and clear of all interest, lien, charge, or encumbrance of any kind whatsoever existing at the time of the sale.

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Building Permits
Hamilton County

<table>
<thead>
<tr>
<th>Status Date</th>
<th>Site Address</th>
<th>Owner Address</th>
<th>Licensed Professional Address</th>
<th>Work Description</th>
<th>Contract Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>9/14/2016</td>
<td>1623 McFarland Rd 725 Julián Rd, Chattanooga, 37421</td>
<td>Tineeka Construction Co. #1135 Mackenzie Branch St Ste #107 TnNew Construction</td>
<td>Gillis Construction, Llc Qsisa Issa 1335 Mackenzie Branch Dr Ste 137 Chattanooga, TnNew Construction</td>
<td>New Single Family Home With Attached Garage</td>
<td>$2,000,000</td>
</tr>
<tr>
<td>9/14/2016</td>
<td>1331 Dd A10917 1034 Stone ledge Ln Chattanooga, Residential (1.2) Chattanooga, TnNew Construction</td>
<td>Joseph Wiliam Frances I &amp; Karladee Frances II 1335 Mackenzie Branch Dr Ste Chattanooga, TnNew Construction</td>
<td>Dorado Enterprises Caroline Espada 1335 Mackenzie Branch Dr Chattanooga, TnNew Construction</td>
<td>New Single Family Home with Attached Garage</td>
<td>$200,000</td>
</tr>
<tr>
<td>9/14/2016</td>
<td>1318 Bv B 002 3480 Abaco Road Chattanooga, 37419</td>
<td>Substitution Trustee 1335 Mackenzie Branch Dr Ste Chattanooga, TnNew Construction</td>
<td>Substitution Trustee 1335 Mackenzie Branch Dr Chattanooga, TnNew Construction</td>
<td>New Single Family House On Craw</td>
<td>$140,000</td>
</tr>
<tr>
<td>9/14/2016</td>
<td>13172h H0201 1501 Westwood Dr Chattanooga, Residential (1.2) Chattanooga, TnNew Construction</td>
<td>New Construction</td>
<td>Outreach Development Group New Construction</td>
<td>New Single Family Home 2</td>
<td>$158,000</td>
</tr>
<tr>
<td>9/14/2016</td>
<td>13172h C0250 1113 Highgll Dr Chattanooga, Residential (1.2) Chattanooga, TnNew Construction</td>
<td>New Construction</td>
<td>Outreach Development Group New Construction</td>
<td>New Single Family Home 2</td>
<td>$158,000</td>
</tr>
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<td>9/14/2016</td>
<td>13172h A 00695 586 Kestrel Ln Chattanooga, Residential (1.2) Chattanooga, TnNew Construction</td>
<td>New Construction</td>
<td>New Construction</td>
<td>New Family Single Residential</td>
<td>$460,000</td>
</tr>
<tr>
<td>9/14/2016</td>
<td>13172h A 00696 5s022 Bentown Rd Chattanooga, Residential (1.2) Chattanooga, TnNew Construction</td>
<td>Karenen M. ordered 2015 Flemming Rd Chattanooga, TnNew Construction</td>
<td>rebels A. Collier 6867 Bentown He Chattanooga, TnNew Construction</td>
<td>New Single Family Home With Attached Garage</td>
<td>$225,000</td>
</tr>
<tr>
<td>9/14/2016</td>
<td>13172h A 00697 458 Dobbs Way Chattanooga, Residential (1.2) Chattanooga, TnNew Construction</td>
<td>New Construction</td>
<td>New Construction</td>
<td>New Single Family Home With Attached Garage</td>
<td>$225,000</td>
</tr>
</tbody>
</table>

NOTE OF FORECLOSURE SALE
STATE OF TENNESSEE, HAMILTON COUNTY
WHEREAS, Arnold Chris Gregory and Al-Azzam Mohammed executed a Deed of Trust to TJC Mortgage, INC; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Franklin American Mortgage Company, LLC, on October 3, 2016 at 9:00 AM on the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale certain property hereinafter described to the highest bidder for certified funds at the conclusion of the sale, or credit bid from a bank or other lender pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated at

171L-G-15.08 PROPERTY ADDRESS: The above-described property is located at 8427 OAK DR, CHATTANOOGA, TN 37421.

The undersigned is attempting to collect a debt. Any information obtained will be used for that purpose. IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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Auctions
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The SENIOR WRITER will support the Office of the Chancellor and the strategic messaging of the University of Chattanooga. Visit http://www.utc.edu/human-resources/job-openings/index.php to apply.

RECRUITING HEADACHES? We can help! Advertise your job opening in this newspaper + 99 newspapers across the state. Call 423-647-4284 to Contact our classified dept. or email belbiott@tnexpress.com

Help Wanted - Driven
2 DRIVER TRAINEES NEEDED NOW at Geenen’s Transport! No Experience Needed! Earn $15 - $20 Per Week! Paid CDL Training! All costs covered! 1-877-649-3153 drive4evens.com

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SPECIAL ADVERTISING SECTION
www.HamiltonCounty Herald.com
Page 9

SUBSTITUTE TRUSTEE SALE NOTICE
WHEREAS, Neida Scudgins and Jerry D. Scudgins, by way of a deed of trust dated August 20, 1952, recorded in Book BI 10841, Page 847, Register’s Office for Hamilton County, Tennessee, conveyed to the Beneficiary, Farmer’s Home Bank, the property described as: Beginning at the intersection of Green Pond Road and Georgia Avenue in Chattanooga, Hamilton County, Tennessee, and extending thereon, including any and all easements, as herein specified.

UPON DUE CONSIDERATION, and for the purpose of consummating the sale of the property described above and all rights, titles, and equitable interests in and to the same, the Substitute Trustee, for the benefit of the Beneficiary, as Substitute Trustee by instrument of assignment in HAMILTON County, Tennessee, to wit: AT THE REGISTER’S OFFICE, HAMILTON COUNTY, TENNESSEE, BEING THE SAME PROPERTY

ALL right and equity of redemption, statutory or otherwise, is hereby waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. PRIORITY TRUSTEES SERVICE OF TN, LLC, 2913 Clifton Road NE, Suite 780 Atlanta, Georgia 30329 703-224-8151 File #: 7345.2044 FEI # 2013.04656 Website: www.pssatlanta.com

WHEREAS, Neida Scudgins and Jerry D. Scudgins conveyed an interest in their homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. PRIORITY TRUSTEES SERVICE OF TN, LLC, SUBSTITUTE TRUSTEE for the benefit of Farmers Home Bank, Inc. as nominee for SunTrust Mortgage, Inc., 2913 Clifton Road NE, Suite 780 Atlanta, Georgia 30329 703-224-8151 File #: 7345.2044 FEI # 2013.04656 Website: www.pssatlanta.com

WHEREAS, Lender, the beneficiary of the indebtedness described in the original Deed of Trust, is in default pursuant to the power, duty and authority vested in the Substitute Trustee, in order to ac-

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**Forensic Analysis of Financial Statements:**

“Do any of these numbers look fishy to you?”

**Sharon Hamrick, CPA, CFF, CFE**

**Elliott Davis Decosimo**

**Wednesday, September 21, 2016**

11:30 a.m. – 1:00 p.m.

Mountain City Club - Woodland Room – 2nd Floor

1.0 Hour CLE Credit

$55 Members / $65 Non-Members (includes buffet lunch)

---

**Rush to Justice:**

Tennessee’s Forgotten Trial of the Century

**Jerry Summers, Esq., Summers, Rufolo & Rodgers**

**Wednesday, October 5, 2016**

8:00 a.m. – Registration and light breakfast; 8:30 a.m. – 11:45 a.m. - Seminar

Mountain City Club – Woodland Room – 2nd Floor

3.0 Hour Dual CLE Credit

$95 Members / $125 Non-Members (includes signed book, Rush To Justice)

---

**Ten Tips to Basic Media Relations for Lawyers**

**Steve Gill, Esq., CEO and co-owner of Gill Media, Inc.**

**Wednesday, October 12, 2016**

11:15 a.m. – Registration; 11:30 a.m. – 1:00 p.m. – Seminar

Black Creek Golf Club – Private Dining Room

1.0 Hour GENERAL CLE Credit

$55 Members / $65 Non-Members (includes lunch)

---

**The Dangerous Expert Witness**

**D. Michael Costello, CPA, CFF, CFE**

**Elliott Davis Decosimo**

**Wednesday, October 26, 2016**

11:30 a.m. – 1:00 p.m.

Mountain City Club – Woodland Room – 2nd Floor

1.0 Hour CLE Credit

$55 Members / $65 Non-Members (includes buffet lunch)

---

**Do You Know How to Develop a Successful Practice?**

**Sandler Training…finding power in reinforcement**

**Dan Nausley, CPA, CFF, CFE**

**Wednesday, October 19, 2016**

8:00 a.m. – Registration; 8:30 a.m. – 11:45 a.m. - Seminar

Mountain City Club – Woodland Room – 2nd Floor

3.0 Hours GENERAL CLE Credit

$95 Members / $135 Non-Members (includes buffet lunch)

---

**Open Records in Tennessee**

**Ann V. Butterworth, J.D.**

Assistant to the Comptroller for Public Finance

**Open Records Counsel**

**Wednesday, November 2, 2016**

10 a.m. – 12:00 noon

Mountain City Club – Woodland Room – 2nd Floor

2.0 Hour CLE Credit

$55 Members / $65 Non-Members

---

**Bench & Bar: General Sessions Court**

**Hon. Christie M. Sell**, Division I

**Hon. David E. Bales**, Division II

**Hon. Clarence Shattuck**, Division III

**Hon. Lila J. Statom**, Division IV

**Hon. Gary W. Starnes**, Division V

Format will be a moderated discussion among the Sessions Court Judges and the Bar.

**Wednesday, November 9, 2016**

1:00 p.m. Registration; 1:30 p.m. – 4:45 p.m. - Seminar

Hamilton County Courthouse - Commission Room - 4th Floor

$45 FOR 3-HOURS DUAL CLE Credit

Reception Immediately Following, Universal Joint

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**The Annual Bill & Phil Show**

**William T. Ramsey, Esq., Neal & Harwell**

**Phillip Hampton, President of LogicForce**

**Wednesday, November 16, 2016**

8:00 a.m. – Registration; 8:30 a.m. – 11:45 a.m. - Seminar

Mountain City Club – Woodland Room – 2nd Floor

3.0 Hours Dual CLE Credit

$85 Members / $125 Non-Members

---

**SouthEast Bench & Bar Juvenile Mini Conference**

Presented by the Department of Children’s Services

**Douglas Earl Diamond, Gen’l Counsel**

**Sophia Crawford, Deputy Gen’l Counsel**

**Wednesday, November 30, 2016**

8:00 a.m.-Registration; 8:30 a.m. – 3:15 p.m. - Seminar

(Lunch on your own 12-noon to 1:15 p.m)

5.0 Hours GENERAL and 1 Hour DUAL CLE Credit

$95.00 Members and Non-Members

---

**Criminal Law: Ethical Investigations in Federal & State Criminal Law**

**Lee Davis, Esq., Davis & Hoss; Kay Baker, Phoenix Investigative Services, LLC**

**Thursday, December 1, 2016**

1:00 p.m. – Registration; 1:15 p.m. – 4:30 p.m. - Seminar

Hamilton County Commission Room – 4th Floor

3.0 Hours Dual CLE Credit

$85 Members / $125 Non-Members

---

**The Annual Quality of Life:**

**Take the Stress Out of Success**

**Sandy Garrett, Esq., Chief Disciplinary Counsel, Board of Professional Conduct**

**Arthur C. Grisham, Jr., Esq., Grisham & Bell**

**Julian Kaufman, Ba, His, Med, Nca, Ccs, Forte Fitness**

**Tuesday, December 6, 2016**

8:00 a.m. – Registration; 8:30 a.m. – 11:45 a.m. - Seminar

Mountain City Club – Woodland Room – 2nd Floor

3.0 Hours Dual CLE Credit

$85 Members / $125 Non-Members

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**Dr. Donna Van Natten, President & CEO of Accountability Measures, LLC**

**Wednesday, December 7, 2016**

8:00 a.m. – Registration; 8:30 a.m. – 11:45 a.m. - Seminar

Mountain City Club – Woodland Room – 2nd Floor

3.0 Hours Dual CLE Credit

$95 Members / $125 Non-Members

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**John Bode & Friends: Labor & Employment Law**

**John R. Bode, Moderator and Presenter**

**“Friends” To Be Announced**

**Thursday, December 8, 2016**

2:00 p.m. – Registration; 2:30 p.m. – 4:30 p.m Seminar

Miller & Martin – 12th Floor

2.0 Hours GENERAL CLE Credit

$65 Members / $95 Non-Members

---

**Canyon Ridge: The Trial of a Lifetime**

**William G. Colvin, Esq.; Hon. J. B. Bennett, Circuit Court**

**Craig R. Allen, Leitner Williams Dooley & Napolitan**

**D. Michael Costello, Elliott Davis Decosimo**

**Thursday, December 12, 2016**

1:00 p.m. – Registration; 1:30 p.m. – 4:45 p.m. Seminar

Mountain City Club – Woodland Room – 2nd Floor

2.0 Hours CLE Credit

$45.00 Members and Non-Members

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**Juvenile Mini Conference**

Presented by the Department of Children’s Services

**Douglass Earl Diamond, Gen’l Counsel**

**Sophia Crawford, Deputy Gen’l Counsel**

**Wednesday, November 30, 2016**

8:00 a.m.-Registration; 8:30 a.m. – 3:15 p.m. - Seminar

(Lunch on your own 12-noon to 1:15 p.m)

5.0 Hours GENERAL and 1 Hour DUAL CLE Credit

$95.00 Members and Non-Members

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**Fall 2016 CLEs**

**CRA**

**Chattanooga Bar Association**

TO REGISTER: email Lhood@chattanoogabar.org or call 423-602-9430
If you’re a Tennessee fan hurting from the 11-game losing streak against Florida, put yourself in Corey Vereen’s shoes. The senior defensive end is from Winter Garden, Florida, and he’s 0-0-3 against his buddies back home. That’s not the worst part for Vereen.

“The funny thing is, my girl-friend actually goes to the University of Florida, so I definitely make it a priority to beat them every year,” Vereen says. “And it’s actually very interesting now that how happens, so it’s always a priority.”

It gets personal again Saturday at 3:30 ET when No. 14 Tennessee (3-0) plays host to No. 19 Florida (3-0) at Neyland Stadium. CBS will televise the game.

UT is favored to win the SEC East Division, and the Gators are the defending East champions. Last year, the Vols blew a 27-14 lead in the fourth quarter of a 45-17 loss to Florida in Gainesville.

Vereen recalls talking with his girl after the game.

“Man, it was very short. I’ll tell you that, but it’s cool,” he says. “I love her, so it’s all good.”

Tennessee is 3-0 for the first time since 2004, the last year it beat the Gators. UT’s James Wilhoit kicked the winning 50-yard field goal in the closing seconds as the Vols won 30-28 in Neyland Stadium in 2004.

Florida has been the Vols’ greatest nemesis since then. During the losing streak, Tennessee went 0-4 at Florida by one point three times, including the past two years. The Volunteers still have a chance to end their losing streak at Florida (2-1) and gain some revenge for last year’s 28-19 loss in Knoxville.

His team is off to a 3-0 start, but Vereen is taking it one game at a time.

“Every year, everybody says it’s a rivalry, but we come out every year and you dominate (Tennessee),” Harris said. “We come out with the ‘W.’ Other than that, we play our game and they play our game, but we come out and dominate.”

Vereen has heard the Gators’ chatter.

“Basically, I was aware of it, but we just don’t pay attention,” he says. “We focus on playing winning football.”

Spoken like a true Butch Jones player.

Jones, Tennessee’s fourth-year head coach, said Monday that his team doesn’t need bulletin-board material to get fired up.

“First of all, you shouldn’t need that to motivate you,” Jones added. “If you’re a true competitor, and you have that great competitive grit that we talk about, these are the games you live for. These are the games you want to play in, but when you only have 12 opportunities all year and you’re a great competitor, you’re up for every single game.

“So no, we don’t use that as motivation. I’m just working to get better. It doesn’t do us any good to talk about it. Half these kids have no idea about it, so (freshman cornerback) Baylen Buchanan, he don’t need to know about 11 years.

“All he needs to worry about is getting better and playing a talented group of receivers and a very good offense. That’s what he needs to focus on.

“We can’t have any clutter and distractions. We have to work on being a better football team, and we’re playing the champions of our side, so we have to do everything that we can to prepare. We can’t let our mind take us off. We cannot fall under the House Ethics Committee’s jurisdiction, he said.

“I think it’s incumbent on the AG, once he’s issued a report, to follow up on any reports that people have been retaliated against or fired or what have you, for being victims,” Stewart said.

Throughout the 2016 session and during the special session, Stewart and fellow Democrats hammered Harwell for allowing the matter to fester. Harwell, who is running against Democrat Chris Moth in the Nov. 8 election, is clearly done with the Durham situation – or at least wants to be – and probably wishes he’d been explined months ago.

Women voters in her upper-class Davidson County district aren’t thrilled with the things going on at the Capitol, even if it’s been like a boys’ locker room for the last 100 years, because even if Durham isn’t the first, he’s probably among the worst.

Word on the street is Harwell had to work a lot harder than usual on campaigning, possibly even pounding the pavement door to door, because of the albatross of Durham clinging to her.

Moments after voting to oust him, Harwell said she hoped he would seek help to regain some mental “stability.”

But she cast off the idea that another legislator wrongfully fired a female staff member, saying, “I think the Democrats just kind of always look for something, right? That’s their job, and I understand.”

The final analysis

Before we reached the point of Durham’s debauchery – allegedly including sex with a young political worker in his legislative office – Republicans considered removing him from his position as whip because of an assortment of allegations. Those ranged from writing a character reference letter for a former youth minister convict- ed of statutory rape to talking the Williamson County district attorney out of charging him with prescription fraud.

If he had stepped down from the leadership post instead of accusing the “liberal media” of trying to hound him out of office in early 2016, he might still be in office.

Instead, he took a “crooked path” to the Capitol from the Rachel Jackson Building once Harwell banished him from the Legislative Plaza to cut off contact with female staffers and women lobbyists after the AG said he might be a threat to women.

Durham is threatening to sue the state over his dismissal, challenging the attorney general’s report, the actions of the House and, ultimately, the Franklin voters.

While what does he have to gain? He can’t overturn the election’s outcome, so after spending tens of thousands of dollars on a losing campaign, he hired a high-powered attorney to take the state of Tennessee to court, he’ll get a paltry $5,000 a year to carry him into the sunset.

Considering the state and federal investigations he faces regarding alleged use of campaign finances to prop up his private business, he’d be better stick with that battle.

Ultimately, though, this appears to be a case where God decided the outcome of Durham’s career, with the Repub- lican leadership expediting the process. But Democrats will keep trying to resurrect this public blemish – maybe to regain honor statewide.

So let it be written, so let it be done.

Sam Stockard can be reached at sstockard44@gmail.com.

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Crisis hotlines crucial to suicide prevention

By Jennifer Armstrong

The suicide rate in the United States has increased 24 percent since 1999, according to the Centers for Disease Control and Prevention. The report details that the rate has tripled among girls 10 to 14 years old and is up 43 percent among men 45 to 64 years old. To combat these hard numbers, our nation needsaderpe strategize investment in life-saving crisis care.

September is National Suicide Prevention Awareness Month—a much needed time to increase recognition of and access to the dependent, in-depth, effective work being done via crisis phone lines and care systems.

Every day, I see the hope-crisis hotlines provide to those in need. This care can make a pivotal difference to struggling people who consider taking their own lives or to family members urgently seeking advice. As the director of Crisis Care Services for Centerstone, my role involves oversight of crisis services, including telephonic crisis intervention for nine local and national hotlines such as the Tennessee Statewide Crisis Line, National Suicide Prevention Line, NTL Life Line, and targeted numbers for teens and veterans.

Based on that experience, here are three important things to know about crisis care.

- **Crisis lines are the front line:** Like a soldier keeping watch, hotline professionals are available to provide suicide prevention services 24 hours a day, 365 days of the year. Callers receive a free risk assessment conducted by the trained crisis consultant and a commitment to remain engaged in conversation until safety is established, de-escalating the war inside.

- **It’s more than a phone call:** Contacting a suicide prevention hotline begins a thoughtful, thorough process of care. Master’s level and licensed crisis care consultants listen to and then link callers to appropriate services and dispatch a mobile response team for face-to-face assessment when needed. At Centerstone, a clinician follows up with the client within 24 hours of first contact. Select services also offer a mix of telephonic, text, and in-person follow-up for up to a full year.

- **Strategic crisis care works:** Through a grant provided by Blue Cross Blue Shield of Tennessee, 199 individuals who had experienced a suicide-related event were enrolled via hotlines or emergency departments into the Centerstone Crisis High Risk Follow-Up Project. Participants received follow-up calls, safety planning, and referral support at one, seven, 14 and 30 days after their incident. The resulting rate of return to emergency rooms was 8 percent much lower than the estimated national average of 31.5 percent. During this pilot program, there were zero occurrences of suicide deaths among the enrollees.

Indeed, crisis hotlines and care systems are due increased attention and government funding. They save overall costs and, more importantly, save precious lives. A client of the National Suicide Prevention Line, referring to the person who took the call, said, “If it weren’t for her, I wouldn’t be here.”

That’s why we’re all here. If you or someone close is struggling with suicidal ideation, call the Centerstone 24-Hour Crisis Hotline now at (800) 681-7444.

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**IRONMAN 2016 street closures and spectator information**

During IRONMAN this weekend, the Chattanooga Department of Transportation (CDOT) recommends spectators and visitors park in the lots and garages surrounding downtown and utilize the Free Electric Shuttle and Bike Chattanooga bike share system. The Electric Shuttle will have extended hours for IRONMAN on Sunday beginning at 6:00 a.m. and ending at 12:20 a.m. There will also be extra shuttles running the route. Bike Chattanooga Ambassadors will be at bike share stations to assist people renting a bike.

The Tennessee River will be closed to pleasure crafts between Ross’s Landing and the Chickamauga Dam from 5:00 a.m.-10:30 a.m. on Sunday. This includes the Rivermont Park and Tennessee River Park boat ramps.

Ironman starts Sunday at 7:30 a.m. with the swim portion. Athletes will transition to the bike race from about 8:00 a.m.-1:00 p.m. Traffic will be stopped from crossing the cyclists’ lane when they are present between 8:00 a.m. and 6:00 p.m. on Riverfront Parkway, West 20th Street, Broad Street, Market Street, and Alton Park Boulevard. Runners will be on the Riverwalk, Amnicola Highway, the Veterans Bridge, Bar- ton Avenue, Hixon Pike, and Riverwalk Road between 12:25 p.m. and midnight.


MORE INFO

www.chattanooga.gov/transportation/traffic-engineering-a-operations/special-events-u-street-closures

Click on the “Red Street Closures” tab to access an interactive map of road closures of Riverfront Parkway between Molly Lane and Market Street, the right southbound lane of Market Street between West 20th Street and West 40th Street, West 40th Street between Alton Park Blvd and Tennessee Avenue, and the E-24 on ramp and Southbound off ramp at Market Street will be closed, and all streets crossing this route will be controlled by Chattanooga police officers. The intersections of St. Elmo Avenue and Virginia Avenue at West 45th Street will be four-way stops from 8:00 a.m.-6:00 p.m. on Sunday for the IRONMAN bike portion. Cyclists will also be on Tennessee Avenue and St. Elmo Avenue to the state line, riding with traffic.

The right eastbound lane of Frazier Avenue between Forest Avenue and the Veterans Bridge, the right northbound lane of Barton Avenue between Frazier Avenue and Baker Street, the right northbound lane of the Veterans Bridge between East 3rd Street and Barton Avenue, the right westbound lane of Amnicola Highway between Old Cur- tain Pole Road and Lindsey Street. Riverside Drive between Lindsay Street and Molly Lane, the Battery Place off ramp from Riverside Drive, and Aquar- ium Way between Riverside Drive and Walnut Street will be closed, and all streets crossing this route will be controlled by Chattanooga police officers to give right-of-way to the runners from 12:25 p.m. to midnight on Sunday for the IRONMAN run portion.

Source: Chattanooga Department of Transportation

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**AUCTION**

- **Auction:** 12 Noon CST

- **Sip & Monthly Auction:**
  - Wheelchair Lift & Spud Wrenches
  - Tools & Welders
  - Generator & Equipment & More!

- **Auction:**
  - A 3 Bed/2 Bath
  - Lake Barkey
  - Lake Area Property

- **Real Estate Sells at 12 Noon CST**

- **Location:** 210 Acres

- **Multiple Barns:**
  - Antiques/Collectibles
  - Equipment & Tools
  - Personal Property
  - Great Land for New Grapes, Hunting, or Lake Area Retreat

- **For More Info Call:**
  - JOSH ABNER (270) 839-3136

- **Auction:**
  - 3 Bed/2 Bath
  - 101 +/- Acres
  - 498 Trigg Furnace Rd
  - Cadiz, KY 42211
Realtor Greg Martin is motivated not by sales but by helping others

By David Laprad

Greg Martin has a few one-liners he likes to toss around when he tells people he recently switched from selling cemetery plots to selling real estate.

“I went from selling inches to selling dollars,” Martin says. He pauses, but he’s not done; he’s just warming up.

“I went from selling below-ground real estate to above-ground real estate,” Martin says. It’s a good line, but he’s saved his best for last.

“I went from selling frowns to selling smiles,” he says, offering a friendly grin as an example of his product.

Martin, 53, was in the cemetery business for 20 years. He was good at it, too, selling $500,000 a year in pre-arranged plots. He says he liked helping people prepare for a difficult day.

Now Martin is helping people prepare for a happier day. And he still enjoys his work, partly because he doesn’t like to be bored. “I love that I can work all the time,” he says. “I love being busy.”

Martin says his brother, Doug, chief operating officer at EMJ Corporation, teases him about his attachment to his phone. But that’s OK with Martin; he doesn’t just feel the need to be available around the clock to his clients - he likes to be on call. “I don’t mind answering the phone at 11 o’clock at night,” he says. “I want people to pick me because of my responsiveness. When someone calls me, if I can’t answer the phone right then, I’ll call them back like that,” he says, snapping his fingers.

Martin also wants people to be drawn to his integrity. He credits his parents, John and Dianne Martin, with teaching him right from wrong. “People be drawn to his integrity. He credits his parents, John and Dianne Martin, with teaching him right from wrong. “People want people to pick me because of my responsiveness. When someone calls me, if I can’t answer the phone right then, I’ll call them back like that,” he says, snapping his fingers.

Martin says his mom, a retired but well-known Realtor in Chattanooga, inspired him right from wrong. “People want people to pick me because of my responsiveness. When someone calls me, if I can’t answer the phone right then, I’ll call them back like that,” he says, snapping his fingers.

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When you make a phone call, send a text message, or enter a search into Google, have you ever considered where those bits and bytes actually go? Do you think once they reach their destination, they disperse into nothing, as though they never existed? “Snowden” will make you think twice.

“Snowden” tells the true story of Edward Snowden, the American computer programmer who blew the whistle on the National Security Agency’s (NSA’s) covert collecting of telephone records. Maybe you heard the news in 2013, when The Guardian broke the story, which Snowden leaked to journalists in a Hong Kong hotel room. I remember perking up when I heard that a secret U.S. court order required Verizon to hand over all of its call data.

“Snowden” was written and directed by Oliver Stone, the grand provocateur of cinema. With films like “Platoon,” “ Born on the Fourth of July,” and “ JFK,” Stone is no stranger to controversial material. But whether you find his movies thought-provoking, or think he’s merely a self-important rabble-rouser, Stone’s filmography suggests he’s not just critical of his country, he also cares about it.

Working off “The Snowden Files,” a nonfiction book written by Luke Harding, Stone made a movie that’s less confrontational and incendiary than he’s known for producing, but that’s no less mentally stimulating than his best work.

Part of the credit goes to Joseph Gordon-Levitt, whose name I always have to Google, and who all but disappears into the role of Snowden. Having never met Snowden or watched any videos of him, I don’t know how accurate Gordon-Levitt’s portrayal is, but his performance of the brilliant and socially awkward man is beautifully nuanced. He also makes Snowden sympathetic and likeable.

Gordon-Levitt’s performance is more than clever pantomime, though; it’s an essential narrative device. Stone didn’t spell everything out in the writing, but relied on Gordon-Levitt’s narrative device. Stone didn’t spell everything out in the writing, but instead relied on Gordon-Levitt to communicate important story beats through his reactions to the events taking place around him. When Snowden learns that U.S. intelligence can turn on remote laptop cameras and peer into private lives, Gordon-Levitt’s reaction — one of quiet revulsion and horror as Stone lingers on the image of a Muslim woman on the other side of the world slipping out of her Burkha — sells the scene.

That’s not to say Stone didn’t put in a hard day’s work on “Snowden.” For starters, he wrote a highly coherent script. Espionage films tend to lose me, but I never felt lost watching “Snowden.” It also has great dialogue that underscores the themes of the movie. In a scene painfully performed by Gordon-Levitt, Snowden says the free and open expression of ideas was one of the principles on which this country was founded, and we’re going to fight to protect anything, why don’t we protect that? That hit me in the center of my chest.

Once Stone took his pages and stepped behind the camera, he masterfully captured what he needed out of each scene. In one of my favorite bits, Snowden’s former boss at the CIA looms over the young man on a wall-sized video screen as he calmly but menacingly lets him know he’s being watched. Stone has been criticized for having a showy visual style, but I believe he demonstrates great skill with the imagery in “Snowden.”

More than anything, “Snowden” made me think. I was astounded by the scope and complexity of the global intelligence community, challenged to question whether what’s being done without our knowledge is OK because it allegedly safeguards us from harm, and walked away stunned by the massive resources our country is pouring into cyber-intelligence and security. Unfortunately, Stone was so intent on encouraging his audience to think, he almost completely starved the story of what was happening. The result is a film that’s intriguing but not quite gripping.

‘Snowden’ an important, timely film

Photographs by David Laprad

Crye-Leike Real Estate Services has added three affiliate rental houses to local and national offerings: Linda Uzun and Jason Perdue of Ooltewah, Tenn., and Tammy Cantrell of La Fayette, Ga.

Linda Uzun
Uzun has become affiliated with Crye-Leike’s Ooltewah branch office. As a Realtor and affiliate broker, Uzun serves the real estate needs of buyers and sellers in and around Hamilton and Bradley counties. She specializes in residential real estate with a focus on investment properties and helping first-time homeowners and those relocating to Hamilton and Bradley counties.

Prior to joining Crye-Leike, Uzun worked in the insurance industry for eight years. Uzun is a member of the Greater Chattanooga Association of Realtors, the Tennessee Association of Realtors, and the National Association of Realtors. She may be reached at (423) 645-0498, or linda.uzun@crye-leike.com.

Jason Perdue
Perdue has become affiliated with Crye-Leike’s Ooltewah branch office. As a Realtor and affiliate broker, Perdue serves the real estate needs of buyers and sellers in and around Hamilton County. He specializes in residential real estate, with a focus on investment properties and helping first-time homebuyers.

Prior to joining Crye-Leike, Perdue worked in the automotive industry for 12 years. Perdue is a member of the Greater Chattanooga Association of Realtors, the Tennessee Association of Realtors, and the National Association of Realtors. He can be reached at (423) 331-7923, or jason.perdue@crye-leike.com.

Tammy Cantrell
Cantrell has become affiliated with Crye-Leike’s North Georgia branch office. Cantrell brings to Crye-Leike over 20 years of real estate sales experience. She was previously affiliated with CMD Marketing (CMD Communities) and Legendary Realty and Marketing (Legendary Communities). Prior to that, Cantrell was affiliated with Re/Max Unlimited, where she was with a real estate team that achieved state and national rankings.

As an associate broker licensed in Georgia and an affiliate broker in Tennessee, Cantrell serves the real estate needs of buyers and sellers in and around Walker, Dade, Chattooga, and Sequatchie counties. She specializes in new home construction, residential, investment properties, first-time homebuyers, relocation, farm and land, condominium and townhomes, seniors, and empty nesters.

Cantrell is a member of the Greater Chattanooga Association of Realtors, the Tennessee Association of Realtors, and the National Association of Realtors. She is also a graduate of the Realtors Institute (GRI). She can be reached at (423) 331-7923, or tammy.cantrell@crye-leike.com.

Crye-Leike adds three

Source: Crye-Leike

Georgia Association of Realtors services Hamilton and Sequatchie counties in southeast Tennessee; and Chattooga, Dade, and Walker counties in northwest Georgia. For more information, visit www.gcar.net.
Lot size and what it means to the home buyer

The gridiron of American football is a battleground where strength, speed, and endurance are measured. It also provides a nifty frame of reference for a variety of other measurements, including the size of land on which today’s new homes are built. Interestingly, these lots are getting smaller and smaller.

According to the U.S. Census Bureau, the median lot size for new single-family detached homes in 2015 was less than one-fifth of an acre—the smallest—on record. Using a football field as our measuring stick, just 5.6 square yards of lots would fit between the goal lines. But not all regions of the

Lot size here in the East South Central Region, which includes Tennessee, is 0.30 acres.

Focused on features

Though lots are reported getting smaller, one could argue that it’s not their size that matters most but the features within those structures. So what are today’s homes most sought after for features? That usually depends on the buyer. A recent survey from National Association of Home Builders compares the preferences of different age groups and found that older generations tend to look for single-story, smaller homes (under 1,900 square feet), while the younger generations lean more strongly toward two-story, larger homes (at least 2,300 square feet).

Regardless of age, buyers consider many of the same amenities to be either desirable or essential. The list of the most popular amenities includes Energy Star-rated windows and appliances, a full bathroom on the main level, and exterior lighting. That makes the list the single most-wanted feature in a home: a designated laundry room.

Desirable communities

When it comes to the features of the surrounding neighborhood, most of the home buyers reported the same amenities at or near the top of their most-wanted lists: a community that’s typically suburban, with close proximity to a park area, and has access to walking trails. Most also want to be in a community near retail locations.

For more information on building trends and the availability of new residential construction in Chattanooga and the surrounding area, contact the Home Builders Association of Greater Chattanooga or visit www.hbagc.net.

PAPA Services

Call (423) 629-0700 or visit papaservices.com

See 100 YEARS, page 22

50 years ago

What was going on in Chattanooga in 1966?

Saturday, Sept. 24

Construction of the children’s facility at Moccasin Bend Psychiatric Hospital was under way Friday after H.E. Collins Construction, a leading Chattanooga general contracting firm, took out a city building permit for $842,730.

W. Arnold Chambers, president of the Chattanooga Federal Savings and Loan Association, was elected to a three-year term as a director of the Tennessee Savings and Loan League at the annual convention last week in Asheville, N.C.

Sunday, Sept. 25

Chattanooga area sportsmen were on hand at Lovell Field early Sunday morning when a Tennessee National Guard plane landed with a load of 27 blacktail fawn from Oregon. They were transported by truck to the Army Volunteer Ordnance Works, where they were released.

Monday, Sept. 26

Bennett Cerf, president of Random House, author, humorist, lecturer, and member of the board of directors of Metro-Goldwyn-Mayer movie studios, will speak in Chattanooga Oct. 6 under the auspices of Adult Education Council, according to J.K. Sullivan, AEC president.

Tuesday, Sept. 27

A special committee of the Greater Chattanooga Chamber of Commerce will study intensively the possibility of a four-year, state-supported college for Chattanooga. T.A. Lupton, Jr., Chamber president, announced that Robert Kirk Waller, well-known attorney, as agreed to serve as chairman of the committee.

Wednesday, Sept. 28

The 14th annual Tennes-
see Valley Medical Assembly, sponsored by the Chattanooga Hamilton County Medical School, ended Tuesday after-
noon. The assembly was found-
ed 14 years ago by Dr. Wm. G. Stephenson, who still serves as co-chairman of the event. Dr. George Young, president, and Dr. Frank B. Graham, presi-
dent-elect, of the local medical society shared the principal duties for the two-day meeting. Dr. Wm. R. Fowler was the assembly chairman. The annual assembly has become one of Chattanooga’s finest assets.

County Judge Chester L. Frost has been appointed chair-
man of the National Associa-
tion of County Commissioners on county planning.

Thursday, Sept. 29

The Chattanooga Medicine Company, doing business under that name for the past 87 years, has bowed to the march of time and progress. After a stockholders meeting Tuesday, company officials announced the new corporate name of the pioneer drug-manufac-
turing firm would henceforth be Chattanooga Drug & Chemical Company. Alex Guerry, Jr., president, said the diversifi-
cation into fields other than the manufacture of drug products necessitated the name change.

Friday, Sept. 30

Jay Craven, supervisor of music in the Chattanooga Public Schools, has regrettably resigned as conductor of the Chattanooga Symphony Orchestra due to the press of professional and private business. The youth orchestra, a project of the Symphony As-
sociation, is sponsored by the Chattanooga Kiwanis Club.

What was going on in Chattanooga in 1916?

Saturday, Sept. 23

John Emory Connor, Chattanooga’s postmaster and prominent citizen, died at his home at 930 E. 10th St. following a stroke of apoplexy. Mr. Connor was born on a farm just two miles east of the city. He is survived by his wife and five children.

Raymond Seagle, son of Mr. and Mrs. D. L. Seagle, has re-
ceived an appointment as U.S. Vice Consul to Germany. He will be stationed in Leipzig.

Sunday, Sept. 24

Major Charles D. McGuffey, for seven years a teacher of Spanish at Central High School, has suffered a general breakdown and is confined to his bed at his home in Park Place. His father and an uncle, a professor of Virginia, com-
piled the series of McGuffey’s Readers and the “old Blue Back Speller.”

Dr. Thomas H. Billings, professor of Greek and Latin at the University of Chattanooga, has taken an apartment at the university. Dr. Billings is a graduate of Wesley College of Winnipeg, Canada, and Mrs. Billings is a graduate of Mt. Holyoke.

Felix Miller, Tracis Pyre, and Edward Chaplin leave today for the University of Pennsylvania.

Monday, Sept. 25

Sgt. James Hogan came from his home east of Missionary Ridge to attend the funeral of Cicere Rape. They were appointed to the city’s police force in 1883. The passing of Rape leaves Hogan the only living member of the original 10 men who were appointed to the force in that year.

A beautiful outdoor wed-
ing was held on the terrace of the Rose home today when Miss Helen Rose and Sidney L. Kahn of Little Rock, Ark., were married. Rabbi Julian Miller was the ceremony officiant. A buffet supper followed the ceremony. The couple left for Little Rock, where they will make their home.

Tuesday, Sept. 26

Samuel F. Howard and R.G. Brock have purchased the interest of Arthur Bell in the Bell’s – Men’s Furnishings store on Market Street near Eighth Street.

The pre-historic Indian monument and mound on Riverside Drive is being pro-
tected from further depreda-
tion. Two-thirds of the burial mound has been cut down. Dr. J.W. Buchanan and Dr. P.D. Sims met with County Judge Will Cummings and County Commissioner and suggested a bronze marker be erected in Citico in memory of the Indians who were buried there. They declined the offer of a re-
cord of the treasures that have been lost and unaccounted for.

Mr. and Mrs. J.I. Carter and family are moving this week from Lookout Mountain and will sell their home on Battery Place.

Wednesday, Sept. 27

Mrs. C.E. Buck compliment-
ed Miss Katherine Kaufman with a Gold and White lun-
cheon at her home on Mission-
ary Ridge. Miss Kaufman is the bride-elect of Hugh L. Thatcher.

Misses Dorothy and Madge Tarwater of Rockwood will leave soon for New York, where they will spend the winter.

Miss Nancy Sizer will go to Agnes Scott College to spend a semester with old friends.

Thursday, Sept. 28

Chattanooga is saddened by the death of one of her most distinguished citizens, Mrs. H.S. Chamberlain, who died at her home on East Terrace. She was the wife of the late Capt. Hiram S. Chamberlain. The mother of six children, five of whom survive. Mrs. DeForest Evans and Miss Margaret Read will go to Nashville, where they will be the guests of Mrs. Frank Witherspoon, the former Miss
Public Notices

Foreclosure Notices

Continued from page 9

50 Ave., Chattanooga, Tennessee, pursuant to Deed of Trust executed by Kelly D. Holt, to Jeanine B. Saylor, Trustee, on April 26, 2002 at Book G6225, Page 887, Instrument No. 2002042900197, all of record in the Hamilton County Register's Office.

Party entitled to enforce security interest: Carrington Mortgage Services, LLC, its successors and assigns.

The following real estate located in Hamilton County, Tennessee, will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

All that tract or parcel of land lying and being in the City of Chattanooga, Hamilton County, Tennessee, being Lot 6 (6) of Remington Court Subdivision as shown by plat recorded in Plat Book 65, Page 64, in the Register's Office of Hamilton County, Tennessee. Being the same property conveyed by deed recorded in Book 6089, Page 419, in the Register's Office of Hamilton County, Tennessee.

This conveyance is made subject to the following:

Easements and other matters on plat recorded in Plat Book 65, Page 64, in the Register's Office of Hamilton County, Tennessee.

Restrictions recorded in Book 6201, Page 903, and any amendments thereto, in the Register's Office of Hamilton County, Tennessee.

Applicable conditions and easements in subdivision regulations recorded in Book 2116, Page 186, in the Register's Office of Hamilton County, Tennessee.

Parcel Number: 149B B 017.04

Current Owner(s) of Property: Kelly D. Holt

Other interested parties: Gault Financial, LLC

Street Address: 7540 Remington Ct, Chattanooga, Tennessee 37421

Any property address provided is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

All right of equity of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified/bank check made payable to or endorsed to Shapiro & Ingle, LLP. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded at any time.

Shapiro & Ingle, LLP, a Tennessee limited liability partnership Substitute Trustee

10130 Perimeter Parkway, Suite 400
Charlotte, NC 28216
Phone: (704) 333-8107
Fax: (704) 333-8156

www.auction.com

File No. 16-107373
Sept. 16, 23, 30, 2016 Flr17280

SUBSTITUTE TRUSTEE’S SALE

WHEREAS, default having been made in the payment of the debts and obligations secured by a Deed of Trust dated 02/06/14, by Lorraine M Hixson aka Lorraine G. Hixson, an unmarried woman to First American Title Insurance Company, Trustee, for the benefit of JPMorgan Chase Bank, N.A. and appearing of record in Register’s Office of Hamilton County, Tennessee, in Book GI 10165, Page 730, and

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Federal National Mortgage Association (“Fannie Mae”) and

WHEREAS, Federal National Mortgage Association (“Fannie Mae”), as the holder of the Note for which debt is owed, (“Note Holder”), appointed the undersigned, Priority Trustee Services of TN, LLC, as Substitute Trustee by instrument filed or to be filed for record in the Register’s Office of Hamilton County, Tennessee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Note Holder, and that the undersigned, Priority Trustee Services of TN,
In the event of
Foreclosure Notices Continued from page 17

subdivision regulations or ordinances in ef- fect thereon. Any proceeding for the conveyance of the hereinabove described lands, and for the protection of the present and future owners of said lands, and for the protection of said land or the grantor hereby and his heirs and assigns that the herein described land shall be subject to the conveyance hereinafter in the event of any restriction shall run with the land, recorded in Deed of Trust No. 16-000057-625, a copy of which is on file in the Office of Hamilton County, Tennessee. If the grantor herein, any party or parties there- after acquiring the same, or any party or parties violating or attempting to violate or attempt to violate said covenants, reservations, easements or other restrictions, shall fail the grantor herein to initiate any proceeding at law or in equity against such person or enti- ties, or persons claiming title and or otherwise, and homestead are expressly wa- 

satisfied at any time. If the sale is set aside because of Interested Parties in the advertisement, the grantor herein to initiate any proceeding at law or in equity against such person or enti- ties, or persons claiming title and or otherwise, and homestead are expressly wa- 

rescinded at any time. If the sale is set aside because of Interested Parties in the advertisement, if the sale is set aside because of Interested Parties in the advertisement, the grantor herein to initiate any proceeding at law or in equity against such person or enti- ties, or persons claiming title and or otherwise, and homestead are expressly wa- 

If the U.S. Department of Treasury/IRS, the Secretary of State of Tennessee, the Attorney General of Tennessee, or any governmental entity, has filed a request for a Notice of Intent to Foreclose, the grantor herein to initiate any proceeding at law or in equity against such person or enti- ties, or persons claiming title and or otherwise, and homestead are expressly wa- 

The sale is SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION. The right of the Occupant to remain in the possession of the property herein described is believed to be good, but the undersigned will convey only as Substitute Trustee if the Occupant(s) shall fail to vacate the property herein described within thirty (30) days after the sale at which the Occupant(s) right was not extinguished.

The address of the above described property is believed to be 343 Graham Rd, Soddy Daisy, Tennessee 37379, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.

The undersigned shall convey only as Substitute Trustee if the Occupant(s) shall fail to vacate the property herein described within thirty (30) days after the sale at which the Occupant(s) right was not extinguished.

This property is being sold with the express reservation that the sale is subject to confirma- tion by the court of record in the county where the sale is held. If the sale is set aside because any recorded plat; any and all liens against the property in question; any recorded judgment; and all other rights or interest, and in the event of any discrepancy, the legal description herein shall control.

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GREATER CHATTANOOGA ASSOCIATION of REALTORS®
This is subject to being sold with the express reservation that the sale is subject to confirmation by the lender or the trustee. This sale may be rescinded only by the Substitute Trustee at any time before or during the sale. The purchaser shall have the right to purchase the property in default of any other person by the return of any monies paid towards the purchase price. The Substitute Trustee may decide to rescind the sale at any time. If the Substitute Trustee rescinds the sale, the purchaser will be refunded the full amount of any monies paid towards the purchase price. The Substitute Trustee may, in its discretion, accept or reject any offer for sale. The Substitute Trustee may sell the property in the manner it deems proper.

The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding the condition of the property, the suitability of the property for any purpose, and otherwise, and any right of equity of redemption, statutory or otherwise, and homestead are waived in the future sale.

Partial Entitled to Enforce the Debt: Citifinancial, LLC, its successors and assigns.

The following real estate located in Hamilton County, Tennessee, will be sold to the highest bidder:

SUBSTITUTE TRUSTEE’S SALE

Sale at public auction will be on October 24, 2016 at 10:00AM local time, at the Tennessee Department of Finance and Administration, 431 5th Avenue, Please join us for a self-guided tour of the city’s most beautiful properties. A CERTAIN TRACT OR PARCEL OF LAND IN the City of Second Civil District, Hamilton County, Tennessee, to wit:

The street address of the above described property is believed to be 13704 Mount Tabor Rd, Soddy Daisy, Tennessee 37379 Parcels: Number Current Owner(s) of Property: Charles S. Smith and wife, Hollie L. Smith

This being the same property conveyed to Jim Stone, deceased.

If you purchase a property, the right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above.

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated April 20, 2001, recorded December 30, 2008, in Book No. GI 8823, at Page 486, in the Register of Deeds for Hamilton County, Tennessee, being recorded simultaneously herewith.

The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding the condition of the property, the suitability of the property for any purpose, and otherwise, and any right of equity of redemption, statutory or otherwise, and homestead are waived in the future sale.

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BEFORE ME, the undersigned, on this 23rd day of September, 2016, in Hamilton County, Tennessee, in Court of General Sessions, Civil Division, having personally examined and heard the above-entitled matter, and having heard and considered all arguments, evidence and pleadings, and the entire record in this cause, IT IS ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law, immediately after the order has been signed by the judge.

LARRY L. HENRY, Clerk
Kim Emmett, Deputy Clerk
Attorney for Plaintiff:
Mayfield and Lester

ORDER OF PUBLICATION

Appearing in the record from this cause, that the defendant is a non-resident of Tennessee, and certain property or money has been attached.

One or more civil warrants have issued but returned unserved, and an attachment issued and was levied upon certain property or money.

IT IS ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law, immediately after the order has been signed by the judge.

LARRY L. HENRY, Clerk
Kim Emmett, Deputy Clerk
Attorney for Plaintiff:
Mayfield and Lester

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LARRY L. HENRY, Clerk
Kim Emmett, Deputy Clerk
Attorney for Plaintiff:
Mayfield and Lester
Let’s hear it for Schenk, Yip and Hack!

I saw in the sports section of my local paper an item that said three golfers named Yip, Hack and Schenk were a threesome on the final day of some tournament. And I thought it was a joke.

In golf, we have this malady called “the yips.” If you have them, you are missing the shortest of putts, regularly. All the time. You have no clue why the ball will not go into the hole. It’s an awful feeling.

Definingly, “the yips” is recognized in a broader sports sense. Famously, 25 years or so ago, second baseman for two MLB teams suffered the yips as their careers drew to a close. They’d catch a grounder and throw the ball over the first baseman’s head. Or into the ground. Or 10 feet to the right or left.

In golf we also have “the shanks.” To shank the ball means to hit it way right of the intended line if you’re right-handed; way left, if you’re a southpaw – in a weirdly curving fashion, and usually not very far.

The shot itself is the nounal definition, as in “I had three shanks on the front nine.”

Many golfers will not even say “the S-word.” Beaucoup articles have been written on how to cure the shanks, analyzing causation in great detail, etc. The word is also in volleyball glossaries, meaning a pass that goes in any direction other than that intended by the player.

Another golf term is “hack.” To hack at something, including a golf ball, is to take an ungraceful, usually ineffective, swing at it. Thus, you’ll find the term also in tennis and baseball.

Hack, in golf, is a triple-threat word: As a verb, it’s the player’s motion in trying to hit the ball. As a noun, it can be the resultant shot and/or the swing that produced the shot. As in:

“He’s just going to have to hack this one out, Phil.”

“That’s right, Jack. Ugh! What a hack that was.”

“After that hack, it’ll be tough to save bogey.”

Convinced that someone was playing tricks on my local sports journalists, I did a little research. And now I must introduce you to Ryan Yip, Adam Schenk and Jhared Hack. Pro golfers, all of them. I kid you not.

Schenk is from Indiana and is a 2014 graduate of Purdue. Hack hails from Florida, attended University of Central Florida and turned pro in 2008. Yip is from Canada.

And, yes, in late August, at the News Sentinel Open – played in Knoxville at Fox Den Country Club – after three rounds, each of them was 15 under par. They, therefore, found themselves paired as a threesome.

The event was won by J.J. Spaun, who rolled in a 10-foot birdie putt on No. 18 to beat Sam Ryder. Rick Lamb came in third. Schenk tied for sixth, Yip tied for eighth and Hack tied for 11th.

Spaun, Ryder and Lamb. Sounds like a Philadelphia law firm. But it just doesn’t have the pizzazz of Schenk, Yip and Hack.

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.
Perkins Act could address construction workforce shortages

The chief executive officer of the Associated General Contractors of America, Stephen E. Sandherr, issued the following statement last week in response to the passage of the Strengthening Career and Technical Education for the 21st Century Act in the U.S. House of Representatives:

“The fact an overwhelming and bipartisan majority of the House approved this new career and technical education legislation is a clear sign that members of Congress understand the need to provide more students with the skills they need to enter high-paying careers like construction. Significantly, this new legislation includes reforms we have long advocated to allow school officials to offer programs that local employers need. In addition, the measure opens the way for greater acceptance of industry-recognized credentials within school programs, something we also have long championed.”

Moving forward, the Associated General Contractors of America will be working aggressively to encourage the Senate to quickly pass this measure and send it to the president for his signature. The last thing our economy can afford is to continue preparing students for jobs that don’t exist while local employers sit in vain for workers with skills that aren’t taught.”

 viewers to think that he forgot to entertain them. “Snowden” is everything I’ve said, but it has only a faint pulse. Scenes that should be tense feel low key, and the film drags in places. “Snowden” didn’t need action, but some tension near the end is everything I’ve said, but it has

Martin waited until the time was right. That moment arrived last year, as the last of his four sons approached the end of high school and the start of college. “I had thought about doing this for years,” he says. “I was ready for something different.”

When Martin made the switch, there was no question about where he wanted to do business: Berkshire Hathaway HomeServices Realty Center in Hixson, where his mother had worked. “Mom had great affection for [owners] Ben and Karen Kelly,” Martin says. “Also, the Kellys have a great reputation.”

Martin might have switched the kind of property he was selling, but he didn’t skip a beat in terms of sales. Although a Realtor’s rookie year is usually his or her toughest, Martin has already racked up about $2,500,000 in sales, and he’s showing no signs of slowing down.

Martin attributes his quick success to his sizable circle of influence, which he developed while running the cemetery business in Hixson and selling cemetery plots in the city for more than 15 years. “I have a lot of friends, and I’ve been in a ton of homes in this community,” he says. “So I’ve had a lot of referrals.”

While Martin is pleased with his success, money is not a motivating factor. “I don’t know that my kids are grown and gone, he says he’s fueled by the idea of helping people. “As I look at my career and what I want to accomplish, my goal is in my life, I want to help people,” he says. “I’ll make money along the way, but what drives me every day is solving problems for others and making their lives better.”

One of the ways Martin helps others through real estate is assisting his elderly clients with downsizing. Through a loss in his own life and wisdom from a sibling, Martin learned to empathize with his older buyers and sellers, and to guide them through what can be a tough time.

“My family and I spent every Christmas Eve at the home in which we grew up. But my dad’s death a few years ago was hard on my mom, and she wanted to sell the house. I didn’t want her to,” Martin says. “But my sister, Cindy, liked the idea because it would keep us from having to grieve both the loss of our mom and the home someday.”

Martin’s mother sold the house and moved into a smaller place, and Martin now offers his elderly clients the same sage advice.

Martin also aims to help people through public service. He’s served on the school board for district three, which includes Hixson, Lakeside, Middle Valley, and Big Ridge, since 2012, and is currently running for the county commissioner’s seat in the same district. Martin will be the Republican Party’s nominee in the special election on Tuesday, Nov. 8.

As a member of the school board, Martin has done more than occupy a seat at meetings; since joining the board, he’s gone into at least one school a week to meet with teachers, staff, or the Parent Teacher Association. He’s also talked with high school students about his favorite public servant: Alexander Hamilton.

“Hamilton came out of a difficult background to become the father of our system of government,” Martin says. “I use his story to let kids know they can make something of themselves, no matter what their background is or how they started out in life.”

Last year, Martin was named the PTA School Board Member of the Year in Tennessee for his efforts to improve public education in Hamilton County. He’s running for commissioner because he’s ready to expand his reach.

“When you’re on the school board, you’re always talking about education,” he says. “The county commission covers a broader range of topics.”

In addition to being involved in the political arena, Martin is a member of the Kiwanis Ki- wans and serves on the Board of Directors of the Friends of Hixson, the Advisory Board of the North River Civic Center, and the Board of Directors for the Hixson Council of the Chamber of Commerce. He’s also active in his church, Calvary Chapel Chattanooga.

Born and raised in Hixson, Martin graduated from Hixson High School in 1981 and earned an undergraduate degree at Bryan College in Dayton, Ohio. He then attended classes at New Orleans Baptist Theological Seminary, where he earned a master’s degree and a doctorate.

Martin is a member of a church on the Gulf Coast for ten years and getting his feet wet selling cemetery plots, Martin returned to Hixson in 1999.

Martin is married to Sheila, with whom he has four sons: Ben, Austin, Jay, and Peyton. Although tied to his phone, he does make time to exercise (he can be seen jogging the streets of Downtown Chattanooga on Wednesdays as part of the Hump Day Runner’s Club) and travel (he’s visited 47 U.S. states).

When Martin was selling midsouthsculpture.org, or call (423) 903-5648.

New Chattanooga Community Expo

On Saturday, Oct. 1, “The Tenesha Irvin Show” will present the 2nd annual New Chattanooga Community Expo at the Avondale Youth and Family Development Center, 11 a.m.-4 p.m. This is a free event includes a vendor expo, inspirational speakers, an old-school car show, basketball three-point shootout, games, free food and more. The expo is intended to connect businesses, organizations, churches and municipalities with people living in the Avondale community. Vendor, volunteer, sponsor, or donor information: (423) 597-7910, Tenesha.irvin@gmail.com.

Critics

From page 14

Martin and this wife, Sheila, a school teacher.
UT FOOTBALL

From page 11

Gators this year, it never will. “It’s always brought up,” senior tight end Jason Croom says. “Every year somebody says something about it, but we’re not worried about that. We’re worried about what we can fix this week and what we can do to change that past.”

It’s the start of a four-game stretch that will define UT’s 2016 season. The Vols played at Georgia and Texas A&M the next two weeks before facing Alabama Oct. 15 at Neyland Stadium.

3 matchups to watch

UT O-line vs. Florida Front

Here we go again. Tennessee’s offensive line is in a funk. Its play was spotty in the first two games, and downright bad against Ohio, which had three sacks on Joshua Dobbs and eight tackles for loss.

Through three games, the Vols have allowed seven sacks for a loss of 56 yards and given up 20 tackles for loss for minus-88 yards. And if not for Dobbs’s scrambling, those negative totals would be higher.

Dobbs still is projecting starting right tackle Chance Hall hurt his knee in fall camp and has surgery. He’s back practicing and question-able for Florida. His absence caused shuffling on the line, and it hasn’t worked.

Redshirt freshman Drew Richmond started the first two games before getting benched. Starting center Coleman Thomas started at right tackle against Ohio. And right guard Dylan Wiesman started at center.

Other starters on the line against Ohio were sophomore Jack Jones at right guard, junior Jashon Roberson at right tackle, and junior Brett Kendrick at left tackle.

“Just whoever was in there, it just boils down to consistency,” Jones said of the offensive line breakdowns. “We’ll do things right for three plays in a row and have great success, and all of a sudden, it’s one individual and it turns into a negative yardage play or something negative happening, and that’s teamwork. We have to continue to demand execution. It’s discipline and execution, but I saw those individuals making great progress.”

Tennessee’s offensive line improved during the second half of the 2015 season and looked like it might be solid this year. Not so. Robertson is the only starter on the offensive line against Ohio who was playing the same position he played last year (except for Jones, who was a backup).

Florida’s front will be the Vols’ biggest test by far. The Gators had seven sacks against North Texas and they have 16 this season for minus-112 yards. They have 23 tackles for loss totaling minus-127 yards. Redshirt freshman Juhari Zuniga leads the Gators with four sacks and four tackles for loss.

Gators’ receivers vs. UT’s new corner

Buchanan will get an early initiation into SEC football on Saturday with the loss of Sutton.

There were comparisons in fall camp between Buchanan’s play as a freshman and Sutton play when he was a freshman. But Sutton is a senior and one of the SEC’s best cornerbacks; Buchanan is still a freshman.

After taking over for Sutton, Buchanan had had five tackles (four solo) and a pass breakup against Ohio.

“More needs more corners, so Baylen’s going to be in there,” Jones pointed out. “He’s going to have valuable playing time. What I saw is a very poised and mature individual. The situation wasn’t too big for him, and they tried to attack him. They tried to go after him with vertical routes. They tried to go after him with double-move routes and he didn’t blink.”

“That’s the exciting thing. Baylen has a very calm demeanor about himself. Not only did he have very well for us at corner, but he was involved in all the special teams and he had his best special team performance that he’s had all year.”

The Gators’ top receiver, Antonio Callaway, was held out of the North Texas game due to a knee injury against Ken-tucky two weeks ago. Callaway caught 13 passes for 201 yards and two touchdowns in the first two games.

Junior Brandon Powell has 14 catches for 136 yards and two touchdowns, but isn’t the long-ball threat of Callaway. Expect Callaway to play against UT, even if he’s not 100 percent.

“I think Callaway is as good a receiver as we have in our conference and in the country,” Jones explained. “I think he’s a first-round NFL Draft pick.”

The Gators should and probably will pit their best receivers against Buchanan and see how the true freshman fares.

Dobbs vs. Gators’ D

UT has won nine consecutive games dating back to the 2015 season, and Dobbs has played a big part in the streak. He’s the key to the Vols offense. It won’t change Saturday.

Dobbs will be facing one of the nation’s top defenses. The Gators lead the nation in points allowed per game (4.7), yards allowed per game (129.7), and sacks (16).

Florida defense allowed a school-record 53 yards on 50 plays during 32-0 win over Tennessee.

“Probably the best defense we have faced since I have been here,” Jones said. “They make you earn everything you get. When you hold a football team to 53 yards, I’ve never heard of that before. Again, you talk about doing your job and playing compliment-ary football, that’s what they’re doing right now. All three opponents, they’ve held under 200 yards.”

5 things to watch

Appleby offensively

Just when the Gators had gained full confidence in their quarterback, disaster happened last Saturday in the third quarter with Florida leading 19-0. North Texas defensive end Joshua Wheeler hit Del Rio at the knees, and out goes Del Rio. Wheeler was hit with a roughing the passer penalty – little consolation for the Gators.

The hit left McElwain reeling, and let the Florida sideline know it. Del Rio’s loss is a blow to the Gators, who will turn to fifth-year graduate transfer Austin Appleby from Purdue as its starter.

Appleby led the Gators to two scoring drives that ended with touchdowns against North Texas, but there’s no doubt the loss of Del Rio is critical head- ing into Neyland Stadium.

Del Rio, a transfer from Oregon State and son of Oak-land Raiders head coach Jack Del Rio, was completing 61.4 percent of his passes with six touchdowns and two inter- ceptions, and averaging 254 passing yards per game.

Appleby has played in two games for Florida and is 2 of 5 passing. In four seasons at Purdue, Appleby played in 17 games with 11 starts. He threw for 2,777 yards with 19 TDs and 19 interceptions.

“There’s no experience like game experience,” Appleby told reporters in Florida after Del Rio was injured. “I’ve played in big stadiums before. It’s not going to be new to me. “It’s just going to be another week of practice and get ready to play a game. We’ve got an unbelievable opportunity to go play in prime time in a great stadium, in front of a good team and we’ll see where we’re at. We’re excited about it for sure.”

Hurd and Kamara

Tennessee needs to get touchdowns Jalen Hurd and Alvin Kamara on the field at the same time, and Saturday would be prime.

Hurd, the former Hender-sonville Beech star, is a bruising runner, and the speedy Kamara is a big-play threat as a receiver or receiver.

Let’s not forget, Kamara was the Vols’ second-leading pass catcher last year (34 catches for 291 yards) and tied for the team-high in touchdown catches (three).

Jones and offensive coor- dinator Mike DeBord have projected starting right tackle Dylan Wiesman started at center.

Other starters on the line against Ohio were sophomore Jack Jones at right guard, junior Jashon Roberson at right tackle, and junior Brett Kendrick at left tackle.

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Colton Jumper, a Baylor grad, will start at line backer against the Gators.

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Dave Link is a freelance jour- nalist living in Knoxville.