REAL ESTATE
Always a good story to tell
Maggie Armstrong’s career arc has a lot of Hollywood at its core.

JENKINS PERSPECTIVE
Lookouts look unstoppable
May, June streak lifts Mauer’s squad to top of Southern League.

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Insider

EN AAG
What was going on in Chattanooga in 1967?

Saturday, July 8
The city collected a record property tax of $7,247,083.49 during the fiscal year which ended June 30, City Treasurer Earl Counts reported to Mayor Ralph Kelley.

The collection is $165,433.49 more than was budgeted for the fiscal year as revenue from the current property tax.

Henry R. White, president of First Federal Savings & Loan Association and an active business and civic leader, has been elected chairman of the newly created board of trustees for Bork Memorial Hospital and Hamilton County Nursing Home.

Sunday, July 9
William G. Raoul, University of Chattanooga trustee and general chairman of the annual giving fund campaign, said the 1967 goal of $350,000 – the highest in the history of the fund – had been exceeded by more than $16,000. The total received to date in gifts and pledges ($366,419) represents a 21 percent increase over 1966’s record results.

State law might not protect ‘good guy with a gun’ from legal jeopardy

By Kathy Carlson

It’s a sunny Saturday morning in Bellevue as 10 women register for the required class that will allow them to get Tennessee handgun-carry permits.

Two have never fired a gun before; one has owned a gun for six years and fired it once. Many are taking the class to be better able to protect themselves and their families. More than half of gun owners nationally say protection is a primary reason they own their weapons.

“I think most people, from an early age, have an innate notion they have a right to protect themselves,” says Nashville attorney John Harris, who has taught and lectured on the use of deadly force and volunteers as executive director of the Tennessee Firearms Association.

But getting from there to what is legal to do in self-defense is complicated. What these women will not learn on this Saturday is how they can legally use their gun to protect themselves, their home or their family without the possibility of going to jail.

In fact, legal experts say, Tennessee’s laws are so open to interpretation that two people engaged in identical self-defense shootings could be treated very differently by police, prosecutors and the courts.

People tend to believe they won’t be charged with a crime if they shoot an intruder in their home. But that’s not an automatic conclusion under state law.

Tennessee is among 32 so-called “stand your ground states” in which people don’t have to retreat before using force to defend themselves. But the law isn’t simple to apply.

“The hope is you never need to use (a firearm),” says Bob Allen, director of training at the Royal Range gun range and store in Bellevue where the women’s carry-permit class took place. “People need as much training as they can get. It decreases the chance of do-
Chattanooga law enforcement honored

Chattanooga police officers, civilian employees, community members and partner agencies were recognized last week at the Chattanooga Police Department Annual Awards Ceremony held at Calvary Chapel. Each year the Chattanooga Police Department honors officers and civilians who have performed an exceptional act or served in an exceptional manner.

“I finished my career in law enforcement doing what I like best: recognizing the sacrifice, heroics and service of the men and women of the police department and our partners in the community,” said CPD Chief Fred Fletcher.

Officer of the Year: Chris Mullinix
Patrol Officer of the Year: Zackary Crawford
Investigator of the Year: Brad Brown

Civilian of the Year: Amy Schaefer
Rookie of the Year: Officer Patrick Cavanaugh
Supervisor of the Year: Sgt. Tommy Meeks
Manager of the Year: Lt. John Chambers
Life Saving Awards: Sgt. Tim Tomisek, Sgt. Steve Wiertel, Sgt. Andrew Peker, Officer Brian Angel, Officer Curtis Roth, Officer Zackary Crawford
Chief’s Awards: Sgt. Josh May, Sam Wofford, Zachary Wiley, Kenneth Elwood, Kennedy Reynolds, Raymond Hass, Caroline Huffaker
Special recognition: Crime Analysis Unit, Traffic Unit, Crime Scene Unit, Victim Services Unit

Chattanooga Police Chief Fred Fletcher congratulates Chris Mullinix on his award for Officer of the Year.

Bar Association

Chambliss labor, employment team welcomes associates

Chambliss, Bahner & Stophel has hired Charles Gilbreth II and Catie Karczmarczyk to its labor and employment practice. Both Gilbreth and Karczmarczyk work on state and federal employment matters with employers of all sizes in a variety of industries including transportation, education, service and manufacturing.

“Charles and Catie complement our strong team,” says Rosemarie Hill, chair of the labor and employment section at Chambliss. “Charles has excellent experience in workers’ compensation, and Catie understands clients’ needs based on their business objectives and culture. These talented attorneys are a delight to have in our section and they add depth and breadth to our services.”

Gilbreth primarily advises and represents clients on employment issues regarding workers’ compensation, retaliation claims and OSHA. In addition to workers’ compensation, he has defended individuals and companies in a wide array of civil litigation including products liability, personal injury, and construction disputes. Gilbreth earned a degree in criminal justice with a minor in psychology from the University of Tennessee at Chattanooga before attending law school at the University of Memphis Cecil C. Humphreys School of Law, where he received several awards and scholarships for his notable accomplishments.

Karczmarczyk serves as defense counsel in employment-related litigation in state and federal courts across the country and provides counsel on day-to-day compliance matters to Chambliss clients. She also provides representation in investigations brought by agencies such as the Equal Employment Opportunity Commission and the Department of Labor. In addition, she advises clients on discrimination, harassment, retaliation, employee leave and noncompetition agreements.

Karczmarczyk joined the firm after working in Abingdon, Virginia. She graduated with honors from George Washington University Law School after graduating summa cum laude with a degree in political science and a minor in German from The University of Tennessee.

Source: Chambliss Bahner
VIEW FROM CAPITOL HILL

Micromanaging Nashville is Job 1 for Legislature

Metro Nashville is used to getting hammered by the Legislature’s Republicans.

Nearly every time the Metro Council tries to come up with a solution to growing problems, conservatives in the General Assembly swoop in and save the rest of the state from Music City’s attempts to better handle its success.

Never mind the fact Nashville is “the city,” one of the nation’s biggest tourist destinations, home to the Predators and the Titans.

Remember when Metro wanted to do something about affordable housing by asking the development community to put less expensive homes into their plans? The Legislature balked.

Remember when Metro wanted to require more local jobs in construction projects funded by Nashvillians? The Legislature fought it.

Remember when Metro, and Memphis, sought to have police officers write citations for possession of small amounts of pot? The Legislature slammed it.

Remember when Metro considered putting more restrictions on short-term rental businesses? The Legislature tried to kill it.

Remember when Metro Council almost passed measures stopping Davidson County personnel from acting like Immigration and Customs Enforcement officers? Republican legislators squealed out of their skins at the idea of Nashville becoming a sanctuary city.

You don’t have to work too hard to jog your memory, because these took place in the last three years and in the last two years.

All of this stuff leaves Nash-ville Democratic Rep. Bill Beck shaking his head.

“I’m really not sure what the end game is, or if there is an end game, for the Legislature when it’s concerning Davidson County,” Beck said shortly before the end of session. “But everything has been micromanag-ing our county.

“And it really bewilders me because if we tried to micro-manage Hamilton County or Knox County it would be in an uproar.

“But all of a sudden it be-comes push to micromanage Davidson County, even though we’re generating one of every three tax dollars from sales tax in the state. We’re the engine driving all of Middle Tennessee’s economy. Yet apparently, they think we’re doing some-thing wrong or being over-reg-ulating it.

“I’m not sure what is driv-ing their fear or their need to control our county.”

Mayor Megan Barry has been helpful, Beck says, build-ing relationships with legis-la-tors outside the Davidson County delegation. Likewise, House Speaker Beth Harwell, the only House Republican from Davidson, has stood with the Democratic group, he notes.

The immigration fiasco

Yet, when it came to the most recent fiasco surrounding immigration legislation, Barry and Harwell took a stance op-posite the Metro Council.

Barry asked the council to reconsider whether the measure is “appropriate or necessary” after Law Director John Cooper issued an opinion saying it would not be legally binding on the sheriff. And Harwell led the initial charge against the ordinance, seeking a state attorney general’s opinion on it.

Harwell confirms she spoke to Barry on the phone the day Metro Councilmen Bob Mendes and Colby Sledge decided to withdraw their ordinances.

“I just reached out to the mayor because I know this is a topic everybody wants to talk right now,” Harwell says. “We just had a good discussion of the relationship with the state and local government, and I think he’s made the right call by asking the city council to back away from this. And I had al-ready reached out to the sheriff, as well.”

Davidson County Sheriff Darin Hall opposed the legisla-tion because it would overstep his authority and says he won’t stop cooperating with the feds.

He specified that his personnel don’t check the immigration status of inmates on the front end.

In such cases, ICE agents get a match on fingerprints put into a national system, they send a request for a detainer, and in the last three months those have been accompanied by a warrant, Hall says.

Harwell hoped the council members would “handle” the matter by withdrawing, which they did.

She said the ordinance was unnecessary and unconsti-tutional because the Metro Council doesn’t have authority over the sheriff but preferred to wait on the AG’s opinion before the Metro Council would act in 2018.

“We really need our local, state and federal officers to work together. Law enforce-ment really needs to work together, all three branches. This is the wrong message,” Harwell adds.

And though Harwell says she hadn’t spoken with House Republican Caucus members, she points out they were clearly concerned about the ordinances.

“We don’t want a sanctuary city in the state of Tennessee. And it’s not just a local issue because it impacts the entire state,” she explains.

Sixty House Republicans sent out a combined statement urging Tennesseans to call Metro Council in opposition to the ordinances, one of which would have ended a 21-year agreement with the U.S. Mar-shal’s Service to detain pris-oners for ICE. Thirteen more lawmakers in the Senate voiced their opposition in a separate letter.

Spearheaded by Rep. Judd Matheny of Tullahoma, the large group of Republicans made a statement saying, “The threat of Nashville becoming a sanctuary city or even a de facto sanctuary city for il-legal immigrants who commit criminal offenses mobilized grassroots organizations and numerous citizens to stand in the gap for the safety and secu-rity of all Tennesseans and legal residents of the state including immigrants and refugees.”

They contend Tennessee “has flourished under Republi-can leadership” and point out the 2009 law prohibiting es-tablishment of a sanctuary city hasn’t stop legal immigrants and refugees from bolstering the state.

Circumventing the law “leads one to the conclusion that the intent was not for the betterment of Tennesseans and legal residents, but one that enhanced criminal activity,” the letter states.

What the Dems say

Democrats didn’t issue any pronouncements about the Mendes-Sledge legislation, probably because it was too hard to back from a legal stand-point.

State Rep. John Ray Clemmons, a Nashville Democrat, notes he spent a good deal of his time in the Legislature defending the city. On this matter, though, he says he believes the right wing had an “easy target.”

“I’m proud it’s an inclusive and diverse city and progres-sive. But it’s no help to me and my legislative colleagues when the Metro Council takes aggressive steps in a direction that, while it may be the right direction and well-intentioned, it doesn’t help anybody if they

U.S. Attorney vows action on heroin deaths

Darius Jamaire Blakemore of Chattanooga pleaded guilty on June 30 to conspiracy to distribute heroin resulting in death, distribution of heroin resulting in death, possession with intent to distribute co-coine, possession with intent to distribute crack and possession with intent to distribute heroin.

He entered this guilty plea during the second day of his trial following a tense five-days of proceedings.

In his plea agreement on file with the U.S. District Court, Blakemore agreed to serve a prison sentence of 23 years.

Federal law provides enhanced penalties for drug dealers who distribute controlled substanc-es that lead to overdose deaths, including a 20-year mandatory minimum sentence.

The plea agreement, along with proof at trial, provided that in February 2016, Blake-more sold a gram of heroin to Jessica Rachels for $200 in the parking lot of a McDonald’s in Chattanooga.

After Rachels arrived at the parking lot, Blakemore gave the heroin to one of his runners, Joshua Corbett, who delivered the heroin to Rachels. Rachels gave a portion of the heroin she received from Corbett to Logan Whiteaker, who drove her to the drug deal.

Whiteaker’s stepfather found her dead the next morning on the floor in the bathroom of his residence in Red Bank with a hypodermic needle clutched in his hand. A blue container with .64 grams of heroin inside was found on the bathroom counter.

Whiteaker graduated from Hamilton County Drug Court less than 24 hours prior to his death.

Like Blakemore, Rachels and Corbett both previously pleaded guilty to distribution of heroin resulting in deaths and are all awaiting sentencing.

U.S. Attorney Nancy Stallard Harr said heroin has proven to be a deadly poison that does not discriminate. “Its victims include every gender, race, age and economic background, and its debilitating effects are the same across demographics.”

“Statistics show that in 2016, heroin deaths surpassed gun homicides for the first time in more than 13 years. The U.S. Attorney’s Office for the Eastern District of Tennessee will not stand idle as the death toll continues to rise.

“We will use all available resources to hold drug dealers like Blakemore, who seek to profit from this epidemic, accountable for their actions,” Harr said.

John McGarry, resident special agent in charge of the DEA Chattanooga Office, said “The U.S. Drug Enforcement Administration and its task force partners at the Hamilton County Sheriff’s Office, the Tennessee Highway Patrol, the Red Bank Police Department, the Chattanooga Police Department and the Tennessee Bureau of Investigation will in-vestigate and pursue overdose deaths in southeast Tennessee to the fullest extent of the law.”

“The prosecution of Darius Blakemore stands as an exam-ple of this coalition’s commit-ment to protecting the most vulnerable elements of our community from the persistent threat of heroin.”

Law enforcement agen-cies participating in this joint investigation included the Drug Enforcement Administration, Hamilton County Sheriff’s Office, Chattanooga Police De-partment, Tennessee Bureau of Investigation, Tennessee High-way Patrol and Red Bank Police Department. Assistant U.S. Attorneys Michael D. Porter and Scott Winne represented the United States.

Source: U.S. Attorney’s Office for the Eastern District of Tennessee
On summaries of the Harvard-Northeastern study that had been released to the British newspaper The Guardian and to a firearms-news website called The Trace. The study was under peer review at the time of the news reports. The Violence Policy Center’s website states it “works to stop gun death and injury through research, education, advocacy and collaboration.” It was founded in 1988 by Josh Sugarmann, its executive director. He is a former communications director for the National Coalition to Ban Handguns. The National Rifle Association, begun in 1871, describes itself as “widely recognized today as a major political force and as America’s foremost defender of Second Amendment rights.” It also says that “since its inception, [the NRA] has been the premier firearms education organization in the world.”

GUN LAW

By type of crime, 2013-2015

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<tr>
<td>Total number of crimes</td>
<td>Total</td>
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<tr>
<td>16,492,600</td>
<td>100</td>
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<tr>
<td>Took no action or kept still</td>
<td>6,375,500</td>
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<tr>
<td>Threatened or attacked with a firearm</td>
<td>175,700</td>
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<tr>
<td>Threatened or attacked with other weapon</td>
<td>304,800</td>
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<tr>
<td>Threatened or attacked without a weapon</td>
<td>4,005,500</td>
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<tr>
<td>Nonconfrontational tactics, including yelling, running, or arguing</td>
<td>4,887,400</td>
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<tr>
<td>Other reaction</td>
<td>710,800</td>
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<tr>
<td>Unknown reaction</td>
<td>32,900</td>
</tr>
<tr>
<td>Property crime, victim not present</td>
<td>NA</td>
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By Kathy Carlson | Correspondent

If you ever want to see an example of due diligence, try to get a handle on how often guns are used for self-defense. Representing opposite sides and presenting starkly different conclusions are the Violence Policy Center and the National Rifle Association. The Violence Policy Center has issued a report on the topic in recent years on justifiable homicides by non-police officers involving guns. It also offers estimates of how often guns are used for self-protection. VPC’s 2017 report on justifiable homicides involving guns reports 224 justifiable homicides involving a private citizen in 2017, one of the recent years for which it has data. It bases that number on reports to the FBI’s Uniform Crime Reporting program’s Supplementary Homicide Report. The VPC, citing statistics from the Bureau of Justice Statistics, national Crime Victimization Survey, 2013-15, also reports on self-protective behavior in the face of violent personal crime.

During that three-year period, it states, there were about 16.5 million violent personal crimes, and in about 176,000 cases – 1.1 percent – the victim “threatened or attacked with a firearm.” Another 1.8 percent of victims were threatened or attacked with another weapon, VPC reports.

The National Rifle Association states the VPC under-counts defensive homicides by using unreliable data, namely “data reported to the FBI, which reflect only law enforcement agency reports and not the fixed disposition of cases by the criminal justice system.”

It cites the work of criminologist Gary Kleck that, “for a variety of reasons, the FBI counts of civilian justifiable homicides represent only a minority of all civilian legal defensive homicides.”

The NRA also states “the value of guns for self-defense isn’t measured in the number of criminals killed, but in the number of violent crime vic-timizations prevented.”

It cites a study of people convicted of crimes and serving time in prison that “found that 40 percent had decided to face their prospective victims were armed.”

And for those wondering how many guns there are in the United States, a 2016 Harvard University-Northeastern University study indicated Americans owned an estimated 265 million guns.

Fifty-five million people owned the guns. Of that number, half of all guns were owned by so-called “super owners” with 17 or more guns each, the study found. People with 17 or more guns accounted for 3 percent of all US gun owners. USA Today based its report on summaries of the Harvard-Northeastern study that had been released to the British newspaper The Guardian and to a firearms-news website called The Trace. The study was under peer review at the time of the news reports. The Violence Policy Center’s website states it “works to stop gun death and injury through research, education, advocacy and collaboration.” It was founded in 1988 by Josh Sugarmann, its executive director. He is a former communications director for the National Coalition to Ban Handguns. The National Rifle Association, begun in 1871, describes itself as “widely recognized today as a major political force and as America’s foremost defender of Second Amendment rights.” It also says that “since its inception, [the NRA] has been the premier firearms education organization in the world.”
Unheralded Mauer molds dominant first half

When Jake Mauer climbed out of bed on June 9, following an all-night road trip to Montgomery, the morning paper told him that his Chattanooga Lookouts team was in first place in the Southern League East, albeit by the narrowest of margins.

A team that had gradually built up its resume to that of contender, the Lookouts on April 29 were foundering in the Class A Midwest League.

But from that point forward, Mauer’s club simply quit losing. An 18-10 record in May put them in the thick of the first-half divisional race, and a 13-3 finish to the first half nailed the thing down with surprising ease.

But the Lookouts did not rest on their laurels, beginning the second half with a 7-1 sprint out of the gate.

And it will be the final 10 games of the first half that people will remember, will write about and might well make this Lookouts one of the legendary nine in the history of the franchise that dates back to 1885.

Mauer, in his first year managing a Class AA team, isn’t sure about the historical ramifications of this team, but his pride in what was accomplished — nine wins in its final 10 games, all on the road against the two teams with whom we were batting for first, Montgomery and Tennes-see (the Knoxville team).

History will record that the Lookouts won the first half by five whole games. Legend, and those who tell the tales, will record how it was done.

“It’s been a nice run,” says Mauer, knowing full well how big an understatement it was. “It’s not realistic to expect it to continue. It just doesn’t happen that way.”

How it happened this time wasn’t some fluky happen-stance, nor was it the trade for a superstar slugger — although first baseman Andy Wilkins, who logged MLB time with the Brewers in 2016, made an immediate impact when he arrived on June 12.

“What I saw is that we had guys competing with one another, trying to outdo each other,” explains Mauer, who took his Cedar Rapids team to the playoffs each of the last four years in the Class A Midwest League.

“We found different ways to win. Some nights, we would only give up a couple of runs, but there were other nights where we were able to come back, and we mixed in a couple of extra-inning wins.”

One constant from Day One this season was a remarkable amount of talent at the top of the batting order, especially in the leadoff spot. Only 21, Nick Gordon was known from spring training to be this team’s best player, and this week fur-

IMMIGRATION

From page 3

do it without having all their leg-al ducks in a row, so to speak,” Clemmons adds.

Nashville Democratic Sen. Jeff Yarbrough out cities and counties that will want to work immigration policy because the federal government has failed to take comprehensive action.

“My hope is that we will start to work immigration issues outside the federal government and, therefore, discuss how we will deal with them in a way that works for our cities and counties,” he continues.

“In light of the Metro Council’s rush to doom, the question is: Where does Nashville go from here?”

No one, including Sledge and Mendes, wants to put deadly criminals back on the street, but Nashville leaders don’t want the immigrant population to hide in the shadows, either.

“Though Matheny and his friends would like to see imme-
diate deportation of every illegal immigrant in Davidson County and Tennessee, that’s not realistic. They are buoysed, however, by a recent decision by Attorney General Herb Slatery to join opposition to Deferred Action for Childhood Arrivals (DACA), a program started under former President Barack Obama to help children brought illegally to America at an early age by their parents. Slatery’s move deals a death blow to legislative efforts to allow these young people to pay in-state tuition to enroll in Tennessee colleges and universities.

“It also provides a booster, along with the Metro Council immigration bills, for Republican lawmakers to pile up votes in the 2018 primary.”

As legislative Democrats know all too well, pokings Nash-ville in the eye is wildly popular in the State Capitol, and legis- lators in surrounding counties and rural areas can show how tough they are by standing up to the Capitol City.

Yarbrough says the Legislature passed more bills than ever in 2017 to pre-empt the action of local governments.

“The notion of local control has turned into something more akin to control of lo-cals, he continues. “And I think we’ve got a lot of work to do as a General Assembly to figure out whether we have any principles when it comes to pre-emption or whether that’s just gonna be decided by a street fight on issue-by-issue cases.”

Republican legislators noted several times during debate this year that state law overrides local ordinances, and some have argued in recent years that the states created the federal government and, therefore, should be able to tell the feds what to do.

While that may be technically correct, then, apparently, the Civil War wasted hundreds of thousands of lives and U.S. Supreme Court cases such as Brown v. Board of Education should be null and void.

On the matter of modern immigration policy, cooler heads need to prevail, and nothing seems to be emanating from the White House these days in the way of discre-

tion. Instead, we’re left with a barrage of nonsensical Twitter rants.

This leaves Nashville to deal with a tough situation, one that needs exhaustive research, planning and political will. Otherwise, even as Nashville continues to boom over the next few years, it will remain the whipping boy for legislative Republicans.

As Rep. Beck says, “It is a geographical problem. Here we are on this island in the middle of Tennessee, and for some reason everybody wants to take our island from us.”

Sam Stockard can be reached at sstockard44@gmail.com.
NOTICE OF SUBSTITUTE TRUSTEE'S SALE WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated February 4, 2005, executed by AMBER M. HOLRITZ, NATHANAEL H. HOLRITZ, and those claiming any right, title, or interest in and to the property herein described to PRLAP, INC., and also being known as 532 Hatch Trl, Soddy-Daisy, Tennessee 37379, Parcel ID: 139P-A-021.11, and any other matters, whether of record or not, which an accurate survey of the premises might disclose.
This property is being sold with the express reservation that it is subject to all matters shown on any applicable recorded plat; any prior liens or encumbrances including those created by a foreclosure; any prior judgment creditors or liens or encumbrances; any prior assessments; and any matters that an accurate survey of the premises might disclose.
This sale is subject to, without limitation, all applicable laws including, but not limited to, any laws or regulations concerning the sale of real property in the State of Tennessee; any elected or appointed official; any assessment of record or not, the property is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Ruben Lublin TN, PLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon the undersigned, will sell and convey only as Substitute Trustee. The Property is subject to any applicable recorded plat; any prior liens or encumbrances including those created by a foreclosure; any prior judgment creditors or liens or encumbrances; any prior assessments; and any matters that an accurate survey of the premises might disclose.
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Any right of equity of redemption, statutory or otherwise, of any record or not, which an accurate survey of the premises might disclose.
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The following parties may claim an interest in the property, pursuant to Tennessee Code Annotated §67-13-3:

- David E. Gunner and Jeanita Gunner 1810 Newell Avenue, Chattanooga, 37404 2017-06-30; 2017-07-07; 2017-07-14
- Amber M. Holritz, Nathan A. Holritz 2571 Robin Glenn Dr, Chattanooga, 37421 2017-06-23; 2017-06-30; 2017-07-07
- Frank E. Cowden III, Delisa E. Cowden 4906 Adelia Drive, Chattanooga, 37416 2017-06-30; 2017-07-07; 2017-07-14
- Bernice E. Franklin Wilson & Associates, PLLC 407 Valleybrook Road, Hixson 2017-06-30; 2017-07-07; 2017-07-14
- Allison L. Meal and wife, to Willie Marie Graham 11515 Back Valley Road, Soddy Daisy, Tennessee 37379 2017-06-23; 2017-06-30; 2017-07-07

The right is reserved to adjourn the day of the sale to another day, time, and place for the sale set forth above, W&A No. 300059.

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The right is reserved to adjourn the day of the sale to another day, time, and place for the sale set forth above. 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 Substitute Trustee & LGP. No personal checks will be accepted. In this event, 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 by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any money paid towards the purchase price and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee may declare the sale final in which case the purchaser shall have no remedy. The real property to be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding condition of the property or marketability of title.

This sale may be rescinded at the Successor Trustee's option if the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any money paid towards the purchase price and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee may declare the sale final in which case the purchaser shall have no remedy. The real property to be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, including without limitation, warranties regarding condition of the property or marketability of title.

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<th>Address/Description</th>
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**FOUR ESSENTIAL DOCS TO KNOW:**
- **NOTICE OF FORECLOSURE SALE**
- **STATE OF TENNESSEE, HAMILTON COUNTY**
- **WHEREAS**, the undersigned, Brock & Scott, PLLC, Substitute Trustee, by virtue of the power and authority vested in it on July 17, 2017, at 1:00PM at the usual and customary location at the Hamilton County Courthouse, Chattanooga, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash, the following described property situated in Hamilton County, Tennessee, to wit: 5135 Rottary Drive, Chattanooga, County of Hamilton and State of TENNESSEE: BEINGLots 61 and 62, LOGAN HIGHTS SUBDIVISION, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 15, PAGE 74, IN THE REGISTRAR’S OFFICE OF HAMILTON COUNTY, TENNESSEE.

**BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO VALLEIGH L. McKEEN AND WILLIE LANE FROM UNITED COMPLINES LENDING CORPORATION BY DEED DATED APRIL 13, 2000 AND RECORDED APRIL 19, 2000 IN BOOK 5580, PAGE 2 IN THE LAND RECORDS OF HAMILTON COUNTY, TN.**

**NOTICE OF SUBSTITUTE TRUSTEE’S SALE**

**NOTICE OF SUBSTITUTE TRUSTEE’S SALE** WHEREAS, default having occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated January 31, 2008, executed by BRETT SDEN and
NOTICE OF TRUSTEE’S SALE

IN the Circuit Court of Hamilton County, Tennessee, to wit: ALL THAT TRACT

OBTAINED WILL BE USED FOR THAT PURPOSE. THIS LAW FIRM IS ATTEMPTING TO

the undersigned, Rubin Lublin TN, PLLC, having been appointed as

SECONDARY ADDRESSES FOR $15,000.00

on record at the Register’s Office of Hamilton County, Tennessee, to wit: ALL THAT TRACT

IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, BEING LOTS 1 AND 2, BLOCK

HAVE BEEN DECLARED DUE AND PAYABLE, and

LEGAL DESCRIPTION OF THE PROPERTY, the legal
description shall control. CURRENT OWNER(S): Donald E Gunner and

July 27, 2017 at 10:00 AM

its subject to confirmation by the lender or

119 S. Main Street, Suite 500 Memphis, TN

of Hamilton County, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds only, the following described property situated in Hamilton County, Tennessee, to wit: ALL THAT TRACT

3100 15TH AVENUE, 60 NEWTOWN RD STE 28

NOTICE OF TRUSTEE’S SALE

IN the Circuit Court of Hamilton County, Tennessee, to wit: ALL THAT TRACT

1508 BOY SCOUT RD

IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, BEING LOTS 1 AND 2, BLOCK

3650 ROGERS RD

BUILDING PERMITS

COUNTY, TENNESSEE. NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and

2nd Story Guard Rails To Meet Code

3RD FLOOR TO BE REMOVED. CONDITION - DOOR THAT WAS PRESENTED AT THE MEETING

PRESLEY JR., as Trustee, as same appears in

WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as

FOR SALE INFORMATION, VISIT WWW.

July 27, 2017 at 10:00 AM

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Foreclosure Notices

Auction

10th ANNUAL SUMMER AUCTION Customer Appreciation Fish Fry Saturday, July 15th, 2017 at 9:00 am. Consign Monday thru Friday at 5090 Hwy 27. Give our office a call at 731-928-2486 or visit gsa-live.net (TNFL #5497).

GET THE WORD OUT about your next auction! Save Time & Money! One Call For All. Your ad can appear in this newspaper + 97 other TN newspapers. More info, contact this newspaper's classified dept. or call 865-584-5761 ext. 117.

Business Opportunity

OPPORTUNITY TO GET PAID DAILY, Clerical, Home Business, Please call 832-225-5005 first. Ask about $100 Cash Referral Reward! Fred 423-331-1715, fredcorm@gmail.com.south东方 Associates, Inc.

Spectrum Triple Play TV, Internet & Voice for $29.99 ea. 60 MB per second speed. No contract or commitment. Buy your existing contract up to $500! 1-855-787-8320

Comcast HIspeed Internet - $39.99/mo (for 12 mos.) No term agreement. Fastest Internet In Chattanooga! Ask About Our Triple Play (TV-VoD-Internet) for $99.95/mo (lock in 2 years!) CALL 1-855-835-7758

Health & Beauty

GOT KNEE PAIN? Back Pain? Shoulder Pain? Back Pain? Find a relieving brace at little or NO cost to you. Medicare Patients Call Health Hotline Now! 1-888-827-0962

Dental Insurance

Call Physicians Mutual Insurance Company for details. Not just a discount plan, Real coverage for the whole family. To get your quote, call 278-2061 or http://www.dental5plus.com/ tnpress Ad #118

Help Wanted - Drivers

FRENCH TRUCKING, L.L.C., HUNTINGTON, W.VA., NOW HIRING - OTR DRIVERS. 100% ELD compliant. DOES YOUR DISPATCHER KNOW HOW TO USE ELDs?? 3,000 miles guaranteed weekly. Some weekends - Good insurance. Sign on bonus $500 Call us at 304-968-5391

RECRUITING HEADQUARTERS? WE CAN HELP! Advertise your job opening in this newspaper + 97 newspapers across the state - One Call/Email for All Contact our classified dept. or email bellott@tnpress.com

TINY HOME BUILT ON Your Lot! 9 New Floorplans. Let me mail you these prices. 100% Financing. Call today. 865-211-1075/1134/year. Call 865-321-3626 Let's Get Started Today!

YOUR LOWCOSTADVERTISING Solution! One call & your 25 word ad appears in the following newspapers for $275wk or 33 East Tennessee newspapers for $120wk. Call this newspaper's classified dept. or go to www.tradvertising.biz

Video Services

Small & Tiny Homes

Tiny Home BUILT ON Your Lot! 9 New Floorplans. Let me mail you these prices. 100% Financing. Call today. 865-211-1075/1134/year. Call 865-321-3626 Let's Get Started Today!

For more information contact this newspaper’s classified advertising department.
for the sale set forth above. All right and equity of redemption, homestead, and survivors, and convey and expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will convey only as Substitute Trustee.

WHEREAS, default has occurred in the payment of the debts and obligations secured to be paid by said Deed of Trust, and the title is believed to be good, but the undersigned will convey only as Substitute Trustee.

NOTICE OF SUBSTITUTE’S SALE

The following real estate located in Hamilton County, Tennessee, to wit:

LOT Thirty-one (31), Foxwood Heights, in the City of Chattanooga, Hamilton County, Tennessee, to wit:

Tax Parcel ID: 146C-A-001

WHEREAS, default has occurred in the payment of the debts and obligations secured to be paid by said Deed of Trust, and the title is believed to be good, but the undersigned will convey only as Substitute Trustee.

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DEREK L. HUNTER, R. HUNTER, Floyd, for record on 07/01/2004

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Financial Focus

What can investors learn from the All Stars?

Next week, the 2017 Major League Baseball All-Star Game will be held in Marlins Park in Miami. If you’re a baseball fan, you may tune in to admire the skills and grace of the players. And if you’re an investor, you can learn some valuable lessons from the All Stars, including these:

• Alertness – Most of us can only dream of having the outstanding reflexes of major league ballplayers. But we can develop a similar trait: alertness. Just as a ballplayer who wants to steal a base needs to be alert to the pitcher’s delivery and the speed of the catcher’s throwing arm, you should be vigilant about investment opportunities and the potential need to make changes to your portfolio.

For instance, you might realize that, over time, your portfolio has become too top-heavy with the same types of investments.

Since these investments are likely to move in the same direction at the same time, you could take a big hit during a market downturn. Consequently, you may want to diversify among a wider range of vehicles, including stocks, bonds, government securities and others.

While this type of diversification, by itself, can’t guarantee a profit or protect against all losses, it can help you reduce the effects of volatility on your portfolio.

• Patience – When you watch the best hitters – such as those appearing in the All-Star Game – you will notice that most of them are very patient, willing to wait for several pitches until they get the one they feel they can hit.

As an investor, you, too, need patience. The investment world contains many myths, one of which is that it’s possible to get rich quick by finding “hot” stocks when they’re cheap and selling them after a meteoric rise. But these events are actually pretty rare.

The most successful investors are typically the ones who invest steadily, through good markets and bad ones, and who follow a long-term strategy appropriate for their needs, goals and risk tolerance.

• Preparation – During the All-Star Game – or, for that matter, during any game – the ballplayers will know exactly what to do in almost any given situation. To take one example, consider what happens when a runner is on first base and the batter hits a ground ball to the shortstop.

Almost without thinking – because he’s already prepared for this very scenario – the shortstop will flip the ball to the second baseman, who is already standing on the bag, because he too is ready for this play. The second baseman completes the double play by immediately throwing to the first baseman, who is also in the right place, standing on first base.

When you invest, you also need to be prepared for certain situations and how you’ll respond. When your children head off to college, you should know if and how you’ll help them pay for it, maybe because you’ve prepared by saving in a 529 plan or another college-savings vehicle. When the day comes for you to retire, you should know how you’ll be able to tap into your retirement accounts, such as your 401(k) and IRA.

By being alert, setting patience and preparing for your goals, you can put some of the All-Star’s skills to work when you invest — and by doing so, you might improve your personal “box score.”

Want a Tennessee handgun permit? Here are the rules

Tennessee’s handgun carry-permit law recognizes citizens’ “right to keep and bear arms for their common defense,” along with the power of the legislature to regulate “the wearing of arms with a view to prevent crime.”

It’s a misdemeanor in Tennessee to carry a firearm with the intent to go armed, but holding a handgun carry permit is a defense. (The misdemeanor also applies to carrying a club with the intent to go armed.)

People can legally possess a gun without a permit if the gun is at their residence, place of business or premises, or if the person is using it as a weapon for lawful hunting, trapping, sport shooting or the like.

Both Tennessee and federal law ban guns in a host of specific places.

Persons seeking handgun carry permits must:

1. Be at least 21 years old (18 if on active military duty or honorably discharged/released)
2. Be a Tennessee resident or U.S. citizen or lawful permanent resident. Proof of citizenship/lawful permanent residency status required.
3. Not be prohibited from having a firearm
4. Furnish information including addresses for the past five years, fingerprints and photo ID
5. State they haven’t had certain convictions, including DUI, a specified time frame, domestic violence offenses and stalking

To successfully complete a state-approved handgun safety course (with exceptions for military and law enforcement personnel) and pay a $100 processing fee for the permit

I Meet requirements on mental health and addictions

Additional information on permit requirements are found at www.tn.gov/safety/article/handgun
capacity.html

The permit is good for eight years and can be renewed for an additional $50 without repeating the training course. It’s possible to apply for and obtain a lifetime permit that generally costs another $200 along with the initial $100 fee. The state periodically checks for criminal history of permit holders.

Lower fees may apply in certain cases, for military and retired law enforcement, for example. Tennessee has reciprocity with some states issuing handgun carry permits.

More information on carry permits in Tennessee is available at www.tn.gov/safety/article/handgunmain.

Harris explains it’s not self-defense if you are defending yourself but accidentally hit someone else. That accidental shooting isn’t self-defense.

Another Tennessee statute states a person “shall not be charged with or convicted of a violation” if the person used a handgun in justifiable defense of himself or another person while a crime was being committed against the other person, Harris explains.

Tennessee courts have ruled, however, that only a judge or jury can determine whether self-defense was justifiable and that a defender can still be charged and prosecuted in this type situation, he adds.

The Tennessee legislature considered this year a bill to make it harder for prosecutors to charge people acting in self-defense. It failed in committee.

In hearings on the bill, available as online videos on the state legislature’s web site,
By David Laprad

All it took to win me over at Sip Coffee+Kitchen was one bite of the BLT.

It usually takes more. I’ve rarely formed an opinion about a restaurant before finishing a meal or at least trying another dish. But the new North Chattanooga eatery won me over that quickly.

I went in famished and ordered the BLT off the lunch menu. A few minutes later, the sandwich looked tasty as the server placed it in front of me along with a bag of chips.

Contained within two slices of grilled multigrain bread were three or four strips of Benton’s bacon, smoked gouda, a thick slice of fried green tomato and arugula, all topped with rosemary tomato jam.

As you’ve probably gathered, it tasted as good as it looked. The best part: I could taste every ingredient. Nothing overwhelmed anything else and the sandwich didn’t have so many components that it lacked personality. It was simplicity elevated to perfection.

But it was just a BLT. Even though the use of a fried green tomato was an inspired twist on the classic, a chef can’t stray too far from the core ingredients without losing his or her way.

So, I looked over the lunch menu and noticed a trend: most of the items contained about four or five ingredients – and they all sounded mouth-watering.

The Prosciutto Bagel Panini crosses the finish line with six ingredients: a tall pile of shaved prosciutto on an everything bagel with arugula, sun-fried tomato pesto, shaved red onions and sprouts.

The shaved chicken and apple panini would be no more cumbersome on your palate. Imagine biting into a mouthful of shaved grilled chicken, prosciutto, fresh apple slices, sharp cheddar cheese and maple Dijon on multigrain panini bread.

There’s plenty more on the lunch menu, including a daily soup, salads (the pecan-crust ed goat cheese salad sounds appetizing), vegetarian options (like the kimchi fried cauliflower rice) and the playfully titled Adult Lunchable, which consists of a selection of meats, cheeses, vegetables and a fresh baked cookie. (Take that, Oscar Mayer!)

But that’s not all. Sip serves all three meals every day of the week except Sunday (when it serves only brunch) – and each menu item was created by Chef Nick Goeller, whose resume includes the late 212 Market Restaurant and Tupelo Honey Café.

So, I decided to try to replicate my lunchtime experience during breakfast and dinner. To avoid any bias in the wake of enjoying the BLT, I intended to approach each meal with a critical palate and judge its quality in an impartial manner. Or, at least that’s what I said to myself before laughing.

Sip opens at 6 a.m. on weekdays, good news if you like to get a jump on things. Early risers don’t have many dining options that early, as many breakfast places open at 8 or even 9 a.m. I’m sorry, but if you’re opening your doors at nine o’clock, I’m already elbow deep in work. (Sip unlocks its doors at 8 a.m. on Saturdays and 9 a.m. on Sundays.)

Even fewer in number downtown are places that excel at breakfast. Aretha Frankenstein, also located on the North Shore, is one; Maple Street Biscuit Company is another. And now Sip belongs on that list.

Unlike lunch, the rich aroma of brewed coffee fills the indoor dining area during breakfast. It’s a nice mood-setter.

Although Sip doesn’t have a barista on staff, it does have a machine that produces a variety of espressos, lattes, cappuccinos, macchiatos, mochas and so on. The coffee beans themselves come from Chat-
Police response

Generally speaking, if someone calls 911 to report they have shot someone who broke into their home, police will be involved. They’ll come to the house, talk to witnesses and gather evidence from the scene, says Knoxville Police Department Public Information Officer Darrell DeBusk. Evidence can include surveillance videos, ballistics tests and blood samples to test for impairment.

“There are so many factors on the front side of an investigation,” he says, adding the facts often aren’t clear cut, so prosecutors can’t make decisions immediately.

Police also will contact the district attorney’s office during the investigation to let them know what has happened. Police conduct the investigation, and prosecutors ultimately decide whether to prosecute anyone, DeBusk says.

“We work closely with the DA’s office,” he continues. Often, cases in which someone is claiming self-defense can go either way. Prosecutors “may not be able to make a decision for days, even weeks, to see if charges are made.”

Sean F. McDermott is an assistant attorney general in Knoxville and public information officer with the Knox County District Attorney’s office. He explains that “when a fatal shooting occurs, our office assigns a veteran prosecutor to review the case and work closely with the investigating agency.”

“Once the investigation is completed, the prosecutor must analyze the evidence through the lens of Tennessee’s self-defense statute,” McDermott says in an email.

“In the scenario … involving an intruder into the home, the law creates a presumption that the homeowner had a reasonable belief of death or serious bodily injury. The prosecutor will view the evidence, keeping that presumption in mind, and checking for any arguable exceptions to that presumption before ultimately making a decision whether to seek charges.”

A person is not likely to be prosecuted if they kill a stranger who has entered their home or attacked them with no provocation in public, says Laura Dykes, an attorney with the Nashville Public Defender’s office, responding in an email.

The likelihood of being arrested increases when the parties know each other because it raises issues of possible motive for the killing beyond stand your ground, she says.

“Victims on either side”

Cathy Gurley, chief executive officer of You Have The Power, a Nashville victims’ advocacy and rights group, adds stand your ground laws “make me very cautious (because of) how fast these incidents can escalate.”

While you may have the best intentions, you don’t really know how you are going to react when you’re surprised or half-asleep.

“We look at some of the incidents even here recently, how it’s going from an encounter to a death within minutes,” she continues.

“Obviously, people have the right to own guns. What we’re really concerned with is how they’re used for the sake of our community and for the sake of preventing more victimizations. There are victims on either side of a shooting.”

Allen, the retired Nashville police officer who teaches firearm classes, says obtaining a carry permit isn’t enough.

“People who have taken the handgun permit class at Royal Range can next take a handgun-carry class, he adds. Other classes include home defense, self-defense for women and a civilian Taser class.

“When you got your driver’s license at 16, you didn’t go out the next day and race at Daytona, ” he says.

Memphis law professor McClurg similarly urges gun owners to take self-defense training and develop a defensive shooting plan to follow in their homes.

With guns, people make the mistake of thinking “I have a gun, so now I’m safe,” he notes.

“What do they keep it? “How long will it take to access it?”

“They are crucial questions in self-defense.”

Moral obligation

He also says gun owners have a moral obligation — and in some circumstances, such as access by minors, a legal obligation — to store their guns safely to prevent access by unauthorized users.

An estimated one-third of all traced crime guns were previously stolen from cars or residences, he says. Many accidents and adolescent suicides occur because of unsecured guns.

As the Saturday class winds down, people file out of the classroom having passed the carry-permit test.

“| I think it works well,” instructor Allen says of Tennessee’s self-defense law. “It’s kind of restrictive for a good reason, so people don’t act inappropriately.”

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### Justifiable homicides

<table>
<thead>
<tr>
<th>Year</th>
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<th>Nationwide Total</th>
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<tr>
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<td>5-year total</td>
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Source: Firearm Justifiable Homicides and Non-Fatal Self-Defense Gun Use, Violence Policy Center, May 2017
New career found in city she left many years ago

By David Laprad

W hen it comes to good stories, Realtor Maggie Armstrong is well-stocked.

There’s the one about the time she taught more than 2,000 Santa Clauses how to talk with children while taking their picture with Polaroid’s new instant camera. One of the classes was in Miami, where her Southern dialect didn’t translate well with the Spanish-speaking St. Nick’s.

Then there’s the one about Kevin Costner sliding down the banister of her bed and breakfast in Peachtree City, Georgia, during the filming of “The War” in the nineties. She says she never washed the banister again.

Her most poignant story is the one about donating a kidney to a childhood friend who developed renal failure and was placed on a two-year waiting list for a transplant.

“We don’t even have the same taste in men, so who knew our tissues would match perfectly?” Armstrong asks.

Worried that she and her friend would be mixed up with other patients, Armstrong bought tiaras for them to wear into surgery. After the operation, the O.R. nurses placed the tiaras back on the two ladies.

After the experience, Armstrong traveled across Tennessee for the National Kidney Foundation and donated Life Tennessee spreading the word about how organ donation can save lives.

But the strangest story she tells is the one that begins with, “I would do real estate for free.”

“I would do it for free because I love helping people,” Armstrong explains, her face draped with sincerity.

Armstrong is particularly fond of assisting first-time homebuyers. “They’re guilable and vulnerable. My...”

Not many Realtors can brag that Kevin Costner slid down her banister or that they cooked for Cecily Tyson. Maggie Armstrong can.

Vacation-home options abound without leaving state

During the summer vacation months, many families toy with the idea of owning or renting a beach-front condo or home. If you’re considering a second home or vacation rental this year, there are a number of options to consider within a short drive of Chattanooga.

If you live in a rural setting and might be surprised at how affordable the options are on these quiet TVA lakes. Venture a little farther across Northern Alabama and opportunities abound.

A mountain retreat might be your idea of a perfect getaway, so why not consider the numerous cabins and homes surrounding Chattanooga? Options are as close as the nearby Georgia mountains, or you could stretch out to two hours away and pick up an income producing chalet in Gatlinburg.

While prices have appreciated in recent years, there’s still a supply to fit any budget.

As you consider properties outside the primary service area of the Greater Chattanooga Association of Realtors, do not forgo quality representation. Many of our members are licensed in Alabama and Georgia and therefore subscribe to neighboring Multiple Listing Services, so they might be able to assist you.

If not, then ask a member to research an experienced Realtor in.
Keller Williams Chattanooga named top ranked residential real estate brokerage

Keller Williams Chattanooga is one of the top-ranked real estate brokerages in the nation, according to the 2017 REAL Trends 500, an independently verified compilation of the nation’s leading residential real estate companies.

Ranking above all other firms in town for the second year in a row, KW Chattanooga ranked 94th in number of transaction sides closed and 184th in volume sold across all of America.

KW Chattanooga includes the offices of Greater Downtown, East Brainerd, Hixson, Ooltewah and Fort Oglethorpe.

In 2016, KW Chattanooga placed 132nd and 227th in transaction sides and volume, respectively.

The two local teams with Keller Williams Greater Downtown Realty — the Mark Hite Team and the Charlotte Mabry Team — were also recognized in the top 200 of teams across the nation by number of transactions, placing 113th and 173rd, respectively.

"Training Magazine recognized Keller Williams as the top training organization in 2015 and again this year," says Nathan Brown, CEO.

"Our training mentality, actions, placing 113th and 173rd, across the nation by number of transactions, placing 113th and 173rd, respectively.

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The Greater Chattanooga Association of REALTORS is The Voice of Real Estate in Greater Chattanooga.

The Association is a regional organization with more than 1,700 members and is one of more than 1,400 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. GCAR services Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. Go to www.GCARnet for more information.

The Torgerson Team launches school supply drive

The Torgerson Team at Keller Williams Realty is sponsoring its first Back-to-School Supply Drive.

For the month of July, The Torgerson Team will be collecting donations of school supplies on students’ and teachers’ wish lists.

Desired items include sticky notes, EXPO markers, dry erase board cleaner, Kleenex, highlighters, pens, Clorox and Lysol wipes, paper, hand sanitizer, binder clips, pencils, Sharpie pens and paper clips. These supplies will be distributed to local teachers and students in time for the new school year.

“Many local families are struggling to make ends meet, and some of them are unable to provide the basic school supplies their children need,” says Nathan Torgerson, leader of The Torgerson Team at Keller Williams Realty.

“In addition, schools across the country, and just outside our door, are facing budget cuts and lack the funding to purchase the necessary supplies.”

Often, the burden of purchasing necessary classroom items falls on educators, Torgerson says. According to The Education Market Association, almost every teacher pays for supplies out of his or her pocket.

In 2015, most teachers spent nearly $500 on supplies for their students, and one in 10 spent $1,000 or more. Nationally, $1.6 billion in school supply costs fell onto teachers themselves due to families who could not afford them or school districts that did not allocate the funds for them.

“This is an important project on many levels. We hope Chattanooga will come together to help families who are struggling to feed and clothe their children and care stretch their budget to include school supplies,” Torger- son says. “And not only that but come together to help our local educators, who are spending their own money to equip their classrooms and supplement the needs of their students.”

Donations may be dropped off at the front desk of Keller Williams Realty Downtown, 202 Manufacturers Rd., between 9 a.m. and 4 p.m., Monday through Friday through the end of July.


Her career took her to Minnesota in 1979, where she worked first for Polaroid as a marketing representative, then as a training representative for an IBM solutions company and, finally, for Apple Computer as a sales and service representative.

Armstrong lost her job with Apple in 1990, was hired back to teach educators and governments and was laid off again in 1994. The second time stuck.

It also stung. “It took me a year to recover from being laid off because I was working 60 hours a week and then, suddenly, I wasn’t needed anymore. That was devastating,” she recalls.

Armstrong eventually grew antsy, partly because she wanted to be productive again but also because she missed the South. After “16 winters” (not years) in Minnesota, she was ready to return to home.

“I told my husband if I’m ever sick, don’t let me die here; put my ass on an airplane and get me home,” she says.

See ARMSTRONG, page 17
Armstrong knew she was as done with the tech industry, as it was with her. But instead of being discouraged, an idea began to percolate in her mind. While living in Minnesota, Armstrong became known for her big dinners after Sunday church and for offering a harbor to people who were caught in harsh weather. In time, her guests began to joke that she should open a bed and breakfast.

Even though they were kids-ding, Armstrong did just that. She and her husband moved to Peachtree, bought a home built in 1878 and opened Culpepper House. Armstrong named it after Dr. Culpepper, a physician for the Confederate Army who built the house after returning from the war. Although Armstrong initially opened Culpepper House as a weekend getaway, Peachtree was a hub for several tech companies, including Sony, Panasonic and TDK. To cater to the businesspeople who traveled through Peachtree, Armstrong began operating during the week, as well.

And since she had some spare time while her guest were at work, she also opened a 42-seat restaurant in her home. Culpepper House was “a wonderful place” that was rich with community history. “People would come for lunch and tell stories about being born in the house,” Armstrong says.

The film industry in and around Atlanta was also thriving, with many projects being shot in Peachtree. Consequently, Culpepper House became a popular dining option for visiting cast and crew. “It was nothing out of the ordinary when Patty Duke and Cicely Tyson came in for lunch one day,” she remembers.

Several film projects also used Culpepper House as a location, including “The War and “A Christmas Memory,” a 1997 TV movie based on a Truman Capote short story. It was both a magical and an exhausting time. The work consumed Armstrong, who reached the end of her rope after nine years and wound up divorced.

“The burnout time for a bed and breakfast is five to seven years because you’re working 24 hours a day,” Armstrong says. “When my husband and I would fight, we’d have to go outside.” Fueled by a desire to move even closer to her parents, Armstrong sold Culpepper House in 2002 and returned to the city of her youth, ready to begin a new chapter in her life.

That chapter, Armstrong decided, would include real estate. Flush with cash from the sale of Culpepper House, her plan was to flip houses. But she didn’t want to go in blind, so she took a real estate course at TREES (Tennessee Real Estate Educational Systems) to learn the business.

When Armstrong realized she’d invested $6,000 in a new career, her plan changed and she began working as a real estate agent. After working for another company for four years, she switched to Keller Williams in 2006 and has remained with the company ever since.

Operating out of the Premiere company for four years, she switched to Keller Williams in 2006 and has remained with the company ever since. After working for another company for four years, she switched to Keller Williams in 2006 and has remained with the company ever since.
Mike Croxall
President, Home Builders Association of Greater Chattanooga

Simple tips to reduce household water consumption

Water is one of the world's most valuable resources, which means we all need to be good stewards and find ways to use it more wisely. But a small household water leak can add up to more than 10,000 gallons of water waste per family each year. You can invest in a high-tech irrigation system or replace your toilets and shower heads with super-low-flow models. But there are plenty of less costly, relatively simple steps that will make a noticeable difference in how much water you use.

Find and fix leaks
It's not uncommon for something in the plumbing to be leaking dozens of gallons of water a week without anyone noticing. A simple fix with a few tools and parts from the hardware store could bring down your water bill for some time to come. Your water meter can tell you a lot about whether you've got a leak. Find a time when no one will be using water for at least a couple of hours — maybe before you leave for work or a family outing — and note the water meter reading. When you return, see if it's changed. If it has, you've got a leak somewhere.

Toilet flappers don't last forever, and a degraded one can cause significant savings. A new flapper won't fix a leaky faucet, but it can help prevent water from leaving the toilet tank and waste per family each year. Get the most from outdoors watering
Grass takes less water to stay green if you set the mower blade higher — currently longer turf length promotes growth that makes the grass more drought-resistant. Leave grass clippings on the lawn — they'll help aerate the soil as they decompose to promote healthy, deep root growth with- out added fertilizers that tend to make grasses thirsty. Plants and grasses adapt- ed to your local conditions will need little or no watering beyond rainfall. Mulch around garden beds and trees to retain moisture.

And when you do water your lawn or garden, make sure what comes out of the sprinkler makes it to the ground. Sunshine and wind steal a good bit of water before it even hits the ground. Water early in the morning or late in the evening to avoid peak sunshine. Set water sprays as low to the ground as possible to save wind and sun less chance to evaporate the droplets. And aim the sprays to make sure water lands where it will soak into the earth, not on sidewalks, driveways, or patios.

If you have an irrigation system, check for leaks or have a professional do an inspection. If you're using hoses and sprinklers, examine where the hose connects to a faucet and sprinkler to make sure they're tight and replace any broken washers to ensure a good seal.

To learn more about ways to save water or improve your overall energy efficiency, visit www.epa.gov/waterra or contact the Home Builders Association of Greater Chattanooga at www.HBAGC.net.

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"Look, anybody who plays, does want a ring. Sometimes, once you get into playoff baseball, it can take a little bit of luck," he adds, perhaps mindful of his 2015 Cedar Rapids team that swept its first two rounds and got within one win of the championship, only to fall in the best-of-five final on a pair of one-run losses. "It was a real team performance. It was a team that believed in itself." It was a team similar in that it arrived in the organization with a million expectations due to his being the son of major league pitcher Tom Gordon and the brother of former Lookouts pitcher Nick Gordon.

But this honor, like those that have gone before, is not without its challenges. "I think it's a good challenge, honestly," Mauer agrees. "It's an opportunity for me, only four hours away from home, to learn how to be a leader family," he admits. "The opportunity came up to come to Chattanooga, and as I looked at the roster, I had already managed most of the game this year. I'm not overly versed in pitching, rubber, ready to go. At times, it almost seems as if the Chattanooga pitchers are attempting to "quick pitch" a hitter — until you realize that the speed they are comfortable working.

"Credit the coaches at the lower levels," Mauer explains. "Not only working with the pitchers, but also with timing issues. Up and down the entire staff, it's trying to split the atom or thread a needle, where the most successful Lookouts pitchers are." Mauer on the process…

"I think that 2015 team — a lot of them are playing big parts on this team," Mauer says. "You can draw back on past experience… we had chances to win in both years. I think we should have. But our roster in September will be a lot different than it is now, and you can't know what your strengths will be. But when I was talking to the players, we're playing to the postseason in each of his four seasons. Is his own appetite for a ring growing to the insatiable point?

"It's not about myself, it's about the players," he replies. "But any time you put yourself in a position to win, you've got to try and get that ring. And if you're going to try to get the players ready and they'll take us where we need to go."

Family ties
Mauer, the oldest of three ballplaying brothers, is arguably part of the first family of Minnesota baseball these days. His brother, Bill, 37, pitched briefly in the Twins system, but baby brother Joe, 34, is the future Twins Field Chairman. He was the first overall player drafted in 2001 and is rolling along in his 14th big league season in 2017.

Jake (given first name Donald), has three kids of his own, his daughter Lauren, 8, is
No. 3 in NFL? Better figure in youth

Titans will have best roster in more than a decade

The folks at Pro Football Focus recently ranked the Tennessee Titans’ roster No. 3. Not third in the AFC South. Third in the entire NFL.

This means one of two things: Either Pro Football Focus has gotten hold of some bad videotape or the Titans finally have some really good players.

On paper, things are looking up for the Titans. Only Atlanta and New England rank above the Titans, according to Pro Football Focus, in terms of cumulative grades of all 32 NFL rosters.

Even if you take such grades lightly, it’s safe to say things are on a definite up tick since this franchise bottomed out in the 2014-15 seasons.

Down a 3 ranking by Pro Football Focus mean the Titans will finish with the third-best record in the NFL. Of course not. There are too many variables in play, and I’m not just talking about injuries.

The Titans have a very young team. You can make the argument that as many as seven first- or second-year players will start for the Titans this season. That kind of inexperience can catch up to you over a 16-game schedule.

That’s a fair point. On the other hand, grades are derived in large part from individual matchups and how skill position players perform with the ball in their hands. Because of that, it is a reasonable tool for overall analysis.

The fact that the Titans’ ranking is even a point of debate is a credit to Jon Robinson and his roster make over in 19 months on the job as general manager. Robinson isn’t afraid to pull the trigger on trades or free-agent acquisitions. Beyond that, he has a keen eye for talent.

Of all the things she has done since taking over as principal owner, Robinson’s hiring is the top accomplishment for Amy Adams Strunk.

Now things are coming together. The Titans are in their window of opportunity for a number of reasons, not the least of which is the NFL salary cap.

Their franchise quarterback, Marcus Mariota, is still on his rookie contract, which means he counts $6.6 million against the cap this season. Compare that to Indianapolis Colts quarterback Andrew Luck, whose cost is $19.4 million against the cap, according to Spotrac.com.

Likewise, bookend offensive tackles Taylor Lewan and Jack Conklin are still on their initial contracts, which makes them remarkably cheap compared to their peers on other teams. All of which means the Titans can spend money elsewhere. That’s why they were able to sign free agents like Logan Ryan and John Cyprien to upgrade their defensive backfield, as well as add versatile wide receiver Eric Decker.

The addition of Decker is of particular note. While playing for the New York Jets last season, he suffered a shoulder injury. With a base salary of $7.25 million on the books for the upcoming season, Jets management cut him.

He signed a one-year deal with the Titans that could pay $5.35 million, including a $2.5 million signing bonus. That’s a lot of money for a 30-year-old receiver.

But if his shoulder is fully healed and he hasn’t lost a step, it could be a steal.

When healthy, Decker has been extremely productive. He caught 74 or more passes in four straight seasons in 2012-15, including 41 touchdowns.

Photograph by David Laprad

Send items for inclusion in the Events calendar to editor David Laprad, dlaprad@hamiltoncountyherald.com
and the title is believed to be good, but the
undersigned will sell and convey only as
Substitute Trustee. The right is reserved
to adjust the day of the sale to another
date, time, and place certain without further
publication, upon announcement at the time
and place for the sale set forth above.
This office is attempting to collect a debt.
Any information obtained will be used for
that purpose.

Brock & Scott, PLLC, Substitute Trustee
c/o Tennessee Foreclosure Department
43863 Chambers Dunwoody Road, Ste
310
Atlanta, GA 30341
Phone: 404-789-2861 Fax: 404-294-0519
Email: 16-14773 FO02
June 30, July 7, 14, 2017
For Sale

**SUBSTITUTE TRUSTEE'S SALE**

Sale at public auction will be on August 31,
2017 at 11:00 am local time, at the west
door, Hamilton County Courthouse, 615
Walnut Street, Chattanooga, Tennessee
pursuant to Deed of Trust executed by Bernice
Gardenhire, to First Title Insurance Company,
Trustee for Mortgage Electronic Registration
Systems, Inc. as trustee for Mortgage South
of Tennessee, Inc. on January 11, 2007 at Book
GI 8217, Page 741; conducted by Shapiro &
Ingle, LLP, having been appointed Substitute or
Successor Trustee, all of record in the
Hamilton County Register's Office. Default has occurred in the
performance of the covenants, terms,
and conditions of said Deed of Trust and the
entire indebtedness has been declared due
and payable.

Parties Entitled to Enforce the Debt: G/T Bank,
N.A., its successors and assigns.

The following real estate located in Ham-
ilton County, Tennessee, will be sold to the
highest call bidder:
Described property located at Hamilton
County, Tennessee, to wit: LOCATED IN THE CITY OF CHATTANOOGA,
HAMLTON COUNTY, TENNESSEE.
Lot Twenty-three (23), Block One (1), Arcadia
Heights, as shown by plat recorded in Plat
Book III, Page 44, in the Register's Office of
Hamilton County, Tennessee, and the Southwestern one-half (1/2) of what
is shown by said plat to be a Thirty (30) foot
Roadway, the area being now abandoned,
which lies Northeastward of and adjacent to
said Lot Twenty-three (23). According to
said plat, said road and Southern one-half (1/2) of abandoned Thirty (30) foot Roadway form one tract of land which fronts Sixty-
seven and one tenth (67.1) feet, more or less,
the Southwestern line of Overlook Street
and extends Southwardly between three
property lines to the Southwestern line of
said lot on which it has a footage of One Hundred Forty (140) feet, more or less,
its Northeastern line being Three Hundred
Thirty-six (336) feet, more or less, and its
Southwestern line being Two Hundred Forty-
three and Five tenths (243.5) feet in length.
For prior title and last instrument of record
affecting the above described property, see
deed recorded in Book S573, Page 827, in
Quitclaim Deeds recorded in Book 8157, Page
973, in said Register's Office.
SUBJECT TO any governmental zoning and
subdivision ordinances or regulations in
effect thereon,
SUBJECT TO Sanitary Sewer Easement
City of Chattanooga as set out in Book
1605, Page 175, in the Register's Office of
Hamilton County, Tennessee.
Street Address: 1010 Overlook Dr,
Chattanooga, Tennessee 37411
Parcel Number: 147G G 010
Current Owner(s) of Property: The Heirs of
Bernice Gardenhire

The street address of the above described
property is believed to be 1010 Overlook Dr.
Chattanooga, Tennessee 37411, 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.

This sale is subject to, without limitation, all
matters shown on any applicable recorded plat;
unpaid taxes; any restrictive covenants,
easements, or setback lines that may be
applicable; any statutory right of redemption of any
governmental agency, state or federal; any prior
liens or encumbrances including those created
by a former owner or an applicable homeowners'
association dues or assessments; all claims or
other matters, whether of record or not, which
may encumber the purchaser's title and any
matter that an accurate survey of the premises
might disclose.

The following parties may claim an interest
in the above described property to be affected by
the foreclosure: any judgment creditor or lien
holder with an interest subordinate to the
said Deed of Trust or any party claiming by,
through, or under any of the foregoing. Such
parties known to the Substitute Trustee may include:
Secretary of Housing and Urban
Development. All parties claiming by, through
or under Bernice Gardenhire.

Terms of Sale will be public auction, for
cash, free and clear of rights of homestead,
redemption and to the extent disclaimed or
inapplicable, and the rights of Bernice
Gardenhire, and those claiming through him/
her/them. Any right of equity of redemption,
statutory and otherwise, and homestead are waived
in accord with the terms of 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
without further publication, upon
announcement at the time and place for the
sale set forth above. 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
Shapiro & Ingle, LLP. No personal checks
will be accepted. To this end, you must bring
sufficient funds to outbid the lender and any
other bids. 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 confirma-
tion by the lender or trustee. This sale may be
reinstated only by the Substitute Trustee at any
time. If the Substitute Trustee rescinds the
sale, the purchaser shall only be entitled to
return of any money paid towards the purchase
price and shall have no other recourse.

Legal Description: The land referred to in this
property is situated in the State of Tennessee,
County of Hamilton, City of Chattanooga, and
described as follows: The South Ninety (90)
feet of Lot Twenty-four (24), Cordry's Hill Crest
Subdivision, as shown by plat of record in Plat
Book B, Page 18, in the Register's Office
Hamilton County, Tennessee. Being all of that
certain property conveyed to Maxine MacLean
from Susan Strood Matthews and Joseph A.
Matthews, by deed dated 07/31/92 and
recorded 08/06/92 in Deed Book 4023, Page
721 of Official Records. APN: 157B-E-031.01
Street Address: The street address of the
property is believed to be 228 Memph
haven Avenue, Chattanooga, TN 37441, but
such address is not part of the legal
description of the property. In the event of any
discrepancy, the legal description herein shall
control.

Event Date: June 30, July 7, 14, 2017
For Sale

**SUBSTITUTE TRUSTEE'S SALE**

Sale at public auction will be on August 25,
2017 at 10:00 a.m., local time, at the west
door of the Hamilton County Courthouse,
615 Walnut Street, Chattanooga, Tennessee
37420, pursuant to Deed of Trust executed by
Maxine MacLean to David W. Dickson, as
Trustee for EverFirst Reverse Mortgage LLC
That was ceased August 6, 2008, in record of Book
GI 8723, Page 779, in the Register's Office for
Hamilton County, Tennessee (“Deed of Trust”),
conducted by Padgett Law Group, having been
appointed Substitute Trustee, all of record in
the Hamilton County Register's Office. Default
in the performance of the covenants, terms,
and conditions of said Deed of Trust has been
made; and the entire indebtedness has been
declared due and payable.

Parties Entitled to Enforce the Debt: Nationstar
Mortgage LLC d/b/a Champion Mortgage
Company.

Other interested parties: Heirs of Maxine
MacLean, Secretary of Housing and Urban
Development, Synchome Bank.

The herein described real property located in
Hamilton County, Tennessee, to wit: in the
Register’s Office of Hamilton County,
Tennessee. The property is sold without any
representations or warranties, expressed or implied, relating to
its marketability or title, possession, quiet enjoyment or the like, and
encumbrances of record.

Received for publication: 7/11/2017
This office may be a debt collector. This
 할당 qua non.
the undersigned will sell and convey only as Subsection 31, Section 3, Chapter 8, Title 67 of the Code of Tennessee, or as the court may direct.

The right is reserved to adjourn the sale to another time or to another place, and time and place certain without further publication, upon application to the court, and the sale to be held at the place set forth above.

W.N.A. No. 317113 DATED June 26, 2017

Terry Robertson, Agent (Owner) or Successor

This notice is hereby given, that the undersigned, as Successor Trustee or Trustee of record in Book 11079, Page 962, and the undersigned, as Successor Trustee or Trustee by a certified or typewritten bond filed in the office of the Register of Hamilton County, Tennessee, is hereby given, that the undersigned, as Successor Trustee or Trustee, is authorized to sell, and is hereby authorized and directed to sell, for the benefit of the holder of said indebtedness and under the authority of the aforementioned Deed of Trust, said tract of certain property known as 8164 HOLLY CREST DR, Chattanooga, Tennessee 37405, at the place set forth above.

The following real estate located in Hamilton County, Tennessee, will be sold to the highest bidder subject to all unpaid taxes, prior liens and encumbrances: 8164 HOLLY CREST DR, Chattanooga, Tennessee.

This property is being sold with the express reservation that the sale is subject to confirmation by the court or other public authority and this sale is subject to the right of redemption, statutory or otherwise, homestead, and dower as provided by law. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and it is the intention of the holder to foreclose the same as provided by law, but undesignated, that the undersigned will sell and convey only as the court may direct.

The right is reserved to adjourn the day of the sale to another day, time and place certain without further publication, upon application to the court, and the sale to be held at the place set forth above.

TERESA SUGGS, current owner of said property or marketability of title.

The real property will be sold AS IS, WHERE IS, SUBJECT TO ALL LIENS, RESTRICTIONS, RESERVATIONS, SETBACK LINES THAT MAY BE APPLICABLE; any right to redeem the property as required by 26 U.S.C. Section 702 and the internal revenue code of 1986, subchapter F, section 702, the right is reserved to adjourn the sale set forth above for any reason, the Purchaser at the sale to be held subject to the right of redemption, statutory or otherwise, homestead, and dower as provided by law.

The right is reserved to adjourn the day of the sale to another day, time and place certain without further publication, upon application to the court, and the sale to be held at the place set forth above.

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The undersigned, as Successor Trustee or Trustee, is hereby given, that the undersigned, as Successor Trustee or Trustee, is authorized to sell, and is hereby authorized and directed to sell, for the benefit of the holder of said indebtedness and under the authority of the aforementioned Deed of Trust, said tract of certain property known as 8164 HOLLY CREST DR, Chattanooga, Tennessee.

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The right is reserved to adjourn the day of the sale to another day, time and place certain without further publication, upon application to the court, and the sale to be held at the place set forth above. 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 or typewritten bond filed in the office of the Register of Hamilton County, Tennessee.

The right is reserved to adjourn the sale to another day, time and place certain without further publication, upon application to the court, and the sale to be held at the place set forth above.
Foreclosure Notices

Concerned Homeowners

This Notice of Trustee’s Sale and the following notices may claim an interest in the above-referenced property:

- WARES, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated April 26, 2010, and the Deed of Trust of even date with said Note and all amendments thereto and any and all encumbrances and restrictions of items recorded prior or superior to the lien of the aforementioned Deed of Trust.

- The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time prior to the day of the sale and at any time after 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.

- W&B NATIONALE ASSOCIATION

- The undersigned Successor Trustee reserves the right to postpone or adjourn the sale to another day, time and place certain, without publication of further notice, upon announcement at the time and place specified above. The undersigned Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by U.S. BANK NATIONAL ASSOCIATION, will, on or about 10:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale certain property hereinafter described to the highest bidder for cash, free and clear of all demands, liens, encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

- Dated June 26, 2017

WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
June 30, July 14, 2017

NOTICE OF SUBSTITUTE TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated June 7, 2007, executed by DOROTHY SMALLEY, conveying certain real property therein described to ANY WHO, as Trustee, as same appears of record in the Register’s Office of Hamilton County, Tennessee recorded June 8, 2007, in Deed Book GI 8367, Pages 211; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Bayview Loan Servicing, LLC, a Delaware Limited Liability Company who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lublin TN, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register’s Office of Hamilton County, Tennessee. NOW, THEREFORE, notice is hereby given to the following parties that an interest in the above-referenced property:
The street address of the above described property is located in Chattanooga, Tennessee 37416, and such address is not part of the legal description of the property. The title described herein is subject to any and all matters shown on any applicable recorded plat; all liens, encumbrances or inclusions including those created by governmental zoning or subdivision associations or assessments; all claims or other matters, whether of record or not, which affect said property; and the Substitute Trustee disclaims all responsibility that an accurate survey of the premises might disclose. The property is being sold with the express reservation that the said Trustee disclaims all responsibility that the premises might disclose.

The following parties may claim an interest in the above-described property to be affected by the sale: Anthony Davenport, Connie Davenport, and Linda A. Roberson.

The sale of the land described above will be subject to the right of the State of Tennessee to exercise lien rights under § 7425(d)(1).

The following parties may claim an interest in the above-described property to be affected by the sale: Anthony Davenport, Connie Davenport, and Linda A. Roberson.

The sale of the land described above will be subject to the right of the State of Tennessee to exercise lien rights under § 7425(d)(1).

Terms of Sale will be public auction, for cash, clear and free of all rights of homestead, redemption and any and all other liens or encumbrances or inclusions (whether of record or not), and the Substitute Trustee disclaims any responsibility that an accurate survey of the premises might disclose.

The following parties may claim an interest in the above-described property to be affected by the sale: Anthony Davenport, Connie Davenport, and Linda A. Roberson.

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This sale is subject to, without limitation, all matters shown on any applicable recorded plat; all liens, encumbrances or inclusions including those created by governmental zoning or subdivision associations or assessments; all claims or other matters, whether of record or not, which affect said property; and the Substitute Trustee disclaims all responsibility that an accurate survey of the premises might disclose.

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null
against him. This Order shall be published in a newspaper by this County as required by law. LARRY L. HENRY, CLERK Kim Emmett, Deputy Clerk Attorney for Plaintiff: Mayfield and Lester June 23, 20, 30, July 7, 2017 Cmr18164

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 17D1270
DIVISION II

ATKINSON, LOREN J.

VS.

ATKINSON, TAMARA Y.

It appearing from allegations in Plaintiff's Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, that the ordinary process of law cannot be served upon the defendant and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by JAMES BENJAMIN Rutledge and the case will be set for hearing ex parte without JAMES BENJAMIN Rutledge presence.
This 22nd day of June 2017.

Larry L. Henry Circuit Court Clerk
Deputy Clerk

Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No. 17D1270
DIVISION II

ENCLOSE
he’s not given an opportunity to shine until the final act.

That said, Coppola, who won the Best Director Award at the 2017 Cannes Film Festival for “The Beguiled,” is never boring. As she has shown with films like “The Virgin Suicides” and “Lost in Translation,” she’s an intelligent writer with strong grasp of character and a director with a great eye for detail.

As such, “The Beguiled” is a nice summer respite for adult moviegoers before we head into another month of effects filled spectacle.

Wednesday, July 12

R.P. Scott Co. was the apparent low bidder Tuesday for construction in connection with the second phase of public works in the Highland Park Neighborhood Improvement Program with an offer of $797,926.42. The estimated cost for the project was $807,000.

The Chattanooga Board of Education proposed a 1967-68 budget of $12,542,944 Wednesday to the City Commission, an increase of $1,288,605 compared to 1966-67.

Thursday, July 13

Lt. Col. D. H. Taylor U.S.A. (retired) has been named plans and operations officer of the Chattanooga-Hamilton County Office of Civil Defense, Robert J. Bradshaw, Civil Defense director, announced Wednesday.

The appointment becomes effective July 16 and fills a vacancy which has existed on the Civil Defense staff here since November 1965.

Edwin M. Barnes, owner of the Read House Travel Bureau, was honored Wednesday for rendering a “staggering amount” of service to travelers, his church and his community on the occasion of his retirement after 55 years in the passenger transportation field.

Friday, July 14

Frank C. Moore, Chattanooga’s newly confirmed postmaster, who has served as acting postmaster since April 1965, is slated to take the oath of office at the close of business Friday following the arrival of his commission, signed by President Lyndon Johnson.

He was confirmed by the Senate June 23 and Johnson signed the commission on June 26. Inspector in Charge T. P. Daly will install Postmaster Moore.

SUDOKU

By Linda Thistle

Complete the grid so each row, column and 3-by-3 box (red bold borders) contains every digit 1 to 9.

DIFFICULTY LEVELS:

- Modern
- Challenging
- H00 BOY!

ANSWERS:

1 6 5 2 9 8 7 3 4
2 4 3 7 5 1 9 6 8
3 9 2 6 8 4 7 1 5
4 7 5 1 9 8 2 3 6
5 1 8 3 4 2 6 9 7
6 8 4 2 9 7 3 5 1
7 2 7 9 6 5 1 4 3
8 3 9 4 2 8 5 6 1
9 5 1 8 7 6 4 2 9

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Amazon surprises Chattanooga Area Food Bank with donation

Leaders from Amazon’s Chattanooga and Charleston fulfillment centers surprised the Chattanooga Area Food Bank last week with a $10,000 donation to support its mission to end hunger for all in the region. Since 2016, Amazon’s local fulfillment centers have donated more than 187,000 pounds of food to the Chattanooga Area Food Bank, which equates to 156,000 meals provided to families in need.

MAUER From page 18

Mauer credits his grandfather, his mom Teresa and his dad Jake, as all overseeing his baseball career at various stages of his life. In fact, his mom coached him the longest. “They didn’t turn me over to an outside coach until I was 15,” says the proud son/grandson.

TITANS From page 19

receptions.

After so many years of mediocrity on the offensive periphery, the Titans should have their best wide receiver corps since landing on Tennessee turf in 1997. Robinson spent the No. 5 overall pick in the most recent draft on Corey Davis of Western Michigan.

He followed that by drafting Taywan Taylor of Western Kentucky in the third round.

The Titans also brought in Eric Weems as a kick returner/wide receiver.

Obviously, not all of them will make the final roster. Coaches like Douglas’ leadership both on and off the field but his days with the franchise likely are numbered.

In order for the Titans to make another move up the standings, they must continue to take strides in the passing game while also making dramatic improvement on defense, particularly against the pass. That’s why it was so important to draft a player like Adoree’ Jackson in the first round and to get Ryan in free agency. It’s been years since the Titans have had even average play at corner back.
When the weather is right, to your back dishes Sip offers. For 36, you get a bed of zucchini, yellow squash, roasted red peppers, kale, red onions and chili-dusted sweet potatoes topped with bacon and two baked eggs, all drizzled with romesco sauce. That’s more than five ingredients, but those vegetables make the dish. So, did the creamy yoke that spread over the rest of the ingredients when I broke the egg. I was pleased with my choice until I saw someone eating the Eufaula Alabama Redneck Breakfast, which comes with Country sausage, eggs, pimento cheese grits and house-made biscuits.

Next time.

My daughter, a vegetarian who occasionally eats fish and a foodie to her core, joined me for dinner. Propelled by my enthusiasm, she was as eager to experience the evening meal as I was. With as every meal, we were given the option of dining inside, where several tables for two are set up, or on one of the two covered patios.

One has tables for up to several diners and the other feels more like a lounge for enjoying Sip’s mixed drinks, wines or beers. Housed within a former drive-thru bank, Sip is not spacious. But they make good use of the space they have, with elegant upgrades to the structure, upscale but down-to-earth décor and seating for several dozen guests. If you want a fine dining experience, including a pleasant atmosphere, Sip is up to it. Adding to the ambiance Thursday through Saturday evenings is live music. One of the featured singers this summer is Amber Carrington, who appeared on season four of “The Voice.” She’s testing her own material and performing covers during her sessions at Sip.

When the weather is right and the sun begins to dip below the North Shore skyline, Carrington’s voice and uplifting music are the perfect complement to the food. Not that any of the dishes need the help.

When my daughter saw the pistachio-crusted salmon, which is served with fingerling potatoes, cucumber salsa and fresh grilled asparagus, she decided our evening out would be one of her rare fish nights—and she loved every bite. I ordered a house salad and the Backwoods Bama Wings—and I loved every bite, too. Tossed in Alabama white barbecue sauce and served with buffalo dip, the jumbo chicken wings were outstanding.

The skin was crunchy, the meat was tender and the chef had achieved the perfect balance of flavors. Like the BLT, it was simplicity elevated to perfection.

We ended the evening with servings of White Chocolate Cranberry Bread Pudding, which I selected off a desert menu that’s pure decadence. Were there any hitches during what I can only describe as three superb dining experiences?

Breakfast is affordable, especially given the ample portions, and dinner seems priced right, but lunch cost more than I would normally drop on a sandwich and a bag of chips—even a sandwich as good as Sip’s BLT.

But that’s me. Your mileage might vary. For me, lunch at Sip will be an occasional treat. Likewise, Sip might have a few kinks to iron out in the evening.

My daughter and I were lost in the shuffle of a busy Friday night, with people who arrived after us being waited on and served before our order was taken. But this was probably a glitch. Either way, Sip’s general manager Rick Dillard says his team is working to identify the areas which need improvement and tackle them head on. (Any issues are minor at worst.)

One thing well in hand is parking, which is available in the adjacent garage. Also, for people who like to grab a quick coffee or bite to eat, Sip’s drive-thru window is being repurposed to begin providing on-the-go service during breakfast and lunch in the near future.

Based on three meals experienced during different times of the day, Sip is providing great food wrapped within an enjoyable dining experience.

Owner John Wise, who opened Southside Social and is known for his downtown luxury apartment projects, can be proud of what his team has accomplished. After all, winning over a foodie with one bite isn’t easy.