Tennessee’s economy at risk in this battle of wills

China’s retaliation targets farmers, auto workers

By Hollie Deese

In an escalating back and forth over trade, Tennessee farmers like John Neal Scarlett are caught in the middle, worrying if politicians are keeping their best interests at heart when talking tough on trade issues.

Scarlett works more than 1,000 acres on New Market Farms in Jefferson County, just east of Knoxville. Previously, it was a dairy and diversified row crop operation, but at the end of last year he shut down the dairy portion to focus on corn and soy, top exports for the state.

“We were losing nearly about 18 percent of our gross revenue,” Scarlett says of his decision to eliminate dairy. He even made the decision before Dean Foods, a dairy product manufacturing company, sent out letters eliminating contracts with 11 farms across East Tennessee earlier this year and more than 140 farmers overall in Indiana, Kentucky, Penn

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See TARIFFS, page 4

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The leadership at Bryan College surprised long-time supporters Glenn, and his wife, Jackie Stophel by naming the soon-to-be constructed welcome center in their honor. The announcement came during the 11th annual Bryan Opportunity Scholarship Program fundraiser attended by more than 500 supporters.

Glenn served as a member of the Bryan College board from 1978-1986 and again from 1992-2010. He served as chairman of the board from 1996 to 2003 and later served as legal counsel to the college from 2010-2015. Presently, Glenn serves as Trustee Emeritus in honor of his service to Bryan College.

In the broader community, Glenn currently serves as director and secretary-treasurer of the Clifton and Clara Ward Foundation, president and director of the Joe and Velma DeWitt Foundation and president and director of the Weldon F. Osborne Foundation.

Glenn is a past president of the Kiwanis Club of Chattanooga, a former director of the National Association of Christian Athletes, a past chairman of the National Center for Youth Issues and a former member of the Chattanooga Rotary Club.

He’s previously served as a member of the House of Delegates of the Tennessee Bar Association and was appointed by President Gerald Ford as a member of the first board of directors of the Legal Services Corporation in 1974.

Glenn received his law degree from The University of Tennessee College of Law and his undergraduate degree from Bob Jones University. He is a member of the Tennessee Bar Association, Chattanooga Bar Association, State Bar of Georgia and the American Bar Association.

Glenn retired from the law firm that bears his name, Chambliss, Bahner & Stophel, in 2016.

The two-story building will encompass 18,000 square feet and be located at the top of the new entrance, making it the first building to greet arriving guests.

Once complete, the building will house 25 offices as well as a medium-sized banquet facility. The Stophel Center is among the first of several capital projects funded through Bryan’s “2018 Making a Difference: Vision to Reality” initiative. It will cost about $3 million to build.

Bryan College Board Chair Delana Rice said, “Glenn’s leadership over the last four decades has brought us through both good and challenging times. He has led by example, remaining constant, consistent and committed to what’s in the best interest of Bryan College. It’s with great appreciation that we honor Glenn and Jackie Stophel.”

Source: Bryan College
Schools’ success too dependent on weak vendor

The “debacle” called TN-Ready, a standardized test ruling the lives of students, teachers and administrators, is the predictable result of brain drain—not by students but by Tennessee’s leaders.

While some legislators blame the Tennessee Education Association for everything, the General Assembly finds itself wringing collective hands—for a third time—over the state’s testing tool.

“We have failed, failed, failed,” says state Rep. Terri Lynn Weaver, a Lancaster Republican. “Across Tennessee, students in grades 3-12 hit a wall when they tried to log in to take the TNReady test, some unable to get into the system and others whose work disappeared into cyberspace, first because of a vendor screw-up and second because of a hacker. So much for no. 2 pencils.

For one of the few times in recent history, teachers can’t be faulted. The Legislature responded by passing legislation under which local systems won’t be able to base employment or pay decisions for teachers on data from the statewide testing. Lawmakers also offered local school boards the option of counting the tests from zero to 15 percent on students’ final grades for the semester and gave school systems a year off from a letter grade, in addition to deciding not to count this year’s tests toward identifying schools as a “priority school” or assigning them the Achievement School District.

Likewise, the Legislature will require the test provider to reimburse local school systems for “misadministration” affecting scoring and put it in the position of a potential breach of contract.

Go back a few years, though, and the state Legislature took square aim at everything relating to teachers, including the teachers’ union and collective bargaining, and decided to do its best to make their lives easier. See BOARD, page 12.

Bar Buzz and benefits
CBA sets legal clinic for Cinco de Mayo

On Cinco de Mayo, the Chattanooga Bar Association and the leaders of the Young Lawyers Division of the CBA are partnering with La Paz Chattanooga to provide educational resources and instruction.

David Elliott will address immigration law, Tim Ballard and Stephanie Rogers family law, Jay Elliott and John Harrison employment law, George Hisson and Jeffrey Maddux landlord/tenant law; and Rob Cardin, Drew Reynolds and I will focus on personal injury law.

We hope this initiative will provide members of the minority community with more reliable legal resources to consider and rely upon as we work against the Unauthorized Practice of Law.

On May 18 at 8 a.m., the CBA will host the annual Law Day Breakfast at the Westin. The key note speaker will be Sen. Bob Corker. The CBA will also honor an outstanding citizen in the Chattanooga area with the Liberty Bell Award for public service. For details about the nomination and the standards for the award, go to www.chattanoogabar.org.

On May 16-18, the 75th Judicial Conference of the Sixth Circuit will be held in Nashville at the Music City Center, with lodgings at the Westin. An opening reception for conferees will be held Tuesday, May 15 at the Westin. Please consider expanding the Chattanooga community’s influence by attending.

On Sept. 19 at Chattanooga State, the Tennessee Supreme Court will bring its SCALES program to Chattanooga to educate high school students about the judicial branch of government. Six hundred and fifty students will be invited to participate. After oral arguments and debriefing, all 650 students will have lunch with the Tennessee Supreme Court, every local judge and other elected officials who attend and all of the volunteer judges and attorneys. President Judge J.B. Bennett will provide the opening remarks.

Law Day Breakfast

The Chattanooga Bar Association presents

BOB CORKER
United States Senator
State of Tennessee
as our featured speaker for

Law Day Breakfast
Friday, May 18, 2018
The Westin – Portman Ballroom
8:00 a.m. – 9:30 a.m. $40.00 per person
(Breakfast Buffet and .50 CLE Credit)

And the Presentation of the LIBERTY BELL AWARD

Announcement of the FELLOWS Class of 2018

In 2012, Tennesseans overwhelmingly elected Bob Corker to his second term in the U.S. Senate, where he serves as chairman of the Foreign Relations Committee and is an active member of the Banking Committee and the Budget Committee.

Bob was Tennessee’s commissioner of finance and mayor of Chattanooga before being elected to the Senate in 2006, but he spent most of his life in business.

At the age of 25, Bob started his own construction company with $8,000 in savings, eventually expanding operations to 18 states across the country. It’s that results-driven businessman’s perspective that allowed him to make a mark early in his Senate tenure and become a pragmatic thought leader on fiscal and financial issues.

A key leader on our nation’s fiscal challenges, Bob is one of the few members of Congress to put pen to paper and produce a bill that would set our country on a path to fiscal solvency. As one of the most fiscally conservative members of Congress, he continues to fight against Washington’s all too common practice of “fiscal Merkel.”

Recognizing the important impact U.S. leadership and diplomacy abroad can have on our economy and national security, Bob also is an active leader on the Foreign Relations Committee. Since taking office in 2007, he has visited more than 70 countries to gain a deeper understanding of the strategic relationships between the U.S. and other nations, and in 2015, his colleagues elected him chairman. As the lead Republican on the committee, Corker works with his colleagues to set the agenda and help carry out legislative and oversight responsibilities.

Bob graduated from the University of Tennessee in 1974 with a degree in industrial management. He and his wife of 30 years, Elizabeth, live in Chattanooga. They have two daughters, Emily Corker, Julia and her husband Justin Spickard, and two grandchildren.

RSVP to the CBA Office at (423) 602-9430 or send email to: LHood@chattanoogabar.org BEFORE April 28, 2017

Sponsored by
sylvania, Ohio, New York, North Carolina and South Carolina. A surplus of milk and growing competition led to the decision by Dean, which industry leaders suggest could be caused by global production, an increase in the popularity of nut and soy milk and a generation that just doesn’t drink as much cow’s milk.

Some Dean Foods subsidiaries include Purity, Mayfield Dairy, Land O’Lakes and TriMoo.

“Two was a lot of things that were coming together that we could see didn’t look good. So, we chose to exit on our own terms rather than somebody else’s,” Scarlett explains. So, when China recently announced retaliatory tariffs on 106-U.S products, designed to target up to $50 billion of U.S. products annually, it included some of the biggest exports in the state, from tobacco and soybeans to cars and planes. The move came 24 hours after President Donald Trump unveiled tariffs on Chinese products, including steel and aluminum, for what he described as unfair trade practices. And that makes Scarlett and lots of other farmers a little nervous. Tennessee exported $1.5 billion in farm commodities in 2016, including $422 million in soybeans, $79 million in tobacco, $79 million in corn, $53 million in beef and $23 million in pork, USDA statistics reveal.

“It wouldn’t be the first time that things have got out of hand,” Scarlett adds. “I hope the trade folks that are negotiating spend some more time diffusing this situation. It couldn’t come at a worse time for farmers and ranchers in America.”

**Trump states targeted**

Tennessee has 65,900 farm operators and another 4,980 agriculture-related jobs, USDA statistics show. That’s about 71,000 jobs in agriculture. The state also employs 943,000 in auto-industry jobs.

“That’s more than one million jobs that could be impacted by Chinese tariffs,” Meyer says. “Aluminum and steel manufacturing, the industries President Trump’s proposed tariffs aim to protect, employees far fewer. There are 5,400 aluminum manufacturing jobs and 10,000 more at supply firms in Tennessee. The Aluminum Association reports. There are 1,040 structural iron and steel workers in Tennessee, according to the Bureau of Labor Statistics.”

Vanderbilt law professor Tim Meyer, an expert in public international law with an emphasis on international economic and energy law, says there’s a set of tariffs China has already imposed in response to the steel tariffs. Sorghum, soy and autos

**How we got here**

In the global market for steel, there is a significant overcapacity that is located in China, which has driven down the global price. But, the problem, from the US point of view, is that there’s now the way to readily get at Chinese overcapacity because ultimately the United States doesn’t import that much steel from China.

Vanderbilt law professor Tim Meyer, an expert in public international law with an emphasis on international economic and energy law, says there’s a set of tariffs China has already imposed in response to the steel tariffs. Sorghum, soy and autos

There was progress being made on this issue in a less confrontational forum.

“The imposition of tariffs has, I think, made it a much more confrontational process of negotiation.”

“While the administration has done, instead, it has decided to impose tariffs on all steel coming in to the United States, and then to go through, one by one, and exempt countries that reach agreements with the United States on other ways to address the steel problem,” Meyer continues.

“So, in the background, what the administration is doing is, it appears to be trying to line up support from other countries to restrict the global trade in Chinese steel, the trans-shipment of Chinese steel, into the United States, in particular. And, possibly, other measures to take on China.”

When the Trump administration announced that it had
TN Supreme Court awards county court kiosks

Self-represented litigants in Hamilton County and seven other Tennessee counties will soon be able to take advantage of convenient, self-service kiosks for valuable legal information and resources thanks to a series of grants provided by the Tennessee Supreme Court and the Administrative Office of the Courts. The grants will cover the expense of purchasing and installing special kiosks in courthouses throughout the state.

The kiosks will connect self-represented civil litigants with a variety of tools they can use to better navigate the legal system, including information about legal aid offices, pro bono projects, court-approved documents and more. Courthouse visitors will be able to access these resources via an onsite computer or tablet.

The initiative, piloted by the Tennessee Supreme Court Access to Justice Commission, seeks to address a prevalent issue in the state.

“A lack of legal representation is a problem that affects too many Tennesseans,” Tennessee Supreme Court Justice Cornelia Clark says. “While defendants in most criminal cases are guaranteed a lawyer, the same is not true for those who find themselves involved in civil cases. “Often, these cases deal with issues related to a person’s health and well-being, which makes it especially important that litigants are aware of the legal resources available to them.”

So far, the AOC has announced eight counties that will receive funding to launch the kiosks over the next year. These counties were selected through an application process. Courthouses in Anderson County, Blount County, Dickson County, Hamilton County, Hawkins County, Knox County, Shelby County and Sullivan County will receive grants.

Each kiosk will be custom-designed for the particular county. All kiosks, though, will provide information based on the HelpTN.org (www.helptn.org/) platform, which was developed by the Tennessee Alliance for Legal Services and West Tennessee Legal Services. HelpTN.org serves as a headquarters of legal resources for self-represented litigants, offering educational materials related to a variety of subjects such as renters’ rights and child support, to name a few.

The inspiration for the kiosk project came from the Access to Justice Public Awareness Subcommittee.

A member of that committee, General Sessions Judge Lee Bussart, had grown concerned about the number of people she regularly saw in her courthouse in Marshall County who needed legal advice but were not represented by an attorney. On some days, as many as 400 people stream into the courthouse.

“They ask the clerks so many questions, and I get a lot of questions in court,” Judge Bussart adds. “And, I think it’s a bad advertisement for our system to say to those people, ‘I can’t help you.’”

As a judge, she’s not allowed to give legal advice to pro se litigants, and clerks can’t offer advice either because they’re not attorneys.

Judge Bussart decided to try to help those litigants find free, reliable information online that could be of use to them.

Building off that idea, she convinced the Marshall County Bar Association to purchase a Chromebook for self-represented litigants to consult when they came to the courthouse. The Chromebook opens to a page designed to resemble HelpTN.org. From there, litigants can find links to a number of free resources offering legal aid.

The Marshall County Bar Association won a “most innovative program” award from the American Bar Association for its efforts.

The money for the kiosk grants came from both the AOC’s technology fund and from excess funding collected as part of a Supreme Court’s continuing legal education efforts.

The Tennessee Supreme Court’s Access to Justice Commission was formed in 2009 as part of the Court’s Access to Justice Initiative. That initiative is dedicated to meeting the legal needs of the many Tennesseans each year who are confronted with legal problems that they might not have the expertise or the means to adequately address.

Source: Tennessee Supreme Court

Preventable fires keep firefighters busy

Chattanooga firefighters have been responding to a variety of emergencies, including motor vehicle crashes, medical calls and an assortment of grass, brush and dumpster fires.

Within the past month, Chattanooga firefighters have also responded to six structure fires, each of which could have been prevented by a little common sense. Three of the fires were related to cooking and the other three were started by improperly discarded cigarette butts.

Cooking fires

Cooking fires are the No. 1 cause of home fires and home injuries.

The leading cause of fires in the kitchen is unattended cooking.

If you’re sleepy or have consumed alcohol, don’t use the stove or stovetop. Also, stay in the kitchen while you’re frying, grilling, boiling or broiling food. If you’re simmering, browning or reusing food, check it regularly. Remove, in the kitchen while food is cooking and use a timer to remind you you’re cooking.

Keep anything that can catch fire – oven mitts, wooden utensils, food packaging, towels or curtains – away from your stovetop. Finally, check the stove before you go to bed, making sure every burner is off. “Make it a habit. Do it every day,” says Chattanooga Fire Department public information officer Bruce Garner.

Careless smoking

Careless smoking is the leading cause of fire deaths. Smoke alarms, smolder-resistant bedding and upholstered furniture are significant fire deterrents.

Basic precautions include never smoking in bed, never placing ashtrays on the arms of sofas or chairs and using large, deep ashtrays with wide lips.

“While smaller ashtrays might be more attractive, they’re not safe,” Garner says. “Cigarettes can roll off the edge and the ashes can easily be blown away.”

The CBD also recommends watering down your ashes. Also, empty ashtrays into the toilet or an air tight metal container. Warm ashes dumped in waste cans can smolder for hours and then ignite into fire.

In addition, don’t leave cigarettes, cigars or pipes unattended, put out all smoking materials before you walk away, and if you begin to feel drowsy while watching television or reading, extinguish your smoking materials in a safe container.

Finally, replace mattress-sprinklers made prior to the 1973 Federal Mattress Flammability Standard, store matches and cigarettes beyond a child’s sight and reach (preferably in a locked cabinet) and don’t place ashtrays in a location where children or pets could knock them over.

Source: Chattanooga Fire Department
SUBSTITUTE TRUSTEE'S SALE

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SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) evidenced by the foreclosed Deed of Trust and in the payment of the debt(s) and obligation(s) evidenced by the foreclosed note; and
WHEREAS, default having been made in the payment of the debt(s) and obligation(s) evidenced by the foreclosed deed of trust and in the payment of the debt(s) and obligation(s) evidenced by the foreclosed note; and
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable and that an agent of Wilson & Associates, P.L.L.C., as Substitute Trustee, by virtue of the power and authority vested in it, on or about May 3, 2018, at 12:00O’CLOCK NOON, local time, at the Hamilton County Courthouse, Chattanooga, Tennessee, at any time. The right is reserved to adjourn the day of the sale set forth above. In the event of inclement weather, the sale may be rescheduled at the discretion of the Substitute Trustee.

SUBSTITUTE TRUSTEE'S SALE

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WHEREAS, default having been made in the payment of the debt(s) and obligation(s) evidenced by the foreclosed deed of trust and in the payment of the debt(s) and obligation(s) evidenced by the foreclosed note; and
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable and that an agent of Wilson & Associates, P.L.L.C., as Substitute Trustee, by virtue of the power and authority vested in it, on or about May 3, 2018, at 12:00O’CLOCK NOON, local time, at the Hamilton County Courthouse, Chattanooga, Tennessee, at any time. The right is reserved to adjourn the day of the sale set forth above. In the event of inclement weather, the sale may be rescheduled at the discretion of the Substitute Trustee.

SUBSTITUTE TRUSTEE'S SALE

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) evidenced by the foreclosed Deed of Trust and in the payment of the debt(s) and obligation(s) evidenced by the foreclosed note; and
WHEREAS, default having been made in the payment of the debt(s) and obligation(s) evidenced by the foreclosed deed of trust and in the payment of the debt(s) and obligation(s) evidenced by the foreclosed note; and
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable and that an agent of Wilson & Associates, P.L.L.C., as Substitute Trustee, by virtue of the power and authority vested in it, on or about May 3, 2018, at 12:00O’CLOCK NOON, local time, at the Hamilton County Courthouse, Chattanooga, Tennessee, at any time. The right is reserved to adjourn the day of the sale set forth above. In the event of inclement weather, the sale may be rescheduled at the discretion of the Substitute Trustee.
In the Register’s Office of Hamilton County, Tennessee. According to said plat said lot lies from said SE corner of the South line of Carolyn Lane, and extends back Southwesterly, between parallel lines, 150 feet to the said lot. The Grantor’s source of interest in the property is a Deed recorded in Deed Book 5780, at Page 390, in the Register’s Office of Hamilton County, Tennessee. The Legal Description contained herein is the same as that in the Deed of Prior Title. Subject to EIGHT (8) foot Power Line Easement, and for the maintenance of such Easement for the use and benefit of the Electric Power Board of Chattanooga, for the use and benefit of the City of Chattanooga, for the use and benefit of any and all public, state, county or local governmental agencies, state or federal; any prior liens or encumbrances including those created by reason of any previous owner’s association’s dues or assessments; all claims or interest of the prior owner of said lot; and all claims of any previous owner or occupant of said lot; any 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; any fees or assessments; any restrictions that may be applicable by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; 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; any fees or assessments; any restrictions that may be applicable by a fixture filing; and to any matter that an accurate survey of the premises might disclose. The right is reserved to adjourn the day of the sale to another day, time, and place. This sale may be rescinded only by the Substitute Trustee at any time. The sale held pursuant to this Notice may be continued from time to time and from place to place without further publication, upon notice at the time and place for the sale set forth above. At the sale, the purchaser shall only be entitled to a Certificate of Title paid toward the purchase price and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee reserves the right to adjourn the sale in the event that the sale fails to result in the sale of the property or marketability of title.

TITON COUNTY, Tennessee, will be sold to the highest bidder for cash, free and clear of rights of redemption and default, and subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory right of redemption of any governmental agency, state or federal; any prior liens or encumbrances; any fees or assessments; any restrictions that may be applicable by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

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April 27 - May 3, 2018

County, Tennessee, has been declared in default of the covenants, terms, and conditions of a Deed of Trust dated April 8, 2005, in the County of Hamilton, State of Tennessee. COMMONLY KNOWN AS: 122 Passons Road, Chattanooga, TN 37415. REFERENCE is made for prior notice of sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale. The real property is sold "AS IS, WHERE IS," without representations or warranties of any kind, express or implied, as to the condition of the property, including merchantability or fitness for a particular purpose. Statements as to the condition of the property are made for information only, and no representation is implied or made, and will sell and convey the said property in fee simple absolute, subject to the conditions of a Deed of Trust dated August 24, 2005, in the County of Hamilton, State of Tennessee, commonly known as: 122 Passons Road, Chattanooga, TN 37415. In the event of a default by the present owner of record in the payment of that debt, then the undersigned, Rubin Lublin TN, PLLC, Having been appointed Substitute Trustee by the Register’s Office of Hamilton County, Tennessee, is exempt under Chapter 42, Section 3607 of the Code of Alabama, 1975, as amended, only to the extent that said covenant (a) relates to race, color, religion, sex, handicap, marital status or national origin under Title II and Section 504 of the Rehabilitation Act of 1973, 29 U.S.C. 794, and to any matter that an accurate survey of the premises might disclose.

CHATTANOOGA, TN 37421. In the event of any discrepancy between this address and the legal description of the property, the legal description shall control. The following described real property is located in County of Hamilton, State of Tennessee. Being located in the County of Hamilton, State of Tennessee, to wit: LOT EIGHT (8), BLOCK EIGHT (8), IN THE FUTURE SERIES OF HAMILTON PLACE SUBDIVISION, as shown by plat recorded in Plat Book 14, page 139, in the Register’s Office of Hamilton County, Tennessee. Parcel ID: 1699 N 10 19 2005 Saint James Avenue, Chattanooga, TN 37412. The sale street address of the property is located at 1322 PLUES DR, CHATTANOOGA, TN 37421. In the event of any discrepancy between this address and the legal description of the property, the legal description shall control. The sale address of the property is located at 1322 PLUES DR, CHATTANOOGA, TN 37421. In the event of any discrepancy between this address and the legal description of the property, the legal description shall control. The following described real property is located in County of Hamilton, State of Tennessee. Commonly known as: 122 Passons Road, Chattanooga, TN 37415. REFERENCE is made for prior notice of sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale. The real property is sold "AS IS, WHERE IS," without representations or warranties of any kind, express or implied, as to the condition of the property, including merchantability or fitness for a particular purpose. Statements as to the condition of the property are made for information only, and no representation is implied or made, and will sell and convey the said property in fee simple absolute, subject to the conditions of a Deed of Trust dated August 24, 2005, in the County of Hamilton, State of Tennessee, commonly known as: 122 Passons Road, Chattanooga, TN 37415. In the event of a default by the present owner of record in the payment of that debt, then the undersigned, Rubin Lublin TN, PLLC, Having been appointed Substitute Trustee by the Register’s Office of Hamilton County, Tennessee, is exempt under Chapter 42, Section 3607 of the Code of Alabama, 1975, as amended, only to the extent that said covenant (a) relates to race, color, religion, sex, handicap, marital status or national origin under Title II and Section 504 of the Rehabilitation Act of 1973, 29 U.S.C. 794, and to any matter that an accurate survey of the premises might disclose...
and dower are expressly waived in said Deed of Trust.

WHEREAS, default has occurred in the performance of the conditions and covenants, easements or set-back lines applicable; any prior liens or encumbrances as well as any restriction based on race, color, religion, sex, handicap, familial status or national origin that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with all liens, taxes, assessments and encumbrances of record.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with all liens, taxes, assessments and encumbrances of record.

NOTICE OF SUBSTITUTE TRUSTEES SALE

STATE OF TENNESSEE, HAMILTON COUNTY


WHEREAS, default having been made in the payment of the entire indebtedness has been declared due and payable as provided in said Deed of Trust, SunTrust Mortgage, Inc., the ("Holder"), appointed the undersigned, Brock & Scott, PLLC, as Substitute Trustees, to sell the described property situated in Hamilton County, Tennessee, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with all liens, taxes, assessments and encumbrances of record.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with all liens, taxes, assessments and encumbrances of record.
NOTICE OF FORECLOSURE SALE
STATE OF TENNESSEE, HAMILTON COUNTY
WHEREAS, Lucretia R. Parker executed a Deed of Trust executed by Frank Shepich and Virginia Shepich, to First Title Insurance Company, Chattanooga, Hamilton County, Tennessee, dated January 28, 1960 and recorded in Book 834, Page 571 in the Register's Office, Hamilton County, Tennessee.

The street address of the above described property is believed to be 6913 Short Tail Springs Rd, Harrison, Tennessee 37341, but such address is not part of the legal description of the property and any discrepancy, the legal description shall control.

The source of Grantor's interest is found in the Register's Office of Hamilton County, Tennessee. Subject to all easements, sallies, or set-back lines that may be applicable; any prior liens or encumbrances; all claims, judgments, or claims of any kind, express or implied, including without limitation, warranties regarding the propriety of the survey of the premises.

The source of the Deed of Trust is the United States of America by instrument constituting the source of the Deed of Trust, and the current holder of said Deed of Trust, as modified in Book 2329, Page 334, in said Register's Office, Hamilton County, Tennessee. To wit:

The street address of the above described property is believed to be 6913 Short Tail Springs Rd, Harrison, Tennessee 37341, but such address is not part of the legal description of the property and any discrepancy, the legal description shall control.

The instrument constituting the source of the Deed of Trust described above shall be subject to all matters shown on any recorded plat; and any and all liens against said property for unpaid property taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances; all claims, judgments, or claims of any kind, express or implied, including without limitation, warranties regarding the propriety of the survey of the premises.

The sale of the property described above shall be subject to execution of a Deed to Mortgage Company, an entity controlled by Drexel Alternative Investments, LLC, a Delaware limited liability company, or any subsequent assignee of said mortgage company, or its assigns.

The street address of the above described property is believed to be 6913 Short Tail Springs Rd, Harrison, Tennessee 37341, but such address is not part of the legal description of the property and any discrepancy, the legal description shall control.

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Take steps to control your investment taxes

Tax Season is finally over. Of course, how much you pay in taxes depends on a variety of factors, many of which you can’t control.

But you might give some thought to how you can manage your investment-related taxes.

Here are some suggestions to consider:

Contribute to your employer’s retirement plan

If your employer offers a 401(k) or similar plan, such as a 403(b) or 457(b), contribute as much as you can afford. The more pre-tax dollars you put in to your retirement plan, the lower your taxable income.

Your employer may also offer a Roth 401(k) option, under which you invest after-tax dollars, so your annual income won’t be lowered and your withdrawals will be tax-free.

Contribute to an IRA

Even if you have a 401(k) or similar plan, you may still be eligible to contribute to an IRA.

With a traditional IRA, your contributions may be fully or partially deductible, depending on your income level. With a Roth IRA, contributions are not deductible, but your earnings can grow tax-free, provided you’ve had your account at least five years and you don’t start taking withdrawals until you’re 59½.

Follow a “buy-and-hold” strategy

You can’t control the price movements of your investments, but if you do achieve gains, you can decide when to take them – and this timing can make a substantial difference in your tax situation. If you sell investments that you’ve owned for one year or less and their value has increased, you may need to pay capital gains taxes at your personal income tax rate, which, in 2018, could be as high as 37 percent.

But if you hold investments for more than one year before selling them, you’d be assessed the long-term capital gains rate, which is 0, 15 or 20 percent, or a combination of those rates.

Consider municipal bonds

If you’re in one of the higher tax brackets, you may benefit from investing in municipal bonds. The interest on these bonds is typically free of federal taxes, and possibly even state and local taxes.

Interest from some types of municipal bonds may be subject to the alternative minimum tax. However, because of the new tax laws, the AMT exemption amounts were increased significantly.

You might be wondering what these new laws mean to investors. In terms of your regular investment activities, the effect might not be that significant.

The tax brackets for qualified dividends and capital gains – such as those realized when you sell stocks – will remain about the same. This means that most investors will continue to pay 15% to 20% on long-term capital gains and dividends.

Consequently, the new tax laws shouldn’t really affect you much in terms of your decisions on buying and selling stocks or investing in companies that may pay dividends. Of course, it’s still a good idea to consult with your tax advisor on how the totality of the new laws will affect you.

Ultimately, your investment decisions shouldn’t be driven only by tax implications – nonetheless, it doesn’t hurt to take steps to become a tax-smart investor.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor (member SIPC). Contact Stan at Stan.Russell@edwardjones.com.
Auto industry in crosshairs of China's retaliatory plans

By Hollie Deese

When Volkswagen first announced it was going to build a plant in their area, Chattanoogans were feeling the crunch. It was 2008 and people needed jobs. And they got them, 10,000 of them.

"Obviously, those were years where people needed employment during a critical time in our city’s and country’s economy, and they accepted jobs," Berke adds. "We want a diverse sector and advanced manufacturing meets the workforce needs for a lot of Chattanoogans."

Volkswagen still plans on investing $340 million to build a new SUV at its Chattanooga plant despite the company’s statement that President Trump’s proposed steel and aluminum tariffs would make manufacturing in the United States less competitive, threatening investments in the United States that would be impaired by restrictive changes to trade including the proposed steel and aluminum tariffs.

As part of a global company with an enthusiastic outlook for operational growth in the United States, it is our hope, in view of the importance of the automotive industry, that the policymakers will maintain free and fair trade. Maintaining the existing trade rules keeps the United States a competitive marketplace for jobs, cost of goods and investments.

When President Trump proposed tariffs on foreign steel and aluminum, ultimately 25 percent and 10 percent respectively, it caused the price of domestic steel to rise, so even companies like GM that use 90 percent American-made steel are feeling the crunch.

Of that total, $422 million was soybeans, $96 million was tobacco. Those cash crops – along with pork, beef and wheat – are all on the list for retaliatory tariffs for a country that has historically been a primary destination for Tennessee's agricultural exports, Templeton says.

"Maintaining this critical trade partnership with China is extremely important. The Tennessee Department of Agriculture is closely following the tariff situation, and we are actively seeking additional trade opportunities with other nations.

NAFTA still shaky

Tariffs are not the only possible disruption for a market that is already at the whips of everything from tough talk to bad weather.

"The administration is talking, once again, about terminating NAFTA," Meyer says. "Many producers, but in particular American farmers like those in Tennessee, rely on NAFTA for access to farm markets, in particular to Mexico."

The North America Free Trade Agreement was signed by Canada, Mexico and the United States in 1994, creating a trilateral trade bloc. Shortly after President Trump was elected he said he would begin renegotiating the terms of NAFTA, a top priority being reducing the US trade deficit. US trade representative Ambassador Robert Lighthizer announced last week that the idea has been floated again of the United States withdrawing from NAFTA as a negotiation tactic, both to force Mexico and Canada to conclude the negotiations, as well as to force Congress to adopt NAFTA 2.0.

"That is fraught with peril, both for the Tennessee economy, with the producers that rely on access to Canadian and Mexican markets, as well as for the broader nation," Meyer says. "If Mexico and Canada don’t come to the table and reach a new agreement, if Congress doesn’t adopt a new agreement, you could find yourself without preferential access to our two neighbors."

For Scarlett, it is business as usual at the farm, playing catchup on nice days to continue to purchase our pork, beef and wheat – are all on the list for retaliatory tariffs for a country that has historically been a primary destination for Tennessee’s agricultural exports," Templeton says.

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Tariffs make ‘solar coaster’ an even wilder ride

By Hollie Deese

To some extent, Chris Koczaja knew what was going to happen when he became president of LightWave Solar a year ago. In an industry known for its ups and downs, there has been little consistency in government regulations.

“They call this business the solar coaster,” he points out. “Technologies change, but the solar coaster is really driven by the changing regulations and incentives that are there.”

And, the solar industry has been hit with what Koczaja calls, “a double whammy” of tariffs. The solar industry is one of many in Tennessee, including agriculture and automotive, that could suffer financially from a trade war over solar.

Solar companies have been caught up in economic uncertainty for some time. After months of speculation in 2017, the U.S. will impose duties of 30 percent on solar equipment made abroad.

Nationally, about 80 percent of the parts used in solar is made outside the U.S. But in the months leading up to the tariffs being imposed, just the talk of what might happen caused an immediate run on panels.

There were plenty of panels to be had, but with solar project economics built around panel price, the fear was if companies didn’t gather up all the panels they would need the new panels would be at a higher price than had been built into a particular project’s price.

It wasn’t a supply issue, as such, but a supply-at-what-price problem.

“No one knew what the tariff could be,” Koczaja explains. “There was fear it could be like 60 percent, so there was a run and that did raise prices immediately.”

So, businesses like the Nashville-headquartered LightWave Solar stockpiled panels, taking up tons of storage space and tying up revenue.

“In order to secure our business, we cleared out our warehouse and stuffed in as many panels as we could in it, to kind of secure the jobs that we had already sold, at a set panel price,” Koczaja says. “It takes cash that we would’ve invested otherwise, and now, literally, it’s cash that’s sitting in the warehouse as panels. We were afraid.”

Federal Express. It’s a business that’s dependent on global trade.

“And a lot of Tennessee companies have definitely been against this. Not good for the manufacturers either. They’ve been pretty vocal.”

Sweden-based Electrolux pressed pause last month on a planned $250 million expansion in Robertson County’s Springfield plant. Electrolux is Europe’s largest home appliance manufacturer and had planned to grow another 400,000 square feet, with construction to begin later this year.

The solar industry in Tennessee is in for a particularly bumpy ride.

“The U.S. solar industry, and in particular in Tennessee, is an industry that is based on the installation of solar facilities and, ultimately, the generation of solar energy,” Meyer continues. “So, both the solar tariffs and the steel tariffs hit them incredibly hard because they are consumers of those products that would be imported. It raises, substantially, the cost of their imports.”

Koczaja says LightWave has a backlog of projects, and the desire and interest for solar energy is there. And so is his desire to make his business work.

“At the end of the day we will find the keys to what makes sense for people, and try to just listen to the market, and deliver what it’s asking for,” he says. “We have to. It’s the solar coaster – we’re nimble, we react.”
Cybercrime in real estate

In real estate, every transaction involves multiple persons and companies (buyers, sellers, Realtors, title companies and lenders, to name a few), making it an ideal target for cybercriminals. Opening a bad link, sending personal or financial information in an unencrypted email and installing malware posing as antivirus software can quickly cause a real estate deal to fall through.

A few years ago, I requested and received a new debit card from my bank. The same day, I received what appeared to be an email from the bank asking me to reset my password. You guessed it! I took the bait. Within five minutes of clicking a link to reset my password, my personal account was drained to 73 cents. The cybercriminals withdrew all they could without closing the account so I wouldn’t be notified. I felt helpless. Fortunately, my bank replaced the money, which took about two weeks.

Here are a few tips and practical strategies to keep you from becoming the next cybercrime victim.

- Update firewalls, usernames and passwords. Regularly check that you’re using the most up-to-date firewall and anti-virus technology. Updating passwords often is a standard line of defense against cybercrime, but when is the last time you updated a username? When updating one, make it a habit to update the other.

Gina Pannell joins RE/MAX Properties

Gina Pannell has joined RE/MAX Properties as its newest sales associate. Pannell lived in Chattanooga growing up and went to school in Apison. As an adult, she lived in Louisiana and North Carolina. She always remembered how beautiful the Chattanooga area was compared to the other places she’d lived and wanted to return to the area.

“We moved multiple times for my husband’s job but moving to Chattanooga was [great] for us. We love the mountains, the water and the people. And all that just gets better when you combine it with riding our Harleys and camping with our dog, Izzy,” Pannell says. “We love how close we are to family and friends, so last year, after an exhaustive search, we found our very own beautiful piece of Tennessee to call home.”

During her moves as a child, Pannell remembers the feeling of security when they found a home, and as an adult, the feeling of pride. She became a Realtor to help others feel the same security and pride.

“Regardless if you prefer the city, the burbs, or the country, everyone needs a place to call home,” Pannell says. “I want to help my clients find their perfect place to call home.”

Contact Pannell at 423 894-2900.

Pinnacle hires McDaniel as senior VP, mortgage advisor

Shannon McDaniel has joined Pinnacle Financial Partners as a senior vice president and mortgage advisor for the firm’s Broad Street office. McDaniel comes to Pinnacle with 23 years of experience, including 10 years with Peoples Home Equity, where he was a branch manager. Previous roles included serving as a regional account executive for Wilmington Finance in Chattanooga, loan originator for Greathouse Mortgage in Knoxville and regional manager for Mortgage Investors Corporation in Memphis.

“Shannon is dedicated to his clients and meeting all of their needs,” says Chris Avans, a mortgage manager with Pinnacle. “He’s an excellent addition to our team.”

Contact McDaniel at 423 859-2933.

Source: Pinnacle
Cancer Institute ‘PROMPT’ party
Rees Skillern Cancer Institute at CHI Memorial will host a PROMPT party on Friday, April 27 from 2:30 p.m. in the Cancer Risk and Survivorship Center, located in suite 307 of the Memorial Plaza building. PROMPT (Prospective Registry of Multiplex Testing) is a patient-driven registry that will help answer questions about genetic test results.

PROMPT is a collaborative effort between academic institutions and commercial labs. The registry provides those who have alterations in genes associated with cancer risk, physicians and researchers with a place to share information that will lead to a better understanding of genetic changes and help researchers develop a way to manage risks associated with those alterations.

During the PROMPT party at Rees Skillern Cancer Institute, participants will be guided through the enrollment process and meet others who have a genetic risk for cancer. Participants will provide data by filling out a questionnaire about their personal and family health histories. Participants need to bring their laptop or tablet, test results and pedigree (a picture of your family’s medical history).

There is no charge to attend. Information: 423-495-4363

League of Women Voters’ Spring Council
The League of Women Voters of Tennessee will hold its spring council April 28-29 at the DoubleTree Hotel in Chattanooga. The meeting is open to the public. League leaders from across the state will focus on the “Keys to Democracy.” Sessions will cover voting issues, government transparency and the League’s agenda in the Tennessee Legislature.

Amanda Winterseck, associate professor of political science at the University of Tennessee at Chattanooga, will share her research on best practices to get out the vote. Attendees will also learn early League history through Linda Mines’ portrayal of Abby Crawford Milton, the Chattanooga suffrage leader who became the first president of the LWV of Tennessee. Mines is the official historian for the City of Chattanooga and Hamilton County. Register: www.lwvtn.org

Chattanooga Market reopening for 2018
The Chattanooga Market will reopen for 2018 April 28-29 at the First Tennessee Pavilion. The weekend opener is one of the few times throughout the season that the market will be open both Saturday (10 a.m.-5 p.m.) and Sunday (11 a.m.-4 p.m.). A typical opening day consists of the season’s first harvest of strawberries, herbs, sunflowers and items for the garden. Visitors will be able to shop at nearly 200 vendor booths featuring artists, crafters, homemade foods and nearby farms with in-season produce, meats and cheeses. Live music will be featured on the EPB Stage both days.

The Glories of the French Baroque
St. Paul’s Artist Series presents the period instrument ensemble Sonare performing “The Stories of the French Baroque,” featuring music from the 17th and 18th centuries. The concert will take place at St. Paul’s Episcopal Church, 305 W. Seventh at Pine Street, on Sunday, April 29 at 4 p.m. Tickets may be purchased in advance through St. Paul’s website or at the door on the afternoon of the concert. Information: www.StPaulsChatt.org/concert-season

Hixson expo
CHI Memorial Hospital Hixson will host a health expo Monday, April 30 from 4-7 p.m. The event will feature a variety of screenings and physician discussions. Attendees will be able to get hands-on experience with the Da Vinci Surgical System, the most robotic-assisted surgery technology used by surgeons. Screenings will include lung CT scans, mammography screenings, bone density screenings, mole patrol skin checks, blood pressure and pulse screenings and balance screenings. Physician discussions will include “Getting active: preventing spring orthopedic injuries,” “Understanding minimally invasive robotic surgery,” “Laparoscopic and robotic hernia repair — what you need to know,” “Stop the bleed: using a field tourniquet to save a life,” “Keeping goutless — gout and symptoms,” “Managing osteoarthritis” and “How to avoid surgery.” Screening scheduling: 423-495-7105

Bands on the Bluff
Hunter Museum of American Art has announced the return of Bands on the Bluff. The museum’s annual live concert series held on the first Thursday of every month from May to October at 6 p.m., Bands on the Bluff is a collaboration between the Hunter Museum and SoundCats that will offer an array of family-friendly music. Each Band on the Bluff concert has a musical act with a connection between a work of art in the Hunter Museum’s permanent collection or on view in a special exhibit. Admission is $5 for adults, and free to members and children 17 and under.

The series launches May 3 with artist MaryLovesJazz, who will offer a mix of traditional jazz, neo-soul, R&B and funk. The music will link to the museum’s collection of work from the Harlem Renaissance era. The night will also feature Clumpies ice cream, beignets and wine by the glass.

GPS inducts Faculty Emeriti
A long-standing tradition at Girls Preparatory School, Alumnae Weekend, returned on April 13-14 with more than 200 graduates celebrating with their classmates. As part of the event, three GPS faculty were inducted as Faculty Emeriti: Jane Henegar, retired English, New Testament and global issues teacher; Isabel Bryan McCall, art teacher; and Glen Vey, history teacher. McCall and Vey will retire this summer.

Henegar was introduced by daughter Emily Henegar Estep and David Cook, former GPS history teacher. McCall was honored by daughters Claudia McCall Polancich and Betsy McCall and Meg Persinger Brock, head of the Fine Arts Department at GPS.

Glen Vey was introduced by colleague Laurel Moore Zahrobsky, a fine arts teacher, and her son Alexander Vey. Source: GPS

National Day of Prayer
Pastors and leaders from Pray Chattanooga, Chattanooga House of Prayer and The Union will host two events on Thursday, May 3, the National Day of Prayer. The first will take place from noon to 12:30 p.m. on the front steps of City Hall, 10 E. 11th Street, and the second will occur from 6:30-7:30 p.m. at Coolidge Park.

It’s Latin Festival time
Chattanooga State’s International Community Outreach Office will host its fourth annual Latin Festival and Latin-American Soccer Cup 2018 on May 5 from 11 a.m.-3 p.m. at the Highland Park Commons, 2000 Union Avenue. The event will feature live music and dancing and authentic food, costumes and artwork.

Greater Chattanooga Realtors is "The Voice of Real Estate in Greater Chattanooga." A regional organization with more than 2,000 members, Greater Chattanooga Realtors is one of some 1,300 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors service Hamilton and Sequatchie counties in southeastern Tennessee and Catoosa, Dade and Walker counties in northwest Georgia.

More information: www.gcar.net, 423-696-8001
Improve your home’s curb appeal

Spring in Chattanooga is the perfect time to give the outside of your home a facelift. Even if you aren’t trying to sell your home, there’s a real benefit to enhancing and maintaining your home’s curb appeal.

Exterior upgrades consistently rank among the best home improvement projects for their strong return on investment in our area. That’s because many of these strategies are fairly simple and relatively affordable solutions.

While some homes may benefit from more extensive and expensive updates, like repaving a damaged driveway or replacing old windows, there are more economical options that you can tackle yourself.

The first step is to assess your home’s appearance, but this time, look at it from a home buyer’s perspective. Imagine you’re seeing it for the first time, and then make a list of the characteristics that stand out immediately and which ones you want to highlight.

To help you start, here are some areas to evaluate:

**Lighting**
A dimly lit walkway is not only dangerous, it’s also uninviting. Pathway lighting products are available in a wide variety of designs and price ranges, but even some of the more economical options can be visually appealing at night.

Also consider upgrading the lighting on your front porch.

**Grime**
A dirty walkway is not only dangerous, it’s also uninviting. Pathway lighting products are available in a wide variety of designs and price ranges, but even some of the more economical options can be visually appealing at night.

Also consider upgrading the lighting on your front porch.

**Paint**
You’ve probably heard it many times before, but the power of paint cannot be overstated. A fresh coat of paint on the front door, garage door, and window trim can make a huge difference. However, if your front door has seen a lot of use and abuse over the years and it’s beyond repair, it might be time to have it replaced. A new door can be sometimes be costly but it’s surefire win when it comes to instant curb appeal, especially if you select a bold color.

**Grime**
The effects of moisture from snow and rainfall from the winter months likely means an accumulation of dirt that has set in on your driveway, front steps, walkways and vinyl siding.

Invest in (or rent) a high-powered pressure washer to clean these areas with.

A pressure washer quickly removes grime from around your home’s exterior. The effects of moisture from snow and rainfall from the winter months likely means an accumulation of dirt that has set in on your driveway, front steps, walkways and vinyl siding.

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Chattanooga Police Department launches Take Me Home initiative

The Chattanooga Police Department is launching Take Me Home, a free program designed to assist law enforcement during contacts with adults and children in the community who have disabilities such as autism, Alzheimer’s, dementia or other cognitive or developmental disabilities.

Take Me Home was developed by a Pensacola, Florida, police officer. A Chattanooga firefighter who has a child with autism is credited with bringing the program to the attention of the CPD.

“When I first saw the Take Me Home software at an autism workshop for first responders, I knew it was something that would benefit families in and around Chattanooga,” says CPD Captain Skyley Phillips.

Take Me Home software at Chattanooga Police Department

CPD. Take Me Home will help the CPD better serve the needs of those with certain disabilities by bridging communication between those individuals and first responders.

Enrollment in the confidential database gives the CPD access to critical information that can help officers respond to a person who’s unable to speak properly themselves or help a person who acts in a manner that could be misinterpreted by first responders.

“Having a photo of an individual, a summary of known behaviors and emergency contact information for a community member with special needs at our fingertips can help officers better communicate with and reunite them with their loved ones sooner,” says CPD Chief David Rody.

The Center for Disease Control estimates nearly one in 68 American children have autism spectrum disorder.

This means encounters with police and other first responders in emergency situations are going to occur.

Participation in Take Me Home is voluntary, and all information collected is kept confidential.

Caregivers can enroll family members, friends or clients with special needs at www.tmh.chattanooga.gov or through the Chattanooga Police Department mobile app.

Information: www.chattanoogao.gov/police-department/take-me-home/chattanooga.gov

Housing Authority to make a survey of housing needs for people with low incomes in the city. Mayor Ralph Kelley said this would involve needs for low rent housing, housing for senior citizens and housing in connection with urban renewal programs here.

The City Commission has announced a Chancery Court suit contesting annexation of the Stuart Heights, Lupton City and Annicola areas, with firm denials of several charges brought by complainants that the annexation is not proper. The annexation action was to have gone into effect April 18, but the suit delayed the action pending the outcome of the litigation.

Sunday, April 28

Morris Quave, well-known television and radio executive, will leave WDEF-TV to join Alderman & Associates, Realtors, in June.

Morris Ellman, prominent Chattanooga businessman and Jewish community leader, has been named a recipient of the 1968 President’s Award of the Union of Orthodox Jewish Congregations of America. The announcement was made by Joseph Karasick, president of the organization, which serves 3,100 synagogues throughout the U.S. and Canada.

The Chattanooga Opera Association celebrated its silver anniversary with a glittering social event that brought leaders of the art world to the city. The opera “Faust” will be presented Monday night at the Tivoli Theatre.

Monday, April 29

The final connection in a new 12-inch water line to serve Signal Mountain is likely to be made today and the new main placed in operation by Wednesday. The water line is expected to greatly relieve the annual summer water shortage on the mountain.

Robert M. “Mike” Smith has been named toastmaster for Junior Achievement’s eighth annual Futures Unlimited banquet, Ben O. Gibbs, banquet chairman, announced. The affair will be held at Hotel Pat- ten on May 2. Smith, a junior at Tyner High School, is vice president of manufacturing for

See 50 YEARS, page 19

$15,000 Down Payment Assistance for Homebuyers!

Targeted ZIP Codes Only

Hamilton County

37311, 37404, 37406, 37411, 37412 & 37416

For qualified homebuyers purchasing an existing home with a Great Choice Home Loan in select ZIP Codes only.

You have a choice in home loans. Make it a Great Choice. Ask your lender or REALTOR® about Great Choice Home Loans today!

Great Choice Home Loans
How straight talk can land you a good deal

By Matt Jones | Edmunds

Most of us want a special deal when we’re car shopping, a price that beats what our neighbor just got and, if we are lucky, one that’s lower than our research says we should be able to get.

The good news is that it’s not impossible to strike a much-better-than-average deal. The better news is that getting it doesn’t require massive amounts of research, shopping or haggling.

Sometimes, the difference between what we’ve seen and a good deal may simply come down to a few things that you tell your salesperson in the days leading up to your visit. This does fly in the face of traditional car-shopping advice, which urges shoppers to withhold information or even lie to car dealers. (Indeed, there’s a old dealership saying: “Buyers are liars.”)

Holding back might have made sense when car dealers had all the information about pricing, incentives and inventory, and shoppers had very little. With the facts and figures available to you at car-shopping sites, the imbalance has largely been corrected. That means you can afford to employ some candor when it will serve you.

The internet notwithstanding, salespeople still know ways to save money that may be hidden to you. The trick is getting a seller to use that insider knowledge for your benefit. And it can be done, probably more easily than you’d expect.

The first step is simple: Be nice to your salesperson. Having a sales pro on your side is key to getting that special deal. And if that salesperson isn’t nice, be sure to save those five-time-and-money-saving statements for someone worthy of your business:

1. I’m ready to buy right now

You’ve done your research and you know the right price. If that means you’re ready to drive a car off the lot immediately, so be it. Finding a motivated sales person quite like offering to do business right now. Sharing your eagerness will move you from a tire kicker to hot prospect. Hot prospects are the ones who get the best discounts.

2. Here are the car features I need — no frills

Some people buy a car because they’re in love with it. Others just want utility. If you buy cars the way you buy refrigerators, let your salesperson know. There may be a clearance vehicle or a car with a hefty incentive that can do the same job and save you some cash.

3. I have bad credit

It’s not impossible to buy a car if you have bad credit. In fact, it’s highly likely. It’s possible to buy a car with bad credit as it is with good. But poor credit can limit your choices to vehicles that meet certain age, mileage and price limits. Letting your salesperson know your credit situation upfront can save you hours looking at cars for which you won’t be approved.

4. I’m in love with this car

Maybe you’ve heard that you can trick a car dealer into giving you a better price by acting uninterested in the vehicle you’re considering. This advice doesn’t work.

Dealers know that most people don’t spend hard-earned money on cars they don’t like. In fact, this tactic may actually work against you. Car salespeople have worked hard to get stellar after-sales surveys and reviews. Their compensation may depend on it. It’s difficult to get a five-star review from a shopper who isn’t happy with the product.

A more effective way to get a better deal is to let the seller know you’re excited about the car. A happy buyer is one who will tell friends and family about the car, which may mean more customers, good comments on review sites, and good buzz on social media. If you’ve done your research and know what you should pay, you’re in little danger of being overcharged because you’ve told the dealership you really love the car you’re planning to buy.

5. Throw this in and we have a deal

During big sales events, motivated dealerships sometimes give away iPads, televisions, cruises and even small fishing boats in hopes of spurring extra business.

Similarly, but on a smaller scale, a dealer may be willing to throw in a little something extra to close a deal, even if it isn’t a big sales weekend. If you’ve got your eye on an accessory from the parts department, such as a set of extra-tough floor mats, say that you’ll have to give away free services, such as oil changes, now’s the time to ask.

Edmunds says:

Use your salesperson’s insider knowledge to help you get a deal without hours of haggling and game-playing.

Matt Jones is a senior consumer advice editor at Edmunds. Twitter: @supermatjones.

You can only hope this book will help put you to sleep

It’s 3 a.m., and you’re still awake. Bedbuds are the least of your worries; the TV’s off, the lights are off, but your brain isn’t.

What did that client mean when he said...? Do your managers really understand your mission? How can you boost profits? And without the new book, “Sleep” by Nick Littlehales, how can you finally get some shut-eye?

So, you missed a few zzz’s last night. No big deal, you’ll make it up, right?

Wrong, sleep coach Nick Littlehales says. Lost sleep is lost forever, and research now indicates that poor sleep habits can lead to Type 2 diabetes, obesity, burn-out and family issues. Ugh.

Part of the problem, some say, is with cell phones and wake-up patterns, but Littlehales says your chronotype is what truly matters. Are you an “Amor” or a “PMer” depends on your personal 24-hour body clock. AM’ers, for instance, get their deepest sleep between 2 a.m. and 7 a.m., while PM’ers run a few hours behind. Knowing your chronotype will help you get your best sleep by determining when to start your bedtime slow-down process and when you should rise. And by the way, that up-shower-brush-donut-out-the-door pre-sleep routine isn’t good for you.

Furthermore, every adult should know how to nap, surreptitiously and quickly, how to lie in bed for optimal sleep, and how to make a “sleep kit.”

And buying a bed? Eh, you’ve been doing it all wrong... No one should be surprised that science has entered your bedroom, laid on your mattress and looked at your blankets. And yet, there are some surpriesides inside “Sleep.”

First, you may scoff at the idea of a “sleep coach,” but author (and sleep coach) Nick Littlehales has spent much of his life on mattresses, in sales and sports. What he espouses for elite athletes he works with, he says, can extend to the enhancement of performance in business – which is good news, but there are things missing here.

Littlehales advises parents and comfortable-sleep-till-noon teens. He offers doable changes and make-sense fixes, but he does not adequately touch upon issues related to work. Older readers might, therefore, feel left out; those who are over business books with sports for kids should also take note.

Even so, managers may find that this book’s advice is worth a try, despite the fact that it may mean a major paradigm shift in thinking and protocol and it might feel weird, at first. If you’re still tired of being tired, get your jammies and try getting some “Sleep.”

Don’t let the bedbuds bite.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
**SUBSTITUTE TRUSTEE’S SALE**

March 18, 2018

WHEREAS,

Upon order of the United States District Court for the Western District of North Carolina in the proceeds of the execution of a Writ of Execution, the United States Marshal, through the Office of Hamilton County, Tennessee, shall conduct a sale of real property pursuant to 28 U.S.C. § 2092, to偿清 the above-described judgment, being the amount of judgment plus all costs, fees and expenses; and F.S.B. Lender and the beneficial owner of the Deed of Trust, and the holder of the Deed of Trust and the

IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, to wit:

LOT ONE HUNDRED SIX (106), J. LEE ALLEN’ S SUBDIVISION OF LECICRO’ S ADDITION TO EAST LAKE, AS SHOWN BY PLAT RECORDED IN PLAT BOOK 5, PAGE 46, IN THE REGISTER’S OFFICE OF THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE.

IN THE SECOND CIVIL DISTRICT OF HAMILTON COUNTY, IN THE COUNTY OF HAMILTON, IN THE STATE OF TENNESSEE, BEING THE SAME PROPERTY CONVEYED TO JACQUELINE SIMPSON, UNMARKED WOMAN, BY G. R. N. M. 9212272000154 IN Book GI 9137, Page 9137 The Office of Hamilton County Register’s Office, as follows:

TENNESSEE, described as follows:

LOT 3219 FIFE, CHATTANOOGA, TN 37407

LINDA SMITH.

BEING Lot One Hundred Twelve (112), and all actions taken by the Substitute Trustee subsequent to the date of substitution and prior to the recording of the substitute; and

whereas, the entire Indebtedness has been declared due and payable by the present holder of said Deed of Trust as provided for in said Deed of Trust and said payment not

210 Market Street, P.O. Box 7376, Asheville, North Carolina 28802, or his duly appointed agent, authorized to make and sign any instrument of conveyance of said Real Property at instrument #2010330000154 in Book GI 9137, Page 9137. The Office of Hamilton County Register’s Office, as follows:

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LINDA SMITH.
has liens, claims, liens or may claim liens against the property, as set forth in a Notice of Federal Tax Lien appearing of record at instrument # 2014092400046 in Book 2156, Page 186, in the Register’s Office of Hamilton County, Tennessee

The failure of any high bidder to pay the purchase price and close the sale shall, at the option of the Trustee, result in rejection of the bid, and if the bid is rejected, the Substitute Trustee shall have the option of making a sale to the highest bidder who is ready, willing and able to comply with the terms of the notice. Pursuant to the terms of the sale from the property shall be applied as provided for in said Deed of Trust.

The Trustee reserves the right to adjourn the sale of the property to another day, time, and place with or without notice and with or without previous announcement at the time and place for the sale set forth above.

Terms of sale: Cash. Dated this 17th day of April, 2018. By: MARK A. PINKSTON, Substitute Trustee 11 North Market Place P.O. Box 287 Asheville, North Carolina 28802 (828) 258-2991 Fax: (828) 258-1520

April 20, 27, May 4, 2018

For prior title, see Deed dated May 7, 2013, executed by Donald Posey, as Substitute Trustee or his duly appointed assignee.

IN THE COURT OF COMMON PLEAS, in and for Hamilton County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

The land referred to herein below is situated in the County of Hamilton, State of Tennessee, and is described as follows:

A Notice of Trustee’s Sale

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated May 7, 2013, executed by Ashley E. Foster and Jamie S. Foster a/k/a/ Jamie Shaun Foster, husband and wife, to Donald H. Holings, Jr., Trustee, for Mortgage Electronic Registration Systems, Inc., as nominee for FirstBank, said property being real estate

The sale held pursuant to this Notice may be rescheduled by the Substitute Trustee at any time. The right is reserved to adjourn the sale of the property to another day, time, and place with or without previous announcement at the time and place for the sale set forth above.

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WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated May 7, 2013, executed by Ashley E. Foster and Jamie S. Foster a/k/a/ Jamie Shaun Foster, husband and wife, to Donald H. Holings, Jr., Trustee, for Mortgage Electronic Registration Systems, Inc., as nominee for FirstBank, said property being real estate

The sale held pursuant to this Notice may be rescheduled by the Substitute Trustee at any time. The right is reserved to adjourn the sale of the property to another day, time, and place with or without previous announcement at the time and place for the sale set forth above.

For prior title, see Deed dated May 7, 2013, executed by Donald Posey, as Substitute Trustee or his duly appointed assignee.

IN THE COURT OF COMMON PLEAS, in and for Hamilton County, Tennessee, to which plat reference is hereby made for a more particular description of said property.

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Continued from page 21

dow and donor are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular purpose or use.

This LAW FIRMSIS ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILLBE USED FOR THAT PURPOSE.

Substitute Trustee: T. W. (Wick) Puckett, Substitute Trustee 119 S. Main Street, Suite 500 Memphis, TN 38103 (901) 531-8846 At #135896
Ap: 24, May 2011, 11, 2018 Fx13009

SUBSTITUTE TRUSTEE’S SALE

Page 22 April 27 - May 3, 2018

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. All right and equity of re- demption, statutory or otherwise, homestead, and any unpaid taxes; any prior liens or encumbrances including those created by a fixture filing or any 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 ac- curate survey of the premises might disclose.

The following parties may claim an interest in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust and the entire indebtedness has been satisfied.

The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and any unpaid taxes; any prior liens or encumbrances including those created by a fixture filing or any 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.

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The following parties may claim interest in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust and the entire indebtedness has been satisfied.
The address of the above described property is 17 Orlando Drive, Chattanooga, Tennessee 37415, but such address is not part of the legal description of the property sold herein and in the event of any discrepancy, the legal description herein shall control.

The following parties may claim an interest in the above referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subject to the deed of Trust or any property claimed by, through, or under any of the foregoing. Such parties known to the Substitute Trustee may include but not be limited to: Barry M. Sanders and Joyce S. Sanders, d/b/a Corporate Pooling, focusing on the accrual of the real property-interest and any other matters, whether of record or not, which may adversely affect title to the property or the ability of the purchaser to convey title.

The right is reserved to adjourn the day of the sale to another day, time, and place certain. The sale may be concluded at any time after the time set for the commencement of the sale and the announcement at the time and place for the sale is hereby revoked. The sale is subject to all applicable laws, restrictions, covenants, easements or setback lines that may be applicable; any prior liens or encumbrances, as well as any priority created by a fixture filing; a deed of trust; and any matter which might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any prior liens or encumbrances, as well as any priority created by a fixture filing; a deed of trust; and any matter which might disclose.

The property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale is subject to all applicable laws, restrictions, covenants, easements or setback lines that may be applicable; any prior liens or encumbrances, as well as any priority created by a fixture filing; a deed of trust; and any matter which might disclose.

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Continued from page 23

Foreclosure Notices

Chattanooga, TN 37404

April 18, 2018

10:00 AM local time, at the west door, Hamilton County Courthouse, 625 Georgia Ave., Chattanooga, Tennessee, WILSON & ASSOCIATES, P.L.C., Successor Trustee.

In the above-referenced property to be affected by the foreclosed mortgage, the following parties may claim an interest or demand property

CIRCUIT COURT OF HAMILTON COUNTY, TENNESSEE: Being Lot No. 8, Beverly Heights, as shown by plat of record in Book 5144, Page 409, in the Register of Deeds of record in Book 5144, Page 409, in the Register of Deed of record in Book 5144, Page 409, in the Register of Deeds of Hamilton County, Tennessee, to which the foreclosed mortgage is payable at the conclusion of the auction in the form of a certified/ bank check made payable to or endorsed to Shaprio & Ingle, L.P. No personal checks will be accepted. To be sold with the real estate, the property shall be conveyed as a whole, subject to all covenants, conditions, restrictions, reservations, easements, and encumbrances of record.

Shaprio & Ingle Substitute Trustee
11330 Perimeter Parkways, Suite 400
Charlotte, NC 28216
Phone: (704) 333-8107
Fax: (704) 333-8111
http://www.shaproinengo.com

This sale is subject to all matters shown on the property or marketability of title.

The street address of the above described property is 4811 Rogers Road, Chattanooga, TN 37402.

TAX ID: 1848-35-066

Notices of Sale

Regina Darlene Hambrock

1010 11th Street

Chattanooga, TN 37402-1911

Attorney for Plaintiff:

Richard Brent Tester

Circuit Court Clerk

J. Wheeler, D.C.

Deputy Clerk

State of Tennessee, County of Hamilton

The property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. If the sale is set aside for any reason, the purchaser at the sale will have no other recourse. If applicable, the notice requirements of T.C.A. 35-5-117 have been met.

This sale is subject to all matters shown on the property or marketability of title.

The sale will be conducted by a foreclosure auction. Any and all bidders. Insufficient funds will not be accepted. Amounts received in excess of the minimum required to purchase the property shall be retained by the Successor Trustee as his/her fees.

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ORDER OF PUBLICATION

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

One or more civil warrants have issued but returned unexecuted, and an attachment issued and was levied upon certain property or money. It is ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon MARCUS SANDERFER SR.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon WILLIAM BARKER-JONES.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon JESSICA LYNN POST.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon DOREEN JAYNE BARKER-JONES.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon DOREEN BARKER-JONES.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon JOSHUA LEE YOUNG.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon BETHANY BOZARD.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon SARAH M. BARKER-JONES.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon JOSHUA BARKER-JONES.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon RICKY LEE SMITH.
Performing, to the humor, to the film’s message, “I Feel Pretty” works, even though the plot is paint-by-the-numbers predictable.

Until seeing “I Feel Pretty,” I was only familiar with Schumer’s R-rated movies and adults-only stand-up comedy. So, going in, I was expecting the same kind of irreverence, just at a PG-13 level.

But no. Schumer surprised me with not only good comedic timing but also a heartfelt, emotional performance. When she looks in the mirror and doesn’t like what she sees, the expression on her face conveys all the pain Renee feels inside. (More than one blogger has railed against these scenes for “fat shaming.” I think they sensitively reflect what a lot of people feel when they look at themselves.)

Also, when Renee passionately makes her case for the job at Lily LeClaire, I almost called my editor and told him we needed to hire her before the cosmetics company snatched her up.

Schumer’s naughty alter ego does get to cut loose on occasion, including a scene involving a wet T-shirt contest, but she’s fun to watch in those moments, too.

Simply put, I’ve never been a fan of Schumer, but I really liked her in “I Feel Pretty” and hope she does more grounded, accessible work like this. Some comedians don’t have the acting chops to pull it off, but Schumer does.

The controversy surrounding “I Feel Pretty” has me wondering if some people wake up ready to be offended. It’s an earnest, funny movie with a corny but relevant message at its core. And Schumer comes into her own as an actress. Surely there are real cinematic injustices out there for angry bloggers to target. Doesn’t Tyler Perry have a new movie in theaters?
Newsmakers

Hart Gallery names Mindy Kelly executive director

The Hart Gallery’s board of directors has unanimously elected Mindy Kelly as its new executive director. Kelly will replace Hart Gallery Founder Elin Herriage, who will continue to be involved with the organization as mentor and advocate.

Kelly also has 20 years of business background in the beauty industry as a small business owner. She sold her business to take on the leadership role at Hart, where she originally served as a board member and volunteer artist.

Habitat hires new CFO

Habitat for Humanity of Greater Chattanooga Area has added Brant Mason to its leadership team as chief financial officer. Mason is a certified public accountant with more than 25 years of experience in accounting and finance. He held senior financial leadership roles within the private sector prior to coming to Habitat.

China to institute retaliatory tariffs targeting U.S. agricultural exports. The USDA says Tennessee exported $1.5 billion in farm commodities in 2016. “There are a plethora of effects to the steel and aluminum tariffs,” says Tim Meyer, a Vanderbilt law professor who specializes in public international law. “Most immediately, it increases the cost of importing steel aluminum into the United States. If you have, for instance, a company like Nissan or any company that is importing steel, it’s going to raise their costs, because it’s going to require them to pay more for their steel.”

And, of course, that’s its intended purpose, to make steel producers that are located primarily in places like Ohio and Pennsylvania more competitive with steel that is, for the most part, imported from Canada or Europe.

“Automakers in Tennessee, if they import their steel, they’re going to have to pay more for it, because they’re going to have to pay the U.S. government,” Meyer says. “It’s going to end up being more expensive for them. That may cause them to shift and buy some of their steel from U.S. producers, but that’s the intended effect of the tariff.”

Kelly

Habitat appoints banking executive

Patrick Daugherty, vice president at First Tennessee Bank, was recently appointed to the board of directors of Habitat for Humanity of Greater Chattanooga Area. He has been chairman of Habitat’s Family Selection Committee for the past two years.

McLain new client relationship manager at Acumen

Acumen Wealth Advisors has hired Julie McLain as a private client relationship manager.

With nearly 20 years of experience in client services, including 11 years helping families with complex estate administration, McLain joins Acumen to develop and strengthen relationships. She will serve as the point of contact for clients and assist with their needs, process client requests, research and analyze financial information and deliver reports and presentations for client meetings.

McLain will also collaborate with Acumen’s chief investment officer, chief compliance officer and wealth strategies to coordinate the resources of the firm for the client.

Prior to joining Acumen, McLain was an advisor assistant and served as a liaison in coordinating all aspects of account management and maintenance.

McLain earned a Bachelor of Science degree in management from the University of Tennessee at Knoxville.

Brown returns to GPS to coach

Girls Preparatory School alum Jasmine Brown has been named the volleyball varsity head coach at her alma mater. Brown has experience as a GPS student athlete, NCAA Division I volleyball player, high school coach, KVL Volleyball head coach and Division I college coach.

Brown’s most recent coaching assignment was assisting the women’s volleyball team at the University of Louisville. The Cardinals were co-champs of the KVC in 2017 and advanced to the NCAA tournament.

Prior to coaching at Louisville, Brown was an assistant at Berean Christian School in Knoxville, where her teams won back to back district championships and a region title. She was also part of a state semifinalist and region champion squad at Christian Academy of Knoxville in 2013.

Brown played volleyball at the University of Tennessee and was named to the SEC Honor Roll all four years.

At GPS, Brown was part of TSSAA state championship volleyball teams in 2007 and 2008, earning Tournament Team honors in 2007 and MVP recognition in 2008.

Brown was a three-sport star at GPS, lettering all four years in volleyball, basketball and track. She was the captain of her volleyball and basketball teams during her senior year.

Forbes honors Kelly as top advisor

Brian Kelly of Tandem Financial was named to the list of Best-in-State Wealth Advisors published by Forbes magazine. The rankings are based on data provided by more than 11,000 of the nation’s most productive advisors.

Kelly was chosen based on assets under management, industry experience, regulatory and compliance record, revenue produced over a three-year period and community involvement. Kelly has more than 16 years of experience in the financial services industry.

A graduate of Lee University, Kelly serves on several nonprofit boards and committees, including Sculpture Fields, Downtown Rotary Club, Chattanooga Symphony and Opera, Parkwood Center for Families and Children and ArtsBuild, UnFoundation and the Chattanooga Theatre Centre.

Heard named Life Care’s nursing director of the year

Austin Heard, director of nursing at Life Care Center of Hixson, was named Life Care Centers of America’s company-wide Directory of Nursing for the year earlier this month.

Heard received the award during Life Care’s Directors of Nursing Annual Meeting in Cleveland. He was selected from all the directors of nursing in Life Care’s more than 200 nursing and rehabilitation facilities throughout the country.

Heard was praised for his commitment to educating his staff. In February of 2017, he coordinated a training course for tracheotomy care so nursing associates could serve in this position of patients, and he has required nursing staff to complete cardiologist courses through Life Care’s online learning site.

AUTO INDUSTRY

From page 13

“...for Chattanooga’s economy to grow, we have to sell to more people than just live in our city, to export goods domestically and internationally.”

Chattanooga mayor Andy Berke to Trump’s tariffs, which they report could directly counter any benefits American manufacturers have seen from tax reform. An analysis by the AIADA did tariffs on steel imposed in 2002 found that the Bush steel tariffs cost 200,000 jobs.

“...these proposed tariffs on aluminum and steel are likely to cost hundreds of thousands of jobs and billions of dollars.,” AIADA president and CEO, in a statement. “Auto sales have flattened in recent months, and manufacturers are not prepared to absorb a sharp increase in the cost to build cars and trucks in America.

“The burden of these tariffs, as always, will be passed on to the American consumer. Car shoppers looking for a deal will instead find that they are paying a new tax to transport themselves and their families.”

Chattanooga has a reputation for having a diverse economy, Berke says. They have the fastest, cheapest, most pervasive internet in the world, a fiberoptic network that goes to every single home and business in a 600-square mile area. That has spawned a large startup world with many technology businesses continuing to grow. In addition, the city has an expanding healthcare industry, and financial services. Unemployment is below the national average.

“We want to make sure that there are markets that are out there that’ll buy the things that we make. We are not saying that means trade has to be fair. At the same time, we have to keep markets open so that our businesses here can sell products elsewhere and employ more Chattanoogans.”

Habitat for Humanity of Greater Chattanooga Area has added Brant Mason to its leadership team as chief financial officer.
Jewish Film Series begins at Jewish Cultural Center

Five Jewish-themed, award-winning films produced in Israel and Argentina will be shown on five consecutive Wednesday evenings at 7:15 p.m. beginning May 2 at the Jewish Cultural Center, located at 5461 North Terrace Rd. These films are suitable for viewers 16 and older. Individual tickets are $8 per person and include popcorn and a soft drink.

These films have garnered international film awards and nominations and have received recognition at film festivals throughout the United States, Europe and Israel.

May 2

In “In Between” (Israel; subtitles; 103 minutes), three Palestinian women living in an apartment in Tel Aviv try to find a balance between traditional and modern culture. The film received 14 awards from the Israel Film Academy, the Istanbul International Film Festival, the Toronto International Film Festival, among others.

May 5

“Maktub” (Israel; subtitles; 100 minutes) follows two men who are the only survivors of a terrorist attack in Jerusalem. Although they are criminals, they decide to change their ways and become living angels. The film received awards from the Haifa International Film Festival and others.

May 6

“Maktub” (Israel; subtitles; 100 minutes) follows two men who are the only survivors of a terrorist attack in Jerusalem. Although they are criminals, they decide to change their ways and become living angels. The film received awards from the Haifa International Film Festival and others.

May 9

“The Last Suit” (Argentina; subtitles; 86 minutes) tells the story of Abraham Buxtehude, an 88-year-old Jewish tailor who runs away from home in Buenos Aires to Poland in search of a lost friend. The film won the Audience Award at the Miami and Atlanta Jewish Film Festivals.

May 16

In “A Quiet Heart” (Israel; subtitles; 92 minutes), Naomi, a young woman, seeks refuge from the pressure of her life as a concert pianist. The film won awards at the Haifa International Film Festival and the Tallinn (Estonia) Black Nights Film Festival, among others.

May 23

“Shelter” (Israel; subtitles; 93 minutes) is a thriller in which a Mossad agent is called back from sick leave and assigned a job babysitting a Lebanese informant. The film received awards from the Haifa International Film Festival. The Warsaw Film Festival and the Los Angeles International Film Festival, among others.

On May 30, the Jewish Cultural Center will present an encore screening of “Maktub.” In preparation for the annual JCC Jewish Film Festival, the Jewish Cultural Center has included films from 13 countries.

Other films include:

- “In Between,” playing May 2 at the Jewish Cultural Center
- “The Last Suit,” playing May 9
- “Shelter,” playing May 23

More information is available at www.jewishchattanooga.com.