Edrington seeks to transform teams from here to California

By David Laprad

Doug Edrington is on the phone, getting bad news. "The world is falling apart," the caller tells him, "and I can't stop it."

Edrington listens patiently on his earpiece as he walks in slow circles inside a small meeting room. The caller is an agent with Berkshire Hathaway HomeServices J Douglas Properties, and she says she believes a transaction has gone irreparably south.

When it's Edrington's turn to talk, he draws a breath and then does what he does best: change the caller's perception. The situation doesn't change as he talks, but the Realtor's assessment of it does. By the time Edrington is done it's gone from deal gone bad to problem with a solution.

"Sometimes, I have to sit down with an agent and deal with their mindset," Edrington, 33, points out. "A lot of leaders simply try to motivate their people, but that's not always possible."

"However, I've been successful in altering the way my agents view their problems. My goal is to get them to see the glass is half full, not to tell them the glass is half full."

Edrington is settling into his role as CEO of J Douglas Properties, the real estate brokerage he and his parents, George and Grace Edrington, launched this year.

It's a step up in scope from being CEO of The Edrington Team, which he helped to grow into Chattanooga's top real estate crew while it was headquartered out of a different Berkshire Hathaway franchise – the Ben and Karen Kelly-owned Realty Center. Instead of leading one team, Doug is now guiding a community of 35 solo agents and team members. The Edrington Team is among them, but Doug has turned the reins of that group over to its director of sales, Kevin Jennings.

"My job is to focus on growth, culture and innovation at the company level," Doug explains.

The new venture has nonetheless caused some head scratching around town. Questions have ranged from, "Are you still affiliated with Realty Center?" to "Who's 'J Doug?"

See EDRINGTON, page 15
By Linda Bryant

Hard-working, legally astute attorneys who can do legal heavy lifting, retain existing clients and find new business are the ones who usually make partner at law firms. It's not easy to do and certainly not a given, especially for women. Catharine Hall Giannasi knows it's a difficult journey, but she's never been one to back down from a challenge that takes time. Giannasi, who goes by "Katie," was named a partner at Chattanooga's Husch Blackwell law firm in January 2016, about 11 years after graduating magna cum laude from Tulane Law School and eight years after beginning her work at Husch Blackwell. Giannasi is rather reserved about her success and gives much of the credit to Husch Blackwell for supporting her as a lawyer and a woman. The firm has won awards for its progressive support of women, and Giannasi says that support has helped her soar in her law practice.

“There are great people in our local office; we have an amazing staff,” she says. “But they also have national resources and reach, and it gives me the ability to have a national practice from my hometown. [Husch Blackwell] is flexible and supportive of me as a working mother.”

By the numbers

Although there are more and more women pursuing law careers, statistics indicate that carving out a career – or even end up quitting it altogether – after starting a family. One reason often given for the gender gap in law is that women often choose to make compromises in their career – or even end up quitting it altogether – after starting a family. Giannasi, an active parent with two children (Tommy, 13, and Jimmy, 11), is making sure she not only nurtures her family and community but her career.

Samantha Lunn, who is also a female partner at Husch Blackwell – and a close friend of Giannasi’s – says the two women often lean on one another for guidance and support. And, like Giannasi, she gives Husch Blackwell credit for creating a work environment that empowers women.

“Katie and I constantly search each other out for guidance and support. It’s great to have another young mom in the trenches and setting such a strong example for the associates in our firm.”

Growing up on Signal Mountain

Giannasi’s mother and father, Jim and Annie Hall, have had a significant impact on her life. Jim, who served as the chairman of...
Baker Donelson, Husch Blackwell named best firms for women

Working Mother has included law firms Baker Donelson and Husch Blackwell on its annual list of the best law firms for women attorneys. The list recognizes firms that utilize best practices in retaining and promoting women lawyers. Baker Donelson and Husch Blackwell were among 60 firms to earn a spot on this year’s list.

Working Mother’s “Best Law Firms for Women” list highlights law firms where, on average, almost half of associates and more than a third of partners are women, while one-fifth of equity partners are women. These firms also increasingly offer extended parental leave benefits and encourage more lawyers to work remotely and use flexible hours.

Through its Women’s Initiative, Baker Donelson has implemented numerous initiatives designed to create an environment where female attorneys thrive, including an industry-leading parental leave policy, a firm-wide mentoring program for women, a program that awards business development grants to women attorneys and a training program designed to help women attorneys achieve equity partner status. Women serve in key leadership roles across Baker Donelson. Currently, women serve as president and COO, on the board of directors, as office managing shareholders, as department chairs and as practice group leaders.

This year’s class of new shareholders at the firm was comprised of more than 50 percent women, making it the fourth consecutive year women have made up nearly or more than half of the firm’s newly elected shareholders.

Additionally, nearly half of the new shareholders, including men and women, have taken advantage of Baker Donelson’s parental leave policy during their time at the firm.

Christy Tosh Crider, chair of Baker Donelson’s Women’s Initiative and a shareholder in the firm’s Nashville office, says, “It’s an honor to once again be recognized by Working Mother as a law firm that makes a difference in improving the inclusion and advancement of women in the legal profession.

“We’re proud of what we’ve accomplished through the energy, dedication and innovative ideas that the members of our Women’s Initiative have brought to addressing the challenges that face women attorneys. Our goal is to continue to be a leading force in developing and implementing policies that help ensure gender diversity in our industry.”

Baker Donelson has earned numerous other recognitions for being an exceptional workplace for women, including being ranked 53rd on Fortune’s list of the “100 Best Workplaces for Women” and being ranked third nationally in diversity for women in the 2018 edition of Vault’s “Best Law Firms for Diversity.”

The firm was recently recognized by the Chambers Women in Law Awards: USA as a finalist in the category of Outstanding Firm in Advancing Gender Diversity and Inclusion. Baker Donelson also has been certified by the Women in Law Empowerment Forum as a Gold Standard Firm for five consecutive years.

“The law firms that make Working Mother’s list are remarkable for their long-term commitment to retaining and promoting women lawyers,” says Meredith Bogdas, editor-in-chief of Working Mother. “One hundred percent of these firms provide flexible work arrangements and 57 percent of them offer sponsorship programs for high-potential women lawyers. That’s resulted in a jump in the number of women equity partners to 21 percent.”

Husch Blackwell has undertaken several measures to support women attorneys:

- Adopting a written policy that explicitly recognizes the importance of a healthy work-life balance and encourages all attorneys to propose work arrangements that meet their individual needs.
- Changing the compensation structure to eliminate origination credit and to add metrics that reward and incentivize teamwork and client service.

Continuing development of the Sponsorship Initiative. Sponsors (senior attorneys with “clout”) in the initiative have committed to using their power and influence to help female attorneys or attorneys of color at the senior associate or junior partner level advance to the next level.

Offering more programming aimed at addressing issues related to the advancement of women.

Seven of the nine promotions to partner effective Jan. 1, 2017 were women and, based on recent equity partner promotions, the number of women equity partners increased 16 percent.

“Husch Blackwell understands that a well-balanced workplace contributes directly to the success of our attorneys and by extension, to our success as a firm,” says Diane Carter, partner and member of the firm’s executive board.

“As part of our firm ethos of guiding our clients from where they are to where they want to be, we know giving our attorneys flexibility and support in their work-life balance contributes to favorable results for clients.”

The 2018 Working Mother Best Law Firms for Women application included more than 27,000 questions about attorney representation, schedule flexibility, paid time off and parental leave, and development and retention of women.

Profiles are culled from the applications and reflect 2017 data. Source: Baker Donelson; Husch Blackwell

Gilbreath joins Ronald McDonald House board

Charles Gilbreath, a labor and employment attorney at Chambless, Bahner & Stophel, has joined the board of directors of Ronald McDonald House Charities of Greater Chattanooga.

At Chambless Law, Gilbreath serves as an advisor for employers and defends them in litigation as necessary. Through legal guidance, he helps to ensure Chattanooga-area employers are complaint with Tennessee and Federal Regulations.

Gilbreath is “overjoyed by the chance to help RMHC continue to provide their services and grow within the community.”

For the complete list of new RMHC board members, see Newsmakers on page 11. Source: RMHC

Tennessee Appellate Court Opinions

Cort Donders, Et Qs. v. Accuray Incorporat- ed, Et Al.

Case number: E2017-0174-CCA-R3-CV

Authoring judge: Judge Brandon O. Gibson

Originating Judge: Judge Jeffrey Hollingsworth

Date filed: Thursday, July 26, 2018

This case involves claims asserted by a cancer patient against his radiation oncologist, the hospital where he was treated and the developer of the radiation therapy system used to treat the patient. The patient alleges that the defendants failed to disclose that the treatment posed a risk of radiation damage to surrounding tissue and organs and misrepresented the safety of the treatment, such that he would not have agreed to undergo the treatment if he had known of the risks. The patient’s wife also asserted a claim for loss of consortium.

At trial, all three defendants moved for summary judgment on numerous grounds. The trial court granted summary judgment to each of the three defendants and the patient and his wife appeal. We conclude that the plaintiffs’ claims against all three defendants are barred by the statute of limitations. Accordingly, we vacate in part, affirm as modified, and remand for further proceedings.

State of Tennessee v. James T. Hutchins

Case number: E2017-0238-CCA-R3-CD

Authoring judge: Judge Robert N. Montgomery Jr.

Originating Judge: Judge Tom Greenholtz

Date filed: Wednesday, Aug. 1, 2018

The Defendant, James T. Hutchins, appeals the Hamilton County Criminal Court’s order reversing his probable cause hearing and the exclusion of another to human immunodeficiency virus (HIV) conviction and ordering him to serve the remainder of his four-year sentence in confinement. The Defendant contends that the trial court abused its discretion by ordering him to serve his sentence. We affirm the judgment of the trial court.

The couple met at Tulane during Giannasi’s senior year. Tony, an engineering major, is now a market
Sen. Reginald Tate ran a campaign ad in the waning days of the Democratic primary race bragging about his service to the city of Memphis. But the Hasan-aided campaign apparently tired of Tate’s shorebirds, finally decided he was more concerned about serving himself and opted for political newcomer Katrina Robinson instead.

Not even the holiest rap vid- eo in the history of political rap could save his seat. He put it out just a couple of days before the vote, an apparent last gasp for a desperate campaign.

Robinson, who owns The Healthcare Institute in Mem- phis, stomped the 12-year senator by more than 2-to-1, picking up 14,162 votes, 68.6 percent, to Tate’s 6,465, 32.3 percent, in the 33rd Senate District. Without Republican opposition in November, Robin- son is in.

The results weren’t sur- prising, considering Tate was caught on a hot mic during a legislative meeting this summer saying Democrats are “full of s---” and calling himself a “black Republican.” In Demo- crat-heavy Memphis, he was due for a major but- shipping from the upset Robinson, who prepared for two years to make this run.

The Shelby County Demo- cratic Party censured him for those vul- garities, and rightfully so. If he wanted to run as a Republican, he should have switched parties instead of trying to keep pulling the wool over voters’ eyes.

For Tate, though, his words to fellow Sen. Bill Ketron before a Fiscal Review Com- mittee meeting confirmed only for voters what most people already knew. After all, he had been voting Republican for years and trying to play it off as some sort of peaceful alliance with Republicans so he could bring meaningful policies and programs back to Memphis. But he claims to have not apparently seen new to Katrina Robinson instead.

“I don’t have a posture to say I’ll vote for or against or have some intent in my mind to say I’m Democratic or non-Democratic or Republican. The man cotton weighs what the man cotton weighs. He’s straight with me whenever he’s been on the scale, so why not support him? … But I don’t have a feeling toward pro or con.”

As for weighing cotton, neither Tate nor McNally have done any farming in quite some time, if ever. And if Tate didn’t have any feeling for or against McNally, maybe he should have abstained. But then he wouldn’t have been able to forge the kinds of bipartisan arrangements that enabled him to put McNally first.

Or was he putting himself first?

Meanwhile, his votes in 2018 to defund Planned Parenthood, punish local governments for slogging the Heritage Protection Act and against expanding Medicaid all went directly against Memphis con- stituents.

Republican lawmakers talked all session about how
Foreclosure Notices
Hamilton County

SUBLESTITUTE TRUSTEE’S SALE

Sats of public auction will be on August 23, 2018, at 10:00 AM, at the Hamilton County Courthouse, at the Hamilton County Government Center, Hamilton County, Tennessee, and at 10:00 AM, at the Government Center at 1000 Independent Drive, Hamilton County Courthouse, 625 Geor- gia Ave., Chattanooga, Tennessee pursuant to Deed of Trust dated October 1, 2003, in the Register’s Office of Hamilton County, Tennessee, more fully described as follows, being a recorded mortgage, subject to restrictions and reserves of record in Plat Book 106, Page 44, in the Register’s Office of Hamilton County, Tennessee; or otherwise, homestead, and dower are excluded, may encumber the purchaser’s title and any shall be accurate survey of the premises in the manner set forth above.

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

Property Address | Publication Dates | Borrower | Attorney
--- | --- | --- | ---
15829 Countryside Lane, Sale Creek, 37373 | 2018-08-18; 2018-08-25 | Donna, Roxanne | Shapino and Igle, LLP
7417 Old Mission Road, Chattanooga, 37441 | 2018-08-22; 2018-08-29 | Edith F. Baker | C/O Tennessee Foreclosure Dept.
309 Brownston Rd, Chattanooga, 37415 | 2018-07-20; 2018-07-27; 2018-08-03 | Mitzie C. Sterfline and Terry L. Sterfline | Rubin Lubin TN, PLLC
872 North Brook Drive, Hixson, 37433 | 2018-07-20; 2018-07-27; 2018-08-03 | Barry G. Lovejoy and Rosa Lee Lovejoy | Rubin Lubin TN, PLLC
2356 Pickingsauga Drive, Chattanooga, 37405 | 2018-07-20; 2018-07-27; 2018-08-03 | David Timothy Onley | SPG
4800 Ranager Lane, Chattanooga, 37416 | 2018-07-20; 2018-07-27; 2018-08-03 | Bonnie W. Montgomery | Rubin Lubin TN, PLLC
150 North Crest Rd, Chattanooga, 37404 | 2018-07-27; 2018-08-03; 2018-08-10 | Catherine E. Jones | Wilson & Associates, PLLC
912 Rossebrooke Dr., Chattanooga, 37446 | 2018-07-20; 2018-07-27; 2018-08-03 | Althea, Asia | Wilson & Associates, PLLC
511 Tinik Dr, Chattanooga, 37415 | 2018-07-27; 2018-08-03; 2018-08-10 | Cooper, Cathleen | Shapino and Igle, LLP
2607 Reid Drive, Chattanooga, 37421 | 2018-08-03; 2018-08-10; 2018-08-17 | Karen L. Sariatore | C/O Tennessee Foreclosure Dept.
722 Tally Road, Chattanooga, 37411 | 2018-08-03; 2018-08-10; 2018-08-17 | Joelita Hubbard and Richard Hubbard | Rubin Lubin TN, PLLC
3907 7th Ave, Chattanooga, 37407 | 2018-08-03; 2018-08-10; 2018-08-17 | Joseph James Minor and Polly J. Minor | Rubin Lubin TN, PLLC
7310 Treeine Drive, Chattanooga, 37411 | 2018-08-03; 2018-08-10; 2018-08-17 | Patricia M. McGhee and Natasha L. McGhee | Rubin Lubin TN, PLLC
438 Golden Oaks Dr , Hixson, 37343 | 2018-07-27; 2018-08-03; 2018-08-10 | Alice, Alma | Wilson & Associates, PLLC
5110 Talley Road, Chattanooga, 37411 | 2018-08-03; 2018-08-10; 2018-08-17 | Jolita Hubbard and Richard Hubbard | Rubin Lubin TN, PLLC
9505 7th Ave, Chattanooga, 37407 | 2018-08-03; 2018-08-10; 2018-08-17 | Charles P. Brophy and Laura G. Brophy | Rubin Lubin TN, PLLC
12102 Burchard Rd, Soddy Daisy, 37379 | 2018-08-10; 2018-08-17; 2018-08-24 | Ronald L. Wingo | Wilson & Associates, PLLC
463 Sweet Pecan Ln , Chattanooga, 37421 | 2018-08-15; 2018-08-22; 2018-08-29 | Sagor, Joel and Stephanie | Wilson & Associates, PLLC
7004 Lake Cove Lane, Harrison, 37434 | 2018-08-22; 2018-08-29; 2018-09-06 | Allen D. Rudd | Wilson & Associates, PLLC
2014 North Concord Road, Chattanooga, 37411 | 2018-08-22; 2018-08-29; 2018-09-06 | Robert A. Panahagahi | Wilson & Associates, PLLC
1306 Phils Drive, Chattanooga, 37411 | 2018-08-22; 2018-08-29; 2018-09-06 | Jeffery M. Ahlstrom | Wilson & Associates, PLLC
1324 Sowder Rd, Hixson, 37343 | 2018-08-22; 2018-08-29; 2018-09-06 | Paul Westman | Wilson & Associates, PLLC
6501 Basil Lane, Harrison, 37434 | 2018-08-22; 2018-08-29; 2018-09-06 | Carlos T. Hammonds and Nicole Pendragges | C/O Tennessee Foreclosure Dept.
7105 Treeine Drive, Harrison, 37411 | 2018-08-22; 2018-08-29; 2018-09-06 | Patrick J. McGhee and Natasha L. McGhee | C/O Tennessee Foreclosure Dept.
1912 Rossebrooke Dr., Chattanooga, 37446 | 2018-08-22; 2018-08-29; 2018-09-06 | Manuela Quiroz | C/O Tennessee Foreclosure Dept.
5110 Talley Road, Chattanooga, 37411 | 2018-08-22; 2018-08-29; 2018-09-06 | Althea, Alma | Rubin Lubin TN, PLLC
6607 Jackson Ave, Harrison, 37434 | 2018-08-03; 2018-08-10; 2018-08-17 | Betty G. Mahaffey | Wilson & Associates, PLLC
5718 Dogwood Drive, Harrison, 37434 | 2018-08-03; 2018-08-10; 2018-08-17 | Kenneth E McClaile and Shirley A McClaile | C/O Tennessee Foreclosure Dept.
3905 Melinda Drive, Chattanooga, 37416 | 2018-08-10; 2018-08-17; 2018-08-24 | Eugene and Mary Carton | Rubin Lubin TN, PLLC
4912 N Moore Lane, Chattanooga, 37411 | 2018-08-10; 2018-08-17; 2018-08-24 | Morris Birdsong, Jr | Wilson & Associates, PLLC
4006 12th Ave., Chattanooga, 37407 | 2018-08-10; 2018-08-17; 2018-08-24 | Cecelia E. Westberry | Rubin Lubin TN, PLLC
6838 East Ridge Trail Road, Soddy Daisy | 2018-08-10; 2018-08-17; 2018-08-24 | Yolanda D. Mitchell | Rubin Lubin TN, PLLC
1001 Fairlady Gap Road, Collegedale | 2018-08-10; 2018-08-17; 2018-08-24 | Thomas W Boyd and Tammi L Collins Boyd | Rubin Lubin TN, PLLC
9311 Charlotte Cir , Chattanooga, 37421 | 2018-08-10; 2018-08-17; 2018-08-24 | Juanita S. Weddle Mezo | Rubin Lubin TN, PLLC
2400 Lyndon Avenue, Chattanooga, 37415 | 2018-08-10; 2018-08-17; 2018-08-24 | Betsy, Douglas and Pamela | Winchester, Sellers, Foster & Steele
2607 Reid Drive, Chattanooga, 37421 | 2018-08-10; 2018-08-17; 2018-08-24 | Tracy Durham | Better Choice Notice Solutions
3831 Gundy Dr, Chattanooga, 37419 | 2018-08-10; 2018-08-17; 2018-08-24 | Carol L. Hodgson | Wilson & Associates, PLLC
5183 Dagenhy Lane, Hixson, 37343 | 2018-08-10; 2018-08-17; 2018-08-24 | Everett Sumner | Wilson & Associates, PLLC
Nicole Pendergrass,
Other Interested Party(s)
2014 North Concord Road, Chattanooga, 37411

Other Interested Party(s)
787 IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE: BEING LOT NUMBER FIVE (5), ADAMSON PLACE SUBDIVISION, LOCATED IN THE CITY OF CHATTANOOGA, IN THE COUNTY OF HAMILTON, IN THE STATE OF TENNESSEE, AND IN THE UNITED STATES OF AMERICA

WELL, WHEREAS, DEFAULT HAS BEEN MADE IN THE PAYMENT OF THE整個内容。
Building Permits Hamilton County

<table>
<thead>
<tr>
<th>Status Date</th>
<th>Site Address</th>
<th>Owner Address</th>
<th>Licensed Professional Address</th>
<th>Work Description</th>
<th>Contract Value</th>
</tr>
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</table>

**August 10 - 16, 2018**

**NOTICE OF TRUSTEE’S SALE**

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated December 3, 2004, and the Deed of Trust of even date securing the same, recorded December 6, 2004, in the Register's Office of Hamilton County, Tennessee, to wit: [Details of the sale and details of the property not shown]...
Deed of Trust, said property being real estate at the conclusion of the sale, or credit bid from MFRA Trust 2014-2, will, on its individual capacity, but solely as trustee for MFRA Trust 2014-2.

MFRA Trust 2014-2, Successor Trustee by WIMLAW & ASSOCIATES, P.L.L.C., as Trustee for Bank of America, N.A.; and

Reaching more than 979,000 Readers Every Week!

Reaching more than 979,000 Readers Every Week!

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of said Deed of Trust and the entire indestation has been declared due and payable.

WHEREAS the beneficial interest in the property or marketability of title.

The amount that must be paid in order to cancel the mortgage prior to the date of sale as provided herein. HUD does not guarantee that the property will be vacant.

WHEREAS the property is subject to the terms of said Deed of Trust, any or all of which might disclose.

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of said Deed of Trust and the entire indestation has been declared due and payable.

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executed by JOSEPH JAMES MINOR, POLLY J. MOORE, and WILSON P. McFADDEN. The property therein described to MYRON JOHN BROTHERON, as Trustee, as same appears of record in the Register of Deeds of Hamilton County, Tennessee recorded March 5, 2007, in Deed Book G5236, Page 923. WHEREAS, the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee by the current holder of said Deed of Trust, will, on or about August 15, 2018, at 10:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, to wit: Let Nin (9) bidders attend for the sale set forth above. In the event of inclement weather, the sale will be rescheduled to another time and place for the sale set forth above. In the event of any discrepancy between this street address and the street address as shown by platted in plat recorded in Book 2938, page 299, in the Register of Office of Hamilton County, Tennessee, the property will be sold and conveyed only as Substitute Trustee. The sale is subject to all matters shown on any recorded plat; any and all liens against the property; any prior liens or encumbrances that may be applicable; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances that may be applicable; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any prior liens or encumbrances that may be applicable; and any and all prior deeds of trust, liens, taxes, judgments, curators, administers, defects, adverse claims and other matters that may prior to the Deed of Trust be subject to the sale. This sale is subject to all matters shown on any recorded plat; any and all liens against the property; any prior liens or encumbrances that may be applicable; any restrictive covenants, easements or set-back lines that may be applicable; and any and all prior deeds of trust, liens, taxes, judgments, curators, administers, defects, adverse claims and other matters that may prior to the Deed of Trust be subject to the sale. This sale is subject to all matters shown on any recorded plat; and any other bidders. Insufficient funds will not be endorsed to Padgett Law Group. No personal appearances will be applicable; any prior liens or encumbrances that may be applicable; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; and any and all prior deeds of trust, liens, taxes, judgments, curators, administers, defects, adverse claims and other matters that may prior to the Deed of Trust be subject to the sale. 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How can you help your kids pay for college?

It’s still summer, but we’re getting close to a new school year. One day, though, “back-to-school” will mean “off to college” for your children. Will you be financially prepared to help your kids cope with the costs of higher education?

Your first step, of course, is to know what you’re up against, so here are some numbers: For the 2017-18 academic year, college costs (tuition, fees, room and board) were, on average, nearly $21,000 for in-state students at four-year, public schools and nearly $47,000 for students attending private colleges or universities, according to the College Board. And you can probably expect even bigger price tags in the years to come.

To help prepare for these costs, you might want to consider putting your money in a vehicle specifically designed to help build assets for college, such as a 529 education savings plan.

All withdrawals from 529 plans are free from federal income taxes as long as the beneficiary you’ve named uses the money for qualified college, trade school or graduate school expenses.

Withdrawals for expenses other than qualified education expenditures may be subject to federal, state and penalty taxes on the earnings portion of your plan. (However, tax issues for 529 savings plans can be complex, so please consult your tax advisor before investing.)

You can generally invest in the 529 savings plan offered by any state, but if you invest in your own state’s plan, you may be able to claim a tax deduction or receive a tax credit.

By starting your 529 plan early, when your children are just a few years old, the investments within the plan have more time for potential growth. Plus, you can make smaller contributions each year, rather than come up with big lump sums later on.

A 529 plan is not the only education-savings tool you can consider putting your money in a vehicle specifically designed to help build assets for college, such as a 529 education savings plan.

Tate’s legislative travel is legendary, and his family business, A&K Bar B-Que, proved to be a beneficiary or benefactor, too, depending on your interpretation.

Tennessee Registry of Election Finance records show Tate sent nearly $31,400 from his campaign account to A&K Bar B-Que over seven years. The money covered events such as Feed the Need at Thanksgiving, a Martin Luther King Day celebration, legislative luncheons, Operation Stand Down, Block Party for Peace and food for the Lois DeFerry funeral. But some of the giving from his campaign is described simply as “donations” to the restaurant.

Tate’s statements of interest from 2010 through 2016 show he listed A&K Bar B-Que on Hickory Hill as a source of income. No amount is listed. So far, he has skated on any potential violations of campaign law, even if he might have violated the spirit of the law, much like the Memphis City Council is said to have done.

Asking about the matter, Drew Rawlins, executive director of the Bureau of Ethics and Campaign Finance, says he reviewed some of Tate’s reports and found it “appears” he made donations of food and drink to the groups from his campaign account.

“Our office allows members to make donations to charities and other causes from their campaign account. Therefore, as long as Sen. Tate is paying fair market value for the food/drink I do not believe he is violating campaign finance statutes,” Rawlins said in an email statement.

Unfortunately, there’s no way to tell whether Tate was paying fair market value for the barbecue and fixings. And heaven forbid anyone spend a couple of minutes looking into whether he was funneling money to the restaurant for his personal benefit.

Rawlins says he has no intention of talking to Tate, and Tate has declined to answer phone calls and return messages all summer.

Tate’s travel is just as sketchy.

In November 2017, he traveled to St. Petersburg, Florida, and Atlanta for Southern Regional Education Board conferences. No doubt, those were crucial to his position as vice chair of the Senate Education Committee.

Those followed trips to SREB conferences in Atlanta and New Orleans, as well as the National Conference of State Legislatures in Boston and the Southern Legislative Conference in Biloxi, Mississippi.

The previous year topped it all, though, when he went to a conference for the National Black Caucus of State Legislators in Los Angeles, an NCSL conference on school choice in Indianapolis, to Little Rock for the Southern Regional Education Board conference, to Lexington, Kentucky, for the Southern Legislative Conference, to New Orleans for the Friedeman Foundation, to Chicago for NCSL, to Indianapolis for the American Legislative Exchange Council, again to Lexington for the Council on State Governments, then to Long Beach, California, for the Council of State Governments on veterans policy.

Asked about Tate’s travel two years ago, Ramsey—who was only a few days from being finished as lieutenant governor—pointed out that pretty soon the Memphis senator’s expenses would be someone else’s problem.

It was clearly a problem, too, because taxpayers doled out roughly $10,000 in per diem payments during the last three years for Tate to go to all those conferences, plus at least $7,000 for travel.

In Tate’s defense, these trips were crucial governmental policy-forming trips where he could come up with solutions for every problem in Memphis and Tennessee.

To see this rarely put those into legislation or thought on the Senate floor. Mostly, we heard non sequiturs over the last few years.

Tate did manage to put one reflective idea together in...
**Newsmakers**

**First Tennessee adds Frost to local advisory board**

Jonathan Frost, CPA, has been appointed to First Tennessee's local advisory board. Frost founded his own certified public accounting firm, J.D. Frost & Company, in 2012. In addition, he's a partner of CORE Fi Pro, Revive Chattanooga, D'Brier Tax Service, Oasis Residential, Naked River Brewing Company and Chestnut Holdings.

His professional affiliations include membership in the American Institute of Certified Public Accountants, Tennessee Society of Certified Public Accountants, Association of General Contractors, Homebuilders Association of Greater Chattanooga, Mechanical Contractors Association, Starbuilders and Manufacturers Association and Real Estate and Construction CPA's.

Frost serves on the boards of the Mountain City Club, UTC College of Business, Presbyterian Day School, Chattanooga Education Foundation, the softball board of Mclemore Resort and Erlanger Children's Hospital Council.

He's a member of Signal Mountain Presbyterian Church, Chattanooga Downtown Rotary Club, Chattanooga Golf & Country Club, The Honors Golf Club and Signal Mountain Golf & Country Club.

The Baylor School and UTC graduate resides on Signal Mountain with his wife and three daughters.

**GPS hires varsity basketball coach**

Janna Eichelberger is the new head varsity basketball coach at Girls Preparatory School. Eichelberger is the former director of basketball operations with the men's basketball program at Tennessee State University. She was named one of only seven women on an NCAA Division I men's basketball coaching staff, and was an assistant with the men's basketball program at TSU for two years.

In addition to her college coaching experience, Eichelberger has been heavily involved in AAU basketball for players in grades three through eight and has worked as a personal instructor for skill development with some of the top high school players in the central part of the state. She is recognized around Nashville as an outstanding teacher of the game.

Prior to her time at TSU, Eichelberger was a Division I student-athlete for four years at Indiana University-Purdue University Indianapolis. She was the captain of her college basketball team for two years and was an Academic All-Summit League squad four consecutive years. Eichelberger was also named to the Summit League Commissioner’s List for Academic Excellence.

Eichelberger earned her master’s degree in human performance and sports sciences at Tennessee State University after receiving her bachelor degree in kinesiology from KU. She will also be teaching sixth grade physical education at GPS.

**Chamber names Blankenship VP of talent initiatives**

Molly Blankenship joins the Chattanooga Chamber of Commerce as vice president of talent initiatives this month.

**Prize to joining the Chattanooga Chamber, Blankenship managed a portfolio of programs related to education attainment, talent development, diversity, equity and inclusion as community advancement manager for the Association of Chamber of Commerce Executives. In this role, Blankenship provided consultation to chambers of commerce on education and talent development.**

Blankenship also managed the Fellowship for Education and Talent Development, a nine-month professional development program that helps chambers improve education and talent development outcomes in their communities.

In addition, Blankenship provided strategic direction and program management for the Education Attainment Division, a national network of more than 700 chamber leaders working to advance education and talent development priorities.

Before joining ACC’s staff, Blankenship was an associate at United Way Worldwide’s Network Engagement and Performance team. She also co-founded and led Reclaim Ourselves, a community organization dedicated to using the arts and arts education to advance social change.

A Tennessee native, Blankenship studied public policy and advocacy at Middle Tennessee State University.

**Ronald McDonald House welcomes board members**

Ronald McDonald House Charities of Greater Chattanooga recently welcomed seven new members and two returning members to its board of directors.

**Pinnacle welcomes Grant as new chief medical officer**

Dr. Timothy Grant has been named chief medical officer of Parkridge Health System. Prior to joining Parkridge, Grant, a board certified fellowship trained pediatric anesthesiologist, served as CMO at C牡ens Health System, a 43-bed multi-hospital system in Macon, Georgia.

Grant previously chaired the department of anesthesiology and taught healthcare economics at Mercer University School of Medicine in Macon. Before that, he served as medical director of the operating room and medical director of sedation oversight at Medical Center Nascient Health in Macon.

Grant earned his bachelor’s degree from Clemson University and his medical degree from the University of South Carolina School of Medicine.

**Financial advisors join Pinnacle**

Pinnacle Financial Partners has hired four financial services professionals for its Chattanooga team. Michael Cooper and Robert Emmons have joined the firm as senior vice presidents and financial advisors. Suzanne Dent has joined the Shalllow Road office as a vice president and client services advisor. Katelyn Ragsdale is a financial specialist at Pinnacle’s Broad Street office.

Cooper brings 28 years of financial services experience to Pinnacle. He most recently comes from SunTrust Bank, where he spent 12 years as a commercial relationship manager.

Emmons has 38 years of experience in financial services. He comes to the firm from Synovus Bank (Cohutta Banking Company), where he was retail market manager.

With 23 years of financial services experience, Dent comes to Pinnacle from Synovus Bank, where she was a lead relationship banker.

Ragsdale comes to Pinnacle from SunTrust Bank, where she spent five years as a teller. She attended the University of Tennessee at Chattanooga.

**Practicing law is about focusing on details without losing the big picture.**

Katie Giannasi

She’s the kind of attorney that after the first time she works on something for you, she immediately becomes your go-to.
Man fined for role as unregistered agent

A Colorado man is permanently barred from selling securities in Tennessee and paid a $12,000 civil penalty to the Tennessee Department of Commerce & Insurance as punishment for his role representing a Chattanooga natural gas and oil company.

Steven S. Boulter, who resides in Central City, Colorado, found investors who gave money to Hixon resident Harry Thompson and his company Chattaco from 2012-2014 to help purchase new leases on natural gas wells in Magoffin County, Kentucky.

Chattaco’s investors were promised large profits in exchange for their financial backing; however, the investors never received the rate of return they were promised nor any repayment for their principal investment.

While representing Chattaco, Boulter was never registered with TDCI’s securities division, which is a violation of state law.

“Tennessee consumers to contact our securities division first and verify that their broker or adviser is registered.”

Tennessee consumers to contact our securities division first and verify that their broker or adviser is registered.

Department urges consumers to always check registration of securities dealers

The TDCI is currently seeking sanctions against Thompson and Chattaco; a hearing about the matter was conducted Aug. 3 in Nashville. After taking the case under advisement, the administrative judge will issue an initial order in furtherance of the hearing, which is expected sometime this fall.

Consumers who suspect they are the victim of a securities or insurance fraud should contact the Tennessee Securities Division’s Financial Services Investigations Unit at 615-741-5900. To file a complaint online, visit tn.gov/commerce/article/securities-file-a-complaint.

A magical illusion on a postage stamp

The U.S. Postal Service has released a souvenir sheet of stamps that call to mind a famous illusion.

The Art of Magic souvenir sheet features three identical stamps that show a white rabbit in a black hat. By rotating each stamp, the holder can see the rabbit “pop” out of the hat.

The postal service used lenticular printing, a method that creates the illusion of movement and depth, to produce the stamp. Art director Greg Breeding designed the stamp, and Jay Fletcher created the illustration and served as the typographer.

A version of the stamp without the magical effect has appeared in a pane of 20 stamps that feature classic depictions of magic. This pane includes stamps that show a fortune teller using a crystal ball, a woman floating in air, an empty bird cage and a bird emerging from a flower.

The Art of Magic stamps are Forever stamps, so these stamps are always equal in value to the current first-class mail one-ounce price.

The Art of Magic stamps are available for purchase online at www.usps.com, mailed order through USA Philatelic and by calling 800 STAMP-24.

Source: U.S. Postal Service

Signal Mountain to receive TDOT grant for improving sidewalks

Signal Mountain will receive a $282,738 federal grant through the Tennessee Department of Transportation for the Pedestrian Connectivity Project.

The Transportation Alternatives Program grant will fund construction of sidewalks from James Boulevard to Ridgeway Avenue and interior connecting walkways within the park system. This includes crosswalks and a retaining wall.

“This is a sizable federal grant,” state Sen. Bo Watson (R-Hixon) says. “Sidewalks provide many benefits to our communities, including safety, mobility and healthier communities. I’m pleased these improvements are forthcoming and appreciate the work of our local officials in helping to secure it.”

“These federal grant dollars are essential in our efforts to improve the safety and quality of life for the citizens of Signal Mountain,” Rep. Patsey Hazelwood (R-Signal Mountain) adds. “I want to congratulate our local leaders on their successful application.”

The TAP program began providing funds to local governments in 1991. Since then, TDOT has distributed more than $317 million in grants to 267 communities across the Volunteer State to build sidewalks, bike and pedestrian trails and to renovate historic train depots and other transportation-related structures.

No Improve Act funding is used in the grants.

Source: Watson and Hazelwood

Weekly Word Play

TATE

From page 10

2017 during an argument over legislation allowing Memphis children from struggling schools to use public dollars to attend private schools. He figured only about 10,000 to 12,000 students would be able to use the money state-wide because of the difficulty of providing their own transportation and extra money to cover tuition costs if the state spent only $9,000 per child.

“So, it’s really all in somebody’s mind about what the effect is,” Tate said at the time. “But if one of (the students) can get out that may be the one that needs to get out, and I don’t want to stop the one that can get out.”

Of course, he was co-sponsoring legislation by Republican Sen. Brian Kelsey of Germantown. Democrat Rep. John DeBerry of Memphis was carrying the House version.

The analysis

As such, Republicans were able to roll Tate out to show bipartisan backing for legislation, as well as support from an African-American legislator.

That has been sticking in the craw of Democrats in the Shelby County Legislative Delegation for quite some time, to the point Sen. Lee Harris (elected last week as Shelby County mayor) and Sen. Sara Kyle both endorsed Robinson for the 33rd District Senate seat.

About the only endorsement Tate received came from ultra-conservative Republican state Rep. Judd Matheny, a Tullahoma man who made an unsuccessful bid for the 6th District congressional seat.

The only thing worse than getting an endorsement from Matheny for a Memphis state Senate seat is Tate’s dance moves in his last-gasp rap video. Not to pile on, but in the words of someone who grew up watching Soul Train, “Come on, man!”

Sam Stockard is a Nashville-based reporter covering the Legislature for the Memphis Daily News, Nashville Ledger, Knoxville Ledger and Hamilton County Herald. He can be reached at stockard44@gmail.com.
Consumers continue interest in sustainable home features

Sustainable home features and environmentally friendly neighborhoods are becoming an even more important factor for homebuyers when choosing a home.

According to the NAR’s 2018 Realtors and Sustainability Report, 61 percent of the Realtor members surveyed reported that consumers have an interest in sustainability when it comes to buying a home. The report surveyed Realtors about sustainability issues facing consumers in the real estate market and ways Realtors are setting their own goals to reduce energy usage.

As consumer demand trends toward green and sustainable home features, Realtors continue to work to promote environmentally responsible features and better business practices.

For the second year in a row, data has shown that more Realtors are marketing energy efficiency in property listings to homebuyers, with more information fields in the listing to identify a property’s green features.

To keep up with the growth in consumer interest in green features, four out of 10 Realtors said sustainability and green data fields are included in their MLS. Among those included in their MLS are marketing energy efficiency in property listings to homebuyers, with data has shown that more Realtors are promoting green features.

Realtor Kelly Jooma has more on her mind than real estate. She has a 12-acre farm with several retired horses.

Avoiding real estate train wrecks

Focus is the key for Jooma as she works to keep her new team on the right track

By David Laprad

Realtor Kelly Jooma’s day begins at 5 a.m. with a peaceful stroll from her house to her working farm. The 12-acre grassy sprawl is quiet at that time, save for the clucking of a few hens and the clattering of her Guineafowl, Boy, who’s usually hungry.

Mattie, a fluffy white Pyrenean, will quietly appear alongside Jooma at some point along the way. As the pair approaches the barn, Jooma will be greeted by a snort or two from one of her horses.

Maybe Bit, a brown and white quarter horse, will see her first, or perhaps Bit’s daughter, Kit, a mixed Arabian, will beat her mother to the punch.

Other horses willrouse over the next few moments, including Vegas, a retired Clydesdale that used to pull the buggy at the Tennessee Aquarium, Stanley, a 41-year-old hunter-jumper from Florida, and two miniature horses.

Dressed in blue jeans and muck boots, Jooma will carefully inspect her aging stable, looking for anything she’ll need to tend to.

It’s work because it must be done, but it’s also quality time with family. Jooma’s smart phone is still silent, but it’s also quality time with family.

Mattie, a fluffy white Pyrenean, will quietly appear alongside Jooma at some point along the way. As the pair approaches the barn, Jooma will be greeted by a snort or two from one of her horses.

By 7:30 a.m., though, Jooma has shed her farm clothes, slipped on her professional persona and is off to the races.

Pressure cooker

The first thing Jooma, a Realtor with Berkshire Hathaway HomeServices | Douglas Properties, sees when she strides into her office is the large dry erase board that’s leaning against the left wall.

The board contains three lists, arranged in neat, handwritten rows: listings; upcoming listings; and closings. There are currently dozens of addresses on the board, which stands as a visual testament to the hard work of Jooma and her team.

“Everything today is on computers, but I need to lay my eyeballs on success,” she says, her buoyant Southern accent infusing her words with charm. “We hit 34 listings at one time, which was a record for us. It was only for a day, though, because...
Team ends quarter as top KW team downtown

Realtor Jay Robinson and the Robinson Team are celebrating its success as the top team at Keller Williams’ Greater Downtown Chattanooga during the first six months of 2018. The Robinson Team led the way by selling $51,612,838 worth of real estate during the first six months of 2018.

Collectively, the entire Keller Williams Greater Downtown Chattanooga office sold in excess of $308 million during the same time period. Team leader and CEO Nathan Brown says the Robinson Team’s second quarter was “nothing short of amazing.”

“I’d like to offer my congratulations to all the Greater Downtown Chattanooga Keller Williams teams. Jay and his team have set a high standard for the third quarter, and I look forward to another two quarters of outstanding production for our market center.”

“We’re proud of our team,” says Robinson, owner and founder of the Robinson Team.

“They’re driven by a determination to meet our clients’ needs in a market that’s as competitive as I’ve ever seen. Six of them fell under contract.”

Jooma has handled at least a startling fact as casually as one of her horses might swipe its tail at a fly: six of her listings fell under contract in one day.

Suddenly, the reason for the rest of the women in the room becomes clear: Jooma has built a bustling real estate business.

She’s only scratched the surface of the complexity of what she orchestrates, though. Each of those six listings was intimately tied to another deal, with the closing of one being contingent on the closing of another.

“That’s scary. Just in the last week, we put six of our clients’ houses on the market after we put another house under contract.”

Jooma calls these chained deals “trains.” Experience has taught her to watch them with a careful eye.

“A couple years ago in Cleveland, I had assembled a big train, and everyone’s stuff was either in storage or on a truck. One day before closing, it fell apart,” she remembers. “Someone went against our advice, and the entire thing derailed. We found ourselves with six families that had packed and lined up movers. It was devastating.”

Jooma emerged from the wreckage understanding that no situation is perfect and has since learned to proceed with caution.

“I look at who my lenders are and how much faith I have in them,” she says. “And I try to use the same title company for everyone because I want that process to go smoothly, too.”

With Jooma at the controls, things usually stay on track. She hopes this will be the case with a train she’s practically built.

See JOOMA, page 17

NAR chief economist to speak at Economic Outlook Luncheon

Greater Chattanooga Realtors and The Home Builders Association of Greater Chattanooga will co-host the annual Economic Outlook Luncheon on Tuesday, Aug. 14, at the Chattanooga Marriott Downtown for their members, local businesses and community leaders.

The event, which will begin at 11:30 a.m., will feature National Association of Realtors Chief Economist and Senior Vice President of Research Lawrence Yun, Ph.D. as keynote speaker.

Yun will discuss recent developments in the national and local housing market and how those developments will impact the Chattanooga region’s economy. Yun also will provide insight for the direction of home prices in the next 12 to 24 months.

Yun oversees a wide range of research activity for the NAR, including the Existing Home Sales statistics, Affordability Index and Home Buyers and Sellers Profile Report.

Yun also creates NAR’s forecasts and participates in many economic forecasting panels, including the Blue Chip Council and the Harvard University Industrial Economist Council.

He appears regularly on financial news outlets, is a frequent speaker at real estate conferences throughout the United States and has testified before Congress.

Yun appears often as a guest on CSFSN’s “Washington Journal,” and is a regular guest columnist on the Forbes website.

A capacity crowd is expected. Advance tickets are required and available for purchase through Greater Chattanooga Realtors by calling 423-698-8001 or email info@gcar.net.

Source: GCR

Great Chattanooga Realtors is The Voice for Real Estate in Greater Chattanooga. A regional organization with more than 2,200 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 serves Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia.

Information: www.gcar.net, 423-698-8001.
Stay safe with summer fires

Everyone loves the great outdoors in the Tennessee Valley, and summer is the perfect time to fire up the grill or gather around your backyard fire pit or build a campfire. Just remember to follow proper safety precautions to avoid serious injuries.

Three key safety tips from the U.S. Fire Administration and the U.S. Consumer Products Safety Commission will help you recognize and avoid fire-related dangers and help you and your loved ones stay safe this summer.

Grill safety
■ Check the connection between the propane tank and the fuel line before using a gas grill. Make sure the tubes are not blocked. Do not overfill the propane tank. Keep a gas grill away from building facades. Do not add lighter fluid while lighting.
■ Place grill in a safe distance away from any flammable surfaces such as wooden fences or decks, or buildings with wood or vinyl siding or shingles.
■ When grilling with charcoal, dispose of the hot coals properly when you’re done cooking by dousing them with plenty of water and stirring them to ensure the fire is out. Place used coals in a metal trash bin. Never place coals or ashes in plastic, paper or wooden containers.
■ Keep fire pits and outdoor fireplace safety.
■ Keep fire pits and outdoor fireplaces at least 10 feet from your house or other flammable objects.
■ Make sure the fire pit is placed on level ground.
■ Always keep an eye on children around an open fire pit. Create a three-foot safety zone around it.
■ Have water or sand close by in case you need to douse a fire that has grown too big.
■ Arrange the seating to ensure enough space for people to easily get up and move about without risk of bumping into the fire pit or fireplace.

Campfire safety
■ Build campfires in an open area at least 15 feet away from tents, dry grass and leaves so wind-borne embers can’t spread.
■ Keep campfires small and easily contained.
■ Keep a clear space of water and a shovel around to douse the fire when you’re done. Stir it and douse it again with water.
■ Never leave campfires unattended.

For more information about home safety, visit the Home Builders Association of Greater Chattanooga at www.HBAGC.net.

Jay Bell
President, Home Builders Association of Greater Chattanooga

EDRINGTON
From page 1
“Laz?” to which Doug has replied “no” and “me.”
“We have no relationship with Realty Center; we’re both independently owned and operated,” he says.
The “I” in “I Douglass” refers to his first name – James. He simply goes by Doug.
The notion of starting a new brokerage germinated in Doug’s mind for years. But he and his parents didn’t take the leap until last September, as “The Edrington Team was having not just the best year it had ever had, but the best year any team in the city had ever had.

The Edrington Team sold 491 houses in 2017 and tallied nearly $100 million in sales, of these agents in Chattanooga at www.HBAGC.net. The Edrington Team was having not just the best year it had ever had, but the best year any team in the city had ever had.

The Edrington Team sold 491 houses in 2017 and tallied nearly $100 million in sales, of these 491 houses in 2017 and tallied nearly $100 million in sales, of these 491 houses in 2017 and tallied nearly $100 million in sales, of these

See EDRINGTON, page 16

The Critic’s Corner

Their mission: Turn government agent into a superhero

In “Mission: Impossible – Fallout,” Tom Cruise does an excellent impression of an impervious superhero. As Impossi- ble Mission Force agent Ethan Hunt, he outruns deadly sprays of automatic gunfire, motorcycles through busy inter- sections at just the right moment and walks away from brutal fistfights looking no worse for the wear.

As I watched an indulgent shot of Cruise running across a rooftop at full tilt and then leaping between two buildings, I marveled that he’s two years older than me and felt ashamed for complaining to my wife about wanting to walk from the back of the parking lot to the theater.

But that’s Cruise, who must have risked life, or at least limb, to make “Fallout.” Before the movie is over, he clammers across the bottom of an airborne helicopter, saves Superman (actor Henry Cavill in the role of a CIA assassin) after a skysdiving accident and climbs to the side of a moun- tainous cliff with only a few fingers – all without using com- mon movie magic crutches like blue screens and safety wires. The intense work of Cruise and “Fallout” writer-director Christopher McQuarrie was to give the action in the film as much veracity as possible. And, as I watched each stunt un- fold on an IMAX screen, I bought into the illusion and forgot I was watching a superhero film masquerading as a modern spy thriller.

But then McQuarrie would undermine Cruise’s hard work by having more bullets implausibly miss their target, or by allowing Hunt to breathe through more fists when without suffering so much as a scratch.

Comic book action movies are known for their generally outlandish plots, but McQuarrie cloaks “Fallout” with a dead serious storyline about a terrorist attempting to detonate a pair of nuclear weapons strategically placed to ensure the highest number of casualties. “The greater the suffering, the greater the peace,” Solomon Lane hisses at Hunt while in custody.

McQuarrie’s writing is exceptionally good; the plot is thick but also easy to follow, which allows the writer-director to alternate between grim conversations and breathless action sequences without confusing viewers.

McQuarrie also infuses the storyline with a palpable sense of tragedy. Hunt has accepted the role of savior at great personal cost.

He can’t be with his ex-wife, Julia, without risking her life, and he’s reluctant to pursue a new romantic interest for the same reason.

So, Hunt deals with his inner demons in dreams in which he tries to use his body to shield Julia from a nuclear blast, then wakes up and continues his never-ending quest to save the world.

McQuarrie never lets Hunt forget the harsh realities of his life, either, as both women are integral to the storyline in “Fallout.”

But McQuarrie also fills the gap in Hunt’s life with a surrog- ette family that includes Benji, an IMF technical agent and the film’s comedy relief, and Luther, another fellow agent and friend.

I like that McQuarrie took the time to make Ethan an emotionally complex character; that couldn’t have been easy to do while also feeding viewers the action they crave.

But, sadly, for all the intense plotting, and despite some truly awesome stunts (including a spectacular motorcycle
Project Inspire teachers join Hamilton Schools

The Project Inspire teacher residency, a partnership among the Public Education Foundation, Hamilton County Schools and Lee University, is celebrating the graduation of 20 new teachers.

"PEF is proud of these teachers beginning their careers in Hamilton County’s high-needs schools and grateful that talented individuals from across the country chose to work with students in our community," says Dan Challener, PEF president.

During the past year, each teacher earned a Master of Arts in teaching at Lee University while working alongside a mentor teacher in a high-needs school in Hamilton County.

"We at Lee University have enjoyed working with these students and Hamilton County Schools. This partnership has benefited all of us, and we’re looking forward to seeing the great work these teachers will accomplish in the coming years," says Bill Estes, dean of Lee University’s College of Education.

"I’m thrilled to be able to teach at Orchard Knob Elementary and grateful for the opportunity that has been given to me by Project Inspire and Lee University," says Jonathan Ramirez, a Project Inspire graduate.

"I have the opportunity and responsibility to teach my students in the most relevant way and remain committed to the community."

"Our students deserve teachers who want to be here and are committed to being a part of the positive change and cultural shift in our schools," says LaFrederick Thirkill, principal of Orchard Knob Elementary.

"We believe the Project Inspire graduates will bring those qualities to their work, as they have already demonstrated their talent by completing a rigorous residency and impressed us with their strong sense of commitment to us throughout the hiring process."

The PEF has been training new teachers since 2011, first through the Teach Here residency and now through Project Inspire. With a network of alumni working in schools across Hamilton County, Project Inspire aims to provide a pathway for aspiring teachers to earn a degree in education while serving their community.

All 20 Project Inspire graduates were hired by Hamilton County Schools to teach during the 2018-2019 school year. The majority will work in Opportunity Zone schools.

Barger Academy
Matthew Bradshaw and Kelly Gibson
Clifton Hills Elementary
James Cunningham and Rachel Graham
Dalewood Middle
Makenzie Vandiver
East Lake Elementary
Mary Ann Clelland, Hannah Clem, Whit Miller and Lauren Velo

East Ridge High
Hannah Pell and Amanda Akin
East Side Elementary
Catherine Casselman
Goltewah Middle
Jennifer Riley
Orchard Knob Middle
Owen Bogolin
Orchard Knob Elementary
Alexis Wyatt, Jonathan Ramirez, and Shaina Ranjan
Red Bank High
Nick Boehm
Woodmore Elementary
Emily Hoffman and Mackenzie Eshchmann

Source: The PEF
Pro soccer comes to Chattanooga

United Soccer League Division III has awarded a founding membership franchise to an organization led by businessman Robert Martino for the league’s 2019 debut season.

The Chattanooga Market will host a public event in the coming months to unveil its vision for the future of professional soccer in Chattanooga.

“The professional USL Division III provides a great platform for Chattanooga to enter the highest ranks of soccer and from a market standpoint, the southeast region for the new league as we put the final touches on our inaugural season,” said Steven Short, senior vice president of USL Division III.

“Bob and his team are seasoned executives with a strong vision for the future of soccer in Chattanooga. We share their vision for the city and look forward to working with them as they bring professional soccer to Chattanooga.”

“This is a fantastic opportunity and watershed moment for soccer fans in Chattanooga,” Martino adds. “This market has proven that it has the right ingredients to launch and sustain a professional franchise, and we’re excited to take this next step into USL Division III for fans and the community.

“Tia will work very closely with our leagues and conferences to put together a plan and go to market. We’re looking at a couple of things as Jooma liked Keller Williams. She also describes herself as a ‘planted soul.’

“I don’t do change. In the ’80s, I was with the same company. When the economy was bad, and then I fell in love with what I was doing,” she says.

Jooma rented each of her husband’s houses to someone who had kept a home. By giving these victims of the downturn a newly built house in which to live, Jooma was able to avoid becoming a victim herself.

When the economy rebounded, Jooma was hooked. “I came into real estate out of necessity when things were bad, and then I fell in love with what I was doing,” she says.

Jooma took her first step toward expanding her business beyond her husband’s homes while hosting an open house. As a pair of first-time buyers toured the house, they decided they liked Jooma and asked her to be their agent.

“They told me was I was an old Southern gal,” Jooma laughs. “I took them to East Brainerd and sold them a home that wasn’t my husband’s. It was magical.”

Like the early days of building a career around helping clients, Jooma found herself growing to love the job.

Currently, Jooma is working with her team to launch the USL division in Chattanooga.

Photograph provided

JOOMA

From page 14

Currently assembled and that’s about to pull out of the station.

“I have a buyer who’s buying a house we listed and selling their house. We brought in another one of our buyers to buy their home, and one can’t close without the other,” she explains.

On Aug. 15, everyone is going to start closing these houses at 9 a.m.

While stressful, this is where real estate is, Jooma says.

The biggest challenge in the current market, she says, is keeping buyers calm. “I can write contracts all day long, but when I ask my buyers to go through that process four or five times, they start to get frustrated,” she says.

“At the same time, that teaches them to make a good offer when they finally find a house they want. I’ve seen houses go for four or five thousand dollars over list price. It literally turns into a bidding war.”

A new home

Given all that’s on her plate, Jooma is grateful for her team, which includes eight buyer’s agents, two administrative assistants and one virtual assistant. She started assembling the group, which she dubbed The Jooma Team, in 2017 after eight years of working on her own.

“I’m married to a builder and am his exclusive listing agent. As his business grew, I couldn’t keep up so I started a team,” Jooma explains.

Jooma brought on one buyer’s agent, thinking that would lighten her load. But the floodgates opened, and the number of requests that rushed through them were threatening to carry her away.

“Past clients were coming back, they were referring their friends to me and I was picking up more builders,” she says.

“I was starting work at 5 a.m. and stopping at 10 p.m., and I needed more help.”

Before long, Jooma brought on an administrative assistant, and then started adding buyer’s agents like clockwork as her business continued to swell. The numbers tell the same story. Although Jooma doesn’t provide specific figures, she does say she did as much volume during the first four months of 2018 as she did during all of 2017.

Jooma expects this trend will continue, so she’ll be adding more team members as the market dictates. “I’m going to let my business continue to grow. I don’t think there are limits; I want to see how far we can take it,” she says.

“It’s not about the money; it’s about feeling proud of myself and being successful. It’s about going home with a full heart after I leave work.”

While Jooma was adjusting to the upsizing in volume earlier this year, she also moved her business from Keller Williams Realty Chattanooga to J Douglas Properties. The more they talked, she says, the more she realized she was looking at a growth opportunity.

“During this time, I talked to Keller Williams. She also describes herself as a ‘planted soul.’

“I don’t do change. In the ’80s, I was with the same company as it filed bankruptcy several times before closing the doors,” she says. “Leaving Keller Williams and coming here was like jumping off a cliff, but I knew it was the right thing to do. I had reached a point where, even with my team growing, I didn’t know where I was going.”

Instead of traveling to seminars, Jooma now receives mentoring directly from Edrington during one-on-one weekly meetings. The knowledge she’s gained from these sessions has not only helped to refine her business processes, it’s enabled her to crystallize her vision for the Jooma Team.

“Doug’s expectations became mine and then became my team’s,” Jooma says. “Now I have direction and I know what I’m doing. I’m excited to be here.”

The early days

Jooma was in retail when she had her first child and quit working to be a stay-at-home mother. She and her husband, Mark, co-owner of K&M Homes, had three children three years apart. When their youngest was 12, the economy crashed, which pushed the family’s financial stability to the edge of a cliff.

“My husband was sitting on eight houses he had built, and we were wondering what if we were going to loose everything. So, I put together a plan and went to work,” Jooma says.

Jooma rented each of her husband’s houses to someone who had kept a home. By giving these victims of the downturn a newly built house in which to live, Jooma was able to avoid becoming a victim herself.

When the economy rebounded, Jooma was hooked. “I came into real estate out of necessity when things were bad, and then I fell in love with what I was doing,” she says.

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See JOOMA, page 23
North 82 degrees 40 minutes East, along the line of 5718 Dagney Lane, from the beginning, EXCEPTING therefrom that part of said lot used in mending the intersection of the lines of said 5718 Dagney Lane and the line of said 5813 Dagney Lane, as recorded in Volume 2002-NC6, page 359 in the Register's Office of Hamilton County, Tennessee.

ALSO KNOWN AS: 5813 Dagney Lane, Hamilton County, Tennessee.

This sale is subject to all matters shown on any recorded plat, any easements, restrictions, or setback lines that may be applicable; any rights reserved, reserved or retained under governmental, state or federal; any prior liens or encumbrances as well as any prior created liens, charges, or other matters of record, and subject to any curative surveys of the premises might disclose; and all right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to adjourn the sale to another day, time, and place certain without further publication, upon announcement at the Register's Office of Hamilton County, Tennessee, of the Resubstitution of Trust and mortgage to Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank, N.A., notice is hereby given.

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

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the property sold herein and in the event of the any discrepancy, the legal description herein shall control.

The sale is subject to, without limitation, all matters shown on any recorded plat(s) or plan(s); any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any matter visible on a survey of the property; any claim for or inapplicable, and the rights of the Johns-Hollis and Kathy Mays, and those claiming through him/her/them.

Due to the nature of redemption, statutory and otherwise, and homestead are waived in accord with the terms of said Deed of Trust, and the purchaser shall have no remedy. If the Substitute Trustee may deem the sale final in law as is, WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated April 22, 2008, recorded in the Register of Deeds for Hamilton County, Tennessee, by the Deed of Trust of Mr. Wilson & Associates, P.L.L.C., as trustee, securing the same, recorded May 1, 2013, in Book No. GI 9940, at Page 778, in Office of the Register of Deeds for Hamilton County, Tennessee, executed by JOSHUA D. HOBBS, an associate of Wilson & Associates, P.L.L.C., as nominee Brand Mortgage Group, LLC, to First Title Insurance Company as Trustee for Mortgage Electronic Registration Systems, Inc., as agent of Wilson & Associates, P.L.L.C., as its successors and assigns; and the under- signed has been appointed Successor Trustee by Wells Fargo Bank, N.A., and is made for prior title to Deed of record in Book 9792, Page 534, in the Register's Office of Hamilton County, Tennessee. LOCATED IN THE FIRST CIVIL DISTRICT, CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE: A GREAT SUBDIVISION OF BLOCKS 1.2, AND 4, OF DODGES, AS PLACED ON A PLAT OF RECORD IN THE Register's Office, Hamilton County, Tennessee, recorded in Book 9751, Page 847, in the Register's Office of Hamilton County, Tennessee, and being a part of the Property covered by a Deed of Trust, said property being real estate located in Hamilton County, Tennessee, and executed by JOSHUA D. HOBBS, an associate of Wilson & Associates, P.L.L.C., as trustee, securing the same, recorded May 1, 2013, in Book No. GI 9940, at Page 778, in Office of the Register of Deeds for Hamilton County, Tennessee, executed by JOSHUA D. HOBBS, an associate of Wilson & Associates, P.L.L.C., as nominee Brand Mortgage Group, LLC, to First Title Insurance Company as Trustee for Mortgage Electronic Registration Systems, Inc., as agent of Wilson & Associates, P.L.L.C., as its successors and assigns; and the under- signed has been appointed Successor Trustee by Wells Fargo Bank, N.A., and is made for prior title to Deed of record in Book 9792, Page 534, in the Register's Office of Hamilton County, Tennessee. ALSO KNOWN AS: 4604 South 17th Street, Chattanooga, TN 37409. This sale is subject to all matters shown on any recorded applicable record; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any matter visible on a survey of the property; any claim for or inapplicable, and the rights of the Johns-Hollis and Kathy Mays, and those claiming through him/her/them.

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Foreclosure Notices

**NOTICE OF SUBSTITUTE TRUSTEE’S SALE**

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust executed by Ted A. Brantingham and Amanda R. Brantingham, to Arnold M. Weiss, Esq., Trustee, in trust for Brantingham, Hamilton and Amanda R. Brantingham, to clear taxes; any restrictive covenants, easements, or any other priority as may appear in the public records.

The right is reserved to adjourn the day of the sale to another day, time, and place for the sale set forth above.

In the Hamilton County Register's Office.

The purpose of this communication is to keep the owner of the property informed of the day of the sale.

The property will be sold free and clear of rights of homestead, redemption and dower to the extent disclaimed and published for in Book 7425, Page 306, in the Register of Deeds for Hamilton County, Tennessee. Terms of sale will be public auction, for cash, free and clear of rights of homestead, redemption and dower to the extent disclaimed and published for in Book 7425, Page 306, in the Register of Deeds for Hamilton County, Tennessee.

No warranties or representations of any kind, express or implied, and will sell and convey the subject property as is, where is, with no warranties or representations of any kind, express or implied, and will sell and convey as is, where is, with no warranties or representations of any kind, express or implied.
In the Superior Court of Gwinnett County
State of Georgia

Defendants.

JAMES W. SNUGGS, SR., MICHAEL T. AUTEN, JOHN MICHAEL FALO

Plaintiff's attorney:

Shawn M. Winterich

The Winterich Law Firm, LLC

Plaintiff's address:

Lawrenceville, Georgia 30046

is commanded to file with the Clerk of Superior Court an Answer to the Petition not later than August 10, 2018

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, each publication taking place no less than three days apart, beginning August 10, 2018.

Take notice, pursuant to Chapter 442, Tennessee Public Acts of 1874, the Chattanooga Law, that the board of the Electric Power Board of Chattanooga, Tennessee, will convne, and meet in open session on Friday, August 17, 2018, at 8:30 a.m. Eastern Time, in the Board Room, Carter Street, Chattanooga, Tennessee, where and at which time and place the said Board will transact such public business as may lawfully come before it.

Gregory S. Eaves

Secretary

Regular Meeting of the Board of Directors of the Electric Power Board of Chattanooga.

Pursuant to the provisions of the Tennessee Open Meeting Law, notice is hereby given that on Tuesday, August 28, 2018, at 1:00 a.m. the Board of Commissioners Committees will be held a meeting in or around Chattanooga, Tennessee, where and at which time and place the said Board will transact such business as may come before them.

Send me an invoice or

Regular and Agenda meetings, Courthouse, Room 402, 60 Georgia Avenue, Chattanooga, Tennessee

Committees.

Pursuant to TCA 4-44-103, public meetings of the Hamilton County Board of Commissioners, the Mayor and Commission Committees will be held, and will transact such business as may lawfully come before them.

Wednesday, September 5, 2018, 9:30 AM

Regular Meeting.

Commissions Committees may meet prior to said meetings at 8:30 AM and/or immediately following said meetings.

Meeting Locations:

Regular and Agenda meetings, Courthouse, Room 402, 60 Georgia Avenue, Chattanooga, Tennessee

Committees.

Tuesday, September 4, 2018, 9:30 AM

Regular Meeting.

To discuss auxiliary aids or services needed to facilitate participation, those with disabilities may contact the ADA Coordinator, Equal Employment Opportunity Officer Ken Jordan, 311 Carter Street, Chattanooga, Tennessee 37404, (423) 209-6146. Hearing impaired may contact the Tennessee Relay Service, (800) 484-0289 or (423) 209-6131. W.F. (Bil) Knowles

Local Notice

The following vehicle at 1967 Ford, Vin 17A3516439 is located at 420 Long Acres, Blaine, TN 37710. It is in the possession of John J, Jr., who is requesting title to said vehicle. All parties holding any legal interest in the vehicle shall contact the Chancery Court, Chattanooga, Tennessee 37403, (423) 209-6146. Hearing impaired may contact the Tennessee Relay Service, (800) 484-0289 or (423) 209-6131.

W.F. (Bil) Knowles

Local Notice

Notice these vehicles will be sold at public auction on Aug.25, 2018, 9AM at 2103 Huff Plt., Chattanooga, TN 37404-2002 Honda, Vin 1HGGE516X52076350, 2002 Chev, Vin 2GVE2FUZ71L935543, Ford 19TFW2K837B255420, Aug. 10, 2018

PUBLIC NOTICE

IN THE SUPERIOR COURT OF CHATTANOOGA
STATE OF TENNESSEE
CIVIL ACTION FILED

MONICA WOOD RUTHERFORD, et al., Plaintiffs,

vs.

J. SCOTT FILIPPA, et al., Defendants.

Deputy Clerk

Richard T. Alexander, Jr., Clerk

Larry L. Henry

Clerk

Pursuant to TCA 4-44-103, public meetings of the Hamilton County Board of Commissioners and Commission Committees will be held, and will transact such business as may lawfully come before them.

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Chase through the busy streets of Paris), I never felt as though Hunt, let alone the world, was at risk.

McQuarrie even concocts what should be a nail-biting finale and weakens the moment by letting Hunt not only survive a helicopter crash that would kill any mortal being but also walk away from it ready for a boxing match with his nemesis.

Still, when “Fallout” was over, I couldn’t help but admire the sheer bravado of the stunts and of Cruise’s commitment to doing things the hard way. If you can keep from rolling your eyes at Hunt’s invulnerability, see “Fallout” on the biggest possible screen, with the best possible sound, while you can. But if you can’t stomach the absurdity of a Marvel superhero flick, think twice before buying a ticket to “Fallout.”

Not all of the events listed are relevant to the current week, such as the Pet Adoption Marathon on August 18 and the Citizens Police Academy meetings. However, the Missions: Impossible - Fallout movie review is clearly a highlight of the feature section, offering a detailed critique of the film. The Sudoku puzzle is also included, providing a challenge for readers.
He looked at me and said, 'Find a horse.' Jooma recalls. Jooma was a city girl who grew up Memphis, so there are no horses in her blood. But when she and her family traveled to a farm and met Bit, it was love at first sight.

Aloumna thought the quarter horse was out of their price range, her husband surprised her by producing the extra cash he’d set aside for that very eventuality.

Four months later, Bit gave birth to Kit. "Horse owners will never tell you when a mare is pregnant," Jooma says, smiling. But that's OK; she fell in love with the baby, too.

In the years that followed, Jooma’s children began training and showing horses. When they came off the show, Jooma learned what happens to horses after they have won their ribbons and earned their money – and her heart broke.

"You're not cared for anymore," she says, "You're not loved after you no longer serve a purpose."

But Jooma loves them. "They're all my sweet loves," she says. "And they're spoiled rotten to a horse."

None of the horses work; Jooma simply takes care of them. "They wouldn't be around if they weren't here," she says. "Once they retire, people think they're not worth anything."

Jooma has a heart for animals, especially the aging and homeless ones. Her second Pyrenean, Murphy, is 17, and offers little in the way of excitement, but Jooma loves him as much as Mattie. She adopted them both from McKeamy Animal Center and gave them a home and a purpose.

"They made sure coyotes didn't come onto the farm and hurt the chickens," she says. Maintaining the farm is hard work. There are stalls to muck, horses to feed and water, manure to spread across two pastures and plenty more.

Jooma is also worried about Stanley, who’s losing thin. "We put him in a stall and feed him several times a day," she says. "If we don't put some meat on him, he won't survive the winter."

But Jooma doesn't mind the added responsibility. It's her "me time." It grounds her, recharges her batteries and prepares her to build trains.

Jooma enjoys a morning chat with Kit. Photograph by David Laprad
Townsend Atelier to launch Kristin Kendall solo art exhibit

Townsend Atelier will host the debut art exhibit by artist and Townsend Atelier instructor Kristin Kendall in September. The exhibit includes work in a variety of subject matter and mediums that Kendall has created since moving to Chattanooga two years ago – a period of time that has refined her understanding of, and relationship with, art.

“Once considering herself a traditional portrait artist, Kristin has expanded her production to include more conceptual still life and figures while focusing on color harmony, brushwork and dramatic values,” says Peggy Townsend, founder of Townsend Atelier. This exhibit will be Kendall’s first time introducing her artwork to the Chattanooga community.

A Powell, Kendall grew up in Knoxville and later moved to Chattanooga. She has since settled in Chattanooga.

Her formal training comes from Carson Newman University, where she earned her bachelor of arts in 2008. Eventually realizing her skill should be shared, she received her certification to teach art from Lincoln Memorial University in 2011. In addition to teaching at Townsend Atelier, Kendall works in grant-funded art programs throughout the city and teaches independently.

The public is invited to the opening reception at Townsend Atelier (301 E. 11th St.) on Friday, Sept. 7 from 5:30-8:30 pm. Works will include framed and unframed paintings, drawings and prints. All will be available for purchase.

Kendall's show will be on view weekdays from 10 a.m.-4 p.m. or by appointment throughout September.

Source: Townsend Atelier

80 YEARS
From page 17

A Nashville-based firm, has 120 restaur-
ants throughout the South.

Monday, Aug. 12

The Chattanooga Education As-
ciation described as “incredibly misleading” the figures released by City Auditor William Zachery, showing the substantially increased support the city has given education over the past ten years. Zachery produced a chart showing the city’s contribution had in-
creased 53 percent in the 1957-58 to 1967-68 period. The CEA countered with its own chart showing – as a percentage of property tax income – the city’s contribution to education fell from 16.9 percent in the 1957-