Let someone else sweat the details? Not a chance

Maner likes to be in control, making her small Uptown Firm the perfect fit

By David Laprad

R ealtor Tara Maner likes to be in control. Evidence supporting this claim is visible in many of the corners in her life.

At Uptown Firm, the Chattanooga real estate boutique where Maner serves as principal broker, she handles tasks other brokers might be more than happy to turn over to an administrative assistant or two.

As a Realtor who continues to represent home buyers and sellers, she prefers to work alone rather than with a team.

And as a licensed civil engineer, Maner reviews her husband’s railroad designs before they go to a client.

Even the sleek lines and clean minimalism of the mid-century modern decor that defines her East Ridge home bear witness to her preference for control.

Maner, who’s 48, also has a friendly smile and relaxed posture, which no doubt places her agents at Uptown, her real estate clients, and possibly her husband, at ease as she fulfills the varied roles she’s taken on.

She employs the smile as she explains why the Realtor in her prefers working alone rather than with a team.

“We don’t have teams; we don’t pass our clients down an assembly line of people.

“When I sit down with a buyer or seller, I like telling them, ‘I’m the one you’ll be talking with from now until closing.’”

Maner says the personal connection she forms with a client while working through the process of buying or selling a home instills trust and comforts her buyer or seller.

Photograph by David Laprad

See MANER, page 14
Chattanooga law firm Chambliss, Bahner & Stophel recently welcomed Michael Mallen, an attorney for more than 30 years with experience in workplace health and safety, regulatory compliance, manufacturing guidance, environmental law, public financing and development of real estate and related infrastructure. Mallen will primarily practice in the firm’s growing labor and employment section.

In his role at Chambliss, Mallen will assist clients in their efforts to comply with local, state, and federal safety, health, and environmental regulations and standards. He will help clients assess worksites, factories, warehouses, and construction jobs to identify and manage hazards and design and implement policies and procedures for ensuring compliance. Mallen will work with clients to reach their important critical objective – maintaining a safe, healthy, and productive workplace.

“Mike’s real-life heavy manufacturing and industry experience allows him to connect with the unique challenges and opportunities facing our clients,” says Rosemarie Hill, chair of the firm’s labor and employment section. “His combination of legal and business knowledge offers a valuable advantage to our clients as they navigate the risks associated with local, state, and federal regulatory authorities.”

Mallen’s background includes direct involvement in both heavy manufacturing and remediation and redevelopment of idle industrial sites known as brownfields. Because of his focused skill in brownfields development, the United States House of Representatives called on Mallen to testify on and help reform Superfund laws, which address the cleanup of hazardous sites.

Mallen has served as a business owner and executive, and as in-house legal counsel for regional and publicly traded industrial manufacturing companies. “I’m looking forward to sharing my first-hand industry experience in maintaining safe and compliant workplaces and operational facilities and responding to and managing catastrophic workplace accidents, all with the highest level of integrity, urgency, and care,” Mallen says. Mallen’s past work includes representing national construction contractors in Occupational Safety and Health Administration fatality enforcement actions; representing, defending, and obtaining resolutions for manufacturers relating to chemical explosions and electrocutions; and negotiating tax incentives for public infrastructure around commercial projects exceeding $100 million across multiple states.

Mallen regularly appears before governing bodies to resolve legal, regulatory, environmental, and real estate issues for clients.

Outside of the firm, Mallen contributes to the community through multiple economic and civic organizations, including serving on the board of the Chattanooga Municipal Airport Authority and various municipal task forces.

He is a graduate of the University of Tennessee College of Law and holds a degree in business administration. He’s licensed to practice law in Florida and Tennessee.

Source: Chambliss Law

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**TBA selects local attorneys for Leadership Law class**

*By David Laprad*

The Chattanooga Bar will be well-represented in the Tennessee Bar Association’s 2019 Leadership Law program. The TBA has selected three attorneys and one judge from the city to join its six-month leadership training program:

- Zachary Greene of Miller & Martin
- Lance Pope of Patrick, Beard, Schulman & Jacoway
- Kirby Yost of Chambliss, Bahner & Stophel
- Hamilton County General Sessions Court Judge Alexander McVeagh.

Now in its 16th year, Leadership Law is designed to equip Tennessee lawyers “with the vision, knowledge and skills necessary to serve as leaders in their profession and local communities,” the TBA states. The class of 35 will meet for its first session in January, and then spend the next six months learning about leadership in the legal profession, issues in the courts, policymaking in state government and the importance of community service.

**Zachary Greene**

At Miller & Martin, Greene provides counsel to individual and corporate clients in business disputes and white-collar criminal matters. Greene focuses his civil practice on complex business litigation, and he often represents commercial entities and financial institutions in matters involving breach of contract, negligence, fraud, unfair competition, securities and government regulation. Greene also represents public entities in constitutional litigation.

He has briefed and argued numerous appeals in state and federal court, including cases addressing contract law, antitrust law, public pensions, legislative procedure, legislative privilege, constitutional law and civil rights.

In addition, Greene represents entities and individuals in investigations and enforcement proceedings by the U.S. Department of Justice, U.S. Securities and Exchange Commission, federal inspectors general and state agencies.

Greene’s white-collar experience includes civil and criminal investigations and enforcement actions involving, among other things, fraud, health care, immigration, public corruption (including violations of the Foreign Corrupt Practices Act), environmental regulation and antitrust matters.

As chair of Miller & Martin’s Crisis Management Group, Greene collaborates with attorneys in various practices to leverage the firm’s corporate and dispute resolution experience to help clients prepare for and deal with business crises. “I’m looking forward to building relationships with attorneys from across the state while learning about and discussing solutions to the issues facing our profession,” Greene says.

“I’m grateful to the Tennessee Bar Association for this opportunity and appreciate the support I’m receiving from Miller & Martin.”

**Lance Pope**

Pope joined Patrick Beard after more than 10 years as a prosecutor at the Hamilton County District Attorney’s Office, where he most recently held the position of executive

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See LEADERSHIP, page 3
Generally speaking, I can sum up my political leanings by pointing to Republicans and saying I’m against what they’re for, and for what they’re against.

But the Tenne ssee Republican Executive Committee recently called on the Legislature to require party registration for voters who want to participate in primaries. “We believe this is a step in the right direction to ensure our Republican nominees are selected by Republicans and not effected by the malicious intent of some Democrats,” says Scott Golden, the state Republican chairman.

First up: The editor in me applauds what I believe is a rare correct usage of “effect” as a verb.

Second: I agree with the resolution.

LEADERSHIP

From page 2

assistant district attorney.

While at the District Attorney’s Office, Pope handled numerous high-profile criminal trials and directed complicated law enforcement investigations. In this capacity, he worked directly with all major state and federal law enforcement agencies.

Pope focuses his practice on both civil and criminal litigation. He also has experience as the head financial officer for a technologies firm, and uses that experience to assist the firm’s business clients with contract disputes and resolutions.

“I hope to meet other attorneys that practice in the areas of law in which I’m becoming more involved at Patrick Beard,” Pope says. “I hope the class will provide an opportunity to learn about the challenges present for attorneys in various areas of law and provide a platform to discuss how we can effectively deal with them.”

Kirby Yost

Yost is an associate at Chambliss Law where she practices in the areas of general business, real estate, land use, zoning, and property law.

She is a member of the firm’s Business Section and Real Estate Section, as well as the Chambliss Startup Group.

Yost works with developers of all sizes to assist in the due diligence phase of acquisitions, including title and survey review work and land use.

Yost also represents both landlords and tenants in lease drafting and negotiations. With startup companies, she advises and assists with every-

Noting that the opinion might be worth talking about, but he adds that “I don’t think that President Trump would’ve been elected if there had been closed primaries in all the states,” reasoning that Trump benefited in the 2016 primaries from the votes of many people not formally associated with the Republican Party. “It’s tempting to argue that’s reason enough to be for closed primaries, but I won’t go there. By far the most vehement opposition of closed primaries I came across is Roy Exum.”

“This sounds a lot like what they do in Russia!” he wrote on Chattanooga.com, a web-based media outlet.

“To bar any registered voter from voting in a primary exactly as they please – Republican or Democrat – would incure the wrath of our Department of Justice and whoever spon-

sors such a terrible idea should do 11/29 in a Federal prison. It really mean it.”

(Interesting guy, Mr. Exum. A former executive and sports editor for The Chattanooga News-Free Press, he seems regularly to get into a lather or all misty-eyed, depending on topic. I would suggest that his understanding of selection law, at the least, is wanting.)

As it happens, I just spent 20 years in a state with a closed primary, and I can assure Mr. Exum that it’s neither illegal nor un-American.

Voters in my previous state can choose to register with any number of parties: Democratic, Republican, Conservative, Green, Working Families, Independence, Women’s Equality, or “other.” They can also choose not to enroll in any party.

And while it’s true that a person not registered as a party member cannot vote in that party’s primary, there’s no constitutional issue. A primary, after all, doesn’t place someone in office. It’s a means to select a party’s candidate. And it seems to me that Republicans ought to select Republicans, Democrats ought to select Demo-

crats, Greens select Greens and so on.

Nine states have closed primaries; 15 have open. The remainder use one variation or another between those two.

Tennessee’s is considered par-

tially open.

It can get rather compli-

cated. But the bottom line is,

there’s no one right way. And here’s something else to chew on: The Constitution doesn’t explicitly guarantee a right to vote.

By the way, in other resolu-

Tennessee Appellate Court Opinions

Anna Maria Butler v. McKee Foods Corpora-

tion

Case number: E2017-02471-SC-R3-WC

Authoring judge: Judge William B. Acree

Originating Judge: Chancellor Pamela Fleenor

Anna Maria Butler (“Employee”) alleged that she sustained a compensable injury on May 2, 2012.

In the course of her employment with McKee Foods Corporation (“Employer”). The trial court found that Employer sustained a compensable injury and awarded permanent total disability benefits.

Employer has appealed that decision, arguing that Employer’s injury was not causally related to her employment.

The appeal has been referred to the Special Workers’ Compensation Appeals Panel for a hearing and a report of findings of fact and conclusions of law pursuant to Tennessee Supreme Court Rule 51. We affirm the judgment.

Andrea Scott et al. v. Carlton J. Ditto et al. case number: E2017-0156-CCA-R3-CV

Authoring judge: Judge Richard H. Dinkins

Originating Judge: Judge Ward Jeffrey Hollingworth

This is the second appeal of a case in which a parcel of property was sold by the City of Chattanooga at a delinquent tax sale. The property had earlier been sold at a foreclosure sale conducted by the holder of a deed of trust on the property. The successor in interest to the fide purchaser of the property without notice of the tax sale purchaser’s claim of ownership.

Tax sale purchaser appeals; finding no error, we affirm the judgment.

State of Tennessee v. Stephen Doonte Lea

Case number: E2017-01245-CCA-R3-CD

Authoring judge: Judge Timothy L. Easter

Originating Judge: Judge Thomas C. Greenholtz

Defendant, Stephen Doonte Leaster, was convicted of felony murder and especially aggravated robbery. On appeal, defendant argues that the evidence is insufficient to support his convictions; that the trial court erred by admitting evidence of defendant’s gang affiliation and rank; that Defendant was deprived of a fair trial by statements made by the State during closing arguments; and by judicial conduct, that the trial court erred in failing to instruct the jury on certain lesser-included offenses; and that the cumulative effect of these errors deprived Defendant of a fair trial. Upon our review of the record, we affirm the judgments of the trial court.

Chattanooga Bar Association

Find an online list of CEL classes at www.chattanogabar.org

www.chattanoogabar.org

December 21 - 27, 2018 | 3

Works elsewhere

Closed primaries are actually a pretty good idea

Yost is an associate at Chambliss Law where she practices in the areas of general business, real estate, land use, zoning, and property law. She is a member of the firm’s Business Section and Real Estate Section, as well as the Chambliss Startup Group.

Yost works with developers of all sizes to assist in the due diligence phase of acquisitions, including title and survey review work and land use. Yost also represents both landlords and tenants in lease drafting and negotiations. With startup companies, she advises and assists with every-

thing from forming an entity to consummating the sale of the company. In addition to her professional work, Yost is heavily involved in the community and is a contributor to a number of nonprofit boards and community fundraising efforts.

“I value the opportunity to learn from respectable attorneys throughout the state who practice in different areas than I,” Yost says. “I’m always looking for ways to meet new people and learn new things. I hope I’ll continue to have similar opportunities for growth throughout my career.”

Judge Alexander McVeagh


McVeagh currently serves as commissioner on the Tennessee Supreme Court’s Access to Justice Commission and as journal editor for the Federal Bar Association’s Chattanooga Chapter.

He is a board member for the Young Lawyers Division of both the Chattanooga and Tennessee Bar Associations. He graduated from Vanderbilt Law School in 2013.

“The Chattanooga Bar Association is blessed to have the talent and professionalism of Zachary, Lance, Kirby, and Judge McVeagh,” says Chattanooga Bar Association president Mark Harwell. “We’re looking forward to what they bring back to us from that experience.”

Sources: TBA, Miller & Martin, Patrick Beard, Chambliss Law
We’re told experiences are supposed to make us happier than stuff — turns out that might apply mostly to the affluent. The famous marshmallow test predicts future success, based on which kids can resist an immediate treat? That research has similar problems. Meanwhile, the jury’s still out on whether willpower is something you can “use up.” Studies about these issues shaped a fair amount of personal finance advice in recent years. The fact that researchers may have drawn incorrect or at least incomplete conclusions reminds us that blanket advice on money is risky. What works for one person may not work for the next, particularly if their financial lives are vastly different.

**Myth 1: Experiences bring more happiness**

Many studies have found people get more happiness from spending on experiences rather than buying material things. The 2003 study that kicked off all this research, however, revealed some socioeconomic differences: People’s preference for experiences wasn’t universal and rose with income. Until recently, those differences hadn’t been further explored by researchers. Wendy Wood, professor of psychology and business at the University of Southern California, suspected bias: After all, the people doing the research and the journalists writing about it tended to be middle-class or higher. So, she and two of her grad-student colleagues set out to figure what works for one person may not work for the next.

**Myth 2: Marshmallows predict future success**

The famous “marshmallow test” put a treat in front of preschoolers and promised that if they didn’t eat it, they could have two treats after 15 minutes. Researchers found that preschoolers’ ability to delay gratification, put off eating the marshmallow, correlated with academic performance and better stress management when they were older.

**Personal Finance**

Liz Weston, NerdWallet

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lizweston.

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**Bellhops gets $3M for further growth**

Bellhops has raised more than $31 million in its Series C round of funding, which was led by Advance Venture Partners, with participation from Canaan, Initialized Capital, Lerer Hippeau Ventures and Nashville Capital Network.

This caps a year in which the Chattanooga-based company expanded into 10 new cities and increased its revenue by 150 percent.

Founded in 2011, Bellhops began as a solution for students moving into and out of their college dorms. After early success, however, the company expanded its offerings to include moves of all sizes and distances and focused on using technology to connect its workers with customers.

Bellhops is approaching its $200,000th move and can boast that more than 20 percent of its customers reuse its services for multiple needs within a given year.

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3 reasons you need an automatic savings plan

https://nerd.me/a自助-care plan

from the University of Miami and the University of Minne-
sota who reviewed more than 100 published and unpublished studies found little support for the idea that willpower is a finite resource and even some evidence that self-control improves with use.

The idea of ego depletion isn’t quite dead, though. Two large experiments conducted by Texas A&M University researchers and published late last year once again found evi-
dence that using your willpow-
er once leaves you with less of it for the next round.

**Common sense to rescue**

When studies collide, con-
sider common sense. Putting saving and investing on auto-
matic can help you accumu-
late more, without relying on willpower. Automation also sidesteps the delayed gratifica-
tion issue — you don’t see the “treat,” or the money in your paycheck, since it’s automati-
cally whisked away. And when you do have extra cash, spend it on what makes you happy — not on what anyone else thinks you should want.

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FORECLOSURE NOTICES

HAMILTON COUNTY

NOTICE OF TRUSTEE’S SALE

WHEREAS, default having been made in the payment of the debt(s) and obligation(s) secured by the said Deed of Trust, the current holder of said Deed of Trust, SunTrust Bank, the “Holder”), appointed the undersigned, Robbie L. McLean as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Platinum Mortgage, Inc., its successors and assigns, and the undersigned, Wilson & Associates, LLC, having been appointed Successor Trustee by Wells Fargo Bank NA,

NOW, THEREFORE, notice is hereby given that there will be sold on the public premises at the time and place for the sale set forth above, subject to all easements, restrictive covenants and conditions, and other matters of record, including all items set out and incorporated as if copied verbatim, in the Register’s Office of Hamilton County, Tennessee, for the purpose of satisfying the indebtedness and expenses incurred by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Wells Fargo Bank NA, on or about December 21, 2018, at the Hamilton County Courthouse, Chattanooga, Tennessee, the following described real property located in Hamilton County, Tennessee, to wit:

LOT ONE (1), JAMES TERRY BANKSTON Lot Four (3) of the Bankston Addition plat, as shown by plat of record in Book GI 61, Page 215, in the Register’s Office of Hamilton County, Tennessee, for the purpose of satisfying the indebtedness and expenses incurred by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Wells Fargo Bank NA, on or about December 21, 2018, at the Hamilton County Courthouse, Chattanooga, Tennessee, the following described real property located in Hamilton County, Tennessee, to wit:

LOT ONE (1), JAMES TERRY BANKSTON

The sale of the described property is for unpaid property taxes; any prior liens or encumbrances of record; any statutory rights of redemption of any government agency, state or federal; and any prior liens and all liens, if any, as shown by plat recorded in Plat Book 9, Page 38, in the Register’s Office of Hamilton County, Tennessee. Subject to all easements, restrictive covenants, easements or setback lines that may be applicable; any prior liens or encumbrances of record; any statutory rights of redemption of any government agency, state or federal; and any prior liens and all liens, if any, as shown by plat recorded in Plat Book 9, Page 38, in the Register’s Office of Hamilton County, Tennessee.

This NOTICE IS MADE SUBJECT TO THE FOLLOWING:

Any governmental taxing and subdivision ordinances or regulations in effect thereon.

All applicable conditions, restrictions, reservations, restrictions, easements or setback lines that may be applicable; any prior liens or encumbrances of record; any statutory rights of redemption of any government agency, state or federal; any prior liens or encumbrances of record; any prior liens or encumbrances of record; any statutory rights of redemption of any government agency, state or federal;

Any governmental taxing and subdivision ordinances or regulations in effect thereon.

All applicable conditions, restrictions, reservations, restrictions, easements or setback lines that may be applicable; any prior liens or encumbrances of record; any statutory rights of redemption of any government agency, state or federal;

All applicable conditions, restrictions, reservations, restrictions, easements or setback lines that may be applicable; any prior liens or encumbrances of record; any statutory rights of redemption of any government agency, state or federal;

All applicable conditions, restrictions, reservations, restrictions, easements or setback lines that may be applicable; any prior liens or encumbrances of record; any statutory rights of redemption of any government agency, state or federal; and any prior liens and all liens, if any, as shown by plat recorded in Plat Book 9, Page 38, in the Register’s Office of Hamilton County, Tennessee.

The right is reserved to adjourn the sale to another time or to another day, time, and place certain, without further publication upon announcement on the day, time, and place of sale set forth above or any subsequent adjourned day, time, and place of sale.

SUBSTITUTE TRUSTEE’S SALE

The sale of the described property is for unpaid property taxes; any prior liens or encumbrances of record; any statutory rights of redemption of any government agency, state or federal; any prior liens and all liens, if any, as shown by plat recorded in Plat Book 9, Page 38, in the Register’s Office of Hamilton County, Tennessee.

The sale of the described property is for unpaid property taxes; any prior liens or encumbrances of record; any statutory rights of redemption of any government agency, state or federal; any prior liens and all liens, if any, as shown by plat recorded in Plat Book 9, Page 38, in the Register’s Office of Hamilton County, Tennessee.

The sale of the described property is for unpaid property taxes; any prior liens or encumbrances of record; any statutory rights of redemption of any government agency, state or federal; any prior liens and all liens, if any, as shown by plat recorded in Plat Book 9, Page 38, in the Register’s Office of Hamilton County, Tennessee.

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ALONG THE WESTERN LINE OF THE PARCEL
ALONG SAID OFFSET LINE A DISTANCE OF
(TENNESSEE; THENCE EASTWARDLY ALONG
ET AL., TO RUBY L. GATLIN, BY DEED OF
COUNTY, TENNESSEE.
NOTICE OF TRUSTEE’S SALE

WORTHINGTON, in the performance of the covenants, terms, and conditions of a Deed of Trust dated February 4, 2011, in Book No. GI 8215, at Page 1025, of the Register of Deeds for Hamilton County, Tennessee, executed by Robert Dempsey, conveying certain property therein described to the highest bidder

The sale pursuant to this Notice may be rescheduled or adjourned at the Successor Trustee’s option any number of times and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

DATED November 30, 2018
WILLSON & ASSOCIATES, P.L.L.C., Successor Trustee
4707 Conference Plaza Drive, Chattanooga, Tennessee
W&A

NOTICE OF TRUSTEE’S SALE

WORTHINGTON, in the performance of the covenants, terms, and conditions of a Deed of Trust dated April 30, 2018, and the Deed of Trust and even date securing the same, recorded May 4, 2018, in Book No. 2134, at Page 53, of the Register of Deeds for Hamilton County, Tennessee, executed by Debra Sanders, conveying certain property therein described to the highest bidder

The sale pursuant to this Notice may be rescheduled at the Successor Trustee’s option any number of times and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

DATED November 30, 2018
WILLSON & ASSOCIATES, P.L.L.C., Successor Trustee
4707 Conference Plaza Drive, Chattanooga, Tennessee
W&A

NOTICE OF TRUSTEE’S SALE

WORTHINGTON, in the performance of the covenants, terms, and conditions of a Deed of Trust dated January 12, 2017, and the Deed of Trust and even date securing the same, recorded January 19, 2017, in Book No. GI 8215, at Page 709, of the Register of Deeds for Hamilton County, Tennessee, executed

The sale pursuant to this Notice may be rescheduled at the Successor Trustee’s option any number of times and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

DATED November 30, 2018
WILLSON & ASSOCIATES, P.L.L.C., Successor Trustee
4707 Conference Plaza Drive, Chattanooga, Tennessee
W&A

NOTICE OF TRUSTEE’S SALE

WORTHINGTON, in the performance of the covenants, terms, and conditions of a Deed of Trust dated March 15, 2016, and the Deed of Trust and even date securing the same, recorded March 16, 2016, in Book No. GI 7459, at Page 309, of the Register of Deeds for Hamilton County, Tennessee, executed

The sale pursuant to this Notice may be rescheduled at the Successor Trustee’s option any number of times and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

DATED December 4, 2018
WILLSON & ASSOCIATES, P.L.L.C., Successor Trustee
4707 Conference Plaza Drive, Chattanooga, Tennessee
W&A
This sale is subject to all matters shown on any applicable recorded plat; unpaid taxes; any restrictive covenants, easements, or encumbrances as well as any prior liens, judgments, taxes, 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 believed to be free and clear of all such liens, encumbrances, and other matters of record. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record. W&A No. 334040

DATED December 5, 2018
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
Dec. 14, 21, 28, 2018 Frs19724

NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated September 16, 2015, and the Deed of Trust of even date securing the same, recorded September 15, 2015, in Book G, Page 336, at Page 375, in the Register of Deeds for Hamilton County, Tennessee, executed by JULIAN BONDS, LYNNITRA McCLENNEN, conveying certain property situated in Chattanooga, Tennessee, to MidFirst Bank.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that an appointment has been made of Wilson & Associates, P.L.L.C., as substitute trustee for said Trustee, by virtue of the power, duty, and authority vested in and imposed upon said substitute trustee by the terms of the Trustee’s Deed of Trust Note, dated September 16, 2015, and the Deed of Trust of even date, securing the same, recorded in Book G, Page 336, at Page 375, in the Register of Deeds for Hamilton County, Tennessee, as successor in interest to the original Trustee, by Freedom Mortgage Corporation, its successors and assigns; and to any matter that an accurate survey of the premises might disclose. This property is being sold at public auction to the highest bidder for cash or certified funds, as is, where is, without representations or warranties of any kind, including those for particular use or purpose.

December 21 - 28, 2019
Public Notices
www.HamiltonCountyHerald.com

Payment successful.
NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 20, 1999, and the Deed of Trust of even date securing the promissory note of December 12, 2000, recorded in Book 3840, at Page 372 and re-recorded on May 9, 2006, at Page 750, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by Michael Drew to SunTrust Bank, the Holder, and whereby Edward D. Russell, of The SR Law Group, having been appointed as Substitute Trustee by a Substitute Trustee Assignment, dated October 3, 2006 in Book GI 8101, at Page 608, in the Register’s Office of Hamilton County, Tennessee, Tennessee, TOGETHER with and subject to a Joint Security Agreement, dated September 21, 1999 at Page 549, in the Register’s Office of Hamilton County, Tennessee, ALSO KNOWN AS: 3426 Birchwood Drive, Chattanooga, TN 37406-4404

This Notice of Foreclosure Sale is given 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 future filing; and to any matter that an ac- curate description of the property may preclude.

In addition, the following parties may claim priority over the property:

Luke P. Edmonds, 107 Battery Heights, First Unit, as shown by plat of record in Plat Book 12, Page 40, in the Register’s Office of Hamilton County, Tennessee.

This day, December 5, 2018.

Edward D. Russell, Substitute Trustee

This day, December 5, 2018.
or otherwise, homestead, and doodoo are ex-
cluded from the premises or any part thereof. The
foreclosed judgement lien is held in the above-men-
tioned property, the legal description shall control. 

A. When and where the sale is to be held:
The sale will be held at 10:00 AM, on August 30, 2019, at the Hamilton County Courthouse, 625 Georgia Ave., Chattanooga, Tennessee. WHEREAS, default has occurred in the
performance of the covenants, terms, and con-
ditions required to be observed and performed by the
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Fed president and CEO to keynote Chamber Economic Outlook Breakfast

Raphael Bostic, president and CEO of the Federal Reserve Bank of Atlanta, will deliver the keynote address at the Chattanooga Chamber of Commerce’s Jan. 9 Economic Outlook Breakfast.

The Economic Outlook Breakfast celebrates local business success over the previous year and looks to the future. Bostic will share his expertise related to economic trends and what to expect for doing business in 2019.

Bostic is responsible for all the bank’s activities, including monetary policy, bank supervision and regulation and payment services. In addition, he serves on the Federal Reserve’s Chief Monetary Policy Body, the Federal Open Market Committee.

Bostic’s experience spans academia, government and research. Since joining the Atlanta Fed as CEO, Bostic has spent much of his time on public outreach, sharing his knowledge of business and financial conditions.

Bostic has published extensively in academic journals. He earned a Ph.D. in economics from Stanford University and his undergraduate degree from Harvard.

The Chattanooga Chamber of Commerce will host its annual Economic Outlook Breakfast at the Chattanooga Convention Center on Wednesday, Jan. 9 from 7:30-9 a.m. Register at www.chattanoogachamber.com/events/details/7881.

Source: Chattanooga Chamber of Commerce

Chattanooga Airport to build economy lot with shuttle service

Parking rates to rise for first time in six years

The Chattanooga Metropolitan Airport Authority has approved the construction of a 520-space economy parking lot with shuttle service to the terminal. For the first time in more than six years, the board also passed a parking rate adjustment to “more closely align with comparable airports in neighboring cities,” says airport President and CEO Terry Hart.

“The Chattanooga Airport is exceeding its expected growth month after month due to our expanded routes and record enplanements,” Hart says. “Creating an economy lot and adjusting parking rates helps ensure our long-term financial stability while still offering parking at a price well below other airports in our region.”

Hart says the airport’s future plans include building a parking deck. He adds that the Chattanooga Airport’s short- and long-term parking rates are among the lowest in the region. The new rates set the short-term daily rate at $20, the long-term daily rate at $12, and the economy daily rate at $9.

Hart says the new long-term rates are on par with neighboring cities, while the new short-term rates are still among the lowest in the region. Construction of the new economy parking lot will begin in January. It’s expected to open by the end of March.

Two free shuttles will provide connection to the terminal daily, with pickup every seven to 10 minutes. Passengers can park in the economy lot for $9 per day. While the new economy lot and parking garage plans are under development, the Chattanooga Airport encourages passengers to consider alternate transportation like ridesharing, taxi, carpooling and bus or hotel shuttle service. More at www.chattairport.com.

Source: Chattanooga Airport

Financial Focus

Consider some financial resolutions for the new year

As the year winds down, you might want to look ahead to see which areas of your life you can improve in 2019. Perhaps you’ll decide to exercise more, eat healthier foods, reconnect with old friends or volunteer at a school or charitable organization.

All these goals are certainly worthwhile, but you also may want to add some New Year’s financial resolutions to your list. Here are a few ideas to consider:

• Boost contributions to your employer-sponsored retirement plan. Good news! Contribution limits will be increasing for many employer-sponsored retirement plans.

For 2019, you can contribute up to $19,000 (up from $18,500 in 2018), or $25,000 (up from $24,500 in 2018) if you’re 50 or older to your 401(k) or similar employer-sponsored retirement plan.

It’s usually a good idea to contribute as much as you can afford to your employer’s plan, as your contributions may lower your taxable income, while any earnings growth is tax-deferred. (Keep in mind that taxes are due upon withdrawal, and withdrawal prior to age 59½ may be subject to a 10% IRS penalty.)

At a minimum, put in enough to earn your employer’s matching contribution, if one is offered.

• Try to “max out” on your IRA. Even if you have a 401(k) or similar plan, you can probably still invest in an IRA. For 2019, you can put in up to $6,000 in a traditional or Roth IRA (up from $5,500 in 2018), or $7,000 (up from $6,500) if you’re 50 or older. (Income restrictions apply to Roth IRAs.) Contributions to a traditional IRA may be tax-deductible, depending on your income, and any earnings growth is tax-deferred.

Roth IRA contributions are not deductible, but earnings growth can be withdrawn tax-free, provided you don’t start taking withdrawals until you are 59½ and you’ve had your account at least five years. You can put most types of investments — stocks, bonds, mutual funds, government securities and so on — into an IRA, so it can expand your options beyond those offered in your 401(k) or similar plan.

• Build an emergency fund. Try to build an emergency fund containing three to six months’ worth of living expenses, with the money held in a low-risk, liquid account. This fund can help you avoid dipping into your long-term investments to pay for unexpected costs, such as a major car repair.

• Control your debts. Do what you can to keep your debts under control. Ultimately, the less you have to spend on debt payments, the more you can invest for your future.

• Don’t overreact to financial market volatility. In 2018 — especially the last few months of the year — we saw considerable market volatility, with huge drops and big gains in rapid succession.

What will 2019 bring? It’s always difficult and usually futile — trying to forecast the market’s performance over the course of an entire year. But, in any case, try not to overreact to whatever ups and downs we may experience. Instead, continue pursuing an investment strategy that’s appropriate for your goals, risk tolerance and time horizon.

Following these suggestions can help you become a better investor in 2019 — and beyond.

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

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.

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Ruby Falls honors three employees with scholarship

Ruby Falls recently selected three employees to receive the annual John Thomas Steiner Sr. Memorial Scholarship. Farin Cloyd, Clayton Curole, and Ashley Brotherton are receiving the award for their “distinguished passion and commitment to their academic careers,” says a news release from Ruby Falls.

Cloyd began working at Ruby Falls in 2016 as a cashier and tour guide. As the vice president of philanthropy for Alpha Gamma Delta at the University of Chattanooga, Cloyd is committed to ending hunger in Hamilton County.

“I strive to inspire others to make a change in our community,” Cloyd says.

Cloyd plans to pursue a career in journalism as a current events and political reporter.

Curole worked at Ruby Falls prior to his four years in the military serving as a 68W Combat Medic. After his honorable military service as a 68W Combat Medic, the University of Tennessee at Chattanooga, Alpha Gamma Delta at the University of Chattanooga, and Motiva Steiner are offering the award for their studies, community and careers.

Steiner Scholarship in 2008 to honor the memory of the former Ruby Falls president and to recognize Ruby Falls employees who have demonstrated commitment and passion for their studies, community and careers.

Ashley Brotherton, left, Farin Cloyd, Motiva Steiner and Clayton Curole

Photograph provided

Tennessee Home Garden Vegetable Calendar available

Home gardeners and growers across the state can now utilize a free resource for planting in 2019. The Tennessee Home Garden Vegetable Calendar has been developed by the University of Tennessee Extension Fruit and Vegetable Workgroup to help users create a comprehensive plan for home vegetable gardens.

Natalie Bumgarner, UT Extension plant sciences expert, says, “The 2018 calendar was extremely useful and well received, and we want to continue that momentum for Tennessee growers. The 2019 calendar features all of the information and tips of the 2018 calendar along with the newest crop research and management tips.”

The calendar includes tips for scheduling planting and harvesting and general management. It’s formatted like a regular calendar, and users can print and display it in a convenient area or view it on their computer.

Also included in the calendar are monthly tasks for growers and an area for taking notes about that month’s weather and crop observations. The calendar is area-specific as well, with suggestions for East, Middle and West Tennessee.

Probable frost dates for 12 Tennessee communities are also included. The final pages of the file include management templates for crops, climate, pests, and diseases. The file also includes fillable boxes that enable it to be used as an electronic record keeping system for gardeners who do not wish to print the file.

Realtors, clients using technology in home buyer process

Consumers retain the internet as a critical tool during their home buying process, while buyers continue to utilize the knowledge and expertise of a real estate agent, the National Association of Realtors’ Real Estate in a Digital Age report shows.

The report examines the process home buyers go through in the initial online search and the role Realtors play connecting with customers in the digital space.

It found that finding the right property was ranked as the most difficult step in the home buying process. Since the internet is now the first place many people go for information, it’s not surprising that 94 percent of buyers looked for properties online as a first step in the home buying process (the same as 2017). However, 87 percent of buyers in 2018 purchased their home with assistance from a real estate agent — a share that grows higher for millennials at 90 percent.

While 99 percent of millennials and 90 percent of older boomers used online websites in their home search, only 70 percent of the silent generation — those ages 69 to 89 years — did the same. Older boomers used a mobile device at over half the rate of millennials (21 percent compared to 58 percent).

When it comes to website listing features, photos and online property information were more important to millennials, while virtual tours and direct contact with a real estate agent were more important to baby boomers. Despite visual content growing in popularity and importance, older boomers continue to value direct contact with a real estate agent.

Keller Williams Commercial appoints first female director

After six years of serving as the commercial director of Keller Williams Realty, Robert Fisher has passed the torch to Lisa Brown, who has served the Chattanooga area for nearly a decade.

As commercial director, Brown will oversee all Keller Williams commercial agents working in the Chattanooga area, act as the liaison between residential and commercial offices, and coach agents that are new to the commercial side of the real estate business.

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This can help when selling a home becomes emotional, as it sometimes does. “I had a client who was very sentimental about the home she was selling, and it was hard for her to detach herself from it, so she appreciated the stability of having me constantly at her side,” Maner says. “She knew me, and I knew her, and that set her at ease.”

Maner couples her preference for control with a desire to keep her business concerns manageable.

At Uptown, both Maner and owner Gary Crowe are focused on gradual rather than explosive growth. The agent count at the firm currently stands at nine, with one waiting in the wings to join as 2019 unfolds. At most, Maner is willing to add one or two agents a year. “I want to be able to really get to know each agent and communicate with them on a regular basis,” she says. “And I’d like to keep doing everything I do now and not outsource any of my work or have an admin doing things for me.”

Maner also says she wants to keep the listing and selling side of her business manageable. With her business growing, this might require her to put a cap on the number of transactions she does in the coming years. “I did about two dozen closings this year, which is comfortable for me. Anything beyond three dozen would be too much,” she says. “With 24 to 36 closings a year, I can give each of my clients personal service and cover everything in the way I need to.”

Maner doesn’t apologize for her approach to business. “I’m a detail-oriented person, and I have systems that I use,” she says. “I like to be the one that’s checking everything and is in control.” When Maner was young, there were few persons around to insist otherwise. She grew up an only child in an open stretch of undeveloped Ooltewah, where her only neighbors were the cows in the pastures that surrounded her home.

“Once, our car broke down, and my mom and I rode our riding lawn mower about a mile to a little gas station and convenience store,” she laughs. Ooltewah finally started to take shape while Maner was in her teens. When she was 16, she secured a job at the Wendy’s, which appeared at the increasingly busy Ooltewah exit to give Hardee’s a run for the local fast food dollar. Maner also worked at the Little Debbie’s Bakery Store while in high school.

Although Maner grew up without siblings or neighbors, she was hardly unsociable. She fondly remembers joining the teen board at the now shuttered Loveman’s Department Store, which gave her the opportunity to dress up for holidays with other youth. “We did live modeling for different holidays,” she says. “I was one of Santa’s elves at Christmas.”

Still, Maner, who was a math and science whiz, was more than ready to expand her horizons as she graduated from high school and set her sights on the Georgia Institute of Technology. Although she intended to pursue a higher education, she was unsure what form that would take. Maner initially had aspirations of becoming an interior designer, but her parents had discouraged that pursuit, thinking it involved “picking out pillows and curtains,” she says.

The closest relative to interior design she could find was architecture, so she applied as a major in that discipline, but when she visited the campus and saw the art skills required, she hit the brakes. “I’m not artistic at all,” she says, “I don’t even doodle.”

So, Maner went with the closest thing she could find to architecture: civil engineering. Fortunately, it suited her gifted intellect well. Maner realized she had a knack, if not a passion, for engineering while taking part in co-ops in Chattanooga and Atlanta. So, in the years that followed her graduation from college and her subsequent marriage, she stayed in the field as her husband’s job with Norfolk Southern Railroad regularly took them to a new city.

Maner’s specialty as a civil engineer was site development and design, or, as she puts it, designing the things no one sees.

Maner’s work as a home buyer may sometimes do.

Maner flipped her first house in 2018. She worked with her father on the project and made a profit — which first-time flippers don’t always do.

Sleek lines and clean minimalism are seen in the mid-century modern decor of Maner’s East Ridge home.

Photograph by David Laprad

Greater Chattanooga Realtors is the Voice for 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 services Hamilton and Sequatchie counties in southeast Tennessee, and Catoosa, Dade, and Walker counties in northwestern Georgia. More information: www.gcar.net; 423-698-4001.
Preparation in December to buy a home this spring

If you’re planning to buy a new home this spring, you might be thinking it’s too early to start your search and begin the financing process. But with just a few months to go until the cold weather takes hold in the Chattanooga area, it’s time to lay the groundwork for your new dream home.

Specifically, you’ll want to get your finances in shape, learn how to get your best deal on a mortgage, and figure out where you can buy within your budget. These things take time, but start now, and by the end of winter, you’ll be ready to house hunt and then spring into action when you find “the one.”

Price range and down payment

Many web sites and online real estate sites have affordability and mortgage calculators that can help you figure out what you can afford.

Work out your own price range based on what the calculators say. Do those monthly payments look reasonable or like a stretch? Do you expect your monthly expenses to rise, maybe because of a planned car purchase? How long do you expect to stay in this house? Is it worth a bit of a stretch because you plan to stay more than five to seven years?

Or would you be more comfortable keeping payments at a lower level?

To determine how much you’ll have for a down payment, assess what you have in hand and what you can realistically save between now and spring. Don’t forget there will be closing costs. Down payment calculators will show how much you need for each down payment percentage required for different types of mortgage.

Neighborhood

Start to figure out which community would suit you in the ways most important to you, whether it’s schools, ease of commute, housing density, amenities or other factors.

Then determine which factors are most important and which are more open to compromise.

Check out online real estate listings to find out more about what’s likely to be on the market and to help you focus on the areas that meet your needs.

Jay Bell
President, Home Builders Association of Greater Chattanooga

Keep tabs online on some listings that interest you – see how quickly they sell, whether they undergo price changes as they stay on the market, and what they ultimately sell for.

Also, go to houses. By looking at houses before you’re actively shopping, you’ll learn how to look effectively. You’ll get better at seeing the details, noticing the important factors, and getting past a first impression to what will really matter.

Credit score

Check your credit report in order to know it and to see if there’s anything you want to dispute.

You can order free credit reports from each of the three major credit reporting agencies through www.annualcreditreport.com, the only authorized website for free credit reports, according to the U.S. Federal Trade Commission. Your credit score will be key to the mortgage interest rate you’ll obtain.

Between now and when you apply, here’s how to maintain or improve your score:

- Pay bills on time. Payment history is a top factor for lenders.
- Pay down credit card debt as much as you can while still saving for your down payment.
- Avoid applying for new credit cards or closing old ones. Both can decrease your credit score.

Mortgage

First, check out mortgage rates at various lenders. You’re not ready to apply for a mortgage yet, so you won’t get specific quotes. But many lenders post approximate rates online, and you can browse them regularly to learn the lay of the land.

A month or so before you’d like to buy, start shopping for a mortgage. Ask for quotes on rates and closing fees from several lenders.

Once you identify the mortgage company, get a pre-approval letter from the lender. With that in hand, you’ll be able to show that you’re a good prospect as a buyer.

To find a real estate or mortgage professional or a custom home builder, visit the Home Builders Association of Greater Chattanooga at www.HBAGC.net.

The Critic’s Corner

By David Laprad
dlprad@hamiltoncountyherald.com

Only most stubborn Eastwood fans will like ‘The Mule’

The trailer for “The Mule” suggests writer-director Clint Eastwood’s new film is a tense thriller about an octogenarian drug runner and the DEA agent who’s gradually closing in on him.

Eastwood’s gravelly voices, the foreshadowing hum of the background music and the clips of Eastwood on the open road, anxiously peering into his rearview mirror, makes “The Mule” look like an atmospheric thrill-ride through a hidden world.

To really stir excitement in viewers, the trailer even shows Eastwood’s character casually telling a state trooper he’s hauling peyote (which he pronounces “pre-cans”). The clip ends with a sniffer dog barking like mad as it exits the trooper’s vehicle.

Since there’s a bag of cocaine on the truck as well, the trailer leaves Eastwood in a pickle and viewers wondering how he’s going to get out of it. It’s a clever piece of marketing.

If the trailer had showed how the scene ends, however, it would have squashed viewer expectations. I won’t give it away, but it’s an unlikely solution that made me roll my eyes.

And that describes “The Mule” as a whole. Given its central conceit, it should have been gripping and suspenseful, but instead it’s a little messy and lacks tension.

The idea is a good one. Eastwood plays Earl Stone, a 90-year-old horticulturalist and Korean War vet who’s estranged from his family and facing financial ruin. Desperate for money, he begins transporting cocaine for a Mexican drug cartel.

Before you write off the notion of an elderly man running drugs, I should tell you “The Mule” is based on a true story.

In real life, he was Leo Sharp, a 90-year-old World War II veteran who specialized in growing daylilies. When his business failed because he couldn’t learn to use a computer, a laborer on his farm offered him an easy way to make money.

Before long, Sharp was moving $2 million worth of drugs a month and making a cool million a year. (See “The Sinaloa Cartel’s 90-Year-Old Drug Mule” by the New York Times.)

While these and other details are in “The Mule” in slightly altered form, screenwriter Nick Schenk (who penned Eastwood’s “Gran Torino”) makes at least two major changes: He afflicts Stone with deep regret for neglecting his wife and daughter and turns the unrepentant Sharp into a remorseful Stone. This softens the movie, which already lacks bite, even further.

Eastwood is an accomplished director who’s helmed more than three dozen films, including classics like “Unforgiven” and award winners such as “Million Dollar Baby.” But he’s off his game with “The Mule.”

During the scenes in which Eastwood picks up his cargo, the acting has a loose, improvisational quality that doesn’t work. Also, the actor who plays an informant for the DEA agent who begins tracking Stone mucks up every scene he’s in with painfully amateurish acting.

Fortunately, those are the worst of his sins. The Mule is his son, Dwayne, who plays Earl’s bitter ex-wife, delivers the kind of performance that elevates...
DON'T WORRY ABOUT FAILURE

Living life without fear: What have you got to lose?

As we approach the New Year, the conversation will inevitably turn to setting goals. They might be related to career, family, fitness or other personal pursuits. It’s interesting to think about what goals will be achieved and which will eventually be shelved.

Is success always related to the particular goal or to the person achieving it? And what sets the achievers apart from everyone else?

My belief is that almost always, the achievers possess something a little different than others. It’s not an MBA, money or good looks (although those don’t hurt). In fact, it’s cheaper and easier to come by.

The characteristic that sets them apart is that they are able to live their lives without fear. It’s not that they don’t have concerns. It’s not that failure of the attorney-general, has been endorsed for the office U.S. marshal by the Hamilton County Republican Executive Committee.

Plans to develop a third section of Wyconda Shore Estates during 1969 representing an investment of $1 million, have been announced by Carl Drake Jr., land developer and home builder. Chattanooga will join Nash- ville, Memphis and Knoxville in the ranks of Educational Television when operation of the ETV Station begins here next fall.

Bill Dickerson and R.S. (Bob) Richardson have joined the insurance firm of Pryor, Love, and Lewis, as agents. Both are natives of Chattanooga.

Marvin D. Lane, curricu- lum supervisor for Hamilton County schools, has received the Henry Ireland Memorial Award in Lakeside Kiwanian of the Year. Lane is vice president and president-designate of the Lakeside club.

Monday, December 23

The City Commission passed on first reading its first air pol- lution ordinance, a comprehen- sive regulatory measure more than two years in the making. The ordinance would set the standards and structure for air pollution in Chattanooga and create an Air Pollution Control Authority.

The Hamilton National Bank Medical Center branch is expected to open May 1 in the new 960 Building, now nearing completion across from Erlanger Hospital at the corner of East Third and Wiehl streets. It will be Hamilton’s 16th branch office.

“Great Decisions-1969” discussion groups, sponsored by the Foreign Police Associa- tion and the Adult Education Council, will begin Feb. 2.

Carter Patten III and Thomas F. Linnen are co-chairmen of the program.

Tuesday, December 24

The Chattanooga area was the only one of the state’s four major metropolitan areas to show a marked decrease in the rate of traffic fatalities for the first 11 months in 1968, Ten- nessee Department of Safety reports show. Sixty persons were killed in traffic accidents in Hamilton County through Dec. 1 compared with 72 such deaths in the same period last year, a drop of 16 percent.

The City Commission voted Monday to intervene in a lawsuit challenging the validity of Proposition 3 in the recent Constitutional Amendment referendum. City Attorney Eugene Collins said he will seek permission to intervene in the suit filed by a Nashville group in Davidson County Chancery Court.

Sheriff H.Q. Evatt has issued 537 commissions to regular and special deputies. Of these, 116 are salaried, including those in both full-time and part-time positions. Non-salary commissions were issued to bank guards, night watchmen and security personnel at in- dustries and businesses.

Wednesday, December 25

Paul H. Quick III, a 1966 graduate of Baylor School, son of a Genesco Corp. executive, Nashville and former Chatta- noogan, was killed Tuesday in a traffic accident in Nashville. He was the son of Mr. and Mrs. Gregory Quick of Nashville, formerly of Lookout Mountain, and the grandson of Mr. and Mrs. Paul Quick of Lookout Mountain. He was a junior at Sewanee College, Mt. Vernon, Iowa.

Joe K. McCutchen Jr. has been elected president of Uni- versal Carpets Inc., Ellijay, Ga., succeeding J.K. McCutchen Sr., who now serves as chairman of the board.

James A. White has been appointed sales manager of Pepsi-Cola-Southeast Bottling Co. here, William Horton, general manager announced. Mr. White was formerly with PepsiCo and Webber-Proctor and Sparkman.

Thursday, December 26

The Chattanooga Times’ annual Neediest Cases appeal ended Christmas Day with a total of $15,414.23 donated by Chattanoogans and area citi- zens. It was an all-time record high for the fund. Late contribu- tions will push the total a little higher, a fund spokesman said.

Four contacts totaling $990,680 have been awarded to foreign companies by the TVA because their bids were substantially lower than those received from American compa- nies.

Christmas Eve and Christ- mas Day were wasted by fatal or serious automobile accidents in the Chattanooga area.

Career Corner

Angela Copeland, career coach
doesn’t cross their minds or
that they don’t worry. They are, however, able to try new things without letting their fears stop them.

I’ve witnessed on a number of occasions people who never finished college land a profes- sional-level job faster than their peers.

On paper, they may have ap-peared to be less qualified. But, in reality, they had a lot to offer and they were willing to put themselves out there.

I’m certain that in some of these situations the fact that they had little to lose and everything to gain came into play.

I also suspect this ability to let go of fear isn’t a one-time occurrence.

It’s not something the person is able to do for just the most important things – or in the moment when everything is on the line.

It’s the way they live their life today. They’ve turned living without fear into a habit. When it does count, they’re ready.

Thomas Edison once said, “I haven’t failed. I’ve just found 10,000 ways that won’t work.”

For all of his inventions, he must have failed on an every- day basis to lead him to the innovations that still influence the way we live today. Yet, he still kept going.

In 2004, I quitted my corporate job and moved cross country for graduate school. Not only did I not know anyone in Los Angeles, I paid for my own education and living expenses for the time I was there.

Looking back, I often won- der how I was able to conquer that kind of fear and whether or not I could do it again today.

In the end, I often ask my- self: “What’s the worst thing that could happen?” And, if I can’t come up with anything other than embarrassment or a little lost time, I try.

Worst-case scenario, I learn something new even when I fail. And that new thing helps me to either try again success- fully or to set another goal to try – without fear.

I hope your New Year is filled with new goals, new experiences and a little learning along the way.

Angela Copeland, a career coach and founder of Copeland Coaching, can be reached at copelandcoaching.com.
LET SOMEONE ELSE TAKE THE DEPRECIATION HIT

Out with the new, in with the old: 6 used cars picks

By Ronald Montoya, Edmunds

Buying a used car instead of a new one has long been a surefire way to save money. Someone else takes the initial depreciation hit – between 25 to 30 percent on average for the first year – so you pay a lot less for the car and finance a smaller amount.

But some vehicles depreciate faster than others. And if you can key in on these relatively new used models, you can potentially save up to 60 percent off what you’d have to pay for this year’s new model. You could practically buy another vehicle with the savings.

We’ve identified a handful of 3-year-old used models that offer a significant discount over their new-car equivalents. All are luxury vehicles, which tend to have higher depreciation rates for a couple of reasons:

- They are typically leased rather than purchased, which drives up the rate of depreciation.

- Their primary customers always want the latest, usually expensive, features. While cool, these features don’t do a very good job of supporting the car’s value.

For used-car buyers, this is all good news. The worst depreciation already has happened, and the car’s value will remain fairly consistent in the years to come.

There are a few caveats to keep in mind when buying a used luxury car. Your insurance might be more expensive, so make sure you get a quote beforehand. Also, maintenance and parts will likely be costlier than with a non-luxury-branded vehicle.

Still, if you’re aware of what you’re getting into, you can get a posh car while saving tens of thousands off the price you’d pay if you bought the new version.

**Lincoln Navigator**

Average 2018 new transaction price: $58,993
Average 2018 used transaction price: $33,523 (50 percent less)
Average 2018 new transaction price: $58,564
Average 2018 used transaction price: $22,796 (48 percent less)

*The Lincoln Navigator got a substantial refresh for the 2015 model year, including a more efficient turbodiesel V6 engine, revised styling, and the latest version of the MyLincoln Touch infotainment system. This is one of the few luxury SUVs that can tow a trailer, carry up to eight passengers, and still ride comfortably on the road.*

**Audi A6**

Average 2018 new transaction price: $57,742
Average 2018 used transaction price: $26,305 (54 percent less)

*Our editors were impressed by the A6’s upscale interior, quiet cabin and its standard safety features.*

**Cadillac XTS**

Average 2018 new transaction price: $52,975
Average 2018 used transaction price: $22,796 (48 percent less)

*The 2015 Cadillac XTS is the car for you. The XTS is notable for its ultra-comfortable ride, numerous standard features and spacious rear seats.*

**BMW 3 Series**

Average 2018 new transaction price: $51,823
Average 2018 used transaction price: $26,305 (54 percent less)

*Our editors recommend avoiding the sluggish 3.2-liter engine. The other available engines are more than up to the task.*

**Volvo XC60**

Average 2018 new transaction price: $51,823
Average 2018 used transaction price: $27,246 (47 percent less)

*The Volvo XC60 was one of Edmunds’ top recommended compact luxury SUVs for 2015. It has attractive styling, a distinctive cabin design, supportive seats and handling that is more fun than you’d expect from a Volvo.*

**Behind the Wheel**

Car insights from AP and Edmunds

The Audi A6 is an elegant, well-rounded midsize luxury sedan with a strong array of available engines and nimble handling on the road.

Our editors were impressed by the A6’s upscale interior, quiet cabin and its standard safety features.

Most A6s come with all-wheel drive, too.

The Lincoln Navigator got a substantial refresh for the 2015 model year, including a more efficient turbodiesel V6 engine, revised styling, and the latest version of the MyLincoln Touch infotainment system. This is one of the few luxury SUVs that can tow a trailer, carry up to eight passengers, and still ride comfortably on the road.

If you like the idea of a full-size luxury sedan in the classic American mold, the 2015 Cadillac XTS is the car for you.

The XTS is notable for its ultra-comfortable ride, numerous standard features and spacious rear seats.

It also has one of the largest trunks available, which is perfect for extended road trips.

Average 2015 used transaction price: $54,128

*Don’t miss an issue!*
wife, Sabrina Marie Hampton and Glenda Jo Hampton, the undersigned, have filed in the Clerk of the Superior Court for Hamilton County of Tennessee, a deed of trust dated August 14, 2006 and recorded in Hamilton County, Tennessee, will be sold to the highest bidder. The real property described at the foreclosure sale, the purchase price, and the time and place of sale are set forth below. In the event that the property is not sold at the foreclosure sale, the purchase price, and the time and place of sale are set forth below.

NOTICE OF FORECLOSURE SALE
STATE OF TENNESSEE, HAMILTON COUNTY
WHEREAS, Eleanor M. White and Randy P. White, being holders of a Deed of Trust from the National City Mortgage Corporation to static number one in the City of Nashville, Tennessee, will be sold to the highest bidder. The real property described at the foreclosure sale, the purchase price, and the time and place of sale are set forth below. In the event that the property is not sold at the foreclosure sale, the purchase price, and the time and place of sale are set forth below.

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waived in said Deed of Trust, but the under-

amortized in said Deed of Trust, and the

the real property records of Hamilton County, Register's Office, Tennessee.

The sale held pursuant to this Notice may be rescinded at any time. The trustee will deliver notice of the

the property as required by 26 U.S.C. 7412. In addition, the following parties may claim an interest in the above-referenced property:

Michelle Lea Pleso, conveying certain property

This sale is subject to all matters shown on any applicable recorded plat; any unpaid tax lien(s) of record in the original amount of

This sale is subject to all matters shown on any applicable recorded plat; any prior liens or encumbrances as well as any priority created
to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property:

party entitled to enforce the debt: Ditech National Mortgage Bank, the

the title is to be rescinded, the undersigned, Broker & Scott, PLLC, Substitute Trustee, will sell said property for the benefit of Ditech National Mortgage Bank, the

of the performance of the covenants, terms, and conditions of said Deed of Trust has been

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YOU DON’T HAVE TO BE PERFECT
TO BE A PERFECT PARENT.

There are thousands of kids in foster care who will take you just the way you are.

888. 200. 4005 AdoptUSKids.org
call bidder subject to all unpaid taxes, prior liens and encumbrances of record.

Legal Description: The land referenced herein below is situated in the County of Hamilton, state of Tennessee, and is described as follows: All that parcel of land in the City of Chattanooga, Hamilton County, Tennessee, described in Deed Book 5396, Page 315, 1072 C.O. 011, being known and designated as: Being on the west side of Sandridge Forest, a tract of real estate, the north, west and south boundary of said tracts and the east boundary of said tracts as shown by that plat recorded in Plat Book 26, Page 122. Street Address: The street address of the property is believed to be 9580 Priscilla Drive, Chattanooga, TN 37421, but such address is not a part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control. Map, Parcel Number: 1726 C.O. 011 Current owners: Phillip M. Gruetter and Deonna Y. Gruetter, husband and wife

This sale is subject to all matters shown on any recorded Plat or Plan; all unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over or destroy the lien of the Trustee. If an exception is made to the Trustee's lien upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale. The property is sold and sold out and is sold to the highest and best bidder, giving no consideration to bulk, title, possession, quiet enjoyment or the like and for a general or particular use or purpose, as the ordinary process of law cannot be served upon the record owner of the real estate. Publication has been made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said record owner that unless CHARLES JOSEPH COSTA answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by CHARLES JOSEPH COSTA and the case will be set for hearing ex parte or without CHARLES JOSEPH COSTA presence. This 7th day of December 2018.

LARRY L. HENRY Circuit Court Clerk
Heather Nolan
Deputy Clerk

Public Notice

These vehicles will be sold at public auction on Jan. 7, 2019, 9AM at 2105 Huff Pl., Chattanooga, TN 37415. You are hereby notified that the said property was seized and was levied upon pursuant to an order of the Circuit Court of Hamilton County, Tennessee, against the Defendant/Wife, THOMAS MATTHEW MCQUIDDY, a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon CHARLES JOSEPH COSTA.

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 record owner that unless CHARLES JOSEPH COSTA answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by CHARLES JOSEPH COSTA and the case will be set for hearing ex parte or without CHARLES JOSEPH COSTA presence. This 7th day of December 2018.

LARRY L. HENRY Circuit Court Clerk
Heather Nolan
Deputy Clerk
a movie above the norm. Eastwood is a skilled filmmaker who knows how to build an effective scene, but portions of "The Mule" are hampered by either poor writing, bad editing or not having the right shots.

In one sequence, Stone takes a detour while on a drug run, angering two cartel members who are following him to make sure he delivers. Road work prevents them from following Stone, although the two vehicles are eventually shown traveling together again. Only later, through a snippet of dialogue, do we learn that Stone went off-road to visit a friend. Also confusing is a sequence in which a cartel member gives Stone an address for a delivery, but when he shows up as instructed, the men on the receiving end are enraged. Maybe I missed something, but this seemed like a failed effort at showing the dangers of the world in which Stone has become embroiled.

All that said, the biggest problem in "The Mule" is the lack of dramatic heft. Stone’s family is angry at him until they’re not, Stone continues to run drugs until the DEA agent decides it’s time to stop him and there’s a courtroom scene that takes a hard-right turn from the reality of the trial, I’m guessing to make the film more palatable to mass audiences.

There are moments when Eastwood’s brilliance shines through. The way he filmed the death of a high-ranking cartel member demonstrates his skill at surprising the audience and giving a moment optimal weight. But "The Mule" needed more moments like this, and more consistency.

Although I’m confident in my assessment of "The Mule," critics have written more good reviews than bad. If any of them could sway my opinion, it would be Kyle Smith’s write-up for National Review, which calls the movie “an oddly endearing, kind of wonderful little picture” and “Clint Eastwood’s unforgettable curtain call.” Eastwood might be 88, but I hope “The Mule” isn’t his last movie. He’s made excellent films while in his eighties, including “American Sniper” and “Sully.” Despite stumbling with "The Mule," I believe he has another great one in him.

Photograph courtesy of Warner Bros.

## Events

Crime Prevention Training for business owners, managers

The Chattanooga Police Department is sponsoring a free crime prevention training designed for business owners and managers who are interested in making their facility and employees as safe as possible.

A nationally accredited crime prevention specialist from the University of Tennessee’s Law Enforcement Innovation Center will cover lighting, access control, video surveillance, emergency management, glassing, environmental design and more during the four-hour session. The instruction will incorporate Crime Prevention Through Environmental Design principles, security and vulnerability assessments.

The training is scheduled for Jan. 9, 8:30 a.m. - 12:30 p.m., at the Family Justice Center, 5705 Uptain Road. Register at www.bit.ly/CPTED19.

Photography gallery reception

The Photographic Society of Chattanooga will hold a reception at the Blackwell Automotive, 77 Eastgate Loop, on Thursday, Jan. 10, 6:30-8:30 p.m. The event will serve as the debut of the Society’s winter show. More information: www.chattanoogaphoto.org.

## Hamilton County Herald

by King Features

**Super Crossword**

**THAT GNAWING FEELING**

ACROSS

1 Dry soil
2 Should the necessity arise
3 14 Eye, kidney and heart
4 20 Normal
5 21 Grade on a galaxy scale
6 Big black brand
7 23 Pedestrians who help couples end spans?
8 25 Forced out of a country
9 26 Squared root (old)
10 2 p.m.
11 27 Until millennia
12 A linear agent
13 30 – beams (Dell Word plant)
14 Stand for
15 31 Percent causing prices to increase over time?
16 40 – hole
17 41 Visit briefly
18 By the hour, in law
19 44 Profanity (cf. topping, concocted by a cart)
20 50 Bit of a tolling bell

DOWN

1 Turned white
2 34 Drinking from a sleep
3 Poc (kind)
4 44 Biologist
5 45 The women
6 52 Muslim
7 57 In Buckingham
8 58 Sch in Philadelphia
9 61 Warring
10 62 The writers
11 64 President
12 65 Outage
13 68 Exterior
14 71 Wine
15 74 Cheek
16 77 Bone
17 78 Which?
18 79 Reaction
19 85 Acid
20 91 Fall
21 94 Pile of liquid
22 95 In a molder
23 100 Hoist
24 101 Hand in hand
25 102 Danger
26 103 Four (with)
27 104 Cream
28 105 Electrical
29 106 Small
30 107 Cross
31 108 Life
32 109 String
33 110 Whims
34 111 Starting
35 112 For
36 113 Spanish
37 114 On
38 115 Defeat
39 116 Down
40 117 In
41 118 High
42 119 Tweedledum
43 120 Nurse
44 121 Deep
45 122 Moses
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50 127 In
51 128 Down
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54 131 Bridle
55 132 A
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63 140 J
64 141 K
65 142 L
66 143 M
67 144 N
68 145 O
69 146 P
70 147 Q
71 148 R
72 149 S
73 150 T
74 151 U
75 152 V
76 153 W
77 154 X
78 155 Y
79 156 Z

**By Linda Thistle**

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

**DIFFICULTY LEVELS:**

- Moderate
- Challenging
- HBD BOY!

**ANSWERS:**

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Moscow Ballet bringing Great Russian Nutcracker to Tivoli Theatre

The Great Russian Nutcracker will be at the Tivoli Theatre on Sunday, Dec. 30, for two performances. Purchase tickets at www.nutcracker.com/buy-tickets.

The dove is a multicultural symbol of purity and peace embraced by Judaism, Christianity, and Islam. It also is the central theme of Moscow Ballet’s holiday spectacular, “Great Russian Nutcracker.”

Moscow Ballet American producer Akiva Talmi describes the Dove of Peace act as “a peace offering between countries in the midst of conflict.”

The show features the acrobatic dove duet unique to Moscow Ballet. The Dove of Peace role was inspired by Bohdai Ballet principal dancer Stanislav Vlasov, who was choreographer and balletmaster of Moscow Ballet’s inaugural 1993 “Great Russian Nutcracker.”

The Dove of Peace leads heroines Masha and her Nutcracker prince into the Land of Peace and Harmony (traditionally known as the Land of Sweets).

The two-person Dove of Peace premiered in 2012 on the 20th anniversary tour of “Great Russian Nutcracker” and was debuted by Moscow Ballet’s acclaimed dancer Sergey Chumakov and ballerina Elena Petrichenko, both of whom continue to tour with the company.

In keeping with the theme of peace, “Great Russian Nutcracker” features 12-foot-tall puppets representing classical Russian culture and myth.

In the ballet, Spanish, Arabian, Russian and French couples also demonstrate dances inspired by their cultures and are accompanied by puppets symbolic of that country’s unique attributes.

For example, the Spaniard bull represents the gift of daring; the Arabian elephant brings the gift of wisdom; the Russian bear bestows strength; and the French unicorn imparts imagination.

Moscow Ballet annually tours North America performing “Great Russian Nutcracker,” “Swan Lake,” “Sleeping Beauty,” “Romeo and Juliet,” “Cinderella” and more.

Source: Moscow Ballet

Photographs provided

Moscow Ballet’s signature Dove of Peace

The Spanish variation in “Great Russian Nutcracker”...
As they became acquainted, Maner decided she wanted to work for Crowe. Although he’d just hired another agent and wasn’t interested in expanding further, Maner talked him into bringing her on, and in January 2015, she became part of the Uptown team.

Maner did well her first year, better her second year, and better still in 2018.

Last year, when Crowe decided to begin focusing on development, he asked Maner to be Uptown’s principal broker. Always one to do the math but never one to do it quickly, she spent several months in thought and prayer before saying yes.

Today, the amount of time Maner devotes to her two jobs has reversed: Instead of doing engineering full-time and a little real estate, she’s doing real estate full-time and a little engineering.

Although Maner avoids putting more than she can digest on her plate, she does enjoy new ventures, so in 2018, she checked two items off her agenda: becoming an engineering mentor for high school students interested in architecture, construction, and engineering. Maner has also served as a mentor and president of the board.

“Many kids their age don’t know what they want to do, but we’re blessed, as they both know exactly what they want to do, with no doubts whatsoever.”

Maner is also a big believer in giving back to her community. Here again, she chooses her causes carefully and doesn’t take on more than she can handle. In addition to having taught children at East Ridge Presbyterian, the church she and Robert attend, Maner is a board member of the local affiliate of a national nonprofit called ACE Mentor Program, a mentoring program for high school students interested in study mechanical engineering at the University of Alabama.

“My husband and I bought a rehab, and we did most of the work ourselves,” she says proudly. “I learned a lot during that process and can now help others who are looking to make a similar investment and need help calculating the rate of return, deciding what to rehab and finding and screening tenants.”

Maner’s dad purchased the house she flipped, but she walked him through the process and selected everything for the rehab. “We sold it for a profit, which not everybody does on their first renovation,” she says. “That was a great experience.”

Although Maner makes no bones about her penchant for control, she knows a marriage is a democracy. This is welcome news to her husband, with whom she will celebrate a 25th wedding anniversary in January.

“We’re best friends,” she smiles. “We work together; we play together. It’s a great relationship.”

Maner is also learning to let go as her two sons spread their wings and fly. Her 19-year-old, Sam, has already left the nest to attend classes at the University of Tennessee at Knoxville, where he intends to earn a marketing degree.

“Both our boys are very passionate about their pursuits,” Maner continues. “Many kids their age don’t know what they want to do, but we’re blessed, as they both know exactly what they want to do, with no doubts whatsoever.”

Maner has such tight control of her schedule that she still has time left over to pursue personal interests. Her biggest passion continues to be mid-century modern furnishings, which she buys and sells (having remade her 1970’s ranch-style house into an Earth-bound version of “The Jetsons”).

“I love the style of that era,” she says. “I’ll look at house listings online, and if I see a dining room table I like, I’ll call the agent and ask if the seller wants to sell it to me. Then I’ll go buy the furniture out of that house and resell it.”

At the end of the day, Maner might like to be in control, but she knows there are places in her life that call for and benefit from another voice.

That said, there are portions of her life over which she’s determined to maintain a firm grip. This allows her to sleep at night—not because she’s getting her way, but because she knows, beyond a shadow of a doubt, that she’s taking care of the people who come into her care.