Blockchain: ‘The shiny new penny’

By Jeannie Naujeck

During the General Assembly session that just ended legislators debated a number of hot-button issues: guns, abortion, Confederate statues and medical marijuana. But tucked among the headline-grabbers was a brief bill, less than 300 words long, that attracted no controversy whatsoever.

Not only did it pass both houses with bipartisan support, it passed with unanimous support – despite being concerned with an esoteric technology that some legislators had never heard of.

The bill that united legislators this session was an official recognition of blockchain, an emerging technology that could transform the operations of any business that depends on secure, transparent, efficient transactions – including some of Tennessee’s most important industries.

What likely sold legislators, even if they didn’t quite understand the technology, was its potential to attract new business to the state.

“Any state worth its salt wants to compete for business,” says Joan MacLeod Heminway, a corporate and securities lawyer and professor of law at the University of Tennessee-Knoxville.

“Blockchain technology is the shiny new penny, and everyone wants to jump on the bandwagon, because if you don’t you might get left behind. Tennessee is a very entrepreneurial state, and we like to make sure that if entrepreneurs think they need something we give it to them.”

Many people know blockchain as the technology that powers cryptocurrencies like bitcoin, which hit the news with its huge run-up in value last year, making digital millionaires of those who got in on the ground floor. But the technology has far greater implications for the Tennessee economy.

“Blockchain is a new and exciting industry with almost...”

See BLOCKCHAIN, page 15
By David Laprad

Attorney Frank Pinchak has a word for people who cheat others out of their money: charlatan. He wields it with disdain on his tongue as he tells a story about a woman he says has duped undocumented aliens in the Chattanooga area out of large sums of cash.

“She approached an undocumented alien (who had missed a meeting with U.S. Immigration and Enforcement) and claimed to know both the immigration people and a local lawyer who would handle her case for $1,500,” Pinchak, a partner at Burnette, Dobson & Pinchak, says. “After being paid, she created a phony receipt from a local law firm for $1,500.”

Pinchak waves his hand, as if to dismiss the notion that he’s told the most shameful part of the story.

“The charlatan then acquired the victim’s ICE case number and wrote a letter asking Immigration Court to excuse her for not showing up for her meeting,” Pinchak continues. “She then mailed the letter to the court, which rejected the request and demanded that the woman be deported immediately.”

The “charlatan” then acquired ICE’s response and altered it to make it look like the victim’s request had been granted and that she would not be deported. “She then gave the bogus letter to the victim, who believed her case had been handled for $1,500 when there’s actually a deportation order out for her,” Pinchak concludes.

The matter is just one of many Pinchak and the Unauthorized Practice of Law (UPL) committee at the Chattanooga Bar Association has investigated and worked to resolve since the organization’s president in 2017, Bill Colvin, declared war on those who were attempting to practicing law locally without a license to do so.

Colvin issued his call to arms during his inaugural address at the bar’s annual meeting in January 2017, saying the Woodmore school bus tragedy had brought to light several issues regarding the unauthorized practice of law.

“The problems related to the Woodmore school bus tragedy came from out-of-state lawyers who either personally or through surrogates came to Chattanooga within 30 days of the tragedy and directly solicited clients,” Colvin recently wrote in an email to the Hamilton County Herald.

In response to this activity, which
violated the 30-day no solicitation rule (Tenn. Sup. Ct. R. 8, Rule 7.3), Colvin later found himself at the center of the UPL committee, which at the time consisted of Pinchak and attorneys Sam Elliott and Alex McVeagh. (McVeagh later stepped down after becoming a General Sessions judge.)

“The UPL committee collected information from lawyers in Chattanooga with personal knowledge of these activities and relayed the information to the Tennessee attorney general’s office, which had jurisdiction over lawyers from other states who were actively soliciting clients in violation of the 30-day no-contact rule,” Colvin wrote.

The committee also had contact with the Tennessee Board of Professional Responsibility, which had jurisdiction over Tennessee licensed lawyers who were acting in violation of the 30-day no solicitation rule.

The combined efforts of the UPL committee, individual lawyers in Chattanooga, the attorney general’s office and the Board of Professional Responsibility resulted in the attorney general’s office suing a Texas law firm.

That case is pending in Chancery Court in Chattanooga.

Meanwhile, spurred by Colvin’s rallying cry, the UPL committee has been actively pursuing a stop to additional behavior that otherwise might have gone unchecked.

In one matter, Pinchak, the chairman of the committee, discovered some of the advertising for out-of-state attorney Charles Pittman violated applicable Tennessee law.

Because of Pinchak’s work on the matter, Pittman brought his advertising and website into compliance with Tennessee law.

Pinchak was also involved in the investigation of so-called “notaries” who were creating documents titled “Power of Attorney” and selling them to the Hispanic community as a means of protecting children should a parent be deported.

“They were not worth the paper on which they were written,” Colvin wrote in his email to the Herald.

In yet another matter, Pinchak and attorney Jimmy Rodgers of Summer, Rufolo & Rodgers investigated out-of-state firms that were advertising free asbestos screenings in Chattanooga.

“Those firms had no licensed Tennessee lawyer on staff, and based on my experience with them, they were doing their ‘clients’ a disservice,” Colvin wrote.

The UPL committee also investigated the sponsors of probate avoidance techniques that, according to Colvin, “generally created more problems for individuals and families than they solved.”

Elliott, an attorney with Gearhiser, Peters, Elliott & Cannon, warns against relying on such techniques.

“Often, the purpose of a trust is to shield and preserve one’s assets, or to make provision for a close relative who doesn’t have the capacity to handle large sums of money,” he wrote in an email to the Herald. “If a trust is not competently created, the fund that’s meant to be protected is at risk.”

“Some people want to play lawyer,” says Pinchak. “But if you’re not a lawyer, you can’t practice law; you can’t be in the business of writing wills or preparing trusts. You’ll be prosecuted criminally and could face jail time.”

As the UPL committee tackled these and other matters, it faced several challenges. Especially tricky was figuring out whether the Board of Professional Responsibility or the attorney general’s office has jurisdiction in a matter, Colvin wrote.

“It depends on the nature of the problem and whether the potential offender was licensed in Tennessee or, at a minimum, had a Tennessee licensed attorney in a Tennessee office handling the Tennessee cases,” Colvin explained.

Then there was the matter of time. Investigating and resolving a UPL matter is rarely quick and simple, and Pinchak and Elliott both have active practices.

Pinchak says his work on the case of the charlatan and the undocumented alien occupied half his work week while he was actively pursuing the matter – and those hours were not billable.

But that’s neither here nor there, says Pinchak, who volunteered his time and expertise out of a sense of professional duty. “It’s our job to protect the public,” he adds, matter-of-factly.

While Colvin was president of the bar, he was impressed with not only the number of hours Pinchak willingly gave to the committee’s efforts but also his effectiveness.

When Colvin’s term expired in January, he presented Pinchak with the Albert L. Hodge Volunteer Award, which the CBA gives annually to an attorney who provides exemplary volunteer service to the local bar association and the legal community.

“I wanted to recognize Frank for the energy and devotion he brought to the committee, which was far more active in 2017 than it had been during my time on the board for the previous few years,” Colvin wrote.

It was a fitting gesture for not just one year of solid work but a quarter of a century of volunteer efforts on the committee.

UPL committee history

The CBA formed the UPL committee in 1992, when Donna Pierce was president of the association. Pinchak was onboard from the beginning.

“I asked if I could be a part of the committee,” he says. “I was puzzled how the stuff that was going on could happen. I still don’t know how some of this stuff happens.”

At the time, a number of independent paralegals in the Chattanooga area were selling irrevocable trusts for a considerable amount of money.

“There was no way the clients who were selling those trusts knew what they were doing,” Pinchak says.

“There are reasons for having an irrevocable trust, but you need the assistance of a lawyer.”

One of the clowns bit back and filed a counterclaim against the CBA, alleging it didn’t have a legal leg to stand on. No problem; in 1999, the association went to the Tennessee legislature and convinced them to pass Tenn. Code Ann. § 23-3-103, which gives bar associations in the state the right to pursue action against people who are, as Pinchak says, “playing lawyer.”

“Any organized bar association of a municipality, county, except any county having a metropolitan form of government, or multi-county region in which a violation occurs, may bring a civil action seeking relief, as provided in this chapter, against any person that violates this chapter,” the law says.

Emboldened by the decree, the UPL committee continued its work with renewed vigor.

At one point, the committee discovered that independent paralegals were drawing up irrevocative trusts. One such paralegal prepared a bankruptcy petition without consulting the personal exemption and a man lost his motorcycle.

During a hearing on the matter, the late Charlie Ragan, a respected member of the bar who practiced bankruptcy law, testified as to how incompetently the amateur petition was drawn.

The committee remained active in the ensuing years, although its level of activity tapered off, Pinchak says. Thenn, a swelling tide of advertisements on local billboards, television and radio stations and the sides of buses by lawyers not based in Chattanooga, and in some cases not licensed to practice law in Tennessee, brought in a new wave of issues, prompting Colvin’s declaration of war.

Even after 25 years of service on the committee, some things still surprise Pinchak, including the boldness of his charlatans. In the case of the undocumented alien, the perpetrator became greedy and went back to the well again hoping to extract more cash out of her victim.

“She went to the victim and said, ‘We handled your case for $1,500, but now the government is coming back for you and we want another $1,500,’” Pinchak says. “That made the victim suspicious.”

To learn about what was happening, the victim contacted the law firm on the phone. Perpetrator had given her – Grant, Konvalinka & Harrison. A lawyer at the firm with strong ties to the Hispanic community brought the matter to the attention of the UPL committee, which worked with the attorney to acquire the necessary documentation from the victim and notify the appropriate legal authorities.

The matter is now in their hands.

During the investigation, the UPL committee learned that this was not its first run-in with this perpetrator.

In 2016, the woman ran the same scam, pretending to be an agent of Spears, Moore, Rebman & Williams.

In that case, the victim refused to provide testimony to prosecutors out of fear of being deported.

“The victim in the current case faces the same dilemma, making these matters difficult to prosecute. But Pinchak is hopeful. "The victims in these cases are generally too scared to come forward, lest we put a target on their back," he says. "But if we get a criminal prosecution, that might send a word of warning to everyone who wants to get into this type of business."

At the very least, the CBA’s UPL committee has thrown a wet blanket on one perpetrator’s party. But if the committee’s 25-year history has taught it anything, it’s that a volunteer attorney’s work is never done.

“How much of this is ongoing and will not stop in the foreseeable future,” Colvin wrote. "There will always be new challenges."
VIEW FROM CAPITOL HILL

Jack Daniel’s no longer sacred cow?

When Van Halen front man David Lee Roth opened a bottle of Jack Daniel’s on stage back in the 80s, the last thing he thought about was taxes and court appeals when he took a big swig of whiskey.

It was all about selling rock ‘n’ roll to thousands of screaming fans, even if he was taking it with tea instead of Jack. Roth, a constable, supposedly defended himself at the time saying, “The only people who put iced tea in Jack Dan-iel’s bottles is the Clash baby.”

Fast-forward 35 years as Chris Stapleton sings “Tennessee Whiskey,” and still it ain’t so smooth when you consider the business side of the bottle.

Jack Daniel’s pushed two major pieces of legislation in the last few years, one in which it persuaded the Tennessee General Assembly to codify its process for making Tennessee whiskey and another one this year enabling it to avoid paying a $2.78 million assessment on 2 million white oak barrels it uses to age its sipping whiskey – despite misgivings from the state attorney general.

Even so, sources say Jack Daniel’s is appealing the assessment at the state level, one stemming from a first-time assessment on the aging barrels at Jack Daniel’s in Lynchburg, a tiny town in rural Moore County about 80 miles south-east of Nashville.

Jack Daniel’s spokesman didn’t respond to questions about the potential appeal.

“We appreciated the support of the Tennessee General As-sembly and those who agreed not only Jack Daniel’s, but the entire Tennessee Distillers Guild, that aged barrels should be considered manufactured articles and not subject to a property tax,” Jack Daniel’s says in a statement after receiving unanimous support in the Sen-ate and 78-12 backing in the House (some House members won’t vote for any alcohol-re-lated bills). “The legislation simply reaffirmed what has been on the books for years. This was an attempt to add a new and punitive tax on all the distilleries in the state, and we are pleased that it will not happen.”

The company could go through three appeals levels, an administrative law judge, the Assessment Appeals Commis-sion and finally the State Board of Equalization – three shots at relief, no pun intended – before potentially winding up in Chancery Court.

Some people speculate Jack Daniel’s is preserving its ability to appeal in case Gov. Bill Haslam vetoes the bill. The governor’s office says he is deferring to the will of the Legislature, but he had not reviewed the legislation as of last week.

Either way, Jack Daniel’s, a sacred cow with nearly as much pull as Elvis and Johnny Cash in Tennessee lore, caught the ire of property assessors statewide this year in reframing the Constitution to sidestep the tax.

Tennessee’s property assessors argued throughout the 2018 legislative session that Jack Daniel’s should go through the process already in place, says Will Denami, executive director of the Tennessee Asso-ciation of Assessing Officers.

“The assessors of property have felt like the entire time all taxpayers should be treat-ed the same, and that’s how you have a fair and equitable property tax system. So, when any taxpayer receives special treatment from the Legislature to allow them to bypass an appeal process, we think that’s not a good way to go,” Denami explains.

Rob Mitchell, property assessor in Rutherford County, isn’t so kind in a letter written to Gov. Haslam before the Legis-lature took final action.

“The goodwill which Jack Daniel’s has created over gen-erations is being spent in a frivolous pursuit of unwarranted exceptions to state law,” Mitch-ell’s letter states. “The millions of dollars they have spent from with the change in federal tax law is being squandered in pursuit of an illegal and immoral local property tax exemption. Only the lawyers profit from the continuance of this legislative process.”

Mitchell and the assessor group contend the equip-ment used in manufacturing processes across the state are taxable items. And once the Jack Daniel’s barrels are used to store and age the whiskey they become part of the manufac-turing process. Brown-For-dham, the holding company for Jack Daniel’s, and the whiskey maker itself both contend the barrels are products because they’re sold to other companies that use them to produce every-thing from Scotch to tequila and even hot sauce.

The Rutherford County as-sessor points out Jack Daniel’s must be called a whiskey maker itself both contend the barrels are products because they’re sold to other companies.

Oddly enough, the 2013 legislation defi nes the Tennessee whiskey as: a spirit manufac-tured in Tennessee; filtered through maple charcoal before aging, also known as the Lincoln County process; made of grain consisting of at least of 51 percent corn; distilled to no more than 160 proof (80 per-cent abv) and aged in new charred oak barrels; placed in the barrel at no more than 125 proof; and bottled at not less than 80 proof (40 percent abv).

That law would have never been able to put the oak barrels are part of the manufacturing process.

But under the legislation passed this year all barrels produced in Tennessee that were produced in the county used to age whiskey shall be exempt from ad valorem taxes when the barrels are used and owned by a person producing or manu-facturing whiskey in them.

Legal arguments

Tennessee Attorney General Herbert Slattery did not take kindly toward this legislation, calling it unconstitutional in two opinions. A 2015 AG’s opinion on the Tennessee “whiskey” bill also left a harsh tone.

The first opinion this March points out the whiskey maker is “not converting the barrel into an article different from the barrel that the whiskey maker bought; thus the barrel in the hands of the whiskey maker is not a manufactured article within the scope of section 30(2) of the Tax Code.”


The second opinion put forth in late March again says the legislation is unconstitutional, and based on case law, further states, “it is not within the legislative power to over-ride or modify a judicial inter-pretation of the Constitution.” In other words, the Legisla-ture overstepped its bounds by reinterpreting the “judicial con-struction of ‘manufactured’ to subordinate it’s own meaning.”

“It is the exclusive province of the courts to interpret the Constitution,” the opinion states, noting the constitutional separation of powers also bars one department, in this case the legislature, from exercising the power of the judiciary. The 2015 AG’s opinion more
PUBLIC NOTICES

Tax Sales and Foreclosures
Hamilton County

May 18 – 24, 2018
Page 5

SHOULD BE READ. THE LIST IS UPDATED DAILY
OF A ONE (1) YEAR REDEMPTION PERIOD FROM
TERMS OF THE AUCTION PUBLISHED AT WWW.

THE DATE OF ENTRY OF THE ORDER CONFIRM-

TO BE SOLD INCLUDES ONLY THE SPECIFIC

AMOUNT. FOR EACH LISTING, THE PROPERTY

THE CLERK & MASTER'S OFFICE AT (423)

WWW.HAMILTONTN.GOV OR BY CONTACTING

AND TERMS, ETC., MAY BE OBTAINED AT

CIVICSOURCE.COM.

10:00 A.M. E.D.T. ON FRIDAY, JUNE 7, 2018,

136L H 006
-APPLEBY CHERYL L (AO/CO)
3711 CLIO AVE

127A C 009
-CAMP OLA MARIE (AO/CO)
2826 DURAND AVE

10:00 A.M. E.D.T. ON THURSDAY, JUNE 7, 2018, SUBJECT TO THE

T.C.A. § 67-5-2501. THE ONLINE AUCTION WILL BE

ELECTRONIC AUCTION IN ACCORDANCE WITH

COUNTY CHANCERY COURT IN THE ABOVE-
PURSUANT TO AN ORDER OF THE HAMILTON

PUBLIC NOTICES – MAY 18 – 24, 2018

Continued on page 6

www.HamiltonCountyHerald.com
Continued on page 8
**SUBSTITUTE TRUSTEE'S SALE**

Sale at public auction will be on May 31, 2018 on or about 12:00 Noon local time, at the Main Office of the Hamilton County Courthouse, Chattanooga, Tennessee, to wit: The Substitution Trustee as set forth herein below, pursuant to Trustee of Deed of Trust executed by ANITA WILSON, TRUSTEE, to GINGER BRIBBON, to FMLS, Trustee, on June 30, 2014, recorded in Book 2017, at Page 879 as instrument No. 20170100290 in the real property records of Hamilton County Register of Office, Tennessee.

Lump sum, 5 Block H, Lookout Mountain Additions, Lookout Mountain, Tennessee, are subject to all restrictions, easements, conditions and regulations as shown, as described or noted on recorded plat.

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

IN THE CITY OF CHATTANOOGA, Hamilton County, Tennessee, to wit:

Be it known that by virtue of the power of the person of Trustee herein named, the above described Real Estate, for the purpose of this Instrument, is subject to the applicable governmental entities’ right to redeem the property as required by 26 U.S.C. 7424 and T.C.A. §67-1-1433.

Fees will be the responsibility of the Purchaser. If the sale is not set aside for any reason, the Purchaser at the Sale shall forfeit the purchase price. The Purchaser shall have no further recourse against the Substitute Trustee or any other Interested Parties. None of the applicable governmental entities’ right to redeem the property as required by 26 U.S.C. 7424 and T.C.A. §67-1-1433 will have been met.

All right of redemption, statutory and otherwise, and homestead are expressly waived in said Deed of Trust, but the underigned, Rubin L. Tunlin, PLLC, as Substitute Trustee is hereby made and constituted as Substitute Trustee for the applicable governmental entities’ right to redeem the property as required by 26 U.S.C. 7424 and T.C.A. §67-1-1433.

Any governmental zoning and subdivision ordinances in effect theretofore.

This office is attempting to collect a debt.

WHEREAS, the undersigned, Rubin L. Tunlin, PLLC, being known and designated as Lot No. 9, Block 2, ROLLINGWOOD ADDITION TO HILLBROOK HEIGHTS, FILED IN PLAT BOOK 1817, at Page 126, 127, 128, 129.

All notes, stipulations, restrictions, easements, conditions and regulations as shown, as described or noted on recorded plat.

The sale is being sold as is, where is, without representations or warranties of any kind, including fitness for a particular purpose.

WHEREAS, the undersigned, Rubin L. Tunlin, PLLC, Substitute Trustee to be filed with the Register of Office of Hamilton County, Tennessee, to wit:

Rubin L. Tunlin, PLLC, Substitute Trustee, hereby appoints as Substitute Trustee, 1922 N. Main Street, Suite 500 Chattanooga, Tennessee, 37403, N/A, as Substitute Trustee.

WHEREAS, the undersigned, Rubin L. Tunlin, PLLC, having appointed as Substitute Trustee by instrument to be filed with the Register of Office of Hamilton County, Tennessee, to wit:

WHEREAS, the undersigned, Rubin L. Tunlin, PLLC, being appointed as Substitute Trustee for the applicable governmental entities’ right to redeem the property as required by 26 U.S.C. 7424 and T.C.A. §67-1-1433, hereby make and constitute the following described property is situated in Hamilton County, Tennessee, to wit:

WHEREAS, the undersigned, Rubin L. Tunlin, PLLC, Substitute Trustee, hereby appoints as Substitute Trustee, 935 Blanding Avenue, Chattanooga, Tennessee, 37405, to be the Substitute Trustee for the applicable governmental entities’ right to redeem the property as required by 26 U.S.C. 7424 and T.C.A. §67-1-1433.

WHEREAS, the undersigned, Rubin L. Tunlin, PLLC, being appointed as Substitute Trustee for the applicable governmental entities’ right to redeem the property as required by 26 U.S.C. 7424 and T.C.A. §67-1-1433, hereby make and constitute the

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

Sale at public auction will be on June 14, 2018 at 10:00 AM local time, at the west door, of the Hamilton County Courthouse, Chattanooga, Tennessee, pursuant to Deed of Trust executed by Jennifer E. Johnston, Trustee, to State of Tennessee Department of Revenue, for Wells Fargo Bank, N.A., on March 30, 2012, recorded at Page 789 as instrument No. 201207100290 in the real property records of Hamilton County Register of Office, Tennessee.

Lot Two (2) Shannon Hills Subdivision as shown by plat of record in Plat Book 52, Page 26, in the Register's Office of Chattanooga, County, Tennessee.

The sale is being sold as is, where is, without representations or warranties of any kind, including fitness for a particular purpose.
**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 December 8, 2006, and the Deed of Trust of seven dates securing the same, recorded December 11, 2006, in Book No. 232, Page 329, Hamilton County, Tennessee: Lot Twenty-One (21). W. A. Hunt's Walnut Park, Chattanooga, TN 37406, and imposing upon said Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee by the City of Chattanooga, Tennessee, under the provisions of Title 26, U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust 2007-WE2, Asset Backed Pass-Through Certificates, Series 2007-WE2.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, will sell certain property hereinafter described and imposed upon said Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, for cash, free and clear of rights of homemead, redemption and all other claims declared or inapplicable, and the rights of Jennifer E. Johnston, and those claiming through her/ his or her/ his deceased.

**Property Address**

- 150 North Crest Rd, Chattanooga, TN 37404
- 1151 South Seminole Drive, Chattanooga, TN 37404
- 8823 Sprading Road, Soddy Daisy, TN 37379
- 9885 Lowell Road, Soddy Daisy, TN 37379
- 2123 Colonial Parkway Drive, Chattanooga, TN 37404
- 3531 County Village Drive, Ooltewah, TN 37363
- 830 Jundalee Dr, Chattanooga, TN 37406
- 606 Bayshore Drive, Hixson, TN 37431
- 2010 Chamberlain Avenue, Chattanooga, TN 37404
- 204 Hendricks Street, Chattanooga, TN 37406
- 699 Derby Downs Drive, Chattanooga, TN 37421
- 4054 Highland Avenue, Chattanooga, TN 37410
- 8150 South Markes Avenue, Chattanooga, TN 37415
- 606 Parkview Drive, Chattanooga, TN 37421
- 349 Joiner Road, Chattanooga, TN 37421
- 7710 Cecilia Drive, Chattanooga, TN 37416
- 3405 Highland Avenue, Chattanooga, TN 37410
- 2717 Salvisa Lane, Chattanooga, TN 37421

**Borrower**

- Catherine E. Jones
- Jorgo G. Castillo
- Ethan McBee
- Nina M. Cohen
- Senga Lucie
- Jerry Phillips
- Jeffrey K. Kaufman
- James Wilson McRae
- Wylie J. Hubbard
- Opal Shaw
- Franklin R. Wilder
- Maydraena S. Sims
- Rossetta Early
- Laurie Davis and Todd Tanne
- Linda G. Gossett and Michael Wayne Gossett
- Lee, Patricia
- James W. Buckner and Parricia A. Buckner
- Eric C. King and Angela D. Pittman King
- Thomas K. Beaver
- Billy J. Robinson
- Evelyn M. McIvor
- Martin Kane Hacket
- Jennifer, Johnston
- Imagene Lee
- Nancy A. Lee
- Brandon Bacon and Nake Bacon
- Hisson, Darius and Shawan

**Attorney**

- Wilson & Associates, PLLC
- Rubin Linib Th, LLP
- Wilson & Associates, PLLC
- Rubin Linib Th, LLP
- Wilson & Associates, PLLC
- Rubin Linib Th, LLP
- Wilson & Associates, PLLC
- Rubin Linib Th, LLP
- Wilson & Associates, PLLC
- Rubin Linib Th, LLP
- Wilson & Associates, PLLC
- Rubin Linib Th, LLP
- Wilson & Associates, PLLC
- Rubin Linib Th, LLP
- Wilson & Associates, PLLC
- Rubin Linib Th, LLP

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

- **Property Address**
  - 150 North Crest Rd, Chattanooga, TN 37404
  - 1151 South Seminole Drive, Chattanooga, TN 37404
  - 8823 Sprading Road, Soddy Daisy, TN 37379
  - 9885 Lowell Road, Soddy Daisy, TN 37379
  - 2123 Colonial Parkway Drive, Chattanooga, TN 37404
  - 3531 County Village Drive, Ooltewah, TN 37363
  - 830 Jundalee Dr, Chattanooga, TN 37406
  - 606 Bayshore Drive, Hixson, TN 37431
  - 2010 Chamberlain Avenue, Chattanooga, TN 37404
  - 204 Hendricks Street, Chattanooga, TN 37406
  - 699 Derby Downs Drive, Chattanooga, TN 37421
  - 4054 Highland Avenue, Chattanooga, TN 37410
  - 8150 South Markes Avenue, Chattanooga, TN 37415
  - 606 Parkview Drive, Chattanooga, TN 37421
  - 349 Joiner Road, Chattanooga, TN 37421
  - 7710 Cecilia Drive, Chattanooga, TN 37416
  - 3405 Highland Avenue, Chattanooga, TN 37410
  - 2717 Salvisa Lane, Chattanooga, TN 37421

- **Publication Dates**
  - 2018-04-27
  - 2018-05-04
  - 2018-05-11
  - 2018-05-18
  - 2018-06-01
  - 2018-06-08
  - 2018-06-15
  - 2018-06-22
  - 2018-06-29

- **Borrower**
  - Catherine E. Jones
  - Jorgo G. Castillo
  - Ethan McBee
  - Nina M. Cohen
  - Senga Lucie
  - Jerry Phillips
  - Jeffrey K. Kaufman
  - James Wilson McRae
  - Wylie J. Hubbard
  - Opal Shaw
  - Franklin R. Wilder
  - Maydraena S. Sims
  - Rossetta Early
  - Laurie Davis and Todd Tanne
  - Linda G. Gossett and Michael Wayne Gossett
  - Lee, Patricia
  - James W. Buckner and Parricia A. Buckner
  - Eric C. King and Angela D. Pittman King
  - Thomas K. Beaver
  - Billy J. Robinson
  - Evelyn M. McIvor
  - Martin Kane Hacket
  - Jennifer, Johnston
  - Imagene Lee
  - Nancy A. Lee
  - Brandon Bacon and Nake Bacon
  - Hisson, Darius and Shawan

- **Attorney**
  - Wilson & Associates, PLLC
  - Rubin Linib Th, LLP
  - Wilson & Associates, PLLC
  - Rubin Linib Th, LLP
  - Wilson & Associates, PLLC
  - Rubin Linib Th, LLP
  - Wilson & Associates, PLLC
  - Rubin Linib Th, LLP
  - Wilson & Associates, PLLC
  - Rubin Linib Th, LLP
  - Wilson & Associates, PLLC
  - Rubin Linib Th, LLP
  - Wilson & Associates, PLLC
  - Rubin Linib Th, LLP
  - Wilson & Associates, PLLC
  - Rubin Linib Th, LLP
  - Wilson & Associates, PLLC
  - Rubin Linib Th, LLP
  - Wilson & Associates, PLLC
  - Rubin Linib Th, LLP
  - Wilson & Associates, PLLC
  - Rubin Linib Th, LLP
  - Wilson & Associates, PLLC
  - Rubin Linib Th, LLP
  - Wilson & Associates, PLLC
  - Rubin Linib Th, LLP

- **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 October 26, 2010, and the Deed of Trust of even date securing the same, recorded November 2, 2010, in Hamilton County, Tennessee: Lot Twenty-One (21). W. A. Hunt's Walnut Park, Chattanooga, TN 37406.

- **Property Address**
  - 7710 Cecilia Drive, Chattanooga, TN 37416
  - 3405 Highland Avenue, Chattanooga, TN 37410
  - 2717 Salvisa Lane, Chattanooga, TN 37421

- **Publication Dates**
  - 2018-04-27
  - 2018-05-04
  - 2018-05-11

- **Borrower**
  - Hisson, Darius and Shawan

- **Attorney**
  - Wilson & Associates, PLLC

**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 October 26, 2010, and the Deed of Trust of even date securing the same, recorded November 2, 2010, in Hamilton County, Tennessee: Lot Twenty-One (21). W. A. Hunt's Walnut Park, Chattanooga, TN 37406.

**Property Address**

- 7710 Cecilia Drive, Chattanooga, TN 37416
- 3405 Highland Avenue, Chattanooga, TN 37410
- 2717 Salvisa Lane, Chattanooga, TN 37421

**Publication Dates**

- 2018-04-27
- 2018-05-04
- 2018-05-11

**Borrower**

- Hisson, Darius and Shawan

**Attorney**

- Wilson & Associates, PLLC
RECORDED IN BOOK 4682, PAGE 145, AS FOLLOWING: SUBJECT TO DECLARATIONS the following described property situated in Hamilton County Courthouse, 615 Walnut will, on Substitute Trustee or his duly appointed agent, Lublin TN, PLLC, having been appointed as U.S. Bank National Association, as Trustee for TITLE AND ESCROW, as Trustee, as same real property therein described to CENTURY place certain without further publication, upon statutory rights of redemption of any govern- taxes; any restrictive covenants, easements, Chattanooga, TN 37415

ALSO KNOWN AS: 133 Narragansette Ave, feet to the point of beginning. 

TO 20 FOOT SANITARY SEWER EASEMENT AS Shown in Instrument No. 2004072100172; conducted by Freedom Mortgage Corporation, will, on

May 31, 2018 on or about 12:00 PM, at the Mcintosh County, Tennessee, offer for sale certain property hereinafter described to the highest bidder, for cash, the highest and best offer made for the purchase of the sale, or credit bid from a bank or other lending entity pre-approved by the successor Trustee, to the best of his or her knowledge, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, arbitrage particularly as described below.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and as an attorney of record, the Notice of Trustee’s Sale TO WIT: LAND IN HAMILTON COUNTY, TENNESSEE, and in the County of Hamilton, State of Tennessee, and in the Register’s Office of HAMILTON COUNTY, STATE OF TENNESSEE: As follows, TO BE SOLD TO THE HIGHEST AND BEST BIDDER OR BIDDERS WHO WILL PAY FOR THE SAME IN CASH OR CASH EQUIVALENT TO THE PURCHASE PRICE. THE PURCHASER SHALL BE ENTITLED ONLY TO A RETURN OF THE PURCHASE PRICE AND FEES WILL BE THE RESPONSIBILITY OF THE PURCHASER. IF THE SALE IS CANCELED, THE PURCHASER SHALL HAVE NO FURTHER RECONCILE AGAINST THE GRANTOR, THE GRANTEE, OR THE TRUSTEE. FOR THAT PURPOSE.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances as well as any prior covenant by a fixture filing; and to any and all matters in the premises might disclose. This property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular use or purpose. In addition this Notice of Trustee’s Sale is given to the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to all interested third parties. The property is being sold with the express permission of the applicable governmental entities’ rights to the property as required by 26 USC 7428.

This property is being sold with the express permission of the applicable governmental entities’ rights to the property as required by 26 USC 7428.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances as well as any prior covenant by a fixture filing; and to any and all matters in the premises might disclose. This property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular use or purpose. In addition this Notice of Trustee’s Sale is given to the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to all interested third parties. The property is being sold with the express permission of the applicable governmental entities’ rights to the property as required by 26 USC 7428.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances as well as any prior covenant by a fixture filing; and to any and all matters in the premises might disclose. This property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular use or purpose. In addition this Notice of Trustee’s Sale is given to the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to all interested third parties. The property is being sold with the express permission of the applicable governmental entities’ rights to the property as required by 26 USC 7428.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances as well as any prior covenant by a fixture filing; and to any and all matters in the premises might disclose. This property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular use or purpose. In addition this Notice of Trustee’s Sale is given to the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to all interested third parties. The property is being sold with the express permission of the applicable governmental entities’ rights to the property as required by 26 USC 7428.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances as well as any prior covenant by a fixture filing; and to any and all matters in the premises might disclose. This property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular use or purpose. In addition this Notice of Trustee’s Sale is given to the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to all interested third parties. The property is being sold with the express permission of the applicable governmental entities’ rights to the property as required by 26 USC 7428.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances as well as any prior covenant by a fixture filing; and to any and all matters in the premises might disclose. This property is sold as is, where is, without representation or warranties of any kind, including fitness for a particular use or purpose. In addition this Notice of Trustee’s Sale is given to the State of Tennessee Department of Labor or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of this foreclosure is being given to all interested third parties. The property is being sold with the express permission of the applicable governmental entities’ rights to the property as required by 26 USC 7428.
known to the Substitute Trustee may include: Secretary of the State and the Secretary of the Commonwealth. Terms of Sale will be public auction, for cash, free and clear of rights of homestead, redemption and of other encumbrances whatever they may be, and in no event shall be sold for less than the amount of the debt and foreclosure costs and expenses incurred in connection with such property, plus any interest thereon at the statutory rate of interest allowed by law. The Reserve price and shall have no other recourse. Once sold, the purchaser shall only be entitled to a
return of any monies paid towards the purchase price and shall have no other recourse. Once the purchase is made, the Substitute Trustee may deem the sale final in which case the Trustee will not refund monies.

The real property will be sold AS IS, WHERE IS, with no warranties or representations of any kind, express or implied, and subject to all limitations, warranties regarding the condition of the property or marketability of title. This is an absolute auction. This may be an attempt to collect a debt and any information obtained may be for that purpose.

Shapiro & Ingus, LLP, as Substitute Trustee, will, on or about 10:00 A.M., at the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale, at public auction, real estate situated in the City of Chattanooga, Hamilton County, Tennessee, which real estate is described as

05/09/2018 033450 D 01400 439 E MARTIN LUTHER KING BLVD CHATTANOOGA 37403 Commercial

05/09/2018 033154 F 00100 1706 JEFFERSON ST CHATTANOOGA 37408 Residential (2.12 Units)

05/09/2018 033515 F C 00150 3516 ROYALTON AVE CHATTANOOGA 37408 Residential (2.12 Units)

05/09/2018 033462 D 00901 805 S GREENWAVE AVE CHATTANOOGA, TN 37404 Residential (2.12 Units)

05/09/2018 033462 D 00901 805 S GREENWAVE AVE CHATTANOOGA, TN 37404 Residential (2.12 Units)

05/09/2018 033160 D A 00103 2709 W 41ST AVE N CHATTANOOGA 37406 Residential (2.12 Units)

05/09/2018 033152 D F 00090 4136 ZEPHYR LN CHATTANOOGA 37416 Residential (2.12 Units)

05/09/2018 033155 D A 03900 1165 WISNEY RD CHATTANOOGA 37421 Residential (2.12 Units)

05/11/2018 033261 N L 01400 822 MERRIM ST CHATTANOOGA 37404 Residential (2.12 Units)

05/11/2018 033261 N L 01400 822 MERRIM ST CHATTANOOGA 37404 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)

05/11/2018 033120 L B 00400 735 BROAD ST STE 305 CHATTANOOGA 37402 Residential (2.12 Units)
United Airlines will begin non-stop, daily service between Chattanooga and Washington Dulles International Airport (IAD) on Oct. 4, 2018. United also will suspend service to Newark when this new route to Dulles begins in October.

The Washington Dulles flight will be the second non-stop route to the nation’s capital from the Chattanooga Airport, which provides travelers with direct flights to nine cities and connections to many international destinations. The aircraft will be an Embraer 190.

“We’re disappointed with the cancellation of the Newark service, we appreciate United’s ongoing commitment to our region and our passengers,” says Terry Hart, president of Chattanooga Airport.

The new direct flight between Chattanooga and Washington Dulles will begin in October with two daily departures from both destinations. The United flight will arrive at Washington Dulles at 2:42 p.m. and 7:35 p.m., and the flights to Chattanooga will depart at 8:15 a.m. and 5:05 p.m.


Source: Chattanooga Airport

$2.9 million in taxes

So while Jack Daniel’s says this is a “new and punitive tax” dumped on it in 150 years of making sipping whiskey, the people running the company know the possibility of this tax is floating out there in the world of spirits. Even if Kentucky offers a franchise and excise credit back to the bourbon makers, which Alexander calls a convoluted way of doing business, Brown-Forman didn’t have the covers over its head.

With that in mind, Jack Daniel’s, like most other major companies, spreads the love to lawmakers’ campaign funds. More than $391,700 to Tennessee legislators and their political action committees.

Alexander, who has received about $57,000 from Jack Daniel’s over the last six years, says the money simply gives the company a chance to bend his ear but doesn’t necessarily determine the outcome of his vote.

“They can come in and say, hey, you got a minute, and I don’t think that’s any different than anybody else.”

Alexander says, “I’m sometimes asked to use the Lincoln County process.”

But the attorney general opinion states, “There is no discernable reason to distinguish one distillery from other existing distilleries and, especially since the exemption at issue is purportedly the one that distinguishes Tennessee whiskey from bourbon. Thus Tenn. Code Ann. 57-2-106(c) constitutes impermissible discrimination in violation of the equal protection provisions of the Fourteenth Amendment to the United States Constitution, as well as impermissible class legislation in violation of the article XI, section 8, of the Tennessee Constitution.”

Those don’t sound like the words of someone who sits down with a bottle of Jack every evening after work.

Their own view

Tennessee legislators don’t care whether the attorney general agrees with them. In fact, they disagree with Slattery so often one could question why Tennessee even needs an attorney general – at least with this Lecture.

State Rep. David Alexander, the Winchester Republican who sponsored the barrel exemption bill, says the Legislature made the right move regardless of the AG’s opinions.

“There were two attorney general’s opinions that were issued almost in a month’s time, and they both said the very same thing: that what we were trying to do was unconstitutional. And that was too quick in our opinion, and I don’t believe they did any research into the process,” says Alexander, who is leaving the Legislature for a Franklin County mayoral run.

Alexander concedes he isn’t certain the attorney general is supposed to undertake the kind of research needed to get to the bottom of a Jack Daniel’s barrel. (Has anyone ever made it that far without getting too wasted to walk?) Maybe that’s why David Lee Roth always forgot the words to the song.)

“But if they had taken the time to research the process of how you make Tennessee whiskey, they would have realized the scientific evidence was overwhelmingly in our favor,” Alexander says.

One of Jack Daniel’s arguments is that the whiskey transforms the barrels as it sits in them. And while that’s true, according to the AG opinion, it’s not applicable on the same day the barrels transform the whiskey, giving both a value they didn’t hold at the start.

State Sen. David Yager, who sponsored the Senate version of the bill, simply says “we respectfully disagree” with the AG’s opinion.

“The General Assembly has the authority to enact tax exemptions under Article 2 of Tennessee’s Constitution as evidenced by the well-known instances when the Legislature has done this. The law in question merely clarifies Tennessee property tax laws to prevent unlawful property tax from being imposed on distilleries statewide.”

Money matters

While Jack Daniel’s argues it has never paid this type of tax, Kentucky’s largest distillers are paying $17.8 million in ad valorem taxes on bourbon barrels this year, according to the Kentucky Distillers’ Association.

Meanwhile, the exemption for Jack Daniel’s would affect taxes in Gibson, Madison, Montgomery and Williamson counties, as well as tiny Moore County where Jack is made, causing a loss of more than $2.9 million in taxes.

Airport to launch non-stop flight to D.C. this fall

How can you meet your short-term goals?

Why do you invest? If you’re like most people, you’d probably say that, among other things, you want to retire comfortably. Obviously, that’s a worthy long-term goal, requiring long-term investing. But as you journey through life, you’ll also have short-term goals, such as saving for your college education, remodeling your kitchen or taking a much-needed vacation. Will you need to invest differently for these goals than you would for the long-term ones?

To answer that question, let’s first look at how you might invest to achieve your longer-term goals. For these goals, the key investment ingredient is growth – quite simply, you want your money to grow as much as possible over time. Consequently, you will likely want a good percentage of growth-oriented vehicles, such as stocks and other stock-based investments, to fund your 401(k), IRA or other accounts.

However, the flip side of growth is risk. Stocks and stock-based investments will always fluctuate in value – which means you could lose some, or even all, of your principal. Hopefully, though, by putting time on your side – that is, by holding your growth-oriented investments for decades – you can overcome the inevitable short-term price drops.

In short, when investing for long-term goals, you’re seeking significant growth and, in doing so, you’ll have to accept some degree of investment risk. But when you’re after short-term goals, the formula is somewhat different: You don’t need maximum growth potential as much as you need to be reasonably confident that a certain amount of money will be there for you at a certain time.

You may want to work with a financial professional to select the appropriate investments for your short-term goals. But, in general, you’ll need these investments to provide you with the following attributes:

• Protection of principal – As mentioned above, when you own stocks, you have no assurance that your principal will be preserved; there’s no agency, no government office, guaranteeing that you won’t lose money. And even some of the investments best suited for short-term goals won’t come with full guarantees, either, but, by and large, they do offer you a reasonable amount of confidence that your principal will remain intact.

• Liquidity – Some short-term investments have specific terms – i.e., two years, three years, five years, etc. – meaning you do have an incentive to hold these investments until they mature. Otherwise, if you cash out early, you might pay some price, such as loss of value or loss of the income produced by these investments. Nonetheless, these types of investments are usually not difficult to sell, either before they mature or at maturity, and this liquidity will be helpful to you when you need the money to meet your short-term goal.

• Stability of issuer – Although most investments suitable for short-term goals do provide a high degree of preservation of principal, some of the issuers of these investments are stronger and more stable than others – and these strong and stable issuers are the ones you should stick with.

Ultimately, most of your investment efforts will probably go toward your long-term goals. But your short-term goals are still important – and the right investment strategy can help you work toward them.

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.

Stan Russell, CGP, AAMS®
FINANCIAL ADVISOR
1205 Pointe Centre Dr., Ste 180 Chattanooga, TN 37404
423-894-0058

Stan Russell, CGP, AAMS®
FINANCIAL ADVISOR
1205 Pointe Centre Dr., Ste 180, Chattanooga, TN 37404
423-894-0058

Edmund Jones
MAKing SENSE OF iNVESTING

How can you meet your short-term goals?

Why do you invest? If you’re like most people, you’d probably say that, among other things, you want to retire comfortably. Obviously, that’s a worthy long-term goal, requiring long-term investing. But as you journey through life, you’ll also have short-term goals, such as saving for your college education, remodeling your kitchen or taking a much-needed vacation. Will you need to invest differently for these goals than you would for the long-term ones?

To answer that question, let’s first look at how you might invest to achieve your longer-term goals. For these goals, the key investment ingredient is growth – quite simply, you want your money to grow as much as possible over time. Consequently, you will likely want a good percent- age of growth-oriented vehicles, such as stocks and other stock-based investments, to fund your 401(k), IRA or other accounts.

However, the flip side of growth is risk. Stocks and stock-based investments will always fluctuate in value – which means you could lose some, or even all, of your principal. Hopefully, though, by putting time on your side – that is, by holding your growth-oriented investments for decades – you can overcome the inevitable short-term price drops. In short, when investing for long-term goals, you’re seeking significant growth and, in doing so, you’ll have to accept some degree of investment risk. But when you’re after short-term goals, the formula is somewhat different: You don’t need maximum growth potential as much as you need to be reasonably confident that a certain amount of money will be there for you at a certain time.

You may want to work with a financial professional to select the appropriate investments for your short-term goals. But, in general, you’ll need these investments to provide you with the following attributes:

• Protection of principal – As mentioned above, when you own stocks, you have no assurance that your principal will be preserved; there’s no agency, no government office, guaranteeing that you won’t lose money. And even some of the investments best suited for short-term goals won’t come with full guarantees, either, but, by and large, they do offer you a reasonable amount of confidence that your principal will remain intact.

• Liquidity – Some short-term investments have specific terms – i.e., two years, three years, five years, etc. – meaning you do have an incentive to hold these investments until they mature. Otherwise, if you cash out early, you might pay some price, such as loss of value or loss of the income produced by these investments. Nonetheless, these types of investments are usually not difficult to sell, either before they mature or at maturity, and this liquidity will be helpful to you when you need the money to meet your short-term goal.

• Stability of issuer – Although most investments suitable for short-term goals do provide a high degree of preservation of principal, some of the issuers of these investments are stronger and more stable than others – and these strong and stable issuers are the ones you should stick with.

Ultimately, most of your investment efforts will probably go toward your long-term goals. But your short-term goals are still important – and the right investment strategy can help you work toward them.

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.
Bitcoin fans rave, but understand it's still a risky business

By Jeannie Naujek

By now, anyone who follows Wall Street even slightly has heard of cryptocurrency and its most famous spawn – Bitcoin, which launched in 2009 but grabbed headlines last year for its wild swings in valuation.

Today there are some 1,500 digital coins on the market - including Bitcoin, a faux cryptocurrency launched by Oscar Mayer to reward “investors” with free bacon as the value goes up.

But for bitcoin believers, cryptocurrency is more than just a bunch of baloney. When the first cryptocurrency exchange opened in 2010, a bitcoin was worth pennies in U.S. dollars, and the currency bumped above $100 market value until 2013.

It took until early 2017 to rise above $1,000 but starting last summer, bitcoin went on a tear, reaching $17,900 before losing half its value by February. That means anyone who bought at the hype lost 90%.

Recently bitcoin has been hovering around $8,400 U.S. dollars, according to Coinbase, an online exchange where anyone can buy or sell digital currencies.

And since the early days, Ether, Litecoin and other digital currencies have joined bitcoin on the exchanges, which track movements in the valuation that can make investors paper millionaires - or big losers overnight.

Back in bitcoin’s early days, Chattanooga attorney T.J. Gentle was CEO of Smart Furniture, a venture-backed company that allowed people to customize and order furniture online. Around 2011, he recalls, a customer offered to pay for a $10,000 order in bitcoin.

Smart Furniture turned it down.

“I’ve never had the heart to go back and say see what that $10,000 in bitcoin in 2011 would be today,” Gentle admits.

A quick check reveals that the $10,000 order would be worth more than $14 million today.

And at the height of bitcoin’s valuation last December, it was worth more than twice as much - $33.5 million.

But while there are “bitcoin ATMs” scattered around the country, it’s still hard to spend digital currencies, although the online retailer overstock.com takes it, as well as some local retailers like the Nashville restaurant Flyte.

At a recent Bitcoins & Beer Meetup Village Pub in East Nashville, half a dozen enthusiasts talked animatedly about the future of cryptocurrency – its prospects for a healthy return, and the future of blockchain technology.

All are aware of the risk of putting U.S. dollars into unsecured, speculative currencies.

“It’s worth learning about and investing in, but only invest long-term what you can afford to lose,” says Lij Shaw, a record producer and engineer.

“Because it’s still risky.”

But nearly everyone has his eye on the long term. James White, a Meetup regular who bought bitcoin early, says he owns no stock equities and is investing solely in cryptocurrency.

“I’m going long,” he says. “Go long and stay long.”

Cryptocurrency enthusiast Eddie Davis says he believes that while certain coins may come and go, digital currency is here to stay and will be embraced in developing countries where the ability to bank is limited.

“I think the driver is going to be the lack of financial availability in the ‘Third World,’”

Gentle, a startup veteran and attorney with Miller & Martin’s Chattanooga office.

“Block chain technology is a grassroots effort from developers who were libertarian-minded and wanted to sort of decentralize transactions from a centralized government or a centralized bank.

“But it turns out that the technology used to create this system is incredibly useful for doing things like validating who people are, securing records and data in a way that makes it easy to see who accessed that information and who has the credentials to access that. So, it lends itself really well to industries where we are emerging as hubs of our respective technology sectors.”

Powell adds even his business, real estate, is abuzz about the possibilities of sharing data securely and simultaneously between the many parties involved in a sale: buyers, sellers, agents, attorneys and banks.

“Every time I go to a conference, someone asks about the application of blockchain in real estate,” he says.

“When you look at some of the numbers and how much money is being invested into certain blockchain initiatives, the ways that it can potentially revolutionize different industries, it’s already making a difference.”

Last year, blockchain start-ups attracted over $900 million in traditional venture capital rounds (not counting initial coin offerings), according to Crunchbase.

Investment this year may well exceed that.

“Our technology generation ago, some of the world’s smartest people were spending all their time trying to figure out how to get people to click on an ad,” Gentle says.

“Now they’re figuring out how to take this technology and create a better product.”

What is it and how does it work?

Distributed ledger technology – a broader term that includes and is often shortened to blockchain – is an underlying decentralized digital records system that powers digital (or crypto) currencies like bitcoins. (A simplistic but useful analogy is to think of bitcoin as an application of blockchain in the same way that email or Uber is an application of the internet.)

The term “ledger” refers to the total record of all actions associated with a transaction on a blockchain platform. It is distributed to multiple computers, decentralized, shared and replicated, with access allowed to authorized users. Data is encrypted and is immutable and decentralized by an authorized user.

Any changes become part of the “ledger” and are updated simultaneously and in real time so that all parties who are verified to access the data can see it at once.

By definition, blockchain is decentralized, so no one governing body – whether it be the Federal Reserve or “ours” own data. Because of this, blockchain allows for peer-to-peer transactions, just as Napster allowed people to share digital music files amongst themselves, cutting out the record labels, music stores, artists and others who normally would have gotten paid from the transaction.

Essentially, distributed ledger technology returns the internet to the open-source Napster days – before plat-
**Simplified look at the steps in generating a block on the chain**

Creating a new system of decentralized record-keeping – a system that has the potential to eliminate the need for such trusted middlemen institutions as banks and credit card companies – is necessarily complex. Here is a simplified walk through the steps of a single transaction.

**Wallets and addresses**

Wallets are files that hold addresses. Addresses are identifiers that are created for each Bitcoin exchange transaction. While they might seem similar to bank accounts, this is a poor reference. You should create a new address for every transaction to protect your privacy. Public addresses are a string of 27–34 alphanumeric characters.

**Secure for the individual**

The generation of a new address creates a set of keys linked to that address. The private key allows only the address owner. The corresponding public key can be shared with the individual with whom you are transacting with. It acts like a digital signature, insuring that only the rightful owners of digital currency are using it. It is also used by others on the network to verify the validity of the transaction.

**Hash function**

A hash function takes input of any size and generates a corresponding unique output of a fixed size. This process is called hashing. A hash serves a digital fingerprint. A common hashing algorithm – like the one used by Bitcoin – produces an output of 256 bits (32 bytes). Some examples:

**Input:** Hashed output:

| 639EFC0D8A1B2F31E6169E82E78C2A97DF20C10DB182E099FC95DC1A323668 |

**Input:** Hashed output:

| 53A55FC0E2A3D7F8E56656D84B7A0154CD9C5F9DF8498C4178B18C0D6A7C0 |

**Input:** Hashed output:

| C7BE1ED307B1DD4DBA997C6452F7E09F8BCDE2B085B15B4C4E1C40D71D4E |

**Hashes are fixed in size, and appear random. Notice the above example that even changing a single bit to “0” to “9” generates a completely new hash, offering no clue to the two inputs’ similarity. Hashes are a critical element in blockchain technology, as hashes are used as identifiers for blocks, transactions and addresses. Contributing to the security and immutability of the chain, the smallest slightest change to a hash value in any block in the block chain will result in changes to every subsequent hash value, resulting in a rejection by all the nodes.**

**Nodes**

Nodes are all the computers operating in a given network. Each node contains the most up-to-date version of the blockchain. Nodes always work on the longest (ie. most recent) version of the blockchain. Certain nodes serve as miners, actively verifying transactions and seeking to solve cryptographic mathematical puzzles to create new blocks of information for the chain.

**Blocks**

Bundles of information that are identified by a unique hash and contain only the transaction information and previous block’s hash value.

**Miners**

A subset of nodes that work to add new blocks to the chain by solving complex mathematical puzzles. They follow a consensus protocol and if they solve acceptable blocks, they are rewarded with crypto-tokens (12.5 bitcoins).

**Nonces**

A mathematical “puzzle” involves taking the data in a block, adding a unique number (nonce) to it and generating a hash that meets certain standards. The mathematical work required to solve these problems – which involve creating a hash value that meets certain standards – is extremely laborious. (Generating as many as 32 septillion hashes is required to land on the successful hash.) Because it requires such tremendous computer processing power and speed (because the first successful solution gets the reward and miners’ nonces is a task now practiced by large conglomerations of computers**,** many blockchain ledgers rely on this work – called “Proof of Work.” – to insure their security.

**Creation of a new block-in-progress**

The verified transaction request now bundled with other transaction requests into a list or a block.

**Hash value**

The value that meets certain standards – is extremely laborious. (Generating as many as 32 septillion hashes is required to land on the successful hash.) Because it requires such tremendous computer processing power and speed (because the first successful solution gets the reward and miners’ nonces is a task now practiced by large conglomerations of computers**,** many blockchain ledgers rely on this work – called “Proof of Work.” – to insure their security.

**Out**

*On May 12 the recorded number of transactions per block that day were 1073.

Blockchain technology is capable of storing much more than cryptocurrency balances. Its record-keeping abilities can include medical records, titles, election results, energy shares trades, videos and social media information and more. Huge amounts of information can be hashed into a single 64-character hash.**

**Environmentalist**

Worries about the electrical consumption of these mega computers. David Malone, lecturer at Maynooth University in Ireland, estimates that Bitcoin alone consumes as much electricity as the country of Ireland at any given moment. Consequently, areas where electricity is cheap and dependable – like China – are favored by these giant mining operations.

**Hashing the cost out of health care**

Blockchain technology also helps solve a critical element that has been weighing on the early evolution of the internet: that of establishing one’s online identity.

In a blockchain environment identities can be established and verified, and “follow” a person through all his or her digital transactions. This can aid and simplify any number of transactions a person participates in throughout his or her everyday life.

For corporate entities, platforms can be built on blockchain networks to simplify and accelerate business transaction processes.

**Hashing the cost out of health care**

Large corporations are starting to invest heavily in blockchain technology. In Nashville, startups like Hashed Health are also generating a lot of buzz. Hashed Health builds blockchain solutions for problems in the health care industry including consumer payments, supply chain management and provider credentialing.

Last year, the company secured $2 million in funding from investors including Martin Ventures and formed a relationship with Change Healthcare, which recently launched its own blockchain-based network that can be used by hospitals, physician practices and insurance companies for tracking medical claims and payments.

Refreshingly, Hashed Health defies the youth-obsessed stereotype of tech companies: its executives bring many years of experience in health care to the table. Because of this maturity and understanding of a complex system, Hashed Health spends plenty of time saying no to projects.

“There are so many places where blockchain makes sense that we don’t have to be a disruptive technology,” notes Giles Ward, chief operating officer.

“We have a very sophisticated health care system. It’s not efficient, it’s not sustainable, but it’s not dumb. And the low-hanging fruit is of such great value that we can spend the next 10 years providing measurable advancement and value and cost savings and efficiency without ever having to touch the system as it is right now.”

One of those areas is physician credentialing, a necessary but tedious function that is fraught with delays, costs and
Five tips for buying a home in a competitive market

1. **Get preapproved:** Even with a precompetitive market, some homeowners begin visiting homes without a mortgage approval letter from their lender. But in this market, preapproval letters are key to a smooth home buying process. Anyone can make an offer, but a true offer has either a preapproval letter or proof of funds documentation.

2. **Follow these tips to be closer to owning the home you want:**

   - Acquire a Realtor: The resources, experience and skills of a Realtor are priceless when it comes to buying a seller’s market. Every detail matters, especially in a hot, fast-moving market. Working with a Realtor can make all the difference and save buyers time and stress.

   - Using a Realtor can get your name at the top of the list because listing agents are often more apt to go with a buyer who’s working with a Realtor who is reputable and can get the deal done efficiently, especially if their seller needs to turn around and purchase a home quickly after the sale.

   - Get preapproved: Even with a competitive market, some homeowners begin visiting homes without a mortgage approval letter from their lender. But in this market, preapproval letters are key to a smooth home buying process. Anyone can make an offer, but a true offer has either a preapproval letter or proof of funds documentation.

   - A preapproval means a lender has examined your credit and other expenses to determine how much mortgage you could afford given their underwriting guidelines. Submitting an offer with a preapproval letter could sink your bid in a hurry because prequalification only shows how much a house you could afford based on income. Submitting an offer with a preapproval shows you’re a serious buyer, ready and financially able to close the deal.

   - Be prepared to make strong, flexible offers: Have your Realtor pressure washing the pool to prepare for the local center for its array of summer activities.

   - The "RED" in RED Day stands for “Renew, Energize, Donate.” Each year, on the second Thursday of May, the entire company closes their offices for a day of service. "Contributing to my community is an important part of my life and my business," says Mark Hite, a top-producing agent in the city and board member at Chambless Center. "I enjoy working for a company and alongside other agents who value that service, as well.”

   - Savannah Marshall, Kirby Reilly, Carmen Patty and Alexis Scott

   - Locally, Keller Williams has partnered with Chambless Center for more than five years. Keller Williams associates have donated time and money to help clean and prepare the child care center for its summer activities.

   - In addition, agents this year worked to finish two on-site duplexes for transitional housing as students move out of the foster care system. There are 10 transitional housing units in the southeast region, all of which are provided locally by Chambless Center.

   - Many local sponsors joined Keller Williams in the day of service including Jody Millard Pest Control, who grilled and served lunch to the team of volunteers. Maryann Azambuja of Choice Home Warranty, RCS Construction and Jeremy Ames of First Title Insurance provided breakfast. Source: Keller Williams Realty

   - Geoff Ramsey

   - President, Greater Chattanooga REALTORS®

   - Follow these tips to be closer to owning the home you want:

     - Acquire a Realtor: The resources, experience and skills of a Realtor are priceless when it comes to buying in a seller’s market. Every detail matters, especially in a hot, fast-moving market. Working with a Realtor can make all the difference and save buyers time and stress.

     - Using a Realtor can get your name at the top of the list because listing agents are often more apt to go with a buyer who’s working with a Realtor who is reputable and can get the deal done efficiently, especially if their seller needs to turn around and purchase a home quickly after the sale.

     - Get preapproved: Even with a competitive market, some homeowners begin visiting homes without a mortgage approval letter from their lender. But in this market, preapproval letters are key to a smooth home buying process. Anyone can make an offer, but a true offer has either a preapproval letter or proof of funds documentation.

     - A preapproval means a lender has examined your credit and other expenses to determine how much mortgage you could afford given their underwriting guidelines. Submitting an offer with a preapproval letter could sink your bid in a hurry because prequalification only shows how much a house you could afford based on income. Submitting an offer with a preapproval shows you’re a serious buyer, ready and financially able to close the deal.

     - Be prepared to make strong, flexible offers: Have your Realtor...
ask for the seller’s preferred closing date. Your contract might very well be accepted simply because of your flexibility on timing.

In a competitive seller’s market, your offer not only needs to be complete, it needs to be clean, which means no contingencies. Try your best to overlook cosmetic changes a home needs that you can fix after moving in.

In addition, if everyone else is offering 10-day due-diligence periods, and you and your Realtor are confident it’s a great home, make your due-diligence just five days. Little things can make a big difference.

Gather your best down payment: Present an offer with the highest down payment you could reasonably manage. Sellers are more likely to accept an offer from a buyer with a larger down payment for a variety of reasons, including the belief that a buyer with a larger down payment is going to more smoothly qualify for a mortgage.

Be prepared to make a quick decision: Possibly the most difficult part of a seller’s market is having to make rush decisions. Buying a home is typically the largest investment you’ll ever make, but moving quickly can make the difference in getting that dream home.

Most buyers are only able to view a home once before deciding whether to make an offer. One way to make those decisions easier is to determine your priorities ahead of time and share them with your Realtor.

Connect with a Realtor at www.gcar.net to get off on the right foot in your search for a home. They’ll provide more tips for how to navigate our housing market and go from potential buyer to new homeowner.

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 service Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia.

More information: www.gcar.net; 423 698-8001
Mayor Andy Berke has unveiled his proposed general operating and capital improvement plan budgets for the City of Chattanooga’s 2019 fiscal year. The general operating budget totals $262,020,000, a 3.39 percent increase over the previous year’s budget. It is joined by a $152,800,000 CIP budget.

Highlights in this year’s proposed budgets include:

- Six million dollars for street paving and public infrastructure, surpassing the record levels of funding provided for this in last year’s budget.
- More than $1.8 million for the expansion and improvement of early childhood initiatives, including expansion of the Baby University program and new training support for childcare providers.
- One million dollars to capitalize an Affordable Housing Trust Fund – the first in Chattanooga’s history – that will be used to supplement federal funding, various tax incentives and special grants utilized by local government and its private sector partners to promote affordable, high-quality housing.
- Funding to address homelessness in Chattanooga, including support of nonprofit partners like Chattanooga Regional Homeless Coalition and Family Promise, as well as funding for a new Interagency Council on Homelessness to coordinate and focus housing strategies.
- Advancing the Chattanooga Innovation District by activating public spaces and reimagining several city-owned properties in the district.
- Reviving a summer jobs program in the Department of Public Works that will employ young people when they are out of school.
- Fully funding the Victim Services Unit to help families and neighborhoods heal after incidents of crime.
- Maintaining full staffing levels at the Chattanooga Fire Department, ensuring their ability to respond rapidly to emergencies and maintain their ISO rating of one.
- Replacements for computers and technology at Youth & Family Development Centers throughout Chattanooga.

As in years past, the budgets were crafted through months of public engagement and collaboration with the community through a process called Budgeting for Outcomes.

RE/MAX Renaissance supports homeless ministries

Hixson community partners are joining together to recognize May as Homeless Awareness Month. This is a collaborative effort spearheaded by two Chattanooga Chamber of Commerce member companies: Dominion Senior Living of Hixson and RE/MAX Renaissance of Hixson.

Guest speakers will be making presentations and sharing their experiences working with the homeless population at Dominion this month. Residents will also be collecting sample sized toiletries for a local shower ministry.

*“Together, our community can make a difference,” says Brenda Purcell, broker of RE/MAX Renaissance.

Herb Hooper, coordinator of the weekly shower ministry at First Baptist Church at the Golden Gateway, recently estimated that 18-20 homeless residents in Chattanooga receive weekly showers, while 20-25 receive free laundry services.

Hooper, a former vice-president at Chattanooga State Community College, says the program also provides 25-30 haircuts and facials by the college’s cosmetology students. He estimates about 10 percent of their customers are veterans.

In addition to the shower, laundry and personal hygiene services, Mustard Tree Ministries, an inner city ministry affiliated with First Centenary Methodist Church, hosts a weekly dinner at First Baptist.

Presently, a network of 15 area churches and over 100 volunteers provide a warm meal and an optional worship service on Thursday evenings. The nutritionally planned meals are prepared by the church members.

Approximately 120-160 individuals are fed at this meal. Shuttle service is provided to and from First Baptist by Mustard Tree. The number increases toward the end of the month as many homeless run out of money. (Some recipients receive limited monthly SSI or disability checks.)

The shower ministry needs sample sized toiletries (shampoo, lotion, soap and deodorant), laundry detergent pods and dryer sheets to distribute. Drop-off points include Dominion Senior Living Center of Hixson, 2143 Northpoint Blvd. and RE/MAX Renaissance, 6402 Hixson Pike.

For more information: 423-322-0011

Source: RE/MAX Renaissance

GREATER CHATTANOOGA REALTORS®
Are online mortgages more attractive than online dating?

Society’s general acceptance of and reliance on technology is permeating everything from dating to the housing industry. In fact, the number of Americans who say they’d feel comfortable applying for a mortgage is greater than those who’d consider online dating. That’s according to the Homebuyers Insight Report conducted by Bank of America. The report references a recent survey that found several other interesting statistics about home owners and prospective buyers, including:

- The majority (52 percent) would apply or have already applied for a mortgage via mobile or online.
- Nearly half (48 percent) feel comfortable taking a video tour of a home and 36 percent will gladly attend an open house using virtual reality.
- Almost all first-time buyers think technology will play a role during each stage of the home buying process — not just in the researching stage, but also in the mortgage application, price negotiation and closing stages.
- However, the online mortgage business has yet to gain the full confidence of many consumers. Nearly two-thirds of survey respondents said that despite the perceived convenience of online mortgage applications, they still prefer the “old-fashioned” method of working with a person when applying for a home loan.

“Most new-home buyers will find that working directly with a local mortgage representative — especially one who’s familiar with the nuances of residential construction — often provides the smoothest experience. These representatives are best able to help you determine a realistic budget and then navigate through the home-buying process. Some additional suggestions to keep in mind as you get started:

Shop around for the right mortgage lender: It could be a large bank, a local credit union or a home builder who offers the best financing options for your needs. Experts recommend speaking to at least three different lenders to compare credentials, programs and rates.

Keep an eye on those interest rates: Interest rates have increased in recent months and are widely expected to continue rising incrementally throughout 2018 and 2019. However, they still remain near historic lows, which makes now one of the best times to secure the long-term savings and peace of mind that come with investing in a new home.

Shop around for the right builder: Your friends or family members might be able to reference builders with whom they’ve had positive experiences. Or, if you’re looking at specific neighborhoods and developments, speak to some of the area residents about their experiences with their home builder.

The Home Builders Association of Greater Chattanooga would also be more than happy to assist you in finding the best, most qualified builders in the area who can build your dream home. Contact us at info@hbagc.net.

‘Breaking In’ shows just how bad a movie can be

Given the number of movies made each year, you’d think there would be enough good ones to go around. One or two decent films per weekend out of the several hundred movies now being released each year shouldn’t be too much to ask.

Then again, maybe it would, as certain weekends appear to be serving as dumping grounds for the worst new films. Last weekend was one such cinematic cesspool, with both major new releases coming in at well below 50 percent on the Tomatometer. The film that scored the highest (41 percent) was “Life of the Party,” a comedy in which Melissa McCarthy refers to her vagina as a search engine called V-Googles and proceeds to demonstrate. The fact that this scene is in the trailer indicates that someone thought it would be enough to entice me to spend nine bucks to see the entire movie on a big screen.

My other choice for this column was “Breaking In,” a thriller in which a mother fights to save herself and her offspring from bad men who are after a bag of money.

The Tomatometer score for “Breaking In” was a dismal 27 percent. Now, I make up my own mind about films and often find myself at odds with the critical consensus. For example, I thought “I Feel Pretty” was funny, sweet and socially relevant, but the Tomatometer score of 33 percent indicated I was in the minority.

Still, I felt leery stepping up to the window and buying a ticket to see “Breaking In.” The lady in line ahead of me near the W II counter decided to see “Sunset Boulevard,” which Fathom Events was showing last weekend. I’ve never seen it, and I believe it’s required viewing for anyone who claims to love movies.

But I talked myself out of it, believing I needed to see a new film, and bought a ticket for “Breaking In.” My only consolation is that I can hopefully convince you to avoid it.

The movie opens with a wealthy man putting on an expensive watch and then going running. After he’s hit by a van, someone steps out of the vehicle and then onto his head, finishing the job.

Clearly, the rich man kept bad company, as we learn during a hilariously overwritten phone conversation between the dead man’s daughter, Shaun, and her husband. Within 30 seconds, with saying “Hello,” the husband has explained his wife’s life history to her — because that’s how people talk in the real world.

I was thankful for the clumsy, lazy writing because it mitigated my expectations for what was to come, which means I wasn’t as disappointed as I would have been had I been expecting decent films per weekend out of the several hundred movies released each year.

For example, I was expecting decent films per weekend out of the several hundred movies released each year, but instead were served with a dish of “Breaking In.”

I was in the minority.

Still, I felt leery stepping up to the window and buying a ticket to see “Breaking In.” The lady in line ahead of me near the W II counter decided to see “Sunset Boulevard,” which Fathom Events was showing last weekend. I’ve never seen it, and I believe it’s required viewing for anyone who claims to love movies.

But I talked myself out of it, believing I needed to see a new film, and bought a ticket for “Breaking In.” My only consolation is that I can hopefully convince you to avoid it.

The movie opens with a wealthy man putting on an expensive watch and then going running. After he’s hit by a van, someone steps out of the vehicle and then onto his head, finishing the job.

Clearly, the rich man kept bad company, as we learn during a hilariously overwritten phone conversation between the dead man’s daughter, Shaun, and her husband. Within 30 seconds, with saying “Hello,” the husband has explained his wife’s life history to her — because that’s how people talk in the real world.

I was thankful for the clumsy, lazy writing because it mitigated my expectations for what was to come, which means I wasn’t as disappointed as I would have been had I been looking forward to seeing a movie with originality, personality, or real thrills.

Not long after Shaun and her two kids arrive at her father’s mansion to settle his estate, four criminals show up to retrieve a gym bag containing over $4 million from a safe. They weren’t expecting company but came armed to the teeth anyway and are none too happy to have unexpected guests.

After the story is set in motion, audiences get 90 minutes of inane thriller clichés stitched together like a supercut YouTube video of George Clooney nodding on “ER.” (I used this example because my wife is nipping “ER” and the guy looks like a bobblehead version of himself in many of his scenes.)

There are boring sequences of people tiptoeing down hallways and through rooms, bad guys appearing from out
city departments and local non-profits submit “offers” to city leaders detailing how they intend to achieve the required results.

Offers are reviewed and ranked by teams comprised of city staff, budget analysts and community members before the administration makes funding decisions about each.

"While our economy is healthy, we need to make strategic investments in developing more segments of our workforce. We cannot also redouble our efforts to support and serve children in high-risk ZIP codes," Berke says.

"We can do these things while continuing our investments in public safety, growing our innovation economy, beautifying our parks and public spaces and improving our streets and sidewalks."

"Importantly, we can make these investments without increasing the tax burden on our residents and small business owners."

The City of Chattanooga’s fiscal year begins on July 1, which will require the City Council to approve a spending plan by June 30. According to the council’s budget chairwoman, Carol Berz, education sessions regarding the details of the mayor’s budget will begin May 22. Source: Office of Mayor Berke

From page 19

BUDGET From page 19

The 21st graduation exercises at Tennessee Temple Schools, to be held Monday, May 27 in the main auditorium of Highland Park Baptist Church, will award diplomas to 140 graduates. Evangelist Jack Van Imp of Troy, Michigan, will be the commencement speaker.

Hamilton County Republicans, meeting in convention at Interstate Auditorium Saturday, announced Frank Malloicot for sheriff. Nominated without opposition, Malloicot is a criminal investigator in the office of the attorney general.

Sunday, May 19

Tennessee Paper Mills has announced an improvement and modernization program which will include equipment to eliminate water and air pollution. In all, more than $2.6 million will be expended in the program, W. Max Finley, president and general manager, revealed.

The Chattanooga Jaycees Club was named the outstanding club in the state - metropolitan population division at the annual state convention in Nashville. The local club also took 12 of the 13 first place awards in the areas of civic, public relations and governmental affairs.

Otis H. Segler, special representative with Tri-State Brokerage Agency of Providence Life & Accident Insurance Co., has been named chairman of the 365 Clubs Enrollment Drive for 1966. The annual drive begins this week.

The Chattanooga Boating Club was awarded top trophy for its showing in the annual All-Boat Club Review on Lake Chickamauga Sunday afternoon.

Monday, May 20

Donald Shockley, head football coach at Chattanooga High School, has been recommended by the three U.S. judges in the Eastern District of Tennessee as U.S. Probation Officer for the Eastern District, to be stationed in Chattanooga. The appointment is expected to be confirmed shortly and become effective June 3. U.S. District Judge Frank W. Wilson of Chattanooga made the recommendation.

Tuesday, May 21

Eula A. Johnson Hamilton County Parent-Teacher Association Scholarships at the University of Chattanooga have been awarded to five elementary school teachers for summer school, which begins June 10. They are: Mrs. Helen Collins, Lakeside Elementary School; Mrs. Christine R. Etwon and Mrs. Dora B. Penny, Doddy Elementary School; and Mrs. John R. Lunn, substitute teacher at Alpine Crest Elementary School.

The City Commission approved the employment of six police officers and five firemen as probationers on the recommendation of Commissioner Turner. The employment will be effective June 1 and each new officer will receive $409.50 per month.

Wednesday, May 22

A committee representing several Chattanooga Grocery and supermarket operators urged Chattanoogaans to vote against the proposed Sunday opening law on Tuesday, May 28.

Thursday, May 23

The City Commission has begun consideration of high priority capital improvements for the 1966-69 fiscal year, which would require $8-9 million in bonds. A sharp tax rise is in prospect when the commission starts considering the operating and equipment budgets, city auditor Bill Zachery, indicated.

The board of directors of Memorial Auditorium has recommended to the City Commission that the city purchase the Tivoli Theatre now being leased from Wilby-Kiney Service Corps of Atlanta. The city currently pays $23,106.96 a year in rent and insurance and waives property taxes of $6,444.90. The county waives $6,707.47.

Thomas M. Divine, former sales manager of the old Tennessee Electric Power Co. in Chattanooga and former instructor at McCallie School, has been elected acting president of King College in Bristol.

Mayor Kelley proposed to the City Commission that steps be taken without delay on a library and park downtown and a park along the river in connection with the extension of Riverside Drive. To help get the project underway, he recommended that $500,000 be placed in the capital budget for the fiscal year, which begins June 1.
redundancies. Whenever a physician makes a career move, a new employer must verify credentials like medical school graduation, residency completions, state licensing, biannual recertifications and more. But that process is repeated over and over throughout a physician’s career. To solve it, Hashed Health has built a product called Professional Credentials Exchange (ProCredEx).

“If I graduate from med school and apply for a license with the state of Tennessee, they check, I think, 18 things. And then I get my license and walk over to HCA to apply for a job and they check those same things,” Ward explains.

“Nothing has changed. But it can take months. And even if you don’t move, that stuff is being checked again and again. The block chain provides the signature that says, ‘Here’s a time-stamped and cryptographically guaranteed ...’“ Ward explains.

And then I get my license and walk over to HCA to apply for a job and they check those same things,” Ward explains.

“And so, with reasonable certainty you can accept that credential without picking up the phone.”

The product utilizes a central feature of blockchain technology: the ability to establish a verifiable digital identity — a sort of “permanent record” that can follow a person and simplify any number of transactions he or she participates in through the course of his or her everyday life. That element was never established by the early architects of the Internet and represents a new phase in its evolution.

“The first phase we had was the information phase, where people for the first time were able to connect to a network and access information all over the world,” Gentle says.

“The second phase was the social phase, where people came online and started interacting with each other. “This next phase we had was the information phase, where people for the first time were able to connect to a network and access information all over the world,” Gentle says.

“And then I get my license and walk over to HCA to apply for a job and they check those same things,” Ward explains.

“The second phase we had was the information phase, where people for the first time were able to connect to a network and access information all over the world,” Gentle says.

“Here’s a time-stamped and cryptographically guaranteed signature that says nothing in this record has been altered since it was checked.”

With ProCredEx, once a trusted source performs a verification, it becomes a permanent digital asset and “follows” the person so subsequent employers don’t have to check.

“Now, the second and third time that a doctor goes to a new clinic, the employer can just query the system and say, ‘Of the 20 items we need to credential this doctor to practice here, 18 of them have been checked. Three different people have called Vanderbilt, all three of them said yes, he graduated from med school, and the record they’ve created not only says, I’ve checked it and it’s valid, but those three records look the same,” Ward says.

“‘And so, with reasonable certainty you can accept that credential without picking up the phone.’”

An invisible change

If distributed ledger technology fulfills its promise, consumers may not even notice. They’ll just find everyday transactions getting faster and easier, powered by large corporations like Google, Microsoft, Intel and IBM that are investing heavily in blockchain platforms.

“If blockchain is adopted in the right way, people won’t even see the difference,” Gentle points out.

“There will just be fewer instances of breaches, of consumer data and more security, more transparency in what’s happening with people’s information and how people transact. And more efficiency.”

Blockchain’s ability to facilitate peer-to-peer transactions will threaten some business models, like banks and credit card companies, who could miss out on their cut if people make direct transactions with merchants. But it also carries increased risk.

“Part of the benefit of the bargain when we use these credit card companies and banks, is that they create the security, a way for us to ensure that the transaction is valid,” Gentle acknowledges.

“Whenever we remove them from the equation by using blockchain in a decentralized network, the parties involved have to become their own bank.”

“What the role of entrepreneurs in the space will be is to make blockchain easy for everyone to use it to create a level of trust and security that right now is only being provided by these corporate entities.”

Thinking smarter

Tennessee’s new law is a moderate but significant step into the potential business applications of distributed ledger technology. It recognizes so-called “smart contracts,” which aren’t contracts in the traditional sense but are an automated series of “if, then” conditions carried out in a blockchain environment. In smart contracts, when the programmed conditions are met, the transaction plays out to an end result, such as the transfer of assets. If one of the conditions is not met, the transaction is automatically locked.

It’s a logical next step from digital signatures and digital records and is meant to give people confidence that when they’re transacting and operating under Tennessee law, the terms of their smart contract will be enforced and recognized by the state.

Most states have, by now, begun an initiative or passed legislation dealing with some aspect of blockchain technology or cryptocurrencies, according to a survey by The Brookings Institution.

Arizona has also passed a law recognizing smart contracts. Colorado is looking into incorporating blockchain solutions into government functions, and West Virginia is testing a blockchain-based platform for mobile voting in upcoming primary elections.

Some states have taken a wait-and-see stance as the technology develops and federal regulators mull how to classify and deal with some of its offshoots, most notably cryptocurrencies like bitcoins.

Other states have passed laws regarding blockchain-based cryptocurrencies in an effort to stem fraud and abuse from people issuing new digital currencies through initial coin offerings that amount to get-rich-quick schemes. The Securities and Exchange Commission is closely monitoring ICOs to determine whether new digital currencies constitute securities, which would trigger a host of regulatory requirements and costs.

Some have taken a more aggressive approach. Hoping to diversify its economy and attract tech companies, Wyoming has positioned itself as the most blockchain and cryptocurrency-friendly state in the nation. It has passed laws that exempt cryptocurrency from state money transmitter licensing requirements, and exempt assets held in virtual currencies from property taxes.

To encourage companies to issue new cryptocurrencies, the state also exempts so-called “utility tokens,” which operate somewhat like an iTunes gift card in that they give the holder access to a digital asset. If a new cryptocurrency is classified as a utility token rather than a security, it will not trigger securities regulations.

And since an increasing number of start-up companies are issuing coins through ICOs to raise capital, any state that deems a new coin issue a utility token instead of a security will be an attractive place to register a business.

Bringing in the smartest minds

A competition for the brightest tech minds is especially keen in places like Chattanooga.
ga, which has invested heavily in citywide broadband and incentives for entrepreneurs, and Nashville, where much of the venture capital money is pouring into health care technology.

“A lot of these companies are truly mobile, especially in the startup stage,” explains Gray Sasser, an attorney with Frost Brown Todd in Nashville who advises companies in the blockchain space.

“It’s three or four people as a computer and a server, and they don’t all have to be in the same location. To attract the business, you need to create more than just a regulatory framework. You’re also needing to build that community that would be attractive to technologically-minded companies.”

That’s easier now that Nashville is on the radar of young people looking to leave larger cities.

Two years ago, the Nashville Blockchain Meetup group started with half a dozen people. Now it has 900 members, 200 of whom regularly attend the free and open monthly meetings. They include not only members of tech start-ups, but people from more established companies like Vanderbilt, Bridgestone and HCA.

“So, you’ve got to build some of your own, but you’ve got to make something bright and shiny, and Nashville is doing its part in being a good place to come.”

But in the end, what creates that which could take off in the future. But ICOs that promise high rates of return could violate Securities and Exchange Commission rules. The SEC is closely monitoring ICOs to protect consumers from fraud and abuse.

That’s as it should be, says Gray Sasser, attorney with Frost Brown Todd in Nashville, who advises companies in the area of blockchain and cryptocurrency.

“There are some truly bad actors in this space ... people trying to stand up a token that does absolutely nothing, marketed in a get-rich-quick scheme. Any token that is marketed as something that is going to go up in value very quickly I would steer away from,” Sasser adds.

“These things should be considered long-term investments because they are usually at an early stage in the project’s lifetime, so to ever receive a return would be a long time in the future, and you should really only be investing in a project that you understand.”

Some hot cryptocurrencies
As of May 16, these are some of the hottest cryptocurrencies in circulation.

<table>
<thead>
<tr>
<th>Currency</th>
<th>Trading symbol</th>
<th>Founded</th>
<th>Market value (US$)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bitcoin</td>
<td>BTC</td>
<td>2009</td>
<td>$143.0 billion</td>
</tr>
<tr>
<td>Ethereum</td>
<td>ETH</td>
<td>2015</td>
<td>$70.3 billion</td>
</tr>
<tr>
<td>Ripple</td>
<td>XRP</td>
<td>2012</td>
<td>$27.3 billion</td>
</tr>
<tr>
<td>Bitcoin Cash</td>
<td>BCH</td>
<td>2017</td>
<td>$22.3 billion</td>
</tr>
<tr>
<td>EOS</td>
<td>EOS</td>
<td>2017</td>
<td>10.8 billion</td>
</tr>
<tr>
<td>Litecoin</td>
<td>LTC</td>
<td>2011</td>
<td>$7.8 billion</td>
</tr>
<tr>
<td>Cardano</td>
<td>ADA</td>
<td>2017</td>
<td>$6.6 billion</td>
</tr>
<tr>
<td>Stellar Lumens</td>
<td>XLM</td>
<td>2014</td>
<td>$6.2 billion</td>
</tr>
<tr>
<td>IOTA</td>
<td>MIOTA</td>
<td>2017</td>
<td>$5.3 billion</td>
</tr>
<tr>
<td>TRON</td>
<td>TRX</td>
<td>2017</td>
<td>$4.5 billion</td>
</tr>
<tr>
<td>NEO</td>
<td>NEO</td>
<td>2014</td>
<td>$4.0 billion</td>
</tr>
<tr>
<td>Dash</td>
<td>DASH</td>
<td>2014</td>
<td>$3.3 billion</td>
</tr>
</tbody>
</table>

Source: coinmarketcap.com; MIT Technology Review (May/June 2018)

Blockchain buzzwords
Blockchain and cryptocurrencies have their own lingo, and you’ll probably be hearing a lot more of it in years to come. Here’s a glossary of common terms related to these emerging technologies.

**Address:** Cryptocurrency addresses are used to receive and send transactions on the network. An address is a string of alphanumeric characters, but can also be represented as a scannable QR code.

**Agreement Ledger:** An agreement ledger is a distributed ledger used by two or more parties to negotiate and reach an agreement.

**Attestation Ledger:** A distributed ledger providing a durable record of agreements, commitments or statements, providing evidence (attribution) that these agreements, commitments or statements were made.

**ASIC:** ASIC is an acronym for “Application Specific Integrated Circuit.” A ASIC can be specifically designed to do a single task. In the case of bitcoin, they are designed to process SHA-256 hashing problems to mine bitcoins.

**Bitcoin (uppercase):** The well-known cryptocurrency, based on the proof-of-work blockchain.

**bitcoin (lowercase):** The specific collection of technologies used by bitcoin’s ledger, a particular solution. Note that the currency itself is one of these technologies, as it provides the miners with the incentive to mine.

**Blockchain:** A blockchain is a type of distributed ledger, comprised of unchangeable, digitally recorded data in packages called blocks (rather like collating them on to a single sheet of paper). Each block is then ‘chained’ to the next block, using a cryptographic signature. This allows blockchains to be used like a ledger, which can be shared and accessed by anyone with the appropriate permissions.

**Cryptocurrency:** A form of digital currency based on mathematics, where encryption techniques are used to regulate the generation of units of currency and verify the transfer of funds. Furthermore, cryptocurrencies operate independently of a central entity.

**Digital Identity:** A digital identity is an online or networked identity adopted or claimed in cyberspace by an individual, organization, or electronic device.

**Distributed Ledger:** Distributed ledgers are a type of database that are spread across multiple sites, countries or institutions. Records are stored one after the other in a continuous ledger.

**Disclosed Ledger:** Distributed ledgers are a type of database that are spread across multiple sites, countries or institutions. Records are stored one after the other in a continuous ledger.

**Frost Brown Todd:** A law firm based in Nashville, where much of the venture capital money is pouring into health care technology.

**ICO:** Initial Coin Offering

**Ledger:** An append-only store of records, where records are immutable and may hold more general information than financial records.

**Lightcoin:** A peer-to-peer cryptocurrency based on the Scrypt proof-of-work network. Sometimes referred to as the silver of bitcoin’s gold.

**Mining:** The process by which transactions are verified and added to a blockchain. This process of solving cryptographic problems using computing hardware also triggers the release of cryptocurrencies.

**P2P:** Peer-to-peer, or the decentralized interactions that happen between at least two parties in a highly-interconnected network. P2P participants deal directly with each other through a single mediation point.

**Participant:** An actor who can access the ledger: read records or add records to.

**Private Currency:** A currency issued by a private individual or firm, typically secured against uninsured assets.

**Private Key:** A private key is a string of data that shows you have access to bitcoins in a specific wallet. Private keys can be thought of as a password; private keys must never be revealed to anyone but you, as they allow you to spend the bitcoins from your bitcoin wallet through a cryptographic signature.

**Ripple:** A payment network built on distributed ledgers that can be used to transfer any currency. The network consists of payment nodes and gateways operated by authorities. Payments are made using a series of IOUs, and the network is based on trust relationships.

**Replicated Ledger:** A ledger with one master (authoritative) copy of the data, and many slave (non-authoritative) copies.

**Smart Contracts:** Smart contracts are contracts whose terms are recorded ed in a computer language instead of legal language. Smart contracts can be automatically executed by a computing system, such as a suitable distributed ledger system.

**Tokenized Ledger:** A tokenless ledger refers to a distributed ledger that doesn’t require a native currency to operate.

**Transaction Block:** A collection of transactions on the bitcoin network, gathered into a block that can then be hashed and added to the blockchain.
NOTICE OF SUBSTITUTE TRUSTEE SALE
WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated July 3, 2007, executed by LARRY N. McLAUGHLIN, as Trustee, as same appears of record in the Register’s Office of Hamilton County, Tennessee, recorded July 3, 2007, in Deed Book GI 8394, Page 99; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Bayview Loan Servicing, LLC, a Delaware Limited Liability Company, as Substitute Trustee in trust for the property is being sold with the express reservation that the undersigned will sell and convey only as Substitute Trustee.

This sale will be subject to all matters shown on any recorded documents relating thereto, with the exclusive right of redemption by virtue of any prior liens or encumbrances as of the time of sale which may have been created subsequent to the date of this sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust executed by LARRY N. McLAUGHLIN, as Trustee, as same appears of record in the Register’s Office of Hamilton County, Tennessee, recorded July 3, 2007, in Deed Book GI 8394, Page 99; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Bayview Loan Servicing, LLC, a Delaware Limited Liability Company, as Substitute Trustee in trust for the undersigned, Rubin Lublin, PLLC, and Rubin Lublin, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register’s Office of Hamilton County, Tennessee, recorded on March 15, 2018, in Deed Book GI 8394, Page 91. Wherefore, it is hereby given notice that the entire indebtedness has been declared due and payable, and that Rubin Lublin, PLLC, as Substitute Trustee or his duly appointed agent, have offered, and said due and payable and imposed upon said Substitute Trustee, in lieu of the entire indebtedness due and payable, all right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived in said Deed of Trust executed by LARRY N. McLAUGHLIN, as Trustee, as same appears of record in the Register’s Office of Hamilton County, Tennessee, recorded July 3, 2007, in Deed Book GI 8394, Page 99; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Bayview Loan Servicing, LLC, a Delaware Limited Liability Company, as Substitute Trustee in trust for the undersigned, Rubin Lublin, PLLC, and Rubin Lublin, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register’s Office of Hamilton County, Tennessee, recorded on March 15, 2018, in Deed Book GI 8394, Page 91.
May 18 - 24, 2018

A Scott, PLLC, as Substitute Trustee, with all the rights and duties of the original Trustee named in said Deed of Trust, and NOW, THEREFORE, notice is hereby given that the Substitute Trustee shall sell, with all the power and authority vested in and by the original Trustee named in said Deed of Trust, by virtue of the power and authority vested in and by the original Trustee named in said Deed of Trust, at the usual and customary location at the Hamilton County Courthouse, Chattanooga, Tennessee, on the 18th day of June, 2018, at 1:00 p.m., all right and equity of redemption, statutory or otherwise, homestead, and dower are expressly waived (as provided in said Deed of Trust), and any and all other matters on which the Substitute Trustee and the undersigned may lawfully agree, and to pay the proportion of the tax, taxes, fine, or penalties lawfully agreed upon and to pay the proportion of the costs of such reconstruction as set out in said Deed of Trust. The Substitute Trustee will have the right to adjoin the day of the sale, and time and place certain, and to make further publication, upon said notes, as required by law.

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, HAMILTON COUNTY, COUNTY OF Hamilton, State of Tennessee, a limited liability company, doing business as AmSouth Bank and Mid- South & Associates, P.L.L.C., having been appointed Substitute Trustee(s) by virtue of the power and authority vested in and by the original Trustee named in said Deed of Trust; and

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, HAMILTON COUNTY, COUNTY OF Hamilton, State of Tennessee, a limited liability company, doing business as AmSouth Bank and Mid- South & Associates, P.L.L.C., having been appointed Substitute Trustee(s) by virtue of the power and authority vested in and by the original Trustee named in said Deed of Trust.

Notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, for the benefit of, and for the use and benefit of, the Holders of the legal description referenced as follows: 2.00 acres of land situated in Hamilton County, Tennessee, more particularly described as follows: being all that tract or parcel of land described as Tract 1004, Chattanooga Metropolitan Planning Commission, Hamilton County, Tennessee, as recorded in Book 3244, Page 464.

REMEMBER: The right to redeem the property as required by 26 U.S.C. §§7425 and T.C.A. §67-1-1433.

WHEREAS, default having been made in the payment of the debt(s) and/or obligations(s) evidenced by the above referenced notes, and the current holder of said Debt of Trust, U.S. Bank, N.A., as Trustee for Master Loan Purchase Agreement dated June 14, 2018, and recorded on April 2, 2018, in Book 0033, Page 896, Hamilton County, Tennessee.

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, HAMILTON COUNTY, COUNTY OF Hamilton, State of Tennessee, a limited liability company, doing business as AmSouth Bank and Mid-South & Associates, P.L.L.C., having been appointed Substitute Trustee(s) by virtue of the power and authority vested in and by the original Trustee named in said Deed of Trust.

Notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, for the benefit of, and for the use and benefit of, the Holders of the legal description referenced as follows: 2.00 acres of land situated in Hamilton County, Tennessee, more particularly described as Tract 1004, Chattanooga Metropolitan Planning Commission, Hamilton County, Tennessee, as recorded in Book 3244, Page 464.

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, HAMILTON COUNTY, COUNTY OF Hamilton, State of Tennessee, a limited liability company, doing business as AmSouth Bank and Mid-South & Associates, P.L.L.C., having been appointed Substitute Trustee(s) by virtue of the power and authority vested in and by the original Trustee named in said Deed of Trust.

Notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, for the benefit of, and for the use and benefit of, the Holders of the legal description referenced as follows: 2.00 acres of land situated in Hamilton County, Tennessee, more particularly described as Tract 1004, Chattanooga Metropolitan Planning Commission, Hamilton County, Tennessee, as recorded in Book 3244, Page 464.

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, HAMILTON COUNTY, COUNTY OF Hamilton, State of Tennessee, a limited liability company, doing business as AmSouth Bank and Mid-South & Associates, P.L.L.C., having been appointed Substitute Trustee(s) by virtue of the power and authority vested in and by the original Trustee named in said Deed of Trust.

Notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, for the benefit of, and for the use and benefit of, the Holders of the legal description referenced as follows: 2.00 acres of land situated in Hamilton County, Tennessee, more particularly described as Tract 1004, Chattanooga Metropolitan Planning Commission, Hamilton County, Tennessee, as recorded in Book 3244, Page 464.

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, HAMILTON COUNTY, COUNTY OF Hamilton, State of Tennessee, a limited liability company, doing business as AmSouth Bank and Mid-South & Associates, P.L.L.C., having been appointed Substitute Trustee(s) by virtue of the power and authority vested in and by the original Trustee named in said Deed of Trust.

Notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, for the benefit of, and for the use and benefit of, the Holders of the legal description referenced as follows: 2.00 acres of land situated in Hamilton County, Tennessee, more particularly described as Tract 1004, Chattanooga Metropolitan Planning Commission, Hamilton County, Tennessee, as recorded in Book 3244, Page 464.

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, HAMILTON COUNTY, COUNTY OF Hamilton, State of Tennessee, a limited liability company, doing business as AmSouth Bank and Mid-South & Associates, P.L.L.C., having been appointed Substitute Trustee(s) by virtue of the power and authority vested in and by the original Trustee named in said Deed of Trust.

Notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, for the benefit of, and for the use and benefit of, the Holders of the legal description referenced as follows: 2.00 acres of land situated in Hamilton County, Tennessee, more particularly described as Tract 1004, Chattanooga Metropolitan Planning Commission, Hamilton County, Tennessee, as recorded in Book 3244, Page 464.

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, HAMILTON COUNTY, COUNTY OF Hamilton, State of Tennessee, a limited liability company, doing business as AmSouth Bank and Mid-South & Associates, P.L.L.C., having been appointed Substitute Trustee(s) by virtue of the power and authority vested in and by the original Trustee named in said Deed of Trust.

Notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, for the benefit of, and for the use and benefit of, the Holders of the legal description referenced as follows: 2.00 acres of land situated in Hamilton County, Tennessee, more particularly described as Tract 1004, Chattanooga Metropolitan Planning Commission, Hamilton County, Tennessee, as recorded in Book 3244, Page 464.

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, HAMILTON COUNTY, COUNTY OF Hamilton, State of Tennessee, a limited liability company, doing business as AmSouth Bank and Mid-South & Associates, P.L.L.C., having been appointed Substitute Trustee(s) by virtue of the power and authority vested in and by the original Trustee named in said Deed of Trust.

Notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, for the benefit of, and for the use and benefit of, the Holders of the legal description referenced as follows: 2.00 acres of land situated in Hamilton County, Tennessee, more particularly described as Tract 1004, Chattanooga Metropolitan Planning Commission, Hamilton County, Tennessee, as recorded in Book 3244, Page 464.

NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, HAMILTON COUNTY, COUNTY OF Hamilton, State of Tennessee, a limited liability company, doing business as AmSouth Bank and Mid-South & Associates, P.L.L.C., having been appointed Substitute Trustee(s) by virtue of the power and authority vested in and by the original Trustee named in said Deed of Trust.

Notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitute Trustee, for the benefit of, and for the use and benefit of, the Holders of the legal description referenced as follows: 2.00 acres of land situated in Hamilton County, Tennessee, more particularly described as Tract 1004, Chattanooga Metropolitan Planning Commission, Hamilton County, Tennessee, as recorded in Book 3244, Page 464.
declared to be due and payable, said default continuing.

NOW, THEREFORE, by virtue of the power of sale and authority vested in him as said Trustee under the Deed of Trust, the Substitute Trustee, all of record, and the title is believed to be good, but the undersigned will sell and convey only as Sub-
stitute Trustee.

The right is reserved to adjourn the day of sale to another date and time, and place certain without further publication upon announcement, at any time, at the discretion of the Substitute Trustee. The sale set forth above. In the event of inclem-
ture of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be ap-
plied for and recorded in the public records of Hamilton County Register’s Office.

The right is reserved to adjourn the day of sale to another date and time, place certain without further publication, upon announcement, at any time, at the discretion of the Substitute Trustee. The sale set forth above. In the event of inclem-
ture of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be ap-
plied for and recorded in the public records of Hamilton County Register’s Office.

The right is reserved to adjourn the day of sale to another date and time, place certain without further publication, upon announcement, at any time, at the discretion of the Substitute Trustee. The sale set forth above. In the event of inclem-
ture of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be ap-
plied for and recorded in the public records of Hamilton County Register’s Office.

The right is reserved to adjourn the day of sale to another date and time, place certain without further publication, upon announcement, at any time, at the discretion of the Substitute Trustee. The sale set forth above. In the event of inclem-
ture of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be ap-
plied for and recorded in the public records of Hamilton County Register’s Office.

The right is reserved to adjourn the day of sale to another date and time, place certain without further publication, upon announcement, at any time, at the discretion of the Substitute Trustee. The sale set forth above. In the event of inclem-
ture of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be ap-
plied for and recorded in the public records of Hamilton County Register’s Office.

The right is reserved to adjourn the day of sale to another date and time, place certain without further publication, upon announcement, at any time, at the discretion of the Substitute Trustee. The sale set forth above. In the event of inclem-
ture of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be ap-
plied for and recorded in the public records of Hamilton County Register’s Office.

The right is reserved to adjourn the day of sale to another date and time, place certain without further publication, upon announcement, at any time, at the discretion of the Substitute Trustee. The sale set forth above. In the event of inclem-
ture of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be ap-
plied for and recorded in the public records of Hamilton County Register’s Office.

The right is reserved to adjourn the day of sale to another date and time, place certain without further publication, upon announcement, at any time, at the discretion of the Substitute Trustee. The sale set forth above. In the event of inclem-
ture of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be ap-
plied for and recorded in the public records of Hamilton County Register’s Office.

The right is reserved to adjourn the day of sale to another date and time, place certain without further publication, upon announcement, at any time, at the discretion of the Substitute Trustee. The sale set forth above. In the event of inclem-
ture of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be ap-
plied for and recorded in the public records of Hamilton County Register’s Office.

The right is reserved to adjourn the day of sale to another date and time, place certain without further publication, upon announcement, at any time, at the discretion of the Substitute Trustee. The sale set forth above. In the event of inclem-
ture of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be ap-
plied for and recorded in the public records of Hamilton County Register’s Office.

The right is reserved to adjourn the day of sale to another date and time, place certain without further publication, upon announcement, at any time, at the discretion of the Substitute Trustee. The sale set forth above. In the event of inclem-
ture of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be ap-
plied for and recorded in the public records of Hamilton County Register’s Office.

The right is reserved to adjourn the day of sale to another date and time, place certain without further publication, upon announcement, at any time, at the discretion of the Substitute Trustee. The sale set forth above. In the event of inclem-
ture of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be ap-
plied for and recorded in the public records of Hamilton County Register’s Office.

The right is reserved to adjourn the day of sale to another date and time, place certain without further publication, upon announcement, at any time, at the discretion of the Substitute Trustee. The sale set forth above. In the event of inclem-
ture of the premises might disclose.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes, any restrictive covenants, easements, or setback lines that may be ap-
plied for and recorded in the public records of Hamilton County Register’s Office.
SUCCESSOR TRUSTEE'S SALE

Sale at auction will be on June 18, 2018 at 2:00PM local time, at the west door, at the Hamilton County Courthouse, 1440 Market Street, 12:00 p.m. at the Walnut Street entrance door of the courthouse in Chattanooga, Hamilton County, Tennessee, to wit: The property described and subject to the foreclosure sale is one (1) 2009 Southern Homes Village model mobile home, VIN# 12FV047R7000133, with a purchase price of $30,000, as more particularly described by virtue of the power, duty and authority vested in said Substitute Trustee, under the power conferred by the Deed of Trust executed by Darius Hixson and Shawan Hixson, to Robert Brandon Bacon and Nako Bacon, to Robert Brandon Bacon, Jr., and to Robert Brandon Bacon, Jr., doing business as Lorena Bachon, LLC, to Robert Brandon Bacon, Jr., doing business as Lorena Bachon, LLC, located at 10708 Dolly Pond Rd., Chattanooga, TN 37421, pursuant to Deed of Trust executed on October 20, 2003, in the Register's Office for Hamilton County, Tennessee, in Book 2001080700253, and WHEREAS, the beneficial interest of said real property described is vested in "SASCO Lending, Inc. as Trustee for SASCO Mortgage Investors Trust, Mortgage Loan Investors Trust, the hereinafter described real property located in Hamilton County, Tennessee is believed to be 7217 Salmon Lane, Chattanooga, Tennessee 37421, as described as one (1) 2009 Southern Homes 941 Mobile Home bearing Serial Number DS052445001, Tax Identification: 120P B 031, located in the Second Civil District of Hamilton County, Tennessee, to wit:...
**Notices of Trustee’s Sale**

WHEREAS, default having occurred in the performance of the covenants, and terms, and conditions of a Deed of Trust Note dated June 26, 2001, and the Deed of Trust of even date securing the same, recorded June 26, 2001, in Book 5869, at Page 515 in the office of the Register of Deeds for Hamilton County, Tennessee, and the Deed of Trust of even date securing the same, recorded June 26, 2001, in Book 5869, at Page 515 in the office of the Register of Deeds for Hamilton County, Tennessee.

It is therefore noticed by the undersigned Wilson & Associates, P.L.L.C., successors in interest to the Real Property described below, that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by which authority the undersigned, Wilson & Associates, P.L.L.C., as Successor Trustee, do hereby give the notice of sale and demand herein described to C. Thomas Cates as Successor Trustee, and to the highest bidder FOR

HAVING BEEN DUE AND PAYABLE.

The right is reserved to adjourn the day of the sale to another day, time, and place convenient for the parties interested.

This 18th day of April, 2018.

J. Wheeler, D.C.

Circuit Court Clerk

An interest in the above-referenced property: Wilson & Associates, P.L.L.C. vs. DANNIE L. MCMILLION HEREFORT, CHATTANOOGA, TENNESSEE: Lot 6, Block 3144, Map Parcel No. 214452, located in the City of Chattanooga of even date securing the same, recorded June 26, 2001, in Book 5869, at Page 515 in the office of the Register of Deeds for Hamilton County, Tennessee. The sale is free from all liens, charges, and encumbrances as well as any priority created by the ordinary process of law, and any and all unpaid taxes, any restrictive covenants, easements, set-back lines that may be applicable; any previous liens or encumbrances as well as any priority created by the ordinary process of law, and any and all unpaid taxes, any restrictive covenants, easements, set-back lines that may be applicable; any previous liens or encumbrances as well as any priority created by

The right is reserved to adjourn the day of the sale to another day, time, and place convenient for the parties interested.

This 29th day of April, 2018.

J. Wheeler, D.C.

Circuit Court Clerk

An interest in the above-referenced property: Wilson & Associates, P.L.L.C. vs. DANNIE L. MCMILLION HEREFORT, CHATTANOOGA, TENNESSEE: Lot 6, Block 3144, Map Parcel No. 214452, located in the City of Chattanooga of even date securing the same, recorded June 26, 2001, in Book 5869, at Page 515 in the office of the Register of Deeds for Hamilton County, Tennessee. The sale is free from all liens, charges, and encumbrances as well as any priority created by the ordinary process of law, and any and all unpaid taxes, any restrictive covenants, easements, set-back lines that may be applicable; any previous liens or encumbrances as well as any priority created by the ordinary process of law, and any and all unpaid taxes, any restrictive covenants, easements, set-back lines that may be applicable; any previous liens or encumbrances as well as any priority created by.

The right is reserved to adjourn the day of the sale to another day, time, and place convenient for the parties interested.

This 30th day of April, 2018.

J. Wheeler, D.C.

Circuit Court Clerk

An interest in the above-referenced property: Wilson & Associates, P.L.L.C. vs. DANNIE L. MCMILLION HEREFORT, CHATTANOOGA, TENNESSEE: Lot 6, Block 3144, Map Parcel No. 214452, located in the City of Chattanooga of even date securing the same, recorded June 26, 2001, in Book 5869, at Page 515 in the office of the Register of Deeds for Hamilton County, Tennessee. The sale is free from all liens, charges, and encumbrances as well as any priority created by the ordinary process of law, and any and all unpaid taxes, any restrictive covenants, easements, set-back lines that may be applicable; any previous liens or encumbrances as well as any priority created by the ordinary process of law, and any and all unpaid taxes, any restrictive covenants, easements, set-back lines that may be applicable; any previous liens or encumbrances as well as any priority created by.
ORDER OF PUBLICATION

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

One or more civil warrants have issued but returned un served, and an attachment issued and was levied upon certain property or money. IT IS ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.

LARRY L. HENRY, CLERK

APPEARANCE DATE: 05/18/2018

Defendant: MCRX CORP.
Attorney for Plaintiff:

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 17GS112009
Plaintiff: AMERICAN TRUST CASH ADVANCE
Defendant: DABBS JONATHAN
Appearance Date: 05/01/2018
Apprehension Address: Court of General Sessions, Civil Division Room 111 Hamilton County City Courts Building 600 Market Street Chattanooga, TN 37402-1911
ORDER OF PUBLICATION

It appearing from the record in this case that the defendant is a non-resident of Tennessee, and certain property or money has been attached. One or more warrants have issued but returned un served, and an attachment issued and was levied upon certain property. It is ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him.

This Order shall be published in a newspaper by this County as required by law.

S&S Towing
Vehicle Description: VIN 2C3KA43R46H434860, 2006 Mercedes
Vin# 3B7HF13Y8XG143955
Notices

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 17GS112009
Plaintiff: AMERICAN TRUST CASH ADVANCE
Defendant: DABBS JONATHAN
Appearance Date: 05/01/2018
Apprehension Address: Court of General Sessions, Civil Division Room 111 Hamilton County City Courts Building 600 Market Street Chattanooga, TN 37402-1911
ORDER OF PUBLICATION

It appearing from the record in this case that the defendant is a non-resident of Tennessee, and certain property or money has been attached. One or more warrants have issued but returned un served, and an attachment issued and was levied upon certain property. It is ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.

LARRY L. HENRY, CLERK

APPEARANCE DATE: 05/18/2018

Defendant: MCRX CORP.
Attorney for Plaintiff:
CRITIC
From page 20

Breaking In
Rated PG-13 for violence, menace, bloody images, sexual references and brief strong language.

The one bright spot in this dull, predictable "thriller" is actress Gabrielle Union, whose performance is not only believable but also elevates the scenes the writing and directing don't completely wreck.

On top of this, the actor who plays the ringleader, Billy Burke, seems to sleepwalk through his performance.

Clumpies opens on the Southside
Clumpies Ice Cream will host the grand opening of its Southside location, located inside the Grand Hotel building at 1401 Market St., on May 18 from 4-9 p.m. Live music will begin at 4 p.m. with performances from local artists Tryezz, The Party Truck and Superbody. The shop doors will open at 4:30 p.m. Everyone who attends the event will receive a free ice cream cone or cup. In addition to live entertainment, food trucks, vendors and host BlackCatTips are all scheduled to be on-site.

Clumpies plans to close 14th Street from Williams Street to Market Street for a block party with local food vendors including 2 Sons Kitchen, Taqueria Jalisco and Dog. Drink options will include cold brew coffee concoctions from Mad Priest Coffee, Chattanooga Whiskey and other local beers, as well as cocktails featuring Clumpies ice cream.

Kyle Brooks, also known as BlackCatTips, will create a mural inside the new ice cream shop during the opening, while also working with guests on a large chalk art piece on 14th St. Brooks is a painter and muralist from Georgia.

Little Owl Festival
The sixth annual Little Owl Festival will return to Audubon Acres on Saturday, May 19, with a number of additions – including the sanctuary’s first-ever trial race. Little Owl’s Race for Wildlife 5K will feature a beginner-friendly course alongside the canopied South Chickamauga Creek. Following the awards ceremony, there will be live music, food trucks, craft vendors, nature hikes and live animal exhibits, such as a falconry demonstration and the release of a rehabilitated hawk.

The race begins at 10 a.m., registration will start at 9 a.m. Festival hours are 11 a.m.-6 p.m. Learn more: 423 892-1499; www.chattanoogaaudubon.org/little-owl-festival.html

Zoo’s Spirits in the Wild
The Chattanooga Zoo will host its annual Spirits in the Wild event on Saturday, May 19 from 6-10 p.m. The evening will include animal encounters, live music, a cigar lounge, craft beer and wine tastings and samples of different cuisines from Chattanooga restaurants.

Tickets: www.chattzoo.org/events/spirts-in-the-wild

Chattanooga Heroes Run/Walk
The Chattanooga Heroes Run/Walk, presented by Erlanger’s Level One Trauma Center, will take place on Saturday, July 14 beginning at 8 a.m. The event will include a five-mile loop course beginning at the Naval Operational Support Center and Marine Corps Reserve Center and ending at the Hubert Fry Center at the Tennessee RiverPark. Parking will also be available at the RiverPark. Volunteers are needed to assist with pre-run bag packing, set up, race activities, the kids run and post-run cleanup. The proceeds from this event will help to fund the construction of a permanent memorial space at the RiverPark.

More information: www.chattanoogaheroesrun.com

Events
Each spring, the Congressional Institute sponsors a nationwide high school visual art competition to recognize and encourage artistic talent in the nation and in each congressional district. Since the Artistic Discovery competition began in 1982, more than 650,000 high school students have participated.

This year, Girls Preparatory School senior Phoebe Mills’ painting placed first in this district and will hang in the U.S. Capitol. The painting, “Watercolor Window,” was done in oils and is from a photo she took of a friend riding on a bus with fogged windows.

“The way the traffic lights blurred across the window made it look surreal and magical,” Mills says of the image. “After I took the picture, I thought it looked like an oil painting. I had never picked up any oil paints, but because of that picture, I decided to try.”

Mills worked over the next two years, honing her oil painting techniques in classes in and outside of school. “I remember when Phoebe brought this picture to me,” says Julie Deavers, GPS art teacher. “She was a sophomore and an enthusiastic art student. She told me the story of how she captured this image and that she wanted to paint it.

“Fast forward two years later to a more confident and skilled artist, and Phoebe decided to tackle this painting. I knew she was ready for it and encouraged her to try. She handled it beautifully, and the painting is evidence of how much she’s grown as an artist.”

Mills submitted her entry to her representative’s office. Panels of district artists then selected her painting for national consideration. She was also awarded two plane tickets so she and a guest can attend the opening reception and award ceremony in Washington, D.C., on June 27. Her work will be displayed for one year.

“I brought my art to professionals for criticism and spent my study halls in art rooms before I finally thought I might be ready to do the picture justice,” Mills says. “It’s one of my favorite paintings today.”

Mills will attend Sewanee: University of the South this fall.

Source: Girls Preparatory School
Brayden Stuart throws out a true relic.

Teresa Clegg will find a home for you rent or buy.

Gail Newman says she rarely does this at home.

Lori Monieth wins the prize for tackling the toughest job.

Jessica Dall takes a two-second breather.

Nathan Torgersen sells millions of dollars worth of real estate each year but has no idea what this doodad is for.

Joe Pleva, Cheryl Fuqua, Diane Morrison and Katherine Smith

How many Keller Williams agents does it take to start a pressure washer? Ask Travis Martin, Nathan Collins and Scott Blalock.

Taylor Sloop and Kelley Eaves spruce up the tennis court.