Veteran Realtors on disasters past, how they survived

By David Laprad

During the Great Depression, Herman Walldorf received an offer on a property he had under contract. The number was low, and Walldorf was concerned the seller would turn it down, so he tried something creative. As his son, Realtor Charlie Walldorf, tells the story nearly 90 years later, the elder Walldorf attached a $100 bill to the contract so it would be the first thing the seller saw. "The seller took the bill and kept looking at it," Charlie Walldorf says. "He told my father he had never seen one before and then accepted the offer."

Under Herman Walldorf's leadership, Herman Walldorf & Co. not only survived the Great Depression, it became a thriving business that still exists. "He would always say we'll have recessions, but we'll come out of them," Walldorf says by phone. "And he was right."

Walldorf tells this story one day after the National Association of Realtors released the results of a survey in which agents across the U.S. said buyer interest has declined by nearly 50% due to the COVID-19 outbreak. The association's chief economist, Lawrence Yun, attributed the decline in confidence to the direction of the economy and the measures taken across the country to combat the spread of the virus.

See REALTORS >> page 10
Judge Herschel Franks

Former Tennessee Court of Appeals Judge Herschel Pickens Franks, whose 42 years on the bench was one of the longest judicial tenures in state history, died March 19 at the age of 89.

Franks was first appointed to the 11th Judicial District Chancery Court in 1970. In 1978, he was appointed to the Court of Appeals – Eastern Section.

His colleagues later named him chief judge, a position he held until he retired at the age of 83 in December 2012.

“Judge Franks was not only a great chief judge for the Court of Appeals, he served as a mentor for every new judge that came on the court while he served,” Judge D. Michael Swiney, current chief judge of the Tennessee Court of Appeals, says.

“What the court is today is a direct result of Judge Frank’s guidance and his example from which we all benefited and learned. He will be missed by those who had the honor of serving on the court with him, but his contributions to Tennessee and this court remain.”

Swiney served on the Court of Appeals with Franks for more than a decade. Nine of the 12 current members of the Court of Appeals served with Franks, including his eastern section colleagues Swiney, Judge John McClarty and Judge Charles Susano.

While on the Court of Appeals, Franks also served on numerous cases as a special justice on the Tennessee Supreme Court and as a judge on the Court of Criminal Appeals.

“Judge Franks was a great example of a fine judge and an outstanding person. He was a true public servant,” Tennessee Supreme Court Chief Justice Jeff Bivins says. “Just this past holiday season, he called to offer words of encouragement. His commitment to the rule of law and his compassion and care for the citizens of this state will be sorely missed.”

Franks was born Dec. 28, 1930, in Hardin County, where his family had settled in the 19th century. His great-grandfather served in the Union Army during the Civil War, and Franks grew up hearing family stories about the Battle of Shiloh, which had taken place not far from his home.

Franks was raised on a farm outside Savannah during the Depression years, where times were lean.

“We were pretty poor, but so was everyone else around me, so you didn’t think much about it,” he said in a 2012 interview for the Tennessee Bar Foundation’s Legal History Project with former Tennessee Supreme Court Chief Justice William Barker. “We were self-sustaining. We had cattle, hogs, chickens, big gardens, fruit and bees, so we essentially lived off the land for a few years.”

In 1948, Franks left Hardin County to attend the University of Tennessee at Martin, which was then a junior college. While in Martin, Franks joined the Tennessee National Guard. In 1950, he joined the United States Air Force.

Franks first became interested in the law while serving abroad in England.

“I became interested in courts martial over there and saw how bad they could be without good representation,” he recalled in the 2012 interview. “That encouraged me to study law.”

In the fall of 1955, Franks enrolled at the University of Tennessee College of Law. Franks received his juris doctor in 1957, and in 1959 joined the law firm of Harris, Moon, Meacham & Franks in Chattanooga. He primarily practiced corporate defense work, but also found time to do pro bono criminal work.

During this period of his career, Franks, who always enjoyed meeting people, became active in a number of community organizations and served as president of the Chattanooga Bar Association.

In 1970, with 11 years in private practice to his name, Franks set his sights on the bench. That year, he was appointed to a vacancy on the 11th Judicial District Chancery Court created by the retirement of Chancellor M.B. Finkelnstein.

The desire to become a judge is one that had gradually grown on him during his time to do pro bono criminal work.

In 1958, Franks joined the Tennessee National Guard. In 1959, he joined the United States Air Force.

Franks always demonstrated courage and intellect in his professional life – first as a chancellor and later as a stellar member of the Court of Appeals. Even after his retirement, he continued to maintain relationships with his colleagues on the bench and bar.

I am heart broken by his death. No one better demonstrated the concept of a strong and independent judiciary. Our state and nation salutes one of its greatest public servants. This good man is now for the ages.”

Retired Supreme Court Justice Gary Wade

Yost joins Boys & Girls Club board

The Boys & Girls Club of Chattanooga has appointed attorney Kirby Yost to its board of directors.

Yost is a business and real estate attorney and a shareholder at Chambliss, Bahner & Stophel. She began her practice as an associate at Chambliss in 2011.

Yost is a member of the Chattanooga, Tennessee and American Bar Associations. In addition to her professional associations, Yost serves on several community initiatives and boards.

Yost graduated from the University of Tennessee at Knoxville, where she earned a bachelor’s degree and a juris doctorate.

Source: Boys & Girls Club of Chattanooga

See FRANKS » page 3
legal career.  
“Working in the bar association we had some judges that I didn’t think – and most of us didn’t think – measured up,” he recalled. “We were always griping about how lawyers were treated in court. I thought, ‘If I get to be a judge, I don’t think I’ll treat the lawyers like that.’  
“That was part of my motivation, but I also just had a desire to change courses and become a judge at some point in my practice.”

Over the next few years, Franks found himself at the center of several highly publicized cases. In 1976, a group of Chattanooga lawyers sued the Tennessee Supreme Court for its decision to require them to pay a disciplinary fee to practice. As chancellor in Hamilton County, Judge Franks was assigned the case. “I thought, ‘Gosh, this is an unusual situation having the members of the Supreme Court as defendants in your court,’” he later remembered.

The Supreme Court ordered that the case be dismissed, but Franks refused, concluding that the court’s decision went beyond its constitutionally delegated appellate powers. The Supreme Court eventually ruled on the matter, and Franks was enjoined from further considering the case. “In a way, I thought it was a moral victory,” he said. “I never dismissed the case.”

Another notable case on which Franks ruled ended up before the Supreme Court. McDaniel v. Paty was brought after a Chattanooga minister, Rev. Paul McDaniel, filed to run as a candidate for the state’s 1977 Constitutional Convention.

The Tennessee Constitution prohibited ministers from serving in the General Assembly, and consequently as delegates to state constitutional conventions. Judge Franks ruled that the law violated McDaniel’s rights. The Tennessee Supreme Court overruled him.

The case then went to the Supreme Court of the United States, where the Tennessee constitution’s ban on ministers serving in the General Assembly was unanimously ruled to be unconstitutional.

As Chancellor, Franks also saw the need for a law governing smaller estates and wrote the Small Estates Law. He also wrote the act establishing the Tennessee Trial Judges Association.

When Barker asked him what advice he would offer to young lawyers with the ambition to rise to the top of their field, Judge Franks answered confidently, “Work hard. Do a good job for your clients. Be respectful of the courts. Stand up to them if they’re wrong. Just be a good representative of your clients,” he said.

Over the course of his career, Franks won numerous awards and accolades, including the Optimist Clubs’ Community Service Award, the Chattanooga Bar Association’s Foundations of Freedom Award and the Tennessee Bar Association’s Justice Frank F. Drowota, III Outstanding Judicial Service Award.

In 2013, the Tennessee Bar Association’s Foundation of Freedom presented Judge Franks with its Frank F. Drowota, III Outstanding Judicial Service Award. The award was “in recognition of Judge Franks’ unwavering commitment to the rule of law and the principles of justice.”

The Court of Appeals of Tennessee also presented Judge Franks with its Chief Justice Adair H. Summers Award. The award is presented annually for sustained excellence in the practice of law.

Judge Franks was also honored by the Hamilton County Bar Association’s Community Service Committee with the Distinguished Service Award. The award is presented to a member of the bar who has shown outstanding service to the community and the profession.

In 2014, The Honorable Herschel P. Franks, right, stands with Judge David S. Hensley of the Tennessee Workers’ Compensation Appeals Board.

A short time before I graduated from UT Law School in 1979, Judge Franks hired me as his law clerk. I was from East Tennessee, but I had no ties to Chattanooga before beginning my work.

In 1983, he officiated at my marriage. My wife, Dianne, wanted to have the pastor at the church in which she grew up perform the service, but I wanted to have Judge Franks marry us. We compromised and were married in Dianne’s hometown church in a service in which Judge Franks and the pastor co-officiated.

I stayed in touch with Judge Franks over the years and shared occasional lunches with him, as did many of his lawyer friends. He enjoyed telling stories from his time on the bench and everyone loved hearing them.

When Governor Haslam appointed me to the Workers’ Compensation Appeals Board in 2014, I was honored to have Judge Franks conduct the investiture. The following year, my two colleagues on the Appeals Board and I were able to spend time with Judge Franks, and we all benefited from his advice and loved hearing his tales from the bench. Judge Franks was a great mentor, a great jurist, and a great Tennessean.

Judge David F. HensleyWorkers’ Compensation Appeals Board
There's always cornbread

Ride it till the wheels fall off? We’re past that

As an early-warning coronavirus screening, Kayne tested our new temporal thermomenter on my forehead for evidence of a fever. Initial results – 87.6 degrees – showed I was apparently freezing to death.

The Rogers household is woefully unskilled at dealing with this rapidly advancing health threat. However, heedng guidance provided in song by Monty Python, I choose to always look on the bright side of life: With tanking investment accounts we probably won’t be able to afford to live deep into old age anyway.

Therefore: Carpe diem! Seize the day! But, given the new dystopian reality, seize it how?

Precautions are still in order, obviously, vigilance the recommended response. Our friend Mack reported on the basic steps he and his wife, Teri, were taking:

“We’re homebound except for a daily walk when we cross the street if anyone comes our way,” he emailed. “We went to the supermarket on Saturday, wore gloves and managed to stay clear of most everybody, washed all packaging and produce when we got home.”

Sound procedures, probably. Wearing gloves to the grocery store has occurred to me, too, considering the place is a petri dish for all manner of pathogens even in the best of times. Who knows how many other people have handled this broccoli? Those apples?

Fortunately, many shelves are bare, eliminating whatever threat they may have held. Strawberry jam, our preferred peanut butter accompaniment, has been missing for days. So, for that matter, has peanut butter.

Apparently, though, not even a pandemic can force a run on artichoke hearts.

Open-air walks are still on the list of approved activities, and many folks in our neighborhood are taking advantage. Mack and Teri’s example notwithstanding, I still nod and amiably greet those I pass on the sidewalk, even though they are all potential killers. What the heck, so am I! Social niceties still apply, even in times of social distancing.

Social distancing, by the way, comes pretty naturally to a pair of introverts who don’t work outside the home and live with a pair of paranoid cats who have always modeled the behavior.

Mindful at my age of approaching decrepitude, however, I do feel the need to maintain some sort of physical regimen, so I’ve been continuing my regular trips to the Y. I asked the fellow behind the counter the other day how much longer he thought they’d be able to stay open.

“We’re going to ride it till the wheels fall off,” he said.

They fell off later that day. Subtracting that goofy chunk of activity leaves even more time to fill. I have found, however, that the appeal of some household projects decreases in direct proportion to the time available for them.

For instance, now is probably the perfect opportunity to convert all our CDs and DVDs into computer files, thus freeing up several feet of shelf space for … something else. But the prospect strikes me as dreadfully dull.

More to the point, I should probably be digitizing my hundreds of vacation slides, using the copier Kayne gave me for Christmas. But a preliminary survey of the task indicated it called for technical expertise beyond my meager helping.

It would be a handy time to be handy. I could repair that mysterious hole some critter pecked or gnawed through the screen on the back porch. I could hang a much-needed new door on the porch, as well.

Alas, I am not handy. I pay other people to be handy. But is it wise to invite strangers onto the premises? The screen and door will wait.

Reading, it seemed, would be safer and more entertaining. The library has temporarily closed, but there are plenty of books in the house. I started with a volume of short stories by Somerset Maugham.

So far, one guy has bashed his wife’s head in, another has blown his brains out and a missionary in Pago Pago has slit his own throat. Maybe Maugham wasn’t the best choice.

Lawyers Assistance Program remains available

The Tennessee Lawyers Assistance Program is available to assist attorneys who are facing additional stress and pressure due to the coronavirus outbreak and related closures. TLAP provides free and confidential consultations, referrals, interventions and crisis counseling for lawyers, judges, bar applicants and law students who are struggling with substance abuse, stress or emotional health issues.

Judges, attorneys, and others in the legal profession may also refer colleagues to the program.

“We are up and running during this difficult time and understand the many complications that have arisen in the legal community,” says Judge Michael Spitzer, TLAP commission chair. “We are confident this will not only pass but also make us stronger and help you find new ways to serve the public.”

In addition to statewide and local directives calling for social distancing, the Tennessee Supreme Court issued an order suspending in-person legal proceedings on March 13, that called for judges and lawyers to use innovative strategies to conduct necessary business.

“We are confident that you are survivors and will rise to the top of your communities,” Spitzer says. “However, we are always available to you and anyone you feel might need assistance as we navigate the weeks and months ahead.”

TLAP can be reached at 877 424-8527, 615 741-323 or the following email addresses:

Emily Lacey
Program manager
emily.lacey@tncourts.gov

Kim Williams
Head of office operation
kim.williams@tncourts.gov

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Vanessa Reinarz
Mental health clinician
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The Tennessee Lawyers Assistance Program was established by order of the Tennessee Supreme Court in 1999. The mission and general structure of TLAP are set forth in Rule 33 of the Tennessee Supreme Court Rules. Learn more at www.tlap.org.
22, 2010, KENNETH TIMOTHY PRICE, PAM G. PRICE and JATYX SYSTEMS, INC., BY THEIR ATTORNEY IN FACT, AS TRUSTEE FOR The Bank of New York Mellon, Trustee under a Deed of Trust in the Hamilton County Register’s Office, Hamilton County, Tennessee, for the purpose of obtaining information regarding the collateral property is below and is available for viewing at the Hamilton County Courthouse, Chattanooga, Tennessee, at any time. The right is reserved to adjourn the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record. W.A. NO. 109651.

DATE: March 9, 2020
WILSON & ASSOCIATES, P.L.L.C., SUCCESSOR TRUSTEE
Mar. 13, 2020, 2020 Fp20986

NOTICE OF TRUSTEE’S SALE
SUBSTITUTE TRUSTEE’S SALE
Said sale will be made for cash in bar of all claims, demand or otherwise, and homestead are hereby waived, and any other matters, whether of record or not, which might disclose.

The following parties may claim an interest in the above-referenced property:

The sale held pursuant to this Notice may be rescheduled for another date, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record. W.A. NO. 346237.

DATE: March 9, 2020
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Mar. 13, 2020, 2020 Fp20977

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Building Permits

Mar. 13, 20, 27, 2020 Fpr20990
SUBSTITUTE TRUSTEE’S NOTICE OF SALE

Mar. 13, 20, 27, 2020 Fpr20991
SUBSTITUTE TRUSTEE’S NOTICE OF SALE

Mar. 13, 20, 27, 2020 Fpr20992
SUBSTITUTE TRUSTEE’S NOTICE OF SALE
One association.
One million-plus advocates for homeownership.

When you see a real estate professional wearing their REALTOR® pin, you know it stands for professionalism, expertise and ethical business practices. It also signifies that REALTORS® are the ultimate home ownership advocates. The National Association of REALTORS® is committed to protecting your rights as a homeowner and will defend against any issues that affect your ability to buy, sell and own real estate.
made, and the entire indebtedness has been declared due and payable. Party entitled to enforce the debt: Regions Bank Successor by Merger with Aenvi and South Bank Bank.

Other interested parties: The herein described real property located in Hamilton County, Tennessee will be sold to the highest bidder subject to all unpaid taxes, prior lien and encumbrances of record.

Legal Description: The property described in the plan of parts of lots 1, 3, 4, 5 of H.C. Nottingham Subdivision, Parish Number: 089N C 00200, Page 8, Register of Office for Hamilton County, Tennessee, to which plan reference is hereinafter made in lieu of any legal description of said lot.

Street: 2604 Fairmont Pike, Signal Mountain, Tennessee 37377

Address: 2604 Fairmont Pike, Signal Mountain, Tennessee 37377

Plate: 2020-03-13

Notices are given by Padgett Law Group, Substitute Trustee

As Successor Trustee, by

Padgett Law Group, Substitute Trustee

ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

 Padgett Law Group, Substitute Trustee

6267 Old Oak Way, Suite 203
Tallahassee, FL 32312
(850) 422-2550 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may exist and all rights reserved, equities, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, easements, encumbrances, defeasures, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or which are not extinguished by this Foreclosure Sale. THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR PURPOSE. The title is believed to be good, but the underwriter will sell and convey only as Substitute Trustee. The right to adjourn to another time or day, to a longer or shorter time, is reserved. If you purchase a foreclosure sale with the purchase price, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to the Substitute Trustee. No personal checks will be accepted. To the end, you must bring sufficient funds to outbid the lender and any other bidders. If you fail to produce cash, you will be responsible for all attorneys' fees, costs, and other expenses of the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser. Any and all forfeited deposits will be considered paid to the substitute trustee.

This is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded only by the Substitute Trustee at any time. The Substitute Trustee reserves the right to postpone the sale or credit bid from a bank or other financial institution. The Substitute Trustee reserves the right to conduct the sale to the highest bidder, or to credit bid from a bank or other financial institution. The Substitute Trustee reserves the right to reschedule the sale at any time. The Substitute Trustee reserves the right to withdraw any property from auction at any time prior to the sale.

Terminology:

The substitute trustee will sell the property subject to all unpaid taxes and any liens or liabilities of record, any prior liens or encumbrances as well as any property created by a fixture filing; and to any matter that an acquirer assumes, or any other statutory rights of redemption or any governmental agency, state or federal; any prior liens or encumbrances including those created by a fixture filing or any applicable homeowners’ association dues or assessments; or claims; all covenants, conditions, and restrictions, and any and all other matters of record in the Hamilton County Register’s Office.

The substitute trustee reserves the right to make any and all changes, amendments, and/or corrections to the terms of the sale advertised in this Notice of Trustee’s Sale.

The substitute trustee reserves the right to withdraw any property from sale at any time prior to the sale.

Termination:

Sold for cash. All rights of heirs of record, redemption and dower to the extent disclaimed and otherwise, and homestead are waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; any prior liens or encumbrances including those created by a fixture filing or any applicable homeowners’ association dues or assessments; or claims; all covenants, conditions, and restrictions, and any and all other matters of record in the Hamilton County Register’s Office.

If the Substitute Trustee shall default in the performance of any of the covenants, terms, and conditions of the aforementioned Deed of Trust, the Substitute Trustee shall have no remedy.

SUBSTITUTE TRUSTEE’S SALE

SALES TO TAKE PLACE ON 2020-04-23

Mar. 27, 20, 2020 Fpr20999

SALES TO TAKE PLACE ON 2020-04-13

Mar. 20, 27, 2020 Fpr20999

SALES TO TAKE PLACE ON 2020-04-20

Mar. 27, 2020 Fpr20999

SALES TO TAKE PLACE ON 2020-04-27

Mar. 20, 27, 2020 Fpr20999

SUBSTITUTE TRUSTEE’S SALE

SALES TO TAKE PLACE ON 2020-04-13

Mar. 20, 2020 Fpr20999
properties in the city are assessed on the average at not more than 37%. Southern's payment Thursday was for $46,157.32 on its main line, Memphis line and Cincinnati, New Orleans and Texas Pacific properties. The payment was $45,680.51 in actual taxes and $456.81 in penalty and interest for being late in making the payment.

A protest has been submitted to the City Commission that Hensley-Schmidt Inc. has been paid over $3 million for engineering services in sewer, airport and city highway work, including “about $1 million” in 1969 alone, “while the other companies of the area are given nothing.” When questioned by The Times, Joseph P. Bouquet of Bouquet Engineering Co. Inc., acknowledged that he had written such a letter to Mayor Bender with copies going to other members of the City Commission and other city officials.

The chances are about 2-to-1 that voters will not approve the charter for metropolitan government, William O. Hubbach, chairman of the commission drafting the charter for Chattanooga and Hamilton County, told the Civitan Club Friday. However, Hubbach said the odds are much improved since the defeat in 1964 of a metro charter. That vote was 5-to-1 against the charter he said.

The TVA will do whatever is necessary to assure that water used for cooling purposes at the Sequoyah nuclear power plant now being constructed near here, said the meeting will be held as TVA completes engineering work, including “about $1 million” in 1969 over 1918. At Erlanger, Peterson said, the increase was only 12.92%, and at T.C. Thompson Children’s Hospital 13.15%. The total increase at Erlanger was $1,437,788 over the previous year, with an increase of $173,114 at Children’s.

Dr. Joseph J. (Jim) Dodds of Chatsanooga was elected president-elect of the Federation of American Hospitals at the organization’s recent annual convention in New Orleans. Dodds is a member of Earl Campbell Clinic Association.

Hamilton County Baptist Association churches will sponsor a citywide “Encounter Crusade” April 20-26 at Engel Stadium featuring W.A. Criswell, pastor of First Baptist Church of Dallas, Texas. The churches have been planning the meeting more than a year. Work on the program was recently completed at the Personal Evangelism Institute at First Baptist Church. James Bryant and the Rev. Lee Cross of Maryland directed the institute.

The Chatsanooga Volunteers Bureau is scheduled to begin recruiting and placing volunteer workers out of offices of the Metropolitan Council for Community Services sometime within the next two weeks. Mrs. Fletcher Bryant made the announcement Sunday on the Jaycees Question of the Weels on WRCB-TV and WDOD radio.

James E. Green, veteran Chatsanooga bank executive, has announced his retirement as vice president of Pioneer Bank effective April 1. Green, who has been with the bank for 45 years and is the oldest employee in terms of length of service, will continue to serve the bank in a consulting capacity.

A doctor of laws degree will be awarded to Robert L. Maclellan, chairman of the board of Provident Life and Accident Insurance Co., by King College in Bristol at its commencement exercises May 25.

The city will open an official dumping area on the north side of 38th Street between Brannon Street and Chattanooga Street.

See 50 YEARS AGO >> page 20

> 50 YEARS AGO From page 1

March 27-April 2, 2020

Financial Focus

Stan Russell

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Time for some financial spring cleaning

Spring is officially here, and for many of us that means it’s time for some spring cleaning around our homes and yards. But why stop there? This year, why not do some financial spring cleaning, too?

You can apply some of the same principles of traditional spring cleaning to your financial environment. Here are a few suggestions:

Clear your vision

Spring brings extra hours of sunshine – and to enjoy them, you’ll want to clean your windows, inside and out. As an investor, you also need to take a clear-eyed view of your situation periodically.

Are you on track toward achieving your goals? If not, what moves can you make to get back on the right path? You need to be honest with yourself to see if you’re doing all you can to help make progress toward your objectives.

“De-clutter” your portfolio

As you go about sprucing up your house, you may find that you have a lot of clutter. Do you really need three mops? And are you holding on to those old calendars for any good reason? You’ll probably feel much better about your surroundings when you de-clutter them – and the same may be true of your investment portfolio.

For example, do you own several investments that are virtually identical? If so, you might want to consider ways to help diversify your holdings. While diversification can’t guarantee profits or protect against losses in a declining market, it might help reduce the impact of market volatility on your portfolio.

Recharge your batteries

When you do your household spring cleaning, you may want to check the batteries on your smoke alarm, carbon monoxide detector and other devices. And as part of your financial spring cleaning, you might need to recharge your own investment “batteries,” so to speak. In other words, increase the power you’re providing to your portfolio. You can do this in a few different ways.

First, you can increase your contributions to your 401(k) or similar retirement plan every time your salary goes up. You can also try to “max out” on your IRA contributions each year. (For 2020, you can put in up to $6,000 in an IRA, or $7,000 if you’re age 50 or older). Another way to increase your investment voltage is to make sure you’ve got adequate growth potential in your portfolio.

Put your house in order

As part of your spring cleanup, you may want to check for damage on your roof, windows, siding and so on. But you also need to put your financial house in order, especially as it regards to protection. Do you have adequate life insurance? If not, your family could suffer if something were to happen to you. And have you thought about how you could pay for long-term care if you needed it?

The average annual cost for a private room in a nursing home is about $100,000, according to the insurance company Genworth. To retain your financial independence – and also to help protect your grown children from possibly having to deal with these costs – you may want to explore some type of long-term care insurance.

By doing some spring cleaning around your home, you’ll lighten up your living space. And doing some financial spring cleaning may help you brighten your future.

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

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor (member SIPC).

Contact Stan at Stan.Russell@edwardjones.com.
Like his fellow Real Estate agents throughout Chattanooga, Walldorf is taking the crisis seriously. Due to the added risk the coronavirus poses to the elderly, he’s isolating himself in his home for the first time since he became a Realtor in 1966.

But he remains optimistic about the future of the industry.

“It’s just a matter of hanging in there,” he says. “Things will go back to normal, it will just take a while. There are a lot of unknowns, but we’ve been here before and we’ll be here again. It’s the cycle of humanity.”

Walldorf’s hopeful outlook partially springs from his past experiences surviving major disruptions in the real estate market and the broader economy, including the high mortgage rates that devastated the housing market in the late 1970s and early 1980s.

“The mortgage rate went up to nearly 19%,” he remembers. “The market slowed horrendously. People didn’t move unless they had to.”

Walldorf says the local Realtor association became a skeleton of its former self as agents dropped out of the industry. “We used to have phones in our cars that would allow us to talk with the office, and the joke was you could recognize a Realtor by the hole in his hand where his antenna used to be,” Walldorf recalls.

Peggy Pryor, owner of Coldwell Banker Pryor Realty, nearly lost her fledgling brokerage as mortgage rates soared. “I had just bought a new building and I didn’t have many agents yet,” she remembers. “Rates were so high, those of us who stayed in the business had to earn a degree in imaging.”

“Real estate agents were saying they would never be able to close another house again,” echoes Darlene Brown, president and managing broker of Real Estate Partners and a 40-year veteran of the business. “But we survived and came back even stronger.”

Like Herman Walldorf during the Great Depression, the real estate industry found creative ways to encourage home sales when mortgage rates reached their peak in the 1980s, including assumable and wraparound mortgages.

However, these options were no longer widely used in 2007, when the next big meteor struck the real estate community. As the unregulated use of derivatives sparked the subprime mortgage crisis, Realtors either tightened their belts or dropped out of the business altogether.

Pryor Realty was among the brokerages that cinched their purse strings. However, the company was braced for the impact due to the prescient thinking of Pryor’s son, Phillip Pryor, the company’s vice president of operations and business development.

“He didn’t believe [the model of] using high-risk loans to allow people to buy houses was sustainable, so we became debt-free,” Pryor says. “This allowed us to weather the storm.”

Brown was also in a better position than many Realtors when the market dipped due to her work with Museum Bluff Parkview Condominiums. Although some of her buyers had dropped out as construction began, Brown was able to salvage 85% of her sales as the economy gradually improved.

“Brown’s business still took a hit, though. To make up the difference, she began to lease more rental properties. “At the end of this, you’d better have your running shoes on because people are going to want to get right back out.”

Social media is not an option for passing the time, since I’ve given it up for Lent. But that’s probably just as well. The temptation to make snide political forecasts. Words like “confusion,” “disruption” and “paralysis” figure prominently.


Margaret Renkl, a Nashville-based columnist for The Times, advised the ultimate comfort food, cornbread, as a palliative in these trying times. We’ve found carrot cake does the trick. And it makes an excellent breakfast.

Normally at this time of year I’d be tuning in to the start of baseball season, but there is no “normally” now, and no baseball or any other sport of consequence. I came across a listing of 250 Netflix movies for diversion, which at first struck me as overwhelming, but then I wondered, will that be enough?

Some estimates put the possible duration of all this at 18 months. That’s certainly depressing. But I’m still looking on the bright side: My hands have never been cleaner.

Joe Rogers is a former writer for The Times. He is retired and living in Nashville. He can be reached at jrogink@gmail.com
Yes, we’re still selling houses; but be careful

Real estate is STILL happening. People STILL want to buy and sell. Yet we need to take certain precautions to keep the market and consumers healthy. This means Realtors and others involved with real estate need to think outside the box. Luckily, we have a number of tools at our disposal to help navigate this tricky time.

Over the past couple of weeks, I’ve seen an uptick in virtual showings, in which an agent arranges a time to video chat with a client and perform a walkthrough of a property, stopping to point out the various features. This is a great way to minimize the risk of meeting with many people face to face.

These are certainly unprecedented times. Even so, people still need a place to live. People are still being relocated to our area and need a home. In the meantime, it’s imperative that Realtors continue to work with their clients to assist them in their homebuying needs.

This week, we wrote our elected officials asking that they declare real estate services to be an “essential business” to the economy. The ability to close real estate transactions includes certain requirements and deadlines, and the impact, both on the lives and finances of property owners, is substantial and can be avoided if essential services are allowed to continue.

Our association is asking that real estate services be included as an important and essential part of our local workforce and that buyers and sellers who have made all of the logistical and financial preparations to move into their new homes be allowed to do so. In fact, to further diminish the risk of COVID-19, our board of directors and certain precautions to keep the market and consumers healthy.

From horror movies to happy ending

Zachary’s unusual journey (boxing Holyfield?) finally delivers him home

By David Laprad

ike many native Chattanoogans who leave the city and then return years later, David Zachary has learned there’s no place like home. He says this after having spent most of his adult life experiencing diverse corners of the world. From visiting Southeast Asia and Europe as a Marine to making low-rent horror films in California to working on Bernie Sanders’ 2016 presidential campaign in New Hampshire, Zachary has seen and lived in places that are very different his hometown.

His roots, however, are in Chattanooga, where he grew up playing football, running track and boxing. As a boxer, Zachary won several Golden Gloves bouts and even made a valiant stand against a young Evander Holyfield, who went on to become world cruiserweight and heavyweight champion in the late 80s and early 90s. “He didn’t knock me out, but he did win by decision,” Zachary says. “I went to the emergency room after the fight. The nurse asked me what kind of car I had lived in places that are very different his hometown.

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“A friend persuaded me to buy a one-way ticket and expand my perspective,” Zachary recalls. “I had traveled quite a bit while in the military and, at the time, Chattanooga felt restrictive and didn’t have the range of possibilities I perceived I would have in Southern California.”

Zachary arrived in California with bags in hand and a little construction experience with Tennessee Valley
Robinson earns major Keller Williams award

Ali Robinson of The Robinson Team received the W14G2TS Award at this year’s Keller Williams Greater Downtown Realty Awards Breakfast. The prestigious award honors the agent who best exhibits the values of the Keller Williams mission.

The winner of this award exhibits the following principles, according to the Keller Williams website, You Drive the Success (www.youdrivethesuccess.com):

- **Win-Win:** Engaging in real estate for the benefit of everyone involved in the transaction
- **Integrity:** Doing business the right way, every time
- **Commitment:** Stressing the importance of follow through
- **Communication:** Understanding other people’s points of view
- **Creativity:** Always searching for new and innovative ways to improve

**Customers:** Putting the needs of a client over everything

**Trust:** Valuing honesty

**Teamwork:** Working with a team to achieve goals

**Success:** Surrounding yourself with greatness

Robinson’s team leader and husband Jay Robinson says, “We have long prided ourselves on being firm believers in the Keller Williams mission. Keller Williams’ mission reminds us that customers always come first, trust begins with honesty and people drive success.

“All strongly exemplifies what it means to be a Keller Williams agent, and she reminds us that everyone achieves more through teamwork. We are lucky to work with her and learn from her every day.”

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Street Trader

As Zachary worked as a set dresser, he befriended another older student who had overdosed in an attempt to commit suicide, Zachary called 911 and then took time to speak with the police after they arrived. This slowed the production, to the open disgruntlement of its first assistant director.

When Zachary reflected on the incident, he realized he felt as though his work lacked substance. “I wasn’t contributing to the world in a significant way by helping to sell Nikes and Cokes,” he says.

As Zachary contemplated a shift in direction, he thought about his mother, who had taught second graders at Calvin Donaldson in Hamilton County. “Her selfless dedication made an impression on me as path of service, and I began to research alternative educational pedagogies,” he says.

In other words, Zachary decided to become a teacher. His research steered him to the Waldorf Institute of Southern California and a three-year program that prepared him to teach in the system’s holistic learning schools.

Zachary also stayed home with his two sons while his wife at the time worked to support their family.

After earning his credentials, Zachary taught the early grades at Waldorf schools for the next decade. He was living and teaching in San Diego when an injury on a film set triggered a series of life changes that culminated in a move to Claremont, California, where his brother was living. While there, Zachary earned a degree at a local college.

As Zachary attended classes, he befriended another older student who had worked in electoral politics. This friend subsequently hired him to work on a statewide health care initiative.

After serving as a field director on the initiative, Zachary performed a multitude of tasks in various regional and local campaigns, including canvassing, fundraising, phone banking and community organizing.

Zachary’s foray into political campaigns continued in 2016 when he worked as a Get Out the Vote coordinator for Sanders in New Hampshire. The job involved persuading Sanders’ supporters to allow volunteers from out of the state to stay in their homes. Zachary says he reserved more spaces than everyone else on his team.

“I also ate better than anyone since most of the people I met ended up inviting me to dinner,” he quips.

Zachary continued to work as a campaign organizer until an issue with his 88-year-old mother’s health brought him home.

“I had planned to stay until she was stable, not realizing that would be long journey,” he says. “At the same time, I had been thinking that I needed to be closer to my mother, and this solidified that thought into action.”

Once settled in, Zachary says he fell back in love with Chattanooga and the amenities that draw people to the city, including “the beautiful mountains, the verdant landscape and the outdoor activities.”

“I initially lived on the North Shore and hiked quite a bit on the Riverwalk,” Zachary says. “I also became reaquainted with the city’s topography while hiking.

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PAPA SERVICES

We proudly accept VISA and Mastercard

See ZACHARY ➞ page 19
FOR THAT PURPOSE.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY
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The “I’ll Just Have One More” Martini

3 oz. gin or vodka
1/2 oz. dry vermouth
3 olives
1 automobile
1 long day
1 diminishing attention span
1 too many

Combine ingredients. Drink. Repeat.
Mix with sharp turn, telephone pole.

Never underestimate ‘just a few.’
Buzzed driving is drunk driving.
SUIT SUBSTITUTE TRUSTEE'S SALE

The sale held pursuant to this Notice may be rescinded by the Successor Trustee's opinion at any time. The right is reserved to adjourn the sale to another time and place, and place certain without further publication, upon announcement of a new time and place for the sale set forth above. In the event of inclement weather, the trustee hereby announces that the sale is continued to a period of two weeks. In such situations, notices will be mailed to interested parties of record. N/A No. 332995
DATED March 18, 2020
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
Mar. 27, Apr. 3, 10, 2020 Fpr20154

SUBSTITUTE TRUSTEE'S SALE

Sale at public auction will be on May 28, 2020 at 10:00AM local time, at the west door, Hamilton County Courthouse, 625 George Ave., Chattanooga, Tennessee, pursuant to Deed of Trust executed by Rodney S. Anderson and Christa S. Anderson, to First American Title Insurance Company, Trustee, as trustee of the instrument of trust held by said Trustee. At the foreclosure sale, the entire purchase price in cash and payable at the conclusion of the auction in the form of a certified/ bank check made payable to or endorsed to Shapiro & Ingle, LLP, no personal checks will be accepted. This time is set for April 15, 2020 at 9:00 a.m. Delteira Vines must appear before this Court on that date to participate in an adjudicatory hearing to determine whether the child is dependent and neglected and/or severely abused. The Court is located at 1600 E. 3rd Street, Chattanooga, TN 37404. If Delteira Vines does not come to the adjudicatory hearing, the state will ask the Court to issue a writ of execution and dower to the extent disclaimed in the instrument of trust. The following parties may claim an interest in the subject property: MARY K. REECE and Tyrell Patton, if the child is dependent and neglected and/or severely abused. The newsprint shall include: None.

Notice to all potential bidders: This is a non-judicial sale of a property with a mortgage foreclosure. All potential bidders shall be notified of any existing liens or encumbrances on the property. The sale will be conducted by the Substitute Trustee, Wilson & Associates, PLLC, at 1001 E. 3rd Street, Chattanooga, TN 37404. This sale is subject to, without limitation, all applicable; any statutory right of redemption of any unpaid taxes; any restrictive covenants, easements or inapplicable, and the rights of Rodney S. Anderson and Christa S. Anderson, and those claiming through, or under any of the foregoing. Such persons to the Substitute Trustee may include: None.

Title Insurance Company, Trustee, as trustee of the instrument of trust held by said Trustee. At the foreclosure sale, the entire purchase price in cash and payable at the conclusion of the auction in the form of a certified/ bank check made payable to or endorsed to Shapiro & Ingle, LLP, no personal checks will be accepted. This time is set for April 15, 2020 at 9:00 a.m. Delteira Vines must appear before this Court on that date to participate in an adjudicatory hearing to determine whether the child is dependent and neglected and/or severely abused. The Court is located at 1600 E. 3rd Street, Chattanooga, TN 37404. If Delteira Vines does not come to the adjudicatory hearing, the state will ask the Court to issue a writ of execution and dower to the extent disclaimed in the instrument of trust. The following parties may claim an interest in the subject property: MARY K. REECE and Tyrell Patton, if the child is dependent and neglected and/or severely abused. The newsprint shall include: None.

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1 in 6 children face hunger.

There's more than enough food in America for every child who struggles with hunger. Help get kids the food they need by supporting Feeding America, the nationwide network of food banks. Together, we can solve hunger™. Join us at FeedingAmerica.org
Foreclosure Notices
Continued from page 15

same will be taken as admitted by MARVIN
against him. This Order shall be published in
or a judgment by default may be entered
and place stated above and defend this suit,
requiring the defendant to appear at the time
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IT IS ORDERED that publication be made
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One or more civil warrants have issued but
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STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 156G11132
Plaintiff: WRIGHT’S MOTOR COMPANY
Defendant: BLAIR ERNESTINE
Date of Order: 03/16/2020
Appearance Date: 05/11/2020
At 11:00 a.m.
Address: Court of General Ses-
sions, 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 cause
that the defendant is a non-resident of Ten-
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One or more civil warrants have issued but
returned unserved, and an attachment issued
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One or more civil warrants have issued but
returned unserved, and an attachment issued
and was levied upon certain property or money.
Savings and investing for retirement might actually be easier than deciding how to safely spend what you’ve accumulated. Withdraw too much and you could run out of money. Withdraw too little and you might stint on some retirement pleasures you could actually afford. Taxes and Medicare premiums should be considered, too, since both could be inflated by the wrong withdrawal strategies.

Financial planners use powerful software to model various ways to tap retirement funds so they can recommend the best options for their clients. Recently, some companies introduced similar software that consumers can use to find the most tax-efficient, sustainable strategies.

I kicked the tires on a few of these products and found they were pretty impressive—but not foolproof. The programs won’t necessarily save you from yourself if you make certain mistakes, such as underestimating your life expectancy or claiming Social Security too early. Since mistakes could be irreversible, even the most avid do-it-yourselfer should consult with an expert—either the human advisers each service offers or a fee-only certified financial planner who specializes in guiding people through retirement decisions.

Schwab intelligent income

Schwab’s “retirement paycheck” option, which launched in January, is an extension of its robo-adviser, Schwab Intelligent Portfolios, which invests using computer algorithms. Schwab Intelligent Income uses hundreds of market simulations to analyze how accounts enrolled in its robo-adviser might perform and to project how much retirees can afford to withdraw each month.

The service also advises which accounts to tap and when and factors in users’ tax brackets, required minimum withdrawals and how their money is distributed among taxable, tax-advantaged and tax-free accounts. Users can set up automatic transfers so the money is deposited at regular intervals in their chosen accounts.

Schwab doesn’t charge management fees for the robo-adviser or the retirement income service. Schwab also offers a premium service that includes human advice.

For a $300 setup fee and $30 a month, Schwab Intelligent Portfolio clients can get unlimited access to a certified financial planner and an online tool to create a customized financial plan that includes other sources of income, such as Social Security and pensions.

Income strategy

Like the other services, Income Strategy suggests what accounts to tap when and how much to withdraw. But the tool, which debuted last year, also offers seemingly infinite ways to tweak and compare strategies. And you don’t have to move your money. Income Strategy works no matter where your accounts happen to be.

If you’re the type who creates spreadsheets to determine how much of your traditional IRA to convert to a Roth each year to avoid triggering Medicare income-related adjustment amounts—or if you understand what those words even mean—then Income Strategy may be right up your alley.

If the above paragraph is Greek to you, your learning curve might be a little steep. You can, however, start with a free tool that asks you a few questions, then issues a report to give you an idea of how Income Strategy can help you “get more and keep more” of your retirement funds.

If you decide to proceed with the main tool and get stuck, Income Strategy has specialists who, for an hourly fee, can guide you through the process. Or
you can opt for subscription packages that provide even more help, up to and including managing your money for you. The basic subscription is $20 a month, but numbers likely will want to upgrade to the $50 “premium” subscription for more flexibility. A “premium bundle” for $1,500 includes a year’s premium subscription plus an hourlong training session, multiple consultations and an annual review. For an asset management fee starting at 0.8% (and dropping for portfolios over $1 million), Income Strategy’s affiliated registered investment adviser will take over investing your money and implementing your plan.

Kindur
Kindur, which launched last year, offers a free tool to estimate your retirement costs (including health care), see how much income you’ll need to cover essential and optional spending, recommend when to collect Social Security, then calculate how long your money is likely to last. For $99 a year, Kindur’s SmartDraw product can create a personalized withdrawal plan that includes all your accounts plus an annual review by a certified financial planner. Two levels of premium services including more tools and more frequent check-ins are also available.

If Social Security and pensions won’t cover your basic expenses, Kindur recommends guaranteeing more income using a commission-free income annuity it created with insurance partner American Equity. Kindur also offers investment management for 0.5% annually, a service that includes SmartDraw as well as access to a certified financial planner.

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

ZACHARY
California is pretty dry and tends to be more brown than green.”

Zachary also rediscovered the friendliness of the people of Chattanooga. However, it was a reunion with an old friend and former classmate at McCallie School that brought Zachary to the world of real estate.

“When I first returned, I met with Jay [Robinson] to catch up. After we had eaten breakfast, I received a text from him suggesting I stay in Chattanooga and work with him and his team,” Zachary recalls. “I saw it as an opportunity to help others realize their dreams.”

As the newest member of the Robinson Team at Keller Williams Downtown Realty, Zachary is looking forward to guiding residential buyers in Tennessee and Georgia in their search for a home. He says his ability to listen to others and to relate to people from all walks of life will help him in his new profession.

“I also love research and problem-solving, which I see as perfectly dovetailing with meeting the needs of others,” he adds.

As Zachary embarks on a new career, his immediate goals include reconnecting with old friends, meeting new people and letting the city know he’s willing and able to help people meet their real estate needs.

“I’ll be striving to help as many people as possible to achieve their dreams of homeownership,” Zachary says. “And I’ll be grateful for their support in helping me to live a life of service.”

>> Weston From page 18

Color trends for your home in 2020

From bright, bold hues to cool tones to convey a contemporary look, color is the cornerstone of home design in communities all over the Tri-state area.

Each year, the leading paint manufacturers announce their most inspiring color and color palettes. This year, colors that conjure a sense of calm dominated the choices.

If you’re interested in adding a splash of soothing colors to your home, you might want to add one or more of these popular hues into the mix.

**“Classic Blue”**

This timeless hue was selected as the Pantone color of the year. The classic blue is as simple as the name implies. Color trend analysts at Pantone say classic blue “brings a sense of peace and tranquility to the human spirit.”

Not to be outdone, “Naval SW” was the top choice from Sherwin-Williams as a “rich navy that creates a calm and grounding environment.”

A blue hue was also a hit among PPG paint global color experts, who selected “Chinese Porcelain” as the standout this year. Colorists describe the choice as blend of cobalt and moody, ink blue that imparts calmness and restful sleep.

**Back to nature**

Similar to the serenity of “Classic Blue,” Behr selected a back-to-nature theme for inspiration this year. The unfussy palette was taken from “natural elements such as sky, earth, water and plant life.”

An array of colors with names like “Light Drizzle,” “Secret Meadow” and “Dragonfly” invites elements of the physical world into your home. Dunn Edwards also took a cue from nature with “Minty Fresh” as the color of the year. This cool and calming shade of green is described by Dunn Edwards as garden inspired from “grasses to mints.”

**First Hue**

“First Light” is the pick of the year for Benjamin Moore. While the name itself is a bit mysterious, once you actually see the soft rosy color, you might understand why this soft pink-like hue was the first pick. Benjamin Moore describes the choice as “a fresh palette, a revitalized spirit ... [and] the backdrop for a bright new decade.”

**A bit of everything**

While not the official name of Valspar’s colors of the year, a bit of everything is the best way to describe its selection. Similar to the other leading paint manufacturers, nature, tranquility and warmth are obvious themes for Valspar’s palette picks for 2020. Colors like “Canyon Earth,” “Bombay Pink,” “Utterly Blue” and “Mint Whisper” are sure to bring a slice of serenity into your home.

To find a painting professional, visit the Home Builders Association of Greater Chattanooga’s online directory at hbagc.net.
Hunt finds perfect fit with mugs, being her own boss

By David Laprad

Like most pottery, Tori Hunt’s creations are made of clay and glaze. But her popular mugs also contain other elements that are just as evident to the beholder, including her love of the Blue Ridge Mountains and her passion for creating functional art.

“I love the process of making things,” Hunt says. “Each piece takes not only a lot of time, but a lot of intention and planning and many steps of execution.”

A native of Asheville, North Carolina, Hunt spent her childhood snuggled in the folds of the Blue Ridge Mountains. She now etches her memories of her home onto the exteriors of her mountain mugs – earthen creations that hold the heat of a hot drink and brandish an impressionistic vista of blue skies and rolling hills.

Although Hunt makes other pieces, she says her mountain mugs are her favorite. “They remind me of the time I spent in the hills,” she says. “I also like how they fit in my hand.”

Hunt has turned her passion for mug-making into an expanding business. In addition to selling mountain mugs, she and her small staff at Two Ridges Pottery make custom mugs for customers across the country, including coffeehouses, conferences, homesteads, gift stores, corporations and more.

Two Ridges Pottery also does wedding registries for engaged couples. The future bride and groom choose from a selection of dinner plates, serving ware, mugs and bowls, and Hunt and her staff fill the orders as guests register their gifts.

Hunt and her employees make each piece by hand in the Two Ridges Pottery studio, which is housed in Hunt’s Flintstone, Georgia, home.

Hunt says her marriage of the artistic and entrepreneurial makes her a combination of studio potter, or artist, and production potter.

“I make a lot of pieces, many of which are customized and streamlined, but I also make a fair amount of artistic pieces, all inspired by nature,” she explains.

Regardless of where Hunt falls on the artistic spectrum, she says she relishes the far-flung relationships she’s developed with her customers. “It’s life-giving to work with good people and see them adore her new pieces,” she explains.

Hunt first put her hands in clay in high school. She then picked pottery back up after college while working at a ceramics gallery in Chattanooga.

Hunt started Two Ridges Pottery in 2018, initially as a hobby and a way of making pieces for friends and family members. This casual endeavor quickly turned into a profitable business, and then blossomed into a full-time job.

“I love running and growing my own business,” she enthuses. “Being my own boss is amazing, and I like having employees to teach and work alongside.”

Although the process of launching a business challenged Hunt, she says she eventually worked her way through the mountain of paperwork involved and slipped through the many hoops unscathed. “It took a lot of hard work and planning, but there were no disasters,” she says.

Hunt primarily sells her pottery online at tworidgespottery.com. People can also find her at local festivals and markets throughout the year.

She’s planning to host a studio sale Saturday, April 11, but those plans hinge on whether local authorities lift the current restrictions intended to halt the advance of COVID-19.

Should life return to normal by then, guests will be able to visit Hunt in her studio, browse and purchase a variety of pottery and register to win a giveaway for local customers.

Visitors will also be able to watch Hunt etch her childhood memories into clay, and then take the product of her passion and labor home with them.

“I’m looking forward to meeting new people,” she says. “I enjoy getting a feel for who my customers are and what they need.”

Photograph provided

ABOVE: Tori Hunt is the owner of Two Ridges Pottery, a pottery studio based in Flintstone, Georgia. RIGHT: Among other products, Two Ridges Pottery makes custom mugs for businesses across the country, and the entrepreneurial makes her a combination of studio potter, or artist, and production potter.

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trash and rubbish dumping at other locations in that section of the city. It was also announced that police will be on the lookout for illegal dumpers.

Attorney Stan Guthrie told the Chattanooga Area Regional Council that Chattanoogaans desire to submit to the City Commission a proposal for setting up and operating a mass transit system. Appearing with Guthrie were George Morgan, mobile home and truck dealer, and George Perry, of Forrest Cate Ford’s truck division. Guthrie said the group proposes to use a new type bus carrying 30 to 38 passengers and costing $10,000 to $12,000.

Plans for development of a Youth Residential Center in the old Industrial YMCA were outlined at an annual meeting by John Chamblish III and DeSales Harrison. Officials said an estimated $250,000 would be needed to renovate existing property to provide a facility to work with boys in the 14-to-16-year old range who possibly have had a brush with the law.

The value of building permits issued by the city inspection division during March was slightly less than the value for March 1969 the monthly report of Cecil Souder, chief building inspector, to Commissioner Rose shows. The report was prepared for Souder by Mrs. Elaine Daniel, secretary to the inspection division. The division issued 336 permits last month with a value of $2,597,028. Last year during March the division issued 207 permits with a value of $2,671,001.

The Chattanooga Area Regional Council of Governments has awarded a $36,000 contract to Hensley-Schmidt Inc. to develop a park, recreation and open space plan for Hamilton, Walker, Catoosa and Dade counties, Charles Thrallkill, executive director, said Wednesday. The contract is subject to approval of the Department of Housing and Urban Development, which has made a grant for the study. Thrallkill said HUD has given verbal approval but the written authorization has not been received.

The Department of Housing and Urban Development has approved grants of $590,000 to the town of Lookout Mountain and $170,000 to the town of Signal Mountain for sewage and water facility programs, U.S. Sen, Howard H. Baker Jr. announced Wednesday.

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MLS committee is strongly discouraging in-person open houses during this time of social distancing. We are discussing with our clients other methods and technologies to market properties and precautions to help keep our local market, as well as you and your clients, safe.

We couldn’t say it better than the National Association of Realtors, which says, “Consider how you (Realtor members) may continue providing first-class services to clients while also exemplifying Realtors as community leaders by demonstrating care for the health and well-being of clients, colleagues and the greater public in reducing the risk of exposure to, and spread of, COVID-19.”

We must take precautions to keep not only ourselves but also those we love and work with safe. So, if you’re looking to buy or sell your home, do it. Reach out to us. We can make arrangements to help you secure that property, even in uncertain times.

Check www.gcar.net/covid-19 for updates and additional resources. We work to find solutions for our clients and community. That’s Who We R. Greater Chattanooga Realtors is The Voice of Real Estate in Greater Chattanooga. A regional organization with more than 2,000 members, Greater Chattanooga Realtors is one of some 1,300 local boards and associations of Realtors nationwide that comprise the National Association of Realtors.

Greater Chattanooga Realtors service Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. For more information, visit www.gcar.net or call 423 698-8001.