By David Laprad

"Come get a burger before we both starve!" declares the Facebook page of Zarzour's, a 10-seat restaurant with a reputation for being one of Chattanooga's oldest eateries.

Located in a tiny cinderblock building behind Fire Station 1 downtown, Zarzour’s cheeseburger made Southern Living’s “Burger Bucket List” following a visit to the restaurant in 2016.

Zarzour’s isn’t going to let another pandemic keep it from serving city

Zarzour’s closed its dining room in March to help stop the spread of the coronavirus. But owners, Shannon and Joe Fuller, continue to offer pickup and delivery, which the shelter-in-place order Mayor Andy Berke issued April 2 allows.

"We survived the Spanish flu, so we can survive this," quips Shannon, 55, who has a reputation for being one of Chattanooga's sassiest restauranteurs.

Although Shannon is known for swapping spirited barbs with her customers, which she says includes everyone from "ditch diggers to lawyers and musicians to judges," she's not kidding: She and Joe can trace Zarzour's history back to the pandemic that devastated the world just over a century ago.

"My husband’s great-grandfather moved from Lebanon to the United States in 1918 and then bought the building in June 1969. The building expense was paid from $800,000 in federal funds appropriated to the Chattanooga Board of Education from the Department of Housing and Urban Development."

The campaign for funds to construct an athletic complex at Central High School has produced $20,224.57 to date, it was announced at a second quarter kickoff coffee April 14. The total was reached when $11,325.57 was reported that night, Jerry Summers of the alumni association said. The drive, which had a goal of $50,000, is aimed at providing a football field and stadium, track and baseball field at Harrison School. It is sponsored jointly by the alumni association and the Central High Boosters Club.

Commissioner Conrad will seek approval from the City Commission for an application to the Department of Housing and Urban Development for an open space and beautification grant of $92,452.93, he said Monday. At the same time, the commissioner said the planned new East Side Neighborhood Center, an $800,000 building at 2110 E. Main Street, opened its doors Monday. The facility houses more than a dozen county and federal agencies. Construction on the $2,000,000-square-foot, single-story brick building began in June 1969. The building expense was paid from $800,000 in federal funds appropriated to the Chattanooga Board of Education from the Department of Housing and Urban Development.

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By David Laprad

Attorney Alan Madison advises clients on pressing issues as a member of Miller & Martin’s corporate group.

Within this realm of the law, Madison, 40, has developed a niche in debt financing. Through this work, he represents borrowers in financial transactions that allow them to continue operating.

“Client might need to purchase a piece of property or finance their working capital needs in order to meet payroll and pay suppliers,” Madison says.

Miller & Martin’s response to the coronavirus pandemic, however, has coaxed Madison into expanding his duties. In addition to tending to his regular practice, he’s now also serving as the corporate group’s representative on the firm’s COVID-19 task force.

In this role, Madison helps clients navigate new government programs, absorbs government guidelines and keeps a watchful eye on the banks as they administer loans.

“Most of my days involve helping people understand how these programs work and what steps they need to take to access these funds,” he says.

Like Miller & Martin’s other attorneys, Madison is doing this critical work from home. This places him within the domain of his 5-year-old daughter, Sloane, who’s home from school and craving frequent attention.

Madison’s wife, Meara, a nurse educator at Memorial Hospital, minds the young girl when she’s home, but when she’s at work it’s up to Madison to fill his daughter’s time.

“We have a whiteboard on our refrigerator with a schedule we try to get her to,” he says. “There are worksheets, reading apps, math, art and music, and we try to get outdoors when we can.”

Although this leaves Madison with only a few moments to catch his breath between tasks, he’s not complaining. “We all have different strategies for getting through the current situation, and mine is being very busy,” he says.

Madison developed his law practice in Chicago, where he worked for Skadden Arps, a large international firm.

“Most of the attorneys at Miller & Martin have a particular area in which they specialize, but they can also do other things,” he says. “But that was not the case at Skadden Arps. Because they are bigger, they emphasize developing a depth of knowledge in a particular subject so they can have a level of expertise.

“Whereas I’m one of a handful of people at Miller & Martin who specialize in my area of the law, Skadden has a hundred people that do only that every day.”

Madison interned with the banking group at Skadden Arps during his summer breaks from Northwestern Pritzker School of Law in Chicago. After graduating from the school, he accepted a job offer from the firm. A few months later, the head of the banking department called him and said, “You’re working for me now.”

“Sometimes, that doesn’t work out, but in my case, it did,” Madison recalls. “I was fortunate to fall in with a group of good people who were focused on teaching me the ropes and allowing me to learn about this area of the law.”

Madison says a corporate practice suits him well anyway, as he enjoys producing results within a specific timeline.

“I’ll go from picking up the phone for the first time to having a closed deal with money available to a company that’s funding an important project in a month or two,” he says. “That pace of work appeals to me more than litigation, which can stretch on for years.

“I like working hard to close a deal and then riding the wave to the moment of catharsis at the end, where the deal is closed and things quiet down and you can hopefully reflect on a job well done.”

A native of Clemson, South Carolina, Madison became interested in the law while in junior high – probably, he says, because his parents told him the profession would befit his proclivity for

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Chattanooga Bar Association

Established in 1897

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VW Chattanooga implements temporary virus furloughs

As the COVID-19 public health crisis deepened, Volkswagen Chattanooga implemented temporary emergency furloughs for its production and maintenance workforce effective April 11. These employees have been unable to work since the factory’s production suspension, which began March 21, to help prevent the further spread of the coronavirus.

Approximately 2,500 Volkswagen Chattanooga employees and contractors will be furloughed. “Our primary objective is to protect the financial health of Volkswagen for the benefit of our team as we address the emerging and ongoing impacts of the COVID-19 outbreak on our industry,” says Tom du Plessis, president and CEO of Volkswagen Chattanooga. “Right now, we have limited visibility on when we will be able to resume production, but we are committed to doing everything we can to preserve jobs.”

During this time, we will be focused on preparing to reopen in a responsible way, ensuring our team has the opportunity to return to work safely and as quickly as practicable.”

Volkswagen is taking steps to limit the impact of the COVID-19 public health crisis. Volkswagen Chattanooga has furloughed approximately 2,500 employees and contractors due to furlough’s impact on employees, which is expected to last no more than four weeks.

The company will continue to provide health care benefits and coverage of premiums, paying both employer and employee contributions. Employees will still receive their first quarter bonuses as well as their March monthly bonuses.

With the recent enhancement of unemployment benefits under the CARES Act, these employees are now eligible to receive an additional $600 per week in federal compensation through the $2 trillion economic stimulus bill, as well as state unemployment benefits.

All furloughed employees will remain Volkswagen employees through the duration of the furlough period. Upon return, employees will retain their original dates of hire and accrued paid time off.

Non-furloughed employees will continue working from home and will use one mandatory vacation day next week. All employees have been asked to self-quarantine and maintain social distancing.

Those enrolled in Volkswagen’s apprenticeship and high school programs will have continued access to education. All instructor-led technical training are on hold until further notice.

The factory suspended production last month before stay-at-home mandates from the state and local governments. Volkswagen employees and production contractors received full pay and benefits during that time.

Source: Volkswagen Chattanooga

**CHATTANOOGA BAR ASSOCIATION**

**Tennessee Appellate Court Opinions**

**In Re The Estate of Jesse L. McCants, Sr.**

*Case number:* E2019-01159-COA-R3-CV  
*Authoring Judge:* Judge Charles D. Susano, Jr.  
*Originating Judge:* Chancellor Jeffrey M. Atherton  
*Date Filed:* Monday, April 6, 2020  

Benjamin Scott Brewer, defendant, was convicted after a jury trial of six counts of vehicular homicide by intoxication, violation of motor carrier regulations and speeding. As a result, Brewer was sentenced to an effective sentence of 35 years in incarceration. Brewer appeals his convictions and sentences, arguing on appeal that the state violated Brady v. Maryland, 373 U.S. 83, 87 (1963); that the trial court improperly certified a witness as a drug recognition expert; that the evidence was insufficient to show intoxication; and that the trial court improperly sentenced Brewer to consecutive sentences. Following our review, the judgments of the trial court are affirmed.

**State of Tennessee v. Benjamin Scott Brewer**

*Case number:* E2019-00355-CCA-R3-CD  
*Authoring Judge:* Judge Timothy L. Easter  
*Originating Judge:* Judge Don W. Poole  
*Date Filed:* Tuesday, April 7, 2020

**State of Tennessee v. Shonique Nechelle Smith**

*Case number:* E2019-01400-CCA-R3-CD  
*Authoring Judge:* Judge Robert L. Holloway, Jr.  
*Originating Judge:* Judge Barry A. Steelman  
*Date Filed:* Tuesday, April 7, 2020

Shonique Nechelle Smith, defendant, appeals from the trial court’s judgment revoking community corrections and requiring her to serve the balance of her sentence in incarceration. Discerning no error, we affirm.
Zarzour’s is serving burgers, french fries and homemade desserts curbside Monday-Friday, 11 a.m.-2 p.m.

where we are now for $1,000,” Shannon says. “His wife died of the Spanish flu the same year.”

Shannon’s plan for surviving the new pandemic is simple: Tighten the restaurant’s belt and wait for the all-clear.

“Normally, we have a meat-and-three and then short order stuff like hamburgers, cheeseburgers and french fries,” she explains. “When we had to close our dining room, we went with the least wasteful items, which are the hamburgers. If I don’t sell all of my hamburgers on Monday, I can sell the rest on Tuesday.

“It’s what we can do to get through this and not lose our anes.”

Shannon’s survival plan does not include taking advantage of the Small Business Administration’s coronavirus relief options, which include paycheck protection, debt assistance and loans.

She says their reasons for passing on the benefits are simple: They don’t want to take money from people who are struggling harder than they are.

“We own our property, so our overhead is pretty low. We’re also a small, family-

been jerked out from under them. It’s breaks my heart to see what they’re going through.”

Shannon says she and her husband would rather rely on the patronage of their loyal customers to see them through the current pandemic. And she just might get her wish.

In response to her clarion call on social media, people continue to pull up to Zarzour’s curb weekdays during lunch to claim boxes packed with burgers, fries and Joe’s homemade strawberry ice cream.

“The kindness and generosity of our customers blows me away,” she says.

“Two weeks ago, Keller Williams ordered 27 burgers to go, and then the Hamilton County the courthouse ordered 27 burgers to go. We’ve been blessed with the support of fantastic people.”

These customers likely did not need much encouragement before placing their orders, as the restaurant not only has a reputation for being one of Chattanooga’s oldest eateries, it’s also known as one of the city’s tastiest – or so says USA Today, Roadfood, Gourmet and Southern Living.

The latter declared Zarzour’s burgers to the best in the Scenic City following a visit to the restaurant a few years ago. While the review was a feather in the Zarzour’s cap, Shannon prefers the endorsement of her longtime patrons, including attorney Cynthia Hall, who first ate at the restaurant more than 20 years ago.

“If you’re a hamburger eater, Shannon serves the best hamburgers in town,” Hall says. “I also like her meat-and-threes. Her old-fashioned Southern cornbread is good, too, and she always has a nice array of vegetables.”
NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of any of the conditions of a Deed of Trust Noted Dated June 29, 2006, and the Deed of Trust of even date, both dated in the Hamilton County Register’s Office. The successor trustee, as trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, for nominee for AmSouth Bank, its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Bayview Loan Servicing, LLC, for the sale

This sale is subject to, without limitation, all matters shown on any applicable recorded; any unpaid taxes; any restrictive covenants, easements, or setback lines that may appear of record or not, which may encumber the title; and any that an accurate survey of the premises might disclose.

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Term of Sale will be public auction, for cash, free and clear of any liens or encumbrances, as shown on any applicable recorded; any unpaid taxes, any restrictive covenants, easements, or setback lines, or any other of record or not, which may encumber the title; and any that an accurate survey of the premises might disclose.

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Continued from page 5

Terms of Sale will be public auction, for cash, free and clear of rights of homestead, redemption and liens in the lender or any other person under the Deed of Trust and any other person claiming by, through him/her/it/them, or under or in any of the following. Such persons may be, but need not be, as follows:

1. SunTrust Bank; City of Chattanooga Department of Economic and Community Development.

2. Through the undersigned and sell convey only as

3. Accord with the terms of said Deed of Trust, and otherwise, and homestead are waived in

4. The rights reserved to adjourn the day of the sale to another day, and place for the sale set forth above.

5. This sale is subject to, without limita-

6. The real estate located in Hamilton County, Tennessee, and described in the said Deed of Trust, shall be sold to the highest bidder, the highest bid

7. Any notice of default is not, which may disclose the purchaser’s title and any matter that an ac-

8. If you purchase a property that

9. This sale may be rescinded only by the Substitute Trustee. The terms of the said Deed of Trust may be modified by other instruments appearing in the public record. Additional identifying information regarding the collateral property is below and is believed to be accurate, but no representation or warranty is intended.

10. For more information on applicable, any applicable homeowners’ associations’ dues or assessments; all claims or other matters,

11. The terms of the said Deed of Trust may be modified by other instruments appearing in the public record. Additional identifying information regarding the collateral property is below and is believed to be accurate, but no representation or warranty is intended.

12. In the event of the sale to another day, time, and place as the sale set forth above.

13. If the Substitute Trustee

14. The following parties may claim an interest in the said Deed of Trust or any party claiming by, through him/her/it/them, or under or in any of the following. Such persons may be, but need not be, as follows:

15. For a description of the property at the foreclosure sale, the entire purchase price is due and payable at the conclusion

16. The terms of the said Deed of Trust may be modified by other instruments appearing in the public record. Additional identifying information regarding the collateral property is below and is believed to be accurate, but no representation or warranty is intended.
or federal; any prior liens or encumbrances included with the sale of the property; and any applicable homebuyers’ association dues or assessments; all claims or other matters, whether of record or not, which may affect the property; and the survey having been made at the time of confirmation by the lender or trustee. This property may be sold AS IS, WHERE IS, with no warranties implied, including without limitation, warranties of marketability of title.

The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place of sale.

The right is reserved to modify the terms of said Deed of Trust or any party claiming by, through, or under said Trust, at any time. If the Substitute Trustee rescinds the sale, the purchaser shall only be entitled to a return of any money paid towards the purchase price and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy. The real property will be sold at public auction, for cash, free and clear of all liens, encumbrances, easements, or boundaries, with no warranties of marketability of title.

The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon announcement at the time and place of sale.

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This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. Once the purchaser tenders the purchase price, the Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy. The real property will be sold for cash, free and clear of all liens, encumbrances, easements, or boundaries, with no warranties of marketability of title.

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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 home owner and will defend against any issues that affect your ability to buy, sell and own real estate.
Time to ‘Go Green’ With Your Investments?

Over the past several weeks, many of us have been working from home in response to the “social distancing” necessitated by the coronavirus. Nonetheless, we still have opportunities to get outside and enjoy Mother Nature. And now, with the 50th anniversary of Earth Day being celebrated on April 22, it’s important to appreciate the need to protect our environment. Of course, you can do so in many ways – including the way you invest.

Some investors are supporting the environment through “sustainable” investing, which is often called ESG (environmental, social, and corporate governance) investing. In general, it refers to investments in businesses whose products and services are considered favorable to the physical environment (such as companies that produce renewable energy or that act to reduce their own carbon footprints) or the social environment (such as firms that follow ethical business practices or pursue important societal goals, such as inclusion and pay equity). ESG investing may also screen out investments in companies that produce products some people find objectionable.

ESG investing has become popular in recent years, and not just with individuals; major institutional investors now pursue sustainability because they think it’s profitable – and plenty of facts back that out. A growing body of academic research has found a positive relationship between corporate financial performance – that is, a company’s profitability – and ESG criteria.

So, although you might initially be attracted to sustainable investments because they align with your personal values, or because you want to hold companies to higher standards of corporate citizenship, it turns out that you can do well by doing good. Keep in mind, though, that sustainability, like any other criteria, can’t guarantee success or prevent losses.

In any case, be aware that sustainable investing approaches can vary significantly, so you need to determine how a particular sustainable investment, or class of investments, can align with your values and fit into your overall portfolio. Specifically, how will a sustainable investment meet your needs for diversification?

For example, if you desire total control over how your money is invested, you might want to invest in a basket of individual stocks from the companies you wish to support. But if you want to achieve greater diversification, plus receive the benefits of professional management, you might want to invest in sustainable mutual funds. Be aware, though, that even though they may not market themselves as “sustainable,” many more mutual funds do incorporate sustainability criteria into their investment processes. You also might consider exchange-traded funds (ETFs), which own a variety of investments, similar to regular mutual funds, but trade like stocks. ETFs often track particular indexes, so an ETF with a sustainable focus might track an index including companies that have been screened for social responsibility.

Make sure you understand the fundamentals of any sustainable investment you’re considering, as well as whether it can help you work toward your long-term goals. But by “going green” with some of your investments, you can help keep the spirit of Earth Day alive every day of the year.

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.

EdwardJones
MAKING SENSE OF INVESTING

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Financial Focus
Stan Russell
Stan.Russell@edwardjones.com

April 17-23, 2020
www.hamiltoncountyherald.com
Page 9
up the floor in the back kitchen, I could see the outlines of their twin beds.”

When Rose and George died in 1978 (him from a bad heart and her from a broken heart, Shannon speculates), they left Zarzour’s to their niece, Shirley Zarzour Fuller, Joe’s mother. Shannon credits Shirley with adding Zarzour’s beloved plate lunches to the menu. When Shannon began working at the restaurant in 1995, she brought 15 years of restaurant experience with her. “I’ve worked five-star restaurants and no-star restaurants,” she says with a laugh. “It’s what I love to do.”

When Shirley died in 2015, Joe and Shannon bought out the other family members for $45,000. The couple then rezoned the parking lot and built a house there, placing them 30 seconds away from the restaurant’s kitchen. “I like living where we work,” Shannon says. “If there’s a late delivery, I’m already here. We thought about building a place on top of the restaurant, but I’m too old to climb stairs.”

Instead of sweating beads over their survival, Shannon and Joe are focusing on helping other restaurant workers in the community. “I use Neidlov’s for my hamburgers buns, and if I go in there and grab a loaf of bread, I’ll throw a huge tip in the jar,” she says. “We’ve purchased a few things to go from Alleia and added a 40% tip. We know this has been devastating for the people who have been relying on tips to survive.”

Shannon and Joe are also looking forward to the day when they can open their doors to the public again. “Our customers are dying for us to go back to plate lunches, which we will do once this is over,” she promises.

When Hall, Moore and the rest of the ditch diggers, attorneys, musicians and judges who patronize Zarzour’s are finally able to return, they’ll find Shannon behind the counter, ready to greet them and swap spirited bards. “If we hang in there together and do what we can to help each other out, we’ll get through this,” Shannon says. “We love our life and business and Chattanooga, and I’ll be damned if this is going to close us down.”
Virus’ impact felt in March housing statistics

As COVID-19’s impact spread across the country in March, the stock market decline that started in February accelerated downward before recovering slightly in the last week of the month.

With volatility across every financial market, lenders began to tighten underwriting standards, and as a result, some buyers found they were no longer approved for a loan.

Massive layoffs also shook the national economy, with 6.6 million initial jobless claims filed in a single week – double the number last week and 10 times higher than any other week on record before this month.

Focusing locally and on housing, prices continued to gain traction in March. The median sales price increased 10.5% to $210,000. Yet, even with increased prices, our market doesn’t seem to be overpriced.

The March housing affordability index was 142, meaning the median household income is 142% of what is necessary to qualify for the median-priced home under prevailing interest rates.

Days on market was up 3.7% to 56 days. Sellers were encouraged as months supply of inventory was down 27.3% to 2.4 months.

New listings in the Chattanooga region decreased 6.1% to 1,207. Pending sales were down 4.5% to 976. Inventory levels shrank 20.5% to 2,182 units.

So how has the market changed because of COVID-19? As a point of reference, in March 2019, there were 1,282 new listings in Chattanooga. Also, pending sales stood at 1,084, the median sales price reached $190,000 and days on market was 54 days.
How to find and hire a remodeler’s right for you

Are you tired of cooking in a dated kitchen or spending time in cramped living space you’ve outgrown? If you’re a homeowner who would rather upgrade than sell your house, it might be time to remodel. If your remodel involves structural, electrical or plumbing work, you should consider hiring a professional remodeler.

A professional remodeler works to ensure construction on your home is completed safely and meets high-quality standards. Some projects take considerable time and money, so it’s important to select a contractor you can trust. Here are five pro tips on how to find and hire a remodeler.

Utilize a professional directory

A general internet search of remodelers will generate dozens of names, but how do you vet them all? The best place to start is by utilizing a directory of professional remodelers. The Home Builders Association of Greater Chattanooga’s online directory at HBAGC.net provides a searchable listing of quality professional builders and remodelers in the area.

Also, the National Association of Home Builders has a directory of professional remodelers in your area dedicated to the highest professional and ethical standards in the home building industry. The NAHB directory can help you find a remodeler with specialized training such as a Certified Aging-in-Place Specialist to help modify your home to better suit you as you age, or a Certified Green Remodeler to make your home more energy-efficient.

Research potential remodelers

A professional remodeler will likely have a website or social media account that showcases previous home renovation projects. Review sites such as Angie’s List, Houzz or HomeAdvisor might also have photos of completed project and reviews.

Online reviews tend to have a mix of positive and negative comments. It’s important to focus on descriptions of experiences and qualities that are important to you as a customer. Reliable referrals can also come from family, friends and neighbors. Ask them about the type of remodeling work completed on comparable homes with similar schedules.

Narrow your list

A good rule of thumb is to double-check that your potential contractor has the appropriate license and a good track record. Your local or state office of consumer protection will likely have information about the contractor you’re researching. You should be able to verify that the remodeler has the appropriate licenses and registrations.

Connect, ask questions

A qualified remodeler will be forthright and answer any questions you might have about their professional experience, knowledge of the homes in your area and details related to the residential building permitting process.

Ask about how long their business has been in the community and request references. You also want to make sure the contractor carries insurance that will protect you from claims arising from improper work or job site injuries.

Explore steps for estimates and contracts

To make sure you and your contractor agree on the scope of the project, it’s important be on the same page about the specifics. A qualified remodeler will provide a written estimate before beginning the work and provide a detailed contract. The contract should clearly spell out what work will and will not be performed and provide a payment schedule.

Overall, your home remodeling project should be a positive experience if you work with a professional that fits your needs. Trust your instincts when hiring a remodeler. You will be spending a significant amount of time with your remodeler over the course of your project, so trust and regular communication is key.

You don’t have to do it alone. Search the Home Builders Association of Greater Chattanooga’s online directory at www.HBAGC.net to find a professional remodeler who can help you plan your home updates.

Better Homes and Gardens magazine, he can cast a variety of digital spells at his computer. In the end, Beach’s goal is to help an agent sell a listing. While he doesn’t explicitly say his photographs succeed in doing so, he infers it.

“Last week, I shot a $700,000 house. The agent ordered the super nice lighting package, a 3D walkthrough and a drone video,” he says. “Despite everything that’s going on, she was able to get it under contract in six days.”

Beach has been shooting photos since he was 11, giving him more than a decade to develop the skills he now employs. After snapping his first photograph using his father’s digital camera, he quickly became passionate about the craft, and in time, he began to wonder if there was a way for him to turn his abilities into a paycheck.

“My parents have always been big on doing what you enjoy and finding a way to make money at it,” he says. “I remember taking pictures of a waterfall and thinking, ‘Man, I wish I could make a living doing this.’”

That opportunity came when the land developer for which Beach’s mother works asked him to take pictures of a house in the Wild Ridge neighborhood in Signal Mountain, Beach, who had just graduated from Notre Dame High School, gave it a shot.

“By my current standards, the pictures were awful,” he says with a laugh. “But that prompted me to get better.”

After improving his skills through practice and looking into the possibility of starting a business, Beach realized he had already fallen into the opportunity for which he had hoped and launched Drew Beach Photography.

Since then, Beach has built his business into a full-time endeavor, partly by aligning himself with busy Realtors. Keller Williams agent Lori Montieth, whose team ranked in the top ten in sales in Chattanooga in 2019, was the listing agent on the first Wild Ridge property Beach shot and still uses him for several listings a week.

Montieth applauds not just Beach’s abilities with a camera but also his business sense.

“One thing that makes Drew special is his willingness to learn. It’s nice to be able to say, ‘The lighting here could be better,’ and he’ll change it,” she says. “He doesn’t want to put out a subpar product; he wants to be the best at what he’s doing.”

“I learn something new during every shoot,” Beach acknowledges. “I’m always looking for ways to do things better and more efficiently.”

Montieth says Beach’s solid grasp of customer service will be one of the keys to his success.

“As a young age, he’s come to understand the importance of pleasing his customers. If your customers aren’t happy, then you won’t get repeat business, and for a photographer, repeat business is where it’s at.”

As Beach has grown his business, he’s expanded his services. In addition to photographing houses, he also provides headshots and team photos, pictures for commercial builders and developers (he’s snapped photos of Dunkin’ Donuts and Tire Discounters, for example) and even does event photography.

Houses, however, remain Beach’s bread and butter. It’s where he started, and he says it provides an essential service to professionals who already have a lot on their plates.

“It’s worth their money to hire someone to take pictures of their listings so they can spend their time doing other things,” Beach says.

When Beach graduates in a few weeks, he’ll leave UTC, tutching a business degree. His says the school has provided him with a well-rounded education and equipped him to move his business forward.

UTC has also sparked a passion for entrepreneurship in Beach, who’s working with other investors to get additional ideas off the ground. Although he’s keeping these ideas close to his chest, he does say they won’t take him away from his first love.

“I’ve always gravitated toward artistic stuff like sketching and taking photographs,” he says. “And when you mix that with the ability to run a business, I can’t think of anything else I’d rather do.

“It’s nice when your business expenses line up with your passions and hobbies.”
As you can see, the current environment is affecting real estate, but real estate is still happening. While the effect of COVID-19 is varied throughout the country, we are likely to see impacts on housing activity now and into the coming months. Its continued spread is leading many companies and consumers to change their daily activities. Navigating a market that can shift quickly is just one reason why consulting a Realtor is important. In addition to navigating COVID-19 (see www.gcar.net/covid-19), Greater Chattanooga Realtors is also gathering resources for those in our community whose homes and businesses were impacted by the recent tornadoes (see www.gcar.net/disaster-assistance).

Relax with new puzzles every week

Habitat for Humanity of Greater Chattanooga is moving forward with construction projects like this Women Build house while practicing social distancing and following government guidelines.

Habitat for Humanity continues construction work amid COVID-19 pandemic

Habitat for Humanity of Greater Chattanooga is continuing efforts to protect its staff, volunteers and community during the COVID-19 pandemic while also moving forward with construction work on the Women Build house and other exterior repair projects.

The nonprofit says it’s continuing these projects while following all required government-issued guidelines. For example, all essential repairs and projects required for the Aging in Place program are taking place on the home’s exterior only, with no face-to-face contact with the owner. These projects include roof replacement, wheelchair ramp additions and porch repairs. While these programs are usually citywide, Habitat is currently focusing on projects in the Orchard Knob area.

Work also continues on the Women Build house, located at 256 W. 35th St. in Alton Park, with only essential Habitat staff and sub-contractors on-site. Last week, workers completed the home’s soffit, which covers the underside of the roof overhang, and started installing plumbing and electricity.

In continuing the Women Build tradition, women from Habitat’s staff are currently working on-site. “While this unprecedented pandemic hinders some of our abilities, we’re still continuing to build and assist with crucial repairs,” says Dennis Neal, senior vice president of construction of the local Habitat. “Though adapting to this pandemic will be challenging, we know access to safe, affordable shelter is as urgent as ever.”

Source: Habitat for Humanity of Greater Chattanooga Area

Pratt feeds Memorial personnel

Pratt Home Builders recently delivered 500 individually packaged baked goods from Niedlov’s Bakery to provide breakfast for health care workers at Memorial Hospital. “Pratt Homes is a family-based Chattanooga business, and we’re committed to the well-being of this community, which we cherish,” says Win Pratt, president of Pratt Home Builders. “We’re all in this battle to flatten the curve together, and are grateful to be able to partner with another local business to support these true American heroes, who are going into our hospitals every day.”

Photograph provided

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Photograph provided
Foreclosure/Trustee’s Sales Scheduled in the Next 4 Weeks

Property Address | Publication Dates | Borrower | Attorney
--- | --- | --- | ---
5820 Fort Sumter Drive, Harrison, 37341 | 2020-03-27 | Walter L. Henry | Wilson & Associates, PLLC

Foreclosure Notices

SALES TO TAKE PLACE ON 2020-04-23

SALES TO TAKE PLACE ON 2020-05-14

5107 Hunter Village Drive, Chattanooga, 37423 | 2020-03-23 | Cynthia Drew | Wilson & Associates, PLLC

SALES TO TAKE PLACE ON 2020-05-15

SALES TO TAKE PLACE ON 2020-04-01

SALES TO TAKE PLACE ON 2020-04-17

SALES TO TAKE PLACE ON 2020-04-26

SALES TO TAKE PLACE ON 2020-04-28

SALES TO TAKE PLACE ON 2020-03-20

SALES TO TAKE PLACE ON 2020-03-13

SALES TO TAKE PLACE ON 2020-03-26

SALES TO TAKE PLACE ON 2020-03-30

SALES TO TAKE PLACE ON 2020-04-03

SALES TO TAKE PLACE ON 2020-04-06

SALES TO TAKE PLACE ON 2020-04-09

SALES TO TAKE PLACE ON 2020-04-12

SALES TO TAKE PLACE ON 2020-04-15

SALES TO TAKE PLACE ON 2020-04-18

SALES TO TAKE PLACE ON 2020-04-21

SALES TO TAKE PLACE ON 2020-04-24

SALES TO TAKE PLACE ON 2020-04-27

SALES TO TAKE PLACE ON 2020-04-30

SALES TO TAKE PLACE ON 2020-05-03

SALES TO TAKE PLACE ON 2020-05-06

SALES TO TAKE PLACE ON 2020-05-09

SALES TO TAKE PLACE ON 2020-05-12

SALES TO TAKE PLACE ON 2020-05-15

SALES TO TAKE PLACE ON 2020-05-18

SALES TO TAKE PLACE ON 2020-05-21

SALES TO TAKE PLACE ON 2020-05-24

SALES TO TAKE PLACE ON 2020-05-27

SALES TO TAKE PLACE ON 2020-05-30
STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY
Docket Number: 19060580
Plaintiff: RAPHLAN MEDICAL ASSOCIATES
Defendant: JOEL GARCIA BUSTAMANTE
Notice of the filing of a complaint and a summons were served on the defendant, JOEL GARCIA BUSTAMANTE and the case will remain open for hearing ex parte or without DANIEL DEON TAYLOR presence.
IT IS ORDERED that publication be made for four successive weeks in the Hamilton County, Tennessee, Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident, or a judgment by default may be entered upon the complaint and a summons in the absence of the defendant, JOEL GARCIA BUSTAMANTE.
Defendant: KEJORA TAA’LA TAYLOR
ATTORNEY FOR THE PLAINTIFF
LARRY L. HENRY, CLERK
J. Wheeler, D.C.
Defendant: MORGAN EMILY
Plaintiff: RAPHLAN MEDICAL ASSOCIATES
Defendant: KEJORA TAA’LA TAYLOR
It is appearing from allegations in Plaintiff’s Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon KEJORA TAA’LA TAYLOR.
AT 11:00 A.M.
Date of this Order: 03/17/2020
Appearance 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, and was served upon KEJORA TAA’LA TAYLOR and the case will be set for hearing ex parte or without KEJORA TAA’LA TAYLOR presence.
This 20th day of March 2020.
LARRY L. HENRY, CLERK
J. Wheeler, D.C.
Defendant: MORGAN EMILY
Plaintiff: RAPHLAN MEDICAL ASSOCIATES
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Some officials want to move notices from newspapers to government-run websites where they may not be easily found.

This is like putting the fox in charge of the hen house.

Keep Public Notices in Newspapers

www.newsmediaalliance.org
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.

IT IS ORDERED that publication be made in a newspaper by this County as required by law.

LARRY L. HENRY, Clerk
Jillian Lively, Deputy Clerk

FORUM:
MAYFIELD AND LESTER

DATE OF THIS ORDER: 04/03/2020

Plaintiff: TRUST FEDERAL CREDIT UNION

Docket Number: 160511981

Defendant: PHILLIPS TERRI S

State of Tennessee, County of Hamilton

A newspaper by this County as required by law.

Jillian Lively, Deputy Clerk

FORUM:
MAYFIELD AND LESTER

DATE OF THIS ORDER: 04/03/2020

Plaintiff: CHECKS FOR CASH SERVICES

Docket Number: 14GS5648

Defendant: PHILLIPS TERRI S

Plaintiff: RANNICK KENNETH C

Docket Number: 17GS13602

Defendant: PHILLIPS TERRI S

The regular meeting of the City of Red Bank Municipal Planning Commission will take place on Thursday, May 21st at 6:00 pm at Red Bank City Hall, 3145 Chisolm Blvd., Red Bank, TN 37415. The Planning Commission will conduct a Public Hearing and consider the following agenda items:

1. Special Exceptions Permit for a revised Planned Unit Development plan at Mivole Highlands located at the intersection of Seven Pines Lane and Hidden Camp Lane
2. Special Exceptions Permit for a Planned Unit Development at Pine Breeze, along Pine Breeze Road opposite the intersection of Pine Breeze Road and Breeze Road.
3. Rezoning Request Josh Barr #14 Kingston Street R-1 to R2 Residential zone

The Planning Commission will hold a working meeting to review this month’s agenda items on Tuesday, May 19th at 5:00 pm at Red Bank City Hall, 3150 Dayton Blvd, Red Bank, TN 37415. Both meetings are open to the public and all interested parties are encouraged to attend.

Jillian Lively, Deputy Clerk

FORUM:
MAYFIELD AND LESTER

DATE OF THIS ORDER: 04/07/2020

Plaintiff: 1412 McCallie Ave. •Chattanooga TN 37402

Docket Number: 14GS2023

Defendant: PHILLIPS TERRI S

State of Tennessee, County of Hamilton

The next available city-wide auctions for the City of Chattanooga will be auctioned on April 23, 2020. To register, please email Teresa Griffin at griffin@hchp.net or call 423-868-1465 to register to access the meeting. Please visit the Electric Power Board of Chattanooga website at www.epb.com for more information.

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For example, if you have an auction around Chattanooga, you can list it on this website. The website will allow you to register and bid online.

Plaintiff: TRUST FEDERAL CREDIT UNION

Docket Number: 160511981

Defendant: PHILLIPS TERRI S

State of Tennessee, County of Hamilton

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.

IT IS ORDERED that publication be made in a newspaper by this County as required by law.

LARRY L. HENRY, Clerk
Jillian Lively, Deputy Clerk

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NAR survey finds many Realtors hopeful for market rebound

With an expected slowdown in spring real estate business activity, many Realtors remain hopeful for a post-pandemic market rebound, according to a new survey from the National Association of Realtors.

The majority of Realtors say buyers and sellers will return to the market as delayed transactions following the end of the health crisis. Nearly six out of 10 members (59%) say buyers are delaying home purchases for a couple of months, while a similar share of members (57%) saying sellers are delaying home sales for a couple of months.

“Home sales will decline this spring because of unique economic and social consequences resulting from the coronavirus outbreak, but much of the activity looks to reappear later in the year,” explains NAR Chief Economist Lawrence Yun. “Home prices will remain stable because of a pandemic-induced reduction in inventory coupled with less immediate concerns over foreclosures.”

NAR’s latest Economic Pulse Flash Survey – conducted April 5-6 – asked members questions about how the coronavirus outbreak has impacted the real estate industry adapts to the new reality of managing deals virtually with social distancing directives in place. Members said the most common technology tools used to interact with clients are e-signatures, social media, messaging apps and virtual tours.

Residential tenants are facing rent payment issues, but many delayed payment requests are being accommodated. Nearly half of property managers (46%) reported being able to accommodate tenants who cannot pay rent and more than a quarter of individual landlords (27%) said the same. The recently enacted Coronavirus Aid, Relief, and Economic Security Act includes provisions on eviction prevention and small business loans and grants that are critical to keeping the rental market steady.

Chattanooga State Community College has published its annual report for fiscal year July 1, 2018-June 30, 2019. The report highlights the school’s achievements and impact within its six-county service area.

Chattanooga State issued a record 1,049 technical certificates and diplomas. In addition, graduates reported a 97% job placement rate.

Jim Fry, who returned to college at age 57, was awarded the first ever Tennessee Community College Student of the Year Award.

Programs like Focus on Completion and Achieving the Dream helped to increase the number of graduates from low-income households by 19%.

The school ranked second statewide in awarding the highest number of short-term certificates to low income and academically underprepared students.

In addition, the college provided financial assistance beyond grant programs like Pell, HOPE, Tennessee Promise and Tennessee Reconnect by awarding more than $1.2 million in institution and foundation scholarships to 865 students.

While 72% of Chattanooga State’s student population is younger than 25, adult students over the age of 25 ranked second statewide in the number of associate degrees awarded.

The Tennessee College of Applied Technology at Chattanooga State saw a record number of students involved in the national SkillsUSA program. During 2019, 91% of these students earned medals at the annual statewide SkillsUSA competition. At the national competition, TCAT-Chattanooga won the Gold President’s Volunteer Service Award.

Also, Chattanooga State’s Economic and Workforce Development division provided 61,763 workforce training hours to 193 local and regional businesses.

White to leave River City Company, search underway for her replacement

Kim White is stepping down as president and CEO of River City Company, leaving the board of the downtown development nonprofit to search for a new leader.

“Kim’s leadership has been invaluable in energizing our city through many successful initiatives and partnerships, and we wish her well as she pursues new opportunities,” says Tom Griscom, board chairman.

White, a Chattanooga native, served as president and CEO of the organization for more than a decade.

“It has been a significant honor to serve our community in this way, but cities and organizations change over time and need to keep evolving,” White says. “The time has come for me to leave River City Company and look for other ways to lead in our city using the experience I’ve gained working with elected officials, business and civic leaders.”

The board of River City Company expects to complete the search for a new leader by summer. A leadership transition phase with White and a new CEO is expected to begin in about three months.

“As Kim begins her transition, she will focus on implementing the next phase of strategic planning for the Riverfront,” Griscom says. “This will offer a solid starting point for her successor to continue the momentum of our organization.”

Along with learning more about River City Company and information on the position, candidates wishing to apply can do so at www.rivercitycompany.com. Applicants must apply for the position using the online application form. Questions related to the application process should be sent via email to rivercitycoceosearch@gmail.com.

Source: Chattanooga State Community College
beautification budget for 1970-71 will be $186,621.

A seminar on counseling and church expansion for pastors and their wives will be held May 25-26 at the Holiday Inn Downtown in Chattanooga. The seminar featuring several of the nation’s leading religious figures is expected to attract several hundred ministers from the area.

The world’s largest barge shipment of nuclear components has left Combustion Engineering Inc. on Chattanooga’s West Side on its way to Nebraska. The nuclear reactor and two steam-generating vessels weigh more than 1,000 tons and will be installed at the Omaha Public Power District’s Fort Calhoun Station, a 1,300-mile journey.

Dr. Nat Williams former Tennessee commissioner of mental health and once considered a possible candidate for governor, will head a citizens for Rep. Bill Brock group for Brock’s campaign for the U.S. Senate. The announcement was made Monday at a press conference in Nashville.

Frank Orend, business manager of the Chattanooga Chamber of Commerce, has been named manager of research and economic development, James W. Hunt, executive vice president, announced Saturday. Orend will serve with the various downtown development projects of the chamber as well as with organizations and group concerns with economic development, including the Industrial Committee of 100, the Chattanooga Convention and Visitors Bureau and the Chattanooga Manufacturers Association.

Jack D. Mayfield announced Saturday his candidacy for reelection to a third term on the Hamilton County Council. He will enter the Democratic primary June 2. Mayfield, who is serving without salary, thus steps into the party job vacated by Squire Luke Wilson when Wilson announced his candidacy for the County Council. Wilson was being paid $12,000 a year. Crutchfield’s duties will be to line up rallies, oversee operation of the party’s headquarters on Georgia Avenue and generally assist Elliott in coordinating Democratic activities here.

Roscoe Tanner, former Baylor School standout and now a freshman at Stanford University, has been named to the 1970 Men’s Division of the U.S. Junior Davis Cup team. Tanner, the No. 1 player in the junior division of the Junior Davis Cup last year, is the first player to be selected for this year’s men’s division elite.

More than 800 Chattanoogans from all walks of life gathered at Provident Cafeteria Tuesday night to honor student leaders from Howard, Brainerd, Riverside, Kirkman and Chattanooga High Schools. The occasion was the second annual Student Leadership Distinction Night banquet of the Chattanooga public schools. The students feted were selected by their principals, faculties and fellow students.

James W. Whitaker told the City Commission Tuesday he would be willing to consider proposals for contracting with the city to operate a mass transportation system or for leasing equipment and facilities from the city for operating purposes. Whitaker is president and general manager of Whitaker Transportation Co. It was agreed Whitaker will meet with Commissioner Conrad, city auditor William Zachry, city coordinator Curtis Swift and federal

Super Crossword

ACROSS
1 Musical pace (4-6 — you note)
2 Looker’s leg
4 Labeled with a Grammy
8 Can speed
9 Fortune queen
12 Pat, to Gig
20 One of the Three Musketeers
23 Louis
26 Painter Duty
28 Co. heads
30 Zero in (on)
34 What a white flag signifies
36 Speed
37 LLOYD
38 Make — out of (roughen -
39 Jigger’s gait
40 Pre — (ramp, so speak)
42 Candle “Jenner” secrets
43 CARO
44 Caesar of old comedy
46 Hidors from view
61 Swan’s kid
63 Bunny
69 Myler’s arm
71 Adams of photography
74 Small carpet
75 "Ulysse" star (Mil)
80 Cumulative pay stub
91 D CDN.
92 Jean
93 Cubie’s Fido
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TAKING OUT THE MIDDLE

KING FEATURES

SUDOKU

By Linda Thistle

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DIFFICULTY LEVELS:

Easy 
Moderate 
Challenging 
H00 BOY! 

ANSWER:

1 3 2 4 5 6 7 9

DIFFICULT TIMES:

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programs coordinator John Dyer to discuss the financial aspects involved.

Patrolman Ernie Campbell, president of Police Local 644, proposed to the City Commission Tuesday that all sworn police officers be paid $100 per month court time. He proposed that money to pay the court time costs be raised through increasing the $5 city sticker to $10 and applying it to trucks as well as passenger cars. Campbell estimated that the changes would increase revenue by $550,000 and that the cost of providing $100 per month court time would be $331,848. If this course were taken and if the estimates are accurate, the city would have $228,152 more revenue from the increase in the sticker than it would cost to finance the proposed court time allowance.

Southern Coach Lines have agreed to explore the feasibility of a subsidy arrangement under which it would operate exclusively within the city of Chattanooga. That possibility was discussed in a meeting of city commissioners, Carmack Cochran of Nashville, chairman of the board of Southern Coach Lines, and John Williams, its president, Wednesday. Southern officials indicated an eagerness to avert an imminent shutdown of the system.

Golf ball-size hail battered the Soddy area shortly before 6 p.m. Wednesday, shredding young leaves from trees and damaging early blooming flowers and plants. The 15-minute storm, with thunder, lightning and hail, left lawns, fields and streets covered with large balls of ice.

The Chattanooga Half-Century Club elected James A. Buford vice president and selected June 4 as the date for the club’s annual picnic during a special board meeting Wednesday. Buford fills a vacancy created by the recent death of Patrick J. Crowe Sr.

The Chattanooga Educational Association presented its annual Citizens Award to Robert Kirk Walker Wednesday. He has been on the Public Education Committee of the Chamber of Commerce since 1962 and is chairman of the Board of Education Screening committee. Walker was chairman of the Four-Year State College Committee and the Educational Task Force of the Chamber of Commerce. He helped obtain approval of a $1 million expansion of Chattanooga State Technical Institute and helped secure the Chattanooga State Vocational Technical School. He is a member of the law firm of Strang, Fletcher, Carriger, Walker and Hodge.

Support downtown restaurants and win

Takeout, curbside pickup, delivery and online shopping options for downtown Chattanooga restaurants and retailers are now listed at www.DowntownChattanooga.org. Also, community members can win gift cards to local eateries by getting social with their takeout purchases.

With many restaurants and retailers are changing their days and hours of operations or even closing altogether in response to the COVID-19 pandemic, River City Company’s Downtown Chattanooga Restaurant and Retail Directory provides a single location for information about how these establishments are operating.

“During this uncertain time, we know Chattanoogans want to support their local restaurants and retailers in ways that are safe and help ensure that their favorite shops and eateries are still in business after this pandemic passes,” says Amy Donahue, director of marketing and communication for River City Company.

“With that in mind, Downtown Chattanooga restaurants and retailers have ways for you to support them during this time. Whether it’s grabbing takeout curbside or purchasing merchandise online, there are many ways you can support local businesses during this time.” Community members who support local restaurants can win gift cards for doing so. Instagram users can share a photo of their takeout from a Chattanooga restaurant on their personal account using the #TakeoutTonightCHA hashtag and tagging the @DowntownChatt account.

Every week, River City Company will be randomly selecting someone who has shared a photo to receive a gift card valued at up to $100 to a downtown Chattanooga restaurant.

The Downtown Chattanooga Restaurant and Retail Directory and #TakeoutTonightCHA challenge will be ongoing until current social distancing restrictions are eased and restaurants and retailers can begin to operate in a more normal manner.

Source: River City Company

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