By David Laprad

As Torrey Feldman began her last semester of law school in January, 2020 lay before her like a crisp set of blueprints. She would first graduate in May, then prepare for the bar exam, which she would take in July.

After a brief vacation, Feldman would begin working at Baker Donelson in Chattanooga – where she served as a summer associate in 2018 and 2019 – while awaiting the results of the exam.

After learning she had passed, she would be sworn in and begin working as a first-year associate in Baker Donelson’s new litigators program – a job the firm offered her in September.

News about the appearance of the coronavirus was trickling out of China as the new year began, but no cases had been reported in the U.S. By the end of March, however, the nation was leading the world in confirmed cases, and states were issuing stay-at-home directives, putting a kink in Feldman’s plans.

With public gatherings banned in Tennessee and other jurisdictions, the bar exam was off the table, leaving Feldman and, as The Associated Press recently reported, 46,000 of her fellow 3Ls across the country in an indeterminate state.

“Thankfully, I’m one of the few law students who has a job lined up, but in general this is adding to everyone’s uncertainty,” Feldman says by phone from American University Washington College of Law in Washington, D.C., where she’s packing for an early move to Chattanooga.

The organizations that administer the bar exam throughout the U.S. are working to provide some certainty. The National Conference of Bar Examiners, which develops the test components most states use (including the Multistate Bar Exam, the Multistate Essay Exam and the Multistate Performance Test, which comprise the Uniform Bar Exam), is ready to provide the materials for the traditional July exam, but also is waiting to see if enough states will choose to offer the test before deciding whether or not it will administer it.

“The NCBE’s role is not to evaluate or determine whether testing can be carried out safely; that decision is up to each jurisdiction to make based on federal, state and local health orders for isolation or distancing.”
Baker Donelson has announced firmwide pro bono efforts focused on addressing legal needs created by the novel coronavirus pandemic.

“We’re calling on our attorneys to give back during this unprecedented situation by performing pro bono work to address the many legal issues brought about as this pandemic continues to touch virtually every aspect of life in our communities,” says Samuel Bowman, the firm’s pro bono shareholder.

“Just as we are continuing to provide uninterrupted legal services to our clients throughout this crisis, we are encouraging our attorneys to perform pro bono work for those most in need within the communities we serve.”

“Many communities are hurting right now, including Chattanooga, and our firm wants to be there to help,” adds Allie Weiss, pro bono committee chair for the firm’s Chattanooga office. “Given our attorneys’ experience and depth of knowledge, we are able to offer assistance with many of the issues that are arising as a result of COVID-19 across the firm’s footprint.”

As part of Baker Donelson’s related pro bono efforts, it is implementing an approach focused on multiple opportunities where its attorneys can serve.

Firm attorneys will be assisting state bar associations and local legal aid organizations with creating, managing and serving on COVID-19 task forces to provide remote counsel.

As an example, Baker Donelson’s Chattanooga office has been working with Legal Aid of East Tennessee to address various legal concerns brought about by the coronavirus pandemic.

“A lot of the issues that are coming up right now are related to employment and housing,” Weiss says. “Given the severe economic impact the pandemic is having, it sounds like there are a number of people who are unfortunately facing eviction, and they will need advice on landlord-tenant law in the coming weeks, especially once the courts reopen for hearings.”

Baker Donelson attorneys will also be volunteering to address questions posed online on ABAFreeLegalAnswers.org.

This online platform allows any eligible user with an internet connection to access civil legal advice and resources at any time by posing questions to attorneys who provide pro bono legal counsel remotely.

Modeled after a legal advice portal created in Tennessee, ABAFreeLegalAnswers.org has become a national resource, offering a free service for low-income clients in 42 jurisdictions and access to more than 7,000 pro bono attorneys.

Weiss says several attorneys from the firm’s Chattanooga office are registered with FreeLegalAnswers, with some answering a significant volume of questions.

Baker Donelson’s attorneys will also be providing pro bono services to assist nonprofits, as they face many of the same operational, legal, regulatory and governmental issues as for-profit businesses as a result of COVID-19.

Baker Donelson is also working with other law firms nationwide on additional pro bono opportunities arising as a result of the pandemic.

As part of the firm’s existing pro bono efforts, each of its attorneys can receive billable hour credit for up to 100 hours per year of pro bono work.

“Just as we established a coronavirus task force focused on addressing the many legal issues our clients are facing, we are encouraging our attorneys to commit time to serve the people most in need who will be severely impacted by this crisis,” says Jennifer Keller, Baker Donelson’s president and chief operating officer.

“We’re proud of Baker Donelson’s longstanding reputation as a leader in pro bono service. This is a time of tremendous need when we can once again lead the way.”
**TDOT contractor begins replacing Belvoir I-24 bridges**

TDOT contractors have begun replacing the bridges over and on I-24 near mile marker 183 in Chattanooga. Built in the 1960s, the bridge on Belvoir Avenue and the bridges over Germantown Road will be replaced using both traditional techniques and a process called “accelerated bridge construction.”

ABC requires short-term, total road closures to allow crews the space to do their jobs and work around the clock. The closures will also allow construction to be completed quicker, TDOT says in a press release.

The I-24 bridge replacement project will be contracted under a construction manager/general contractor contract. The CM/GC project delivery method involves a contractor in the design and construction phases of the project.

The replacement of the Belvoir Avenue Bridge over I-24 began April 20. During this work, Belvoir Avenue will be closed to traffic to the intersections of North Terrace and South Terrace. North Terrace and South Terrace will be used as detour routes during the closure. The replacement of Belvoir Avenue Bridge is slated for completion by winter 2020.

The I-24 bridges over Germantown Road will be replaced using ABC.

---

**Tennessee Appellate Court Opinions**

**State of Tennessee v. Rhasean Lowry**

Case number: E2019-00113-CCA-R3-CD
Authoring judge: Judge James Curwood Witt, Jr.
Originating judge: Judge Don W. Poole
Date filed: Wednesday, April 15, 2020

Aggrieved of his Hamilton County Criminal Court jury convictions of felony murder, the defendant, Rhasean Lowry, appeals. Lowry alleges that the trial court erred by denying his motion to disqualify the Hamilton County District Attorney General’s Office, by admitting into evidence photographs taken during the victim’s autopsy, by refusing to provide a jury instruction on facilitation as a lesser included offense of felony murder and aggravated child abuse, and by denying his motion for new trial based upon the admission of certain testimony. Lowry also contends that the evidence was insufficient to support his convictions. Discerning no error, we affirm.

**State of Tennessee v. Christopher Allen Smith**

Case number: E2019-01345-CCA-R3-CD
Authoring judge: Judge Robert L. Holloway, Jr.
Originating judge: Judge Don W. Poole
Date filed: Wednesday, April 15, 2020

Defendant, Christopher Allen Smith, filed a Rule 35 motion for modification of sentence. The trial court held a bifurcated hearing where it denied Smith’s Rule 35 motion and revoked his probation, ordering his two eight-year consecutive sentences into execution. Smith now appeals the trial court’s denial of his Rule 35 motion for modification of sentence. After a thorough review of the record and applicable law and dispassionately weighing the judgments of the trial court, the judgments of the trial court are affirmed.

**State of Tennessee v. Rhasean Lowry - Concur**

Case number: E2019-00113-CCA-R3-CD
Authoring judge: Judge Thomas T. Woodall
Originating judge: Judge Don W. Poole
Date filed: Wednesday, April 15, 2020

I join the majority in all issues except the question or suggestion, you may call during normal business hours.

Bradley Harper v.
Jim Hammond, Sheriff Et Al.
Case number: E2019-01247-00-DCA-R3-CD
Authoring judge: Judge Arnold B. Golden
Originating judge: Judge L. Mate Williams
Date filed: Thursday, April 16, 2020

This appeal follows the trial court’s entry of an order of dismissal. Because the notice of appeal was not timely filed, we dismiss the appeal for lack of subject matter jurisdiction.

---

**Date filed:** Friday, April 17, 2020

We granted permission to appeal in order to clarify the procedure circuit courts must follow when an original defendant in general sessions court appeals an adverse general sessions judgment to circuit court but then fails to appear for the de novo circuit court trial to prosecute his appeal. In this case, when the defendant/appellant failed to appear in circuit court to prosecute his appeal, the circuit court dismissed the appeal and remanded the case to the general sessions court for execution of the general sessions judgment. We hold this was error. Under Tennessee Code Annotated sections 27-5-106 and 107, the circuit court should have instead entered its own default judgment against the defendant/appellant in the amount of the general sessions judgment, subject to execution in the circuit court, and assessed costs against the defendant/appellant and his sureties. We also hold that, after the circuit court dismissed the appeal and remanded to general sessions court, the circuit court had subject matter jurisdiction under Rules 59 and 60 of the Tennessee Rules of Civil Procedure to grant the defendant/appellant’s timely motion to set aside its prior order. The decision to grant or deny the defendant/appellant’s post-judgment motion was within the circuit court’s discretion. Accordingly, we affirm the decision of the Court of Appeals.

---

**Hamilton County Herald**

103 years of service
Telephone: 423-602-9270
Fax: 423-602-9269
735 Broad Street Suite 406
Chattanooga, TN 37402

---

By mail
Single copy + 50 cents
Postmaster, send changes of address to:
Hamilton County Herald
PO Box 3008
Memphis, TN 38173

Hamilton County Herald
USPS #210710
published weekly
by Hamilton County Herald, LLC., Periodicals Postage paid at Chattanooga, Tennessee

Material published in the Hamilton County Herald is compiled at considerable expense and is for the sole and exclusive use of our subscribers. The contents of the Hamilton County Herald may not be republished, resold or reproduced in any manner in whole or in part without the consent of the publisher. Any infringement may be subject to legal redress.

The records contained in the Hamilton County Herald are taken from those kept in the public record and do not necessarily reflect the financial standing of the parties involved. Care is taken to publish accurate judgments, but the editors are responsible for the editing and display of the news, data and features in this newspaper. If you have a question or suggestion, you may call during normal business hours.

---

David Laprad
Editor
dlaprad@hamiltoncountyherald.com

dianna.chapman@americancourts.com
Telephone: 423-602-9270
Fax: 423-602-9269

---

www.hamiltoncountyherald.com
Page 3
How should millennials respond to market decline?

The coronavirus crisis has unsettled every age group, as we are all worried about our health and that of our families and communities. And if you’re in the millennial generation, generally defined as anyone born between 1981 and 1996, you might also be concerned about your financial future, given the sharp decline in investment prices.

How should you respond to what’s happening?
Your view of the situation will depend somewhat on your age. If you’re an older millennial, you’ve probably been investing for a few years when we went through the financial crisis in 2007-2008. And you then experienced 11 years of a record bull market, so you’ve seen both the extremes and the resilience of the investment world.

But if you’re a younger millennial, you might not have really started investing until the past few years, if you’ve started at all, so you’ve only seen a steadily climbing market. Consequently, you may find the current situation particularly discouraging, but this is also a lesson in the reality of investing: Markets go down as well as up.

But no matter where you are within the millennial age cohort, you might help yourself by taking these steps:

Enjoy the benefit of having time on your side. If you’re one of the younger millennials, you’ve got about four decades left until you’re close to retiring. Even if you’re in the older millennial group, you’ve probably got at least 25 years until you stop working. With so many years ahead, you have the opportunity to overcome the periodic drops in investment prices, and your investments have time to grow. And, of course, you’ll be able to add more money into those investments, too.

Invest systematically. The value of your investments will always fluctuate. You can’t control these price movements, but you may be able to take advantage of them through what’s known as systematic investing. By putting the same amount of money at regular intervals into the same investments, you’ll buy more shares when the share price is lower — in other words, you’ll be “buying low,” which is one of the first rules of investing — and you’ll buy fewer shares when the price rises.

Over time, this strategy can help you reduce the impact of volatility on your portfolio, although it can’t ensure a profit or protect against loss. Plus, systematic investing can give you a sense of discipline, though you’ll need to consider the ability to keep investing when share prices are declining.

Focus on the future. You’re never really investing for today — you’re doing it to reach goals in the future, sometimes just a few years away, but usually much further out. That’s why it’s so important not to panic when you view those scary headlines announcing big drops in the financial markets, or even when you see negative results in your investment statements.

By creating an investment strategy that’s appropriate for your risk tolerance and time horizon, and by focusing on your long-term goals, you can develop the discipline to avoid making hasty, ill-advised decisions during times of stress.

As a millennial, you’ve got a long road ahead of you as you navigate the financial markets. But by following the suggestions above, you may find that journey a little less stressful.

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.
SUBSTITUTE TRUSTEE’S SALE

Sale at public auction will be on May 20, 2020 at 10:00AM local time, at the west door, Hamilton County Courthouse, 625 Georgia Ave., Chattanooga, Tennessee pursuant to the terms of a Deed of Trust executed by James Hickman and Doreen Robison and James Doreen Robison a.k.a. Doreen S. Robison, to Northfield Title Escrow, Trustee, for the SunTrust Mortgage, Inc. on September 30, 2005 at Book G8, Page 343, Instrument No. 2005010500292; as 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.

This sale is subject to, without limitation, all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory right of redemption of any government, the United States, the State of Tennessee, any county, city, town or other political subdivision thereof; claims of lien or encumbrances including those created by a fixture filing or any applicable homeowners’ association dues or assessments; all claims or other matters, whether of record or not, which may encumber the purchaser’s title and any matter that an accurate survey of the premises might disclose.

The following parties may claim an interest in the above-referenced property to be affected by the foreclosure: any judgment creditor or lien holder with an interest subordinate to the said Deed of Trust or any party claying through or, through or under the foregoing. Such claims or other matters shall be determined by the Substitute Trustee at the foreclosure sale, the entire purchase price shall be due and payable at the conclusion of 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 shall deem the sale final in which case the purchaser shall have no remedy.

If you purchase a property at the foreclosure sale, the Substitute Trustee reserves the right to adjourn the day of sale to another day, time, and place certain without further publication, upon an announcement at the time and place for 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 shall deem the sale final in which case the purchaser shall have no remedy.

The Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy.

If you purchase a property at the foreclosure sale, the Substitute Trustee reserves the right to adjourn the day of sale to another day, time, and place certain without further publication, upon an announcement at the time and place for 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 shall deem the sale final in which case the purchaser shall have no remedy.

The Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy.

If you purchase a property at the foreclosure sale, the Substitute Trustee reserves the right to adjourn the day of sale to another day, time, and place certain without further publication, upon an announcement at the time and place for 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 shall deem the sale final in which case the purchaser shall have no remedy.

The Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy.

If you purchase a property at the foreclosure sale, the Substitute Trustee reserves the right to adjourn the day of sale to another day, time, and place certain without further publication, upon an announcement at the time and place for 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 shall deem the sale final in which case the purchaser shall have no remedy.

The Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy.

If you purchase a property at the foreclosure sale, the Substitute Trustee reserves the right to adjourn the day of sale to another day, time, and place certain without further publication, upon an announcement at the time and place for 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 shall deem the sale final in which case the purchaser shall have no remedy.

The Substitute Trustee may deem the sale final in which case the purchaser shall have no remedy.
null
THE REAL ESTATE LOCATED IN Hamilton COUNTY, Tennessee, and described in the said Deed of Trust to be modified by this Notice of Sale is subject to the following:...
The “It’s Not Like I’m Drunk” Cocktail

2 oz. tequila
1 oz. triple sec
1/2 ounce lime juice
Salt
1 too many
1 automobile
1 missed red light
1 false sense of security
1 lowered reaction time

Combine ingredients. Shake.
Have another. And another.

Never underestimate ‘just a few.’
Buzzed driving is drunk driving.
saying their options are currently off limits. Other options, such as taking the test online at home, also are "rife with challenges," the Associated Press reports, citing a spokesperson for the Ohio Supreme Court, which administers the test in that state.

Chattanooga native Erin Steelman, who’s on track to graduate from the University of Tennessee College of Law in May, is concerned about social distancing during the administration of the exam. She also says there are practical ways for the state to work around the issue.

"Convention centers seem to be a viable option," she says. "Additionally, I think Tennessee should hire more exam proctors so examinees can be split into smaller groups. Finally, I think examinees should be required to wear masks to reduce the risk of spreading the virus."

Steelman might have the opportunity to see how her home state handles social distancing during the administration of the exam, as the Tennessee Supreme Court has joined seven other jurisdictions in deciding to move forward with the July 28-29 bar examination. However, whether or not the support of eight states is enough to convince the NCBE to distribute the materials remains up in the air, as the organization is waiting until May 5 to announce its decision.

"In terms of what enough interest would be, it would be premature to go into more detail while jurisdictions are still making their decisions," Hickman adds.

All jurisdictions have the option to postpone the administration of their bar exams until later this year, and the NCBE has said it will make additional materials available for two unprecedented fall administrations: Sept. 9-10 and Sept. 30-Oct. 1.

On April 17, the Tennessee Supreme Court announced its decision to add the Sept. 30-Oct. 1 date, giving law students a choice between the July and October exams. "The October exam provides an alternative to our July applicants who might be wary of large public gatherings," says Lisa Perlen, executive director of the Tennessee Board of Law Examiners. "It also serves as a backup date in the event the NCBE does not deploy a July exam or if orders limiting larger gatherings remain in place."

The July exam would be given in Knoxville, Memphis and Nashville, while the October exam will be offered in Knoxville only. Tennessee’s immediate neighbor to the south, Georgia, is one of 11 states that as of April 21 has canceled the July test and rescheduled the administration of the bar exam until the fall, according to the NCBE website (www.ncbex.org). This still leaves more than half of the jurisdictions in which the bar exam is administered weighing their options.

Two more wrinkles will appear on this complex tapestry if the NCBE decides to not distribute test materials for the July exam. The first entails the timing involved in studying for the July exam – a rigorous process Feldman expects will require her full attention.

"No one knows when we’ll be able to take the bar, so should we gear up for prep now or wait until later so we’ll remember the things we’ve learned when it’s time to take the exam?" she asks. "The reason firms don’t start you until after you’ve taken the bar is so you’re not working while you’re preparing for the exam."

Steelman, who’s accepted an offer to practice civil litigation at Miller & Martin in Chattanooga, voices the same concern. "I’ve been warned that this summer won’t be fun, but I’ve also been reminded that the studying is manageable and practicing law is worth it."

The second wrinkle involves how law firms will utilize the recent graduates they have already hired. Generally, these aspiring attorneys work on projects to support other lawyers but are not technically practicing law, meaning they’re not advising clients, negotiating with another attorney, or appearing in court.

The supervised practice rule permits this activity in Tennessee. The rule (Tennessee Supreme Court Rule 7, Section 10.04) allows a law school graduate who’s applied for the bar exam to practice under the supervision of a Tennessee lawyer until they receive their bar exam results, which for the July exam typically come out in October.

Paula Schaefer, associate dean for academic affairs and professor of law at the University of Tennessee at Knoxville, will help teach in May a dual credit CLE focused on Tennessee’s supervised practice rule.

Paula Schaefer, the associate dean for academic affairs and a professor of law at the University of Tennessee at Knoxville, will help teach in May a dual credit CLE focused on Tennessee’s supervised practice rule.

Schaefer says recent law school graduates and law firms in Tennessee are fortunate the state’s Supreme Court gives bar applicants the ability to practice under this rule.

"While most graduates in the past did not use this rule, I think many of them will be excited to learn about it and use it this year," she says. "Even though this is a scary and uncertain time, this rule opens the possibility of practicing for many months, even if the bar exam is not given in July."

To educate Tennessee judges, attorneys and 3L students about supervised practice and enable them to take advantage of it, Schaefer is joining her counterpart at the University of Memphis, Jodi Wilson, and Brad Morgan, director of career services at UT, to offer a dual credit CLE focused on the rule.

The CLE will address the rule’s requirements as well as the legal and professional conduct obligations of supervising attorneys acting under it. Schaefer and her colleagues will also discuss the Tennessee Supreme Court’s recent temporary modification of the rule for spring 2020 law school graduates.

"The CLE will take place Wednesday, May 20, beginning at 2 p.m. EDT via Zoom Pro. Attorneys and judges can register by emailing Micki Fox (mfox2@utk.edu) with "Supervised Practice CLE" in the subject line. Law students can register by emailing Jennifer Garren (jgarren1@utk.edu) with "Supervised Practice CLE for Students" in the subject line.

"We hope the CLE will help lawyers and graduates make a plan for how supervised practice can provide a safety net, regardless of when a spring 2020 graduate takes the bar exam," Schaefer says.

Although Feldman and Steelman face uncertainty in the coming months, they both believe the world will someday arrive at the far end of the pandemic and their careers and lives will move forward. It’s a time both soon-to-be-graduates are anticipating.

"I’m not looking forward to the bar exam, but I am looking forward to a fulfilling career," Steelman says. "And I plan to make the best of it."
By David Laprad

“Hangry?” asked the mobile website for Rolling J’s Mobile Bistro & Sandwich Shop from the screen of my iPhone. I assumed the question was rhetorical. Why else would I be there?

“There” was along the curb outside Rolling J’s on Riverfront Parkway on a Tuesday afternoon. I had visited the sandwich shop before, but with Chattanooga still under a shelter-in-place order, I was on the outside looking in instead of inside looking at the hand-scribbled menu on the wall behind the cash register.

Eager to set things in motion inside Rolling J’s, I tapped “Order now” and began scrolling down the menu, past the Pizza Grilled Cheese, the Ch’talian, the Mile High Club and the BLT to the object of my quest: The Turkey Bacon Avocado.

“Tap.”

Below that, the dessert menu showed a freshly baked slab of gooey Rice Krispy treats. “Tap.” (If you’re watching your weight, never online order on an empty stomach.)

After tapping on a bag of kettle chips and a soda, I hit “Checkout,” paid for my order and settled in for what was going to be a long wait regardless of how quickly they delivered my food.

For fans of the food truck scene in Chattanooga, Rolling J’s needs no introduction. For others, a short primer might be in order.

Run by chef (in every sense of the word) Jacob D’Angelo, Rolling J’s is a purveyor of the kind of sandwiches and other comfort food creations that inspire first-bite superlatives. “Oh my God, these are amazing,” I remember saying after taking a bite of his barbecue pork fries at the Chattanooga Market a couple summers ago.

After five years of serving superb (another superlative!) Southern cuisine out of his mobile bistro, D’Angelo opened a brick-and-mortar location on Riverfront Parkway in 2019. Occupying a corner of the Exchange at Cameron Harbor, a condominium development located in downtown Chattanooga, D’Angelo thought he had crafted the perfect recipe for success.

Surrounded by not just the Exchange but other residential developments, D’Angelo saw Rolling J’s serving as a neighborhood sandwich shop, with local residents stopping in for a pound of deli meat and some bread on their way to a picnic along the Riverwalk or grabbing one of his incredible (there’s another one!) gourmet sandwiches for a quick lunch.

It was working, too, D’Angelo told me during a phone chat last week. “There was a U-Haul outside every other day,” he said. “And we were building clientele. New people were coming in all the time.”

Located downtown on Riverfront Parkway, Rolling J’s Mobile Bistro & Sandwich Shop is now offering online ordering and family meals.

Chattanooga, Rolling J’s needs no introduction. For others, a short primer might be in order.
Home sales dropping, South faring better

Last week’s tornadoes reminded us that more and more factors are impacting the way we live our lives. And these factors are second to an impact on the housing market. Is COVID-19 having an impact on home sales? Of course. To help understand the full extent, we turn to the National Association of Realtors March 2020 Existing Home Sales Report.

As we drill down into the regional numbers, we see existing-home sales in the South dropped 9.1% to an annual rate of 2.29 million in March. But even this short-term decrease is an increase of 0.9% from the same time one year ago. While these numbers aren’t great, the market in our region of the country is much better off than in other areas. Existing-home sales in the West fell 13.6% to an annual rate of 1.08 million in March, a 0.9% decline from a year ago.

Home sales are a critical part of understanding housing. However, to get a more complete view, there’s more to look at for housing’s overall picture. For example, the median homes sales price in the South was $245,100, which is a 7.5% increase from a year ago. This shows that housing prices are holding steady and even increasing.

NAR statistics reveal 43% of March’s home sales were in the South, compared to 12% of the Northeast and 21% of the West. These numbers are meaningful, but what about just the greater Chattanooga area?

For the week ending April 11, nearly 200 homes were sold. For the same week in 2019, there were 242 homes pending purchase. That means that people are still looking at homes, and the market in our region of the country is much better off than in other areas.
As communities in North Georgia and Chattanooga continue to recover after an EF-3 tornado and a band of severe storms ravaged the area, the Home Builders Association of Greater Chattanooga wants to help victims avoid costly mistakes when hiring a contractor to repair their properties. While it is understandable that homeowners want to fix property damage as quickly as possible, it's important to do some research first and avoid rushing into a decision. Even after a traumatic weather event like the recent tornado, preparation is the key to finding the best contractor to get the job done.

Keep in mind the following tips:

- Choose a contractor based in the area with a verifiable local phone number and permanent address. Be wary of contractors with no ties to the area or ones that solicit on a temporary address. Be wary of contractors with a verifiable local phone number and permanent address. Be wary of contractors with no ties to the area or ones that solicit on a temporary address.
- Verify licensure of the contractor by visiting sos.ga.gov in Georgia or sos.tn.gov in Tennessee. Make sure the company or individual carries both a business and contractor’s license.
- Ask for documented proof (and then verify by phone or in person) the contractor is insured and bonded.
- Compare itemized quotes from three or more contractors, making sure all estimates are for the same work, specifications and warranties. Do not sign any paperwork until you’re certain and have fully researched the company, and do not endorse insurance checks directly to the business and contractor’s license.
- Get local references and ask friends or family for referrals of professionals who have successfully completed similar home repairs or construction projects.
- Verify licensure of the contractor by visiting sos.ga.gov in Georgia or sos.tn.gov in Tennessee. Make sure the company or individual carries both a business and contractor’s license.

Don’t try to do it alone! For a list of local professional contractors who are currently doing post-storm repairs in the area, visit the Home Builders Association of Greater Chattanooga at www.HBAGC.net.

Buying blind: Realtors report sales without physical showings

A quarter of Realtors with clients putting contracts on homes last week had at least one do so without physically seeing the property, according to a new survey from the National Association of Realtors. For those clients, the median amount of homes toured — either virtually or in person — before putting a contract on a home was just three. NAR’s 2019 Profile of Home Buyers and Sellers found buyers typically looked at nine homes before placing a contract on a home.

Expect second quarter home sales activity to slow down with the broad observance of stay-at-home orders, but sales will pick up when the economy reopens as many potential homebuyers and sellers indicate they’re still in the market or will be in a couple of months,” says NAR Chief Economist Lawrence Yun.

“Home prices remain stable as deals continue to happen with the growing use of new technology tools. Remarkably, 10% of Realtors report the same level of or even more business activity now than before the economic lockdown.”

NAR’s latest Economic Pulse Flash Survey, conducted April 12-13, asked members about how the coronavirus outbreak has impacted the residential and commercial real estate markets. Highlights included:

- A third of Realtors (33%) reported no closing delays. For those reporting closing delays, the top reasons listed included delays in financing, appraisals and home inspections.
- Residential tenants are facing rent payment issues, but many delayed payment requests are being accommodated. Forty-one percent of property managers reported being able to accommodate tenants who cannot pay rent and about a quarter of individual landlords (24%) said the same.

Source: NAR
in your database who planned on moving in 2020.

Before the pandemic, the economy was strong and real estate activity was at a fever pitch, Edrington notes, with a great number of people planning to buy, sell and invest. While many of these potential clients are still capable of doing these things, they’re also nervous about the effects of the pandemic on the economy, Edrington explains.

To ease a client’s uncertainty, he recommends turning conversations about timing into strategy sessions. “The No. 1 question consumers are asking us today is, ‘How do we time this?’ he says. “This is a good time to take advantage of what’s happening in real estate. Rates are low, values are going to increase and rents are ridiculous, especially since the tornado.

So, reach out to everyone who said they were planning on transacting in 2020 and discuss how to time those things properly.

6. Track and measure your activities.

Edrington says statistics show that people who track and measure their activities have a better outcome on their goals. He therefore recommends his agents diligently record their activities for one month.

“If you step on a scale every day, you’re more likely to maintain or lose weight,” he suggests. “So, whether it’s the number of handwritten cards you mailed, or the number of phone calls, or the number of videos you sent out, track and measure what you do for at least 30 days.”

7. Be accountable to someone.

As a real estate coach, Edrington is a big fan of accountability, as he says it motivates people to work persistently toward their goals. “Most people will let themselves down easier than they’ll let someone else down,” he says. “If you’re trying to get healthy without telling anyone about what you’re doing, you’re more likely to slip off the wagon.”

To this end, Edrington recommends each of his agents have three “accountability buddies,” including one for a morning call, one for a midday call and one for an evening call.

“We’re calling the morning calls the morning launch. You should talk with your accountability buddy about your plan for the day,” Edrington says.

“The afternoon call is the midday reset. How did you do this morning? What do you plan on doing the rest of the day?” he adds.

“The evening call is the strategy call. Reflect on your day and what you’re going to do tomorrow.” Edrington concludes. “It sounds like a lot but it’s just a five-minute phone call.”

Edrington says the benefits of accountability extend beyond keeping people on track to include fulfilling the need for social interaction.

“One of the complaints Realtors have right now is they’re lonely,” he says. “They’re used to getting out and being around people, and now they’re stuck at home and everything is a webinar. Accountability helps.”

Heller has also become a fan of accountability since adding these calls to his daily routine.

“Having someone to talk with about my goals and work through my frustrations is a key to success for me right now,” he says. “It can be easy for me to become worried about our current situation, but being able to lean on someone who know what I’m trying to accomplish helps to push me through those moments.”

8. Roleplay 15-20 minutes a day.

Finally, Edrington recommends roleplaying with another agent every day to practice what to say during conversations with clients, as it can help iron the wrinkles out of their responses to pressing questions.

“We’ve always done this, but it’s really important right now because we’re facing different objections, especially when it comes to timing,” Edrington adds. “So, we have agents practicing what customers are likely to say and how we can guide them through their concerns.”

Edrington’s eight-part plan stems from his shift to a new style of coaching that’s specific about the actions the agent should perform. When he launched J Douglas Properties in 2018, he took a softer approach that allowed an agent to discover what works and does not work for him or her.

“Instead of telling a new agent, ‘You need to sell 40 houses in your first year,’ we ask them, ‘What are your goals?’ And if they said, I’m not going to do open houses but I want to talk with for-sale-by-owners,’ we would respect that, coach them through it and let them discover if it’s right for them or not.”

Since the beginning of the pandemic, Edrington has pivoted to a style of coaching he calls “directive.” Instead of letting an agent discover for themselves what does and does not work, he gives them specific tasks to complete, such as making a certain number of phone calls or Facebook Live videos.

“Our business is too fragile during the virus to let people discover their own way. Before the virus, you could fall into deals through discovery and still be successful, but right now, we’re literally telling people what to do,” Edrington explains. “I’ve told people here, ‘If you’re not willing to do this, we need to help you find a new brokerage because you’re not making it. Someone who’s coachable is open to that.’”

That said, there are two things Edrington won’t quantify for someone: When to stop drinking and when to go to bed. It seems there are still a few things his agents will have to discover for themselves.
SHELTER PET & LIFE OF THE PARTY

Amazing stories start in shelters and rescues. Adopt today to start yours.

HAMILTON 75K+ Instagram Followers

Start A Story. Adopt theshelterpetproject.org
Foreclosure Notices
Continued from page 7

In addition, the following parties may claim an interest in the property described herein:

DEREK JENKINS
HUNTER MORTGAGE LLC

The sale described herein may be rescheduled due to the day of the sale to another day, 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 if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.

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 for the sale set forth above. In the event of inclement weather, the trustee hereby announces that if the sale is adjourned for any reason, the notice of adjournment shall control.
The sale held pursuant to this Notice may be adjourned from time to time, at the discretion of the Substitute Trustee, and at any time. The right is reserved to adjourn the day of the sale to another day, time, and place as the Substitute Trustee may designate, without notice or publication of a new time or place for the sale set forth above. In the event of inclement weather or other cause or condition rendering the sale inconvenient, the sale will be postponed for a period of time, and the Substitute Trustee shall give public announcement at the time and place of the sale set forth above, in the event of inclement weather or other cause or condition rendering the sale inconvenient, the sale will be postponed for a period of time, and the Substitute Trustee shall give public announcement at the time and place of the sale set forth above.

If the Substitute Trustee reserves the sale, the purchaser shall only be entitled to a return of the purchase price. The Substitute Trustee shall give the purchaser at the time the foreclosure deed is delivered to the purchaser a return of any money paid towards the purchase price. The Purchaser shall have no remedies as a result of said sale, under any circumstances. The Substitute Trustee shall sell free and clear of all claims, liens, and encumbrances, including: All parties claiming by, through, or in substitution to the Mortgagee or the Mortgagee’s attorney.

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

Lot Thirty (30), Indian Shores Subdivision LOCATED IN THE SECOND CIVIL DISTRICT OF HAMILTON COUNTY, TENNESSEE: Being the same as described in the real property records of Hamilton County Register's Office, Tennessee.

Lot 30,Indian SHORES

**STATE OF TENNESSEE**

**GENERAL SESSIONS COURT OF HAMILTON COUNTY**

**Docket Number:** 100573

**ATS:**

**STATE OF TENNESSEE**

**GENERAL SESSIONS COURT OF HAMILTON COUNTY**

**Docket Number:** 100573

**ATS:**

**STATE OF TENNESSEE**

**GENERAL SESSIONS COURT OF HAMILTON COUNTY**

**Docket Number:** 100573

**ATS:**

**STATE OF TENNESSEE**

**GENERAL SESSIONS COURT OF HAMILTON COUNTY**

**Docket Number:** 100573

**ATS:**

**STATE OF TENNESSEE**

**GENERAL SESSIONS COURT OF HAMILTON COUNTY**

**Docket Number:** 100573

**ATS:**

**STATE OF TENNESSEE**

**GENERAL SESSIONS COURT OF HAMILTON COUNTY**

**Docket Number:** 100573

**ATS:**
It appearing from the record in this cause that the defendant is a non-resident of the State of Tennessee, so that the ordinary process of law cannot be served upon COREY NICHOLAS CHAMPION and the case will be set for hearing ex parte without NOTICE TO CHAMPION presence.

This 8th day of April 2020.

LARRY L. HENRY, Clerk

Jillian Lively, Deputy Clerk

Attorney for Plaintiff:
MAYFIELD AND LESTER

April 17, 10, 24, May 5, 2020

Cpr21057

STATE OF TENNESSEE

GENERAL SESSIONS COURT OF HAMILTON COUNTY

Docket Number: 16GS6195

Plaintiff: PIONEER CREDIT COMPANY

Docket Number: 14GS4023

Plaintiff: CHECKS FOR CASH SERVICES

Docket Number: 14GS4027

Plaintiff: PHILLIPS TERRI S

Docket Number: 1560597

Plaintiff: CITIZENS SAVINGS & LOAN

Docket Number: 1560570

Plaintiff: COREY NICHOLAS CHAMPION

Docket Number: 1560571

Plaintiff: COREY NICHOLAS CHAMPION

Docket Number: 136111981

Plaintiff: WRIGHTS MOTOR COMPANY

Docket Number: 14GS3464

Plaintiff: RAPHLAN MEDICAL ASSOCIATES

Docket Number: 14GS3475

Plaintiff: STATE OF TENNESSEE

Plaintiff: CHECKS FOR CASH SERVICES

Plaintiff: STATE OF TENNESSEE

Plaintiff: RAPHLAN MEDICAL ASSOCIATES

Plaintiff: WRIGHTS MOTOR COMPANY

Plaintiff: STATE OF TENNESSEE

Plaintiff: CHECKS FOR CASH SERVICES

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: CHECKS FOR CASH SERVICES

Plaintiff: STATE OF TENNESSEE

Plaintiff: CHECKS FOR CASH SERVICES

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSEE

Plaintiff: STATE OF TENNESSE
Taking care of business, yourself while at home

Work seemed stressful for all the normal reasons a month ago. Perhaps your boss had unrealistic expectations, you were making less than you wanted or your co-workers were annoying.

Now, work is stressful for a new set of reasons. You’re worried about losing your job. You’re working from home for the first time. Your business model is shifting due to “The Virus.”

Who would have thought we’d all be learning to work through a pandemic? Who thought there would be a pandemic? But, here we are.

For most people, the isolation of the pandemic (paired with fear of the unknown) has been the hardest. So, what can you do to stay engaged at work you’re isolated?

The first thing is set a schedule and work to keep it:

- Get up at the same time every day
- Start working at the same time
- Stop working at the same time
- And, go to bed at the same time

I know it’s tempting to let your schedule go. After all, your boss isn’t there to breathe down your neck for the first time in a long time.

But you have to do this for you, not your boss. Keeping a normal routine will help to keep your head in check. Take breaks throughout the day.

With the number of Zoom meetings I’m having, I’ve found I can go almost an entire day without getting up my chair. Take the time to have lunch. If you can, get up at least once every hour to move around.

Try to keep tabs on whether your communication style is working for your colleagues. Communication is key to success at work. With the changes we’ve had, there is no more walking down the hallway to check on people. Watercooler conversations just aren’t possible.

Now we’re sending email, instant messages, texts and having video chats and phone calls. Not every type of communication works well for everyone. Check in with your colleagues to see what works for them.

Taking care of yourself is the most important thing. Focus on whatever it is that you need to do to be sure you’re mentally and physically healthy as you can be. Don’t allow yourself to become unnecessarily drained.

One of the hardest parts about self-isolation is keeping your mental health in check. Don’t take it for granted. It will impact you, your spouse, your children and other loved ones. And, it’s easy to neglect. Be sure you’re eating three meals a day. Do simple things like shower and comb your hair.

The Tennessee Major Metros Economic Restart Task Force is an organized way of collecting input and collaborating with the state government about how to handle this process safely.

The Task Force will listen to medical experts and evaluate economic conditions to develop recommendations and public health protocols for reopening. These recommendations will focus on the factors that indicate when businesses are safe to reopen; how businesses should be smoothly phased in; and the specific requirements for safe business operations.

Mayor John Cooper: “As employment centers and health care providers for our region, the four metro areas must coordinate and help inform the statewide approach. Our challenge is restarting our economies without putting our residents at risk. The Task Force will give us a platform to work together, and I look forward to working with our counterparts in Nashville, Knoxville and Chattanooga to make Tennessee a leader in the economic restart process.”

Mayor Jim Strickland: “We will get through this crisis by working as a team. It will take that same teamwork to revive our economy and get Memphians back into the workforce and to see our city thriving once again. I look forward to partnering with the Governor and the other major cities.”

Mayor Indya Kincannon: “Thanks to the cooperation of our residents, we have seen success in flattening the curve in our communities, but we know that our economic recovery cannot remain indefinitely. The members of this Task Force will help us implement responsible, data-driven strategies to protect the public and ensure that our partners in the business community can operate safely.”

Mayor Andy Berke: “From the beginning of this crisis, Tennessee’s major metro areas have been aligned on how to respond to this crisis. We’re going to stay aligned as we plan for a prosperous and healthy future.”

The Tennessee Major Metros Economic Restart Task Force will be staffed by the chiefs of staff and/or Deputy Mayors of each mayor. It will begin meeting next week and will make public disclosures of their initial discussions, findings and action steps next week.

Tennessee Major Metros Economic Restart Task Force Members:

**Chattanooga**
- Philip Byrum, Monen Family Restaurant Group
- Wade Hinton, Unum
- Dr. Kathleen Hunt, Children’s Hospital at Erlanger
- Mitch Patel, Vision Hospitality Group

**Nashville**
- Dr. James Hähkäri, Meharry Medical College
- Lauren Rollingsworth, Ryman Hospitality
- Dr. Alex Jahangir, head of Metro Coronavirus Task Force
- Rob McCabe, Pinnacle Financial Partners

**Knoxville**
- Kathy Brown, University of Tennessee
- Mike Odom, Knoxville Chamber
- Ryan Steffy, SoKno Taco Restaurant

**Memphis**
- Alan Crone, Crone Law Firm
- Charles Ewing, Ewing Moving and Storage
- Dr. Manoj Jain, infectious disease specialist
- Kevin Kane, Memphis Tourism

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 300 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors services Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. For more information, visit www.gcrnet.org or call 429-608-8001.
Frost has called a special session of the Hamilton County Council to take action on a legislative act which would provide District Attorney General Ed Davis with two additional assistants. The special session was called because the bill provided that the county council must approve it by a two-thirds vote within 60 days after its approval by the governor. Gov. Buford Ellington signed the bill March 2 and it would have to be approved by the council before May 2 to become effective. The approval of the act would cost the county $6,000.

The 1971 Miss Chattanoogaa Pageant activities will be held Aug. 17-22 with the event culminating at the Tivoli Theatre, Doug Chinery, director of the Chattanooga Jaycee-sponsored pageant, announced Monday. Mr. Chinery said, “We are aiming for $10,000 in prizes and scholarships for the new Miss Chattanooga, the runners-up and other contestants. Among these winners will be Miss Congeniality and talent winners in the finals and non-finals.”

Rossville has received a grant of $60,255 from the Bureau of Outdoor Recreation, Department of the Interior, to apply on development of the city’s 33-acre recreation area on the southwest part of the community, between Ellis and Salem roads. Robert C. Gill, certified public accountant, was elected vice president and controller of Volunteer State Life Insurance Co. at a meeting of the board of directors Tuesday. He formerly was assistant vice president and assistant controller. Joseph H. Davenport Jr., chairman of the board, made the announcement. Gill joined Volunteer Life in July 1969. He has more than 18 years of accounting experience in the life insurance industry, where he specialized in the 1959 federal life insurance income tax act, and with a national public accounting firm.

The City Commission adopted a resolution Tuesday approving the Model Cities mid-planning statement which must be submitted to the Department regional offices in Atlanta on or before Thursday. Quinten Lane, executive director of the Model Cities program, said “he will mail it or take it to Atlanta himself.” A total $432,309.22 in state sales taxes was collected in Hamilton County during March, State Revenue Commissioner Thomas D. Benson has reported. After administrative costs of $10,807.73 were subtracted, $210,750.75 were allocated for Hamilton County school purposes and $160,928.35 for educational debt service. A total of $16,092.88 went to regular county expenses. A balance of the sales taxes was distributed as follows: Chattanooga, $16,092.88; East Ridge, $7,586.48; Lookout Mountain, $689.93; Red Bank, $4,174.99; Signal Mountain, $1,333.31; Collegedale, $916.45; and Soddy-Daisy, $2,926.47.

Provident Life and Accident Insurance Co. has named Dudley Porter Jr., senior vice president, general counsel and secretary, and Brooks Chandler a senior vice president, Robert L. Macellan, chairman, announced Wednesday. Porter became associated with Provident’s law department in 1949 as associate general counsel. In 1964 he was named vice president, general counsel and secretary. He was elected to the board of directors in 1966. Chandler joined Provident in 1937 as representative of the home office life agency. In 1941 he transferred to the underwriting division of the group department and was named chief underwriter for the department in 1942. He was named vice president of the accident department in 1966 and a vice president of the company in 1967. A department of engineering was written into the proposed consolidated government charter Wednesday as the welfare department was downgraded to division status by the Metropolitan Charter Commission. At the same time, the commission rewrote portions of the charter dealing with the law-enforcement director to give him greater autonomy.

Brained High School, its classes closed since 1 p.m. April 22, was reopened Thursday under clear-cut regulations for student conduct and with high hopes the school year will be completed with no further disruptions. Then senior, junior and sophomore classes were given separate orientations Tuesday and Wednesday in preparation for the resumption of the academic program this morning.

Approximately 300 UTC students were honored Wednesday at the university’s annual Honors Day program, which recognizes students and professors with medals, loving cups, scholarships, certificates and induction into honorary organizations.
By Ronald Montoya | Edmunds

Tens of millions of Americans have filed for unemployment benefits in the past few weeks as the coronavirus pandemic has taken hold in the U.S. and shut down business on a large scale. When people are struggling to keep up with their bills, they often prioritize their basic needs and move their car payment to the bottom of the list.

Yet it’s important to not lose sight of the long-term effects that skipping payments may have on your credit. Eventually, you will want to have your credit in good shape to apply for a place to live, a loan, another vehicle or even a job. But how can you do that when times are tough?

Edmunds’ experts offer their advice on what to do if you’re unable to make your car payments.

Above all, don’t forget to call your lender. Others are in the same predicament, and lenders may be able to offer reduced payments or give you an extension. This communication is important to show that you are committed to paying the loan and keeping the account in good standing.

Defer from automakers

Many lenders, especially the captive finance companies owned by the automakers, have enacted policies specifically for people who have lost their jobs because of the coronavirus pandemic. Loan deferment is the most common relief option.

Loan deferments are an agreement between the lender and the customer that allows the customer to delay his or her car payments for a specified period of time. The skipped month or months are then added to the end of the loan, effectively increasing the length of your loan.

For example, if you have a 60-month loan and defer your payments for three months, you’ll actually finish paying off your loan after the 63rd month.

The length of time you can defer a car loan depends on your situation and your lender’s deferment policies. Also keep in mind that interest will typically continue to accrue during the deferral period, so you will generally pay more in interest over the length of the loan.

Automakers’ finance arms from BMW and Mini, Ford and Lincoln, General Motors, Fiat Chrysler, Mazda, Nissan and Infiniti, and Toyota and Lexus prefer to handle the requests on a case-by-case basis, so their benefits are a little unclear in terms of the specifics. We recommend that you contact your lender directly and explain your situation.

Other auto lenders are more specific in their options and deferment limits. Acura and Honda are offering up to 60 days of deferment. Kia and Maserati are offering 90 days. Mitsubishi is offering 120 days.

And if you happened to buy a Hyundai or Genesis vehicle between March 14 and April 30, the automakers are offering up to six months of payment relief. We don’t have room to go into all the brands’ policies, so if yours is not mentioned here, make sure to reach out to your lender.

Also make sure your lender approves a loan deferment before you stop making payments. Deferment is not the same as delinquency, and your credit will not be affected so long as you and your lender are on the same page.

Some lenders will also require proof of job loss, such as unemployment insurance documentation.

Lease options

If you’re leasing, you might still be eligible for a payment deferral. Check with your lender.

And if you’ve locked in a particularly good low monthly rate and your lease is ending soon, ask for a lease extension, which may buy you some time until you’re back on your feet.

Another option might be to take a look at peer-to-peer lease exchange websites such as Swapalease or LeaseTrader. The premise is simple: A person who needs to get out of a lease posts his or her vehicle on the site. If a shopper sees your listed vehicle and likes the terms, that shopper can take over the lease provided that the bank allows it and the shopper qualifies.

Not all lenders will allow a lease exchange, but if you can unload your car this way you’ll be off the hook.

Edmunds says

These are difficult times, but it’s important to keep up with your bills to prevent long-term damage to your credit. Don’t be afraid to reach out to your lender and discuss your situation and what options might be available.

Ronald Montoya is a senior consumer advice editor at Edmunds. Twitter: @ronald_montoya8.

No ghosting: Call your lender

How to seek car payment relief during the pandemic

![shutterstock.com](https://www.shutterstock.com)

**Lease options**

If you’re leasing, you might still be eligible for a payment deferral. Check with your lender.

And if you’ve locked in a particularly good low monthly rate and your lease is ending soon, ask for a lease extension, which may buy you some time until you’re back on your feet.

Another option might be to take a look at peer-to-peer lease exchange websites such as Swapalease or LeaseTrader. The premise is simple: A person who needs to get out of a lease posts his or her vehicle on the site. If a shopper sees your listed vehicle and likes the terms, that shopper can take over the lease provided that the bank allows it and the shopper qualifies.

Not all lenders will allow a lease exchange, but if you can unload your car this way you’ll be off the hook.

**Edmunds says**

These are difficult times, but it’s important to keep up with your bills to prevent long-term damage to your credit. Don’t be afraid to reach out to your lender and discuss your situation and what options might be available.

Ronald Montoya is a senior consumer advice editor at Edmunds. Twitter: @ronald_montoya8.