Rob Goodwin began flipping hamburgers for $2.35 an hour for the McDonald’s on Ringgold Road when he was 16 years old.

Forty-two years later, he owns the restaurant where he began his career along with 15 other McDonald’s in Tennessee, Georgia and Alabama, making him the head of a multimillion-dollar company.

Goodwin did more than pen his own success story; he also paved the way for his son, 27-year-old AJ, who followed in his footsteps to become a McDonald’s owner-operator.

AJ achieved this objective at the age of 23, making him the second youngest person to reach that high mark in the company’s history. His portfolio currently contains three McDonald’s.

“Everyone says you have to go to college and earn a degree to be successful, but that could...
## Bar Association

### CBA seeks 2020 Liberty Bell Award nominations

Each year, the Chattanooga Bar Association honors an outstanding citizen in the Chattanooga area with the Liberty Bell Award. The bar is currently asking for nominations for the 2020 recipient of the public service award, which will be presented during the annual Law Day Luncheon on Wednesday, Aug. 26.

The bar is asking that it receive all nominations by Wednesday, Aug. 5. Please complete the form below and send it to Lynda Minks Hood, Chattanooga Bar Association, The Pioneer Building, 801 Broad St., Ste. 420, Chattanooga, TN 37402.

The purpose of the Liberty Bell Award is to recognize community service that has strengthened the American system of freedom under law.

#### Past winners

<table>
<thead>
<tr>
<th>Year</th>
<th>Nominee</th>
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<tbody>
<tr>
<td>1964</td>
<td>William O. Hubbuch</td>
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<tr>
<td>1965</td>
<td>William E. Brock, Jr.</td>
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<tr>
<td>1966</td>
<td>Raymond R. Murphy, Sr.</td>
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<tr>
<td>1968</td>
<td>Lee S. Anderson</td>
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<td>1969</td>
<td>Dr. James L. Fowler</td>
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<td>1970</td>
<td>Dr. C.C. Bond</td>
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<td>1971</td>
<td>Col. Creed F. Bates</td>
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<tr>
<td>1972</td>
<td>Dr. Jesse E. Adams</td>
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<td>1973</td>
<td>Dr. J. Fred Johnson, Sr.</td>
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<tr>
<td>1974</td>
<td>Roy C. Noel, Sr.</td>
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<tr>
<td>1975</td>
<td>Margaret Cooper</td>
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<tr>
<td>1976</td>
<td>Dr. Spencer McCallie, Jr.</td>
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<tr>
<td>1977</td>
<td>Dr. Lee S. Roberson</td>
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<td>1978</td>
<td>Joseph H. Davenport, Jr.</td>
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<td>1979</td>
<td>Gordon P. Street, Sr.</td>
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<td>1980</td>
<td>Mai Bell Hurley</td>
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<td>1981</td>
<td>Luther Masingill</td>
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<td>1982</td>
<td>Morris J. Slinksy</td>
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<td>1983</td>
<td>H. Carey Hazlin</td>
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<td>1985</td>
<td>Joseph F. Decosimo</td>
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<td>1986</td>
<td>Col. Roger Ingvason</td>
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<td>1987</td>
<td>John Popham</td>
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<td>1988</td>
<td>Sam McConnell</td>
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<td>1989</td>
<td>Sarah Faires and Alfred Law, Jr.</td>
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<td>1990</td>
<td>Ruth Holmberg</td>
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<td>1991</td>
<td>J. Robert McCuff</td>
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<td>1992</td>
<td>Rabbi Ken Kantor</td>
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<td>1993</td>
<td>Anne Dixon</td>
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<td>1994</td>
<td>Paul J. Kinser</td>
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<td>1995</td>
<td>Martha McCarley</td>
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<td>1996</td>
<td>Dr. Dennis L. Bizzoco</td>
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<td>1997</td>
<td>Charlotte B. Boatwright</td>
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<td>1998</td>
<td>Rev. Paul A. McDaniel</td>
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<td>1999</td>
<td>Linda Mines</td>
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<td>2000</td>
<td>Vernon W. Cox</td>
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<td>2002</td>
<td>Harold L. Coker</td>
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<td>2003</td>
<td>Judith Medearis</td>
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<td>2004</td>
<td>James Mapp</td>
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<td>2005</td>
<td>Robert Oliver</td>
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<td>2006</td>
<td>Julie Baumgardner</td>
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<td>2007</td>
<td>Paul Neely</td>
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<td>2008</td>
<td>Bill Markham</td>
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<td>2009</td>
<td>Wayne Keylon</td>
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<td>2010</td>
<td>Skipper Fairbanks</td>
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<td>2011</td>
<td>Claude Ramsey</td>
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<td>2012</td>
<td>Jenny Smith Wright</td>
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<tr>
<td>2013</td>
<td>Dr. Michael Woodward</td>
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<tr>
<td>2014</td>
<td>Napoleon Williams</td>
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<tr>
<td>2015</td>
<td>Dr. Patricia Skates</td>
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<tr>
<td>2016</td>
<td>Joe Smith</td>
</tr>
<tr>
<td>2017</td>
<td>Dr. David F. Ross</td>
</tr>
<tr>
<td>2018</td>
<td>Sen. Bob Corker</td>
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<tr>
<td>2019</td>
<td>Darrell Wyke</td>
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</tbody>
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In selecting the recipient of this award, the Chattanooga Bar Association considers such service as including activities which promote better understanding of the U.S. Constitution and the Bill of Rights, encourage a greater respect for the law and the courts, stimulates a deeper sense of individual responsibility, contribute to the effective functioning of the institutions of government and foster a better understanding and appreciation of the rule of law.

Lawyers and judges are not eligible for the award; however, all other fields of endeavor are included, namely education, business, sciences, communications, labor, government, religion, professions and youth organizations.

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**LIBERTY BELL NOMINATION FORM**

All nominations must be received on or before Wednesday, Aug. 5.

The selection commission will review the nominations and the Chattanooga Bar Association will present the award at its Annual Law Day Luncheon on Wednesday, Aug. 26.

Nominee: ____________________________

Reason for the nomination (please attach all supporting materials):

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

Nominated by: ____________________________

Address: ________________________________________________________________

Phone: _____________________ Business phone: _____________________

Please mail your nomination to Lynda Minks Hood, Chattanooga Bar Association, The Pioneer Building, 801 Broad St., Ste. 420, Chattanooga, TN 37402, or fax it to 423-265-6602.
Lawyers and judges raise $10,650 to benefit Orange Grove Center

Members of the Justices Ray L. Brock Jr.-Robert E. Cooper American Inn of Court raised $10,650 during an annual auction in May and then donated the money to the Orange Grove Center.

Orange Grove is a private nonprofit organization that serves adults and children with intellectual or developmental disabilities. A group of Chattanooga parents and community leaders who were seeking educational services for children with disabilities founded the center in 1953. Since its inception, Orange Grove has been at the forefront nationally in pioneering services for those with intellectual or developmental disabilities, says local Inn of Court president David Higney.

Justices Ray L. Brock Jr.-Robert E. Cooper American Inn of Court raises $10,650 during an annual auction in May and then donated the money to the Orange Grove Center.

Appellate Court

State of Tennessee v. Glen Allen Donaldson
Case number: E2019-00543-CCA-R3-CD
Authoring judge: Judge James Curwood Witt, Jr.
Originating judge: Judge Don W. Poole
Date filed: Thursday, May 14, 2020

The defendant, Glen Allen Donaldson, appeals his Hamilton County Criminal Court jury conviction of second degree murder, arguing that the trial court erred by excluding certain evidence, admitting into evidence a life photograph of the victim, and denying the defendant’s requested jury instructions on self-defense and provocation; that he was improperly influenced by the evidence; that the victim was an incompetent; that the evidence was insufficient to support the jury’s finding of guilt; and that the evidence was insufficient to support the jury’s finding of guilt.

In Re Cassi J.
Case number: E2019-00727-CCA-R3-J
Authoring judge: Judge Andy D. Bennett
Originating judge: Judge Robert D. Philyaw
Date filed: Tuesday, June 2, 2020

After experiencing financial difficulties, a mother sent her child to live temporarily with a cousin. The cousin filed a petition in the juvenile court seeking temporary custody of the child. After the juvenile court granted the cousin’s petition, the child’s grandmother filed a petition for custody alleging that she was a fit parent and filed a motion to dismiss the cousin’s petition for temporary custody. The juvenile court refused to hear any evidence from the pro se tenant as to her counterclaim based on a local court rule requiring litigants to submit a witness list and exhibits ten days prior to trial. Because of the absence of a transcript and the discretion of trial courts to apply local rules, the court must affirm.

Jeffrey Scott Widby v. The City of East Ridge, TN, Et Al.
Case number: E2019-01282-CA-A03-CV
Authoring judge: Judge John W. McClarty
Originating judge: Judge Jeffrey Hollingsworth
Date filed: Tuesday, June 9, 2020

A tenant evicted from her home led a de novo appeal in circuit court from a general sessions judgment for back rent and dismissal of her counterclaim. The circuit court refused to hear any evidence from the pro se tenant as to her counterclaim based on a local court rule requiring litigants to submit a witness list and exhibits ten days prior to trial. Because of the absence of a transcript and the discretion of trial courts to apply local rules, the court must affirm.

Local Inn of Court elects new officers

The members of the Justices Ray L. Brock Jr.-Robert E. Cooper American Inn of Court met virtually via WebEx for their annual business meeting and wrapped up another year with the election of new officers.

The new officers include:
- Chancellor Pamela Fleenor
- Vice Chancellor John Lemp
- Treasurer W. Adam Izzell
- Secretary, achieving excellence coordinator W. Adam Izzell
- Judge Gerald Webb, special projects chair
- W. Neil Thomas, III, founding member
- Executive committee member
- Sheri Fox and Jennifer Exum, membership and program co-chairs

Just before passing the president’s gavel to Fleenor, Higney noted to the members that when the Inn’s leadership elected new officers, the Inn of Court met virtually via WebEx.

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Lawrence E. Coolidge, Jr. v. Elizabeth M. Keene, Et Al.
Case number: E201901278-CA-A03-CV
Authoring judge: Judge David Michael Swiney
Originating judge: Chancellor Jeffrey M. Althaus
Date filed: Friday, June 12, 2020

This appeal concerns whether certain easements were abandoned. John E. Coolidge, Jr. is a neighbor of Elizabeth M. Keene (“Ms. Keene”) and Christopher P. Keene, II (“Mr. Keene”). Pursuant to recorded easements, the Keenes may use a driveway to access an old garage encroaching on Coolidge’s property. However, fire damaged the garage many years ago and the Keenes’ predecessors never repaired or rebuilt it. When the Keenes sought to repair or rebuild the garage, Coolidge sued them in the Hamilton County Circuit Court for Hamilton County. Coolidge argued that both the driveway and encroachment easements had been abandoned, largely because the garage was in ruins for such a long time. A bench trial was held. The trial court found that, notwithstanding the passage of time, the easements had not been abandoned, and the Keenes could proceed with their plans. Coolidge appeals, and the Keenes raise their own issues as well. Discerning no reversible error, we affirm the judgment of the trial court in all respects.
Financial fallout from the pandemic is hitting millennials hard, and many will soon turn to their parents for help, if they haven’t already. Before parents ride to the rescue, financial planners urge them to map out a strategy that doesn’t just plug a short-term need but also makes sense in the long run. “Often the heartstrings will get pulled — I really have to help them!” — it can be detrimental to the parent,” says certified financial planner Jeffrey L. Corliss of Westport, Connecticut.

Of course, financial aid can flow the other way, as many millennials help support their parents. I’m addressing parents here, but most of the advice applies to children helping their folks, as well.

**Millennials losing jobs, income**

Even before the pandemic, millennials had lower median incomes, far more debt and a much smaller slice of the nation’s wealth than boomers had at the same age. Millennials — usually defined as those ages 24 to 39 — are more likely than older generations to have lost jobs or household income because of the pandemic, various surveys show.

“I’ve already seen clients coming in, worried about their kids,” says CFP Deborah Badillo of Miami. “They’re going to lose the house! What can I do to help them?”

**Have they explore alternatives**

Encourage your children to take full advantage of available financial help before extending yours, Badillo says. They might not know, for example, that unemployment benefits have been dramatically expanded because of the pandemic. Weekly payments are higher and are available to people who normally wouldn’t qualify, including gig workers, the self-employed and people whose hours have been reduced. In addition, there are many more options for people struggling to pay debt. Most mortgages qualify for forbearance programs that allow homeowners to skip payments for up to a year.

Hardship programs have been added or expanded by credit card companies and other lenders. Federal student loan payments have been paused until Sept. 30, and income-driven programs can reduce payment amounts after that. Another option is a coronavirus hardship withdrawal, which allows people to tap their IRAs and 401(k)s without penalty if they were physically or financially affected by COVID-19. The withdrawals are taxable, but if the money is paid back within three years those taxes are refundable.

Raiding retirement funds isn’t ideal, of course, but your children have many more years to replenish their retirement savings than you do.

**Assess your own situation**

While your children are filing for unemployment and calling their lenders, take a moment to assess your own finances. Where will the cash for your children come from? It’s one thing to give away money you’ve been saving for a vacation, since you’re unlikely to travel soon anyway. It’s quite another to undermine your own ability to retire or handle a layoff or other setback.

Some parents make a conscious decision to operate with a smaller cushion, or to delay their retirements, to help their children, says CFP Lazetta Rainey Braxton in New York. Just keep in mind that you may not get to decide when you retire. Many workers retire earlier than expected, often because of a health problem or job loss. Helping your children now could mean you have to lean on family later, Braxton says. If you’re not sure how this financial aid will impact your future finances, a consultation with a fee-only financial adviser could bring you some clarity.

**Set some boundaries**

Financial planners typically recommend deciding how much to give, and then setting clear boundaries about when the financial help will end. That’s tricky now, of course, because no one knows how long the current economic crisis will last.

But parents can still set expectations in other ways, financial planners say. If the child didn’t have an emergency fund, for example, parents can discuss the importance of saving money out of every future paycheck so the child won’t have to rely on family help again, Braxton says.

“Some parents will just put on a Band-Aid and give them money, but they really haven’t helped in terms of their financial capacity,” Braxton says.

If an adult child is moving back home, Corliss suggests a written contract outlining chores and responsibilities, such as how soon they’ll be expected to move out after finding a job. A similar end date can be set for any cash the parents hand out. Corliss says the message should be clear: “We expect you to get on your feet as soon as you can.”

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

In the matter of the(sess) foreclosure of the

property

situated in the 2nd Civil District of Hamilton County, Tennessee, in the 9th Civil District of Hamilton County, Tennessee

so described, in the manner and method provided by law.

The sale shall be subject to the highest and best bidder for cash or certified funds only, the following described property

as Substitute Trustee. This sale may be rescinded without further publication, upon announcement at the time and place for the sale set forth above.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements, or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn 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.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements, or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn 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.

The notice is hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, LLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imparted upon said Substitute Trustee, will, on July 16, 2020 at 10:00 AM at the Front Steps of the Hamilton County Courthouse, Chattanooga, Tennessee, proceed to sell at public outcry to the highest and best bidder for cash or certified funds only, the following described property

on an accurate survey of the premises.

The sale of the above-described property shall be subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, easements, or set-back lines that may be applicable; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale may be rescinded at any time. The right is reserved to adjourn 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.

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Financial Focus
Stan Russell
Stan.Russell@edwardjones.com

Ensure you’re properly insured

There’s certainly been plenty of volatility and uncertainty the past few months, but one aspect of your financial picture has probably remained stable: your need for insurance. And since National Insurance Awareness Day is observed on June 28, now is a good time to review your overall insurance coverage to determine if you and your loved ones are well-protected.

You might be surprised at the lack of protection among your fellow citizens. Less than 60 percent of Americans have life insurance, and just about half of those with insurance are underinsured, according to LIMRA, a research organization.

Of course, you might think the reason so many people don’t have insurance is because they don’t need it. But just about every age group can benefit from life insurance.

• If you have a house and a family … Your insurance needs are obvious.
  If something happened to you, could your mortgage payments still be met? How about your car payments? Doctor’s bills? College for your children? Even if you have a spouse or partner who earns a decent income, your family could still have big trouble paying its bills if you weren’t around.

• If you’re young and single with no family responsibilities … If you’re in this group, why would you need life insurance? For one thing, perhaps you owe money together with someone else — you might, for example, be a joint debtor on a mortgage. If you passed away, your co-debtor would be responsible for the entire debt. And just because you don’t have family responsibilities now, it doesn’t mean you will never will. If you have a family history of serious health issues, which may eventually affect you, you could have trouble getting life insurance later, or at least getting it without paying a lot. Now, when you’re young and healthy, the coverage is available and may be more affordable.

• If your children are grown and you’re retired … If you retire with debt or have a spouse dependent on you, keeping your life insurance is a good idea, especially if you haven’t paid off your mortgage. Plus, life insurance can be used in various ways in your estate plans.

Even if you recognize the need for life insurance, though, you may be uncertain about how much you require. Your employer may offer insurance, but it might not be sufficient for your needs. And, perhaps just as important, if you leave your job, voluntarily or not, you’ll likely lose this coverage. If you purchase a private policy, what’s the right amount? You might have heard you need a death benefit that’s worth seven or eight times your annual salary, but that’s just a rough estimate. To determine the appropriate level of coverage, you’ll need to consider a variety of factors: your age, income, marital status, number of children, and so on.

Still, even after you’ve got the right amount in place, it doesn’t mean it’s set in stone. You should review your coverage regularly, and especially when you change jobs, get married or remarried, have children or experience any other major life event.

Life insurance should be a key part of your overall financial strategy, along with your retirement accounts and other investments. Make sure you’re properly covered — for today and tomorrow. Edward Jones is a licensed insurance producer in all states and Washington, D.C., through Edward D. Jones & Co., L.P., and in California, New Mexico and Massachusetts through Edward Jones Insurance Agency of California, L.L.C.; Edward Jones Insurance Agency of New Mexico, L.L.C.; and Edward Jones Insurance Agency of Massachusetts, L.L.C.

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.

Ensure you’re properly insured

Peregrine falcons to be released

A pair of peregrine falcons will be released into the wild Friday, June 19. Rock City is continuing its partnership with Wings to Soar in an ongoing peregrine falcon restoration project to reestablish the breed to this region.

The pair of siblings, one male and one female, hatched May 2, came to Rock City from a Minnesota breeder, Andy Kramer. At 33 days old upon entering a hack box at Rock City, the birds remained there before release.

“It is the male that establishes the nesting territory,” says John Stokes with Wings to Soar. “So, if we want peregrines to nest in the area again, we need males to return here. Apparently, there are enough females in the region for the males to recruit. But the state of Georgia also wants us to release some females for different bloodlines.”

The female is equipped with satellite telemetry allowing her movements to be tracked anywhere in the Northern Hemisphere. This is the eighth pair of birds and 10th peregrine release from the hacking site, bringing the total number of birds released to 18 since the project’s inception in 2006.

Live from the hack box, viewers can watch the birds anytime on the webcam feed at www.seerockcity.com/birds.
not be further from the truth,” AJ points out. “School is great and has its purpose, but you don’t have to do that to be successful. There are thousands of other opportunities out there.”

“Education is critical,” adds Ron, who completed less than one year of college. “We just happened to receive our education through a different venue.”

Born and raised in Chattanooga, Ron simply wanted to earn some spending money when he took the kitchen job at McDonald’s. Two years later, he was promoted to a salaried position at the restaurant, although he still saw it as a temporary engagement.

“I didn’t think it’d be a career. I was buying clothes for school, earning spending money and saving up for my first car,” he says.

But every two years or so, Rob would step up another rung on the company ladder. Eventually, he found himself working at the corporate level. Rob was in franchising and operations in Atlanta in 2003 when he learned that McDonald’s was selling three of its Chattanooga locations. The company gave him the opportunity to purchase the stores.

Rob says his story is not unlike those of most McDonald’s owner-operators. “We start out as either manager trainees or crewmembers, and then the company teaches us to be business people. That’s how I learned to run a business. They paid for my training and gave me the opportunity to grow and succeed.”

A handful of key individuals shaped him along the way. Rob adds, including a manager who taught him how not to deal with employees.

“We did not have a positive relationship, but he held me accountable, and even though I didn’t want to hear what he had to say, I needed to hear it,” he notes. “He showed me where I was weak and taught me things I have never forgotten.”

Rob also matured under the positive and encouraging mentorship of a different manager. Again, this guidance was just what he needed at the time. “When I first came to McDonald’s, I was probably the most timid, scared-of-my-own-shadow 16-year-old you’d ever meet. And he forced me out of my comfort zone. That’s when I grew. You don’t grow when you’re comfortable.”

AJ was 13 when he worked his first shift at a McDonald’s. Although all he could do at the time was pass bags of food to customers through the drive-thru window, he quickly discovered a desire to scale the company ladder like his father had and was soon skipping rungs as he endeavored to become the youngest owner-operator in McDonald’s history.

“Certain life goals motivated me, and I realized I could achieve those goals through McDonald’s,” he explains. “If you give 110% every day and you have the passion and desire to be successful, you will be.”

Similar to his father, AJ credits McDonald’s with teaching him how to run a restaurant. But he says his father...

...from page 1
Ron Goodwin began flipping hamburgers for McDonald’s when he was 16; his son, AJ Goodwin, started working for McDonald’s at age 13, has been the greatest mentor he’s known.

“He’s a humble person, so he won’t say this, but he’s an incredible businessman. His wisdom and the way he’s handled situations has helped me a thousand times,” he says. “You do have to forge your own path, but gaining his wisdom and learning from his experiences has been incredibly beneficial for me.”

AJ says the most important lesson his father taught him was to be resolute in his decisions while caring for his employees. “He’s firm in the way he runs his business but also nurturing,” he says.

Ron says this style of management does not always come easy because of the personnel challenges owners of fast food restaurants face.

“When we opened the Kimball location in ‘83 or ‘84, we gave the labor department a date for interviews. That morning, there were 250 people waiting to interview for a job, and we hired 90 of the best people on the planet. Today, it’s hard to get people period, let alone good people.”

Rob says he’s proud of AJ, though – not because of what he has but because of what he’s accomplished on his own. “I gave him nothing; he’s earned everything he has. Did he have tremendous opportunities because of

Photo by David Laprad | Hamilton County Herald

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Assessment set for Hamilton County ECD

A team of assessors from the Commission on Accreditation for Law Enforcement Agencies, Inc. will begin an examination June 29 of all aspects of the Hamilton County Emergency Communications District’s policy and procedures, management, operations and support services, says John Stuermer, executive director.

Verification by the team that the Hamilton County ECD meets the Commission’s state-of-the-art standards is part of a voluntary process to gain and maintain accreditation – a highly prized recognition of public safety professional excellence, he adds.

As part of the assessment, agency personnel and members of the community are invited to offer comments by calling 423-362-8269 Tuesday, June 30, 1-3 p.m. Comments will be taken by members of the assessment team. Telephone comments are limited to 10 minutes and must address the agency’s ability to comply with CALEA’s standards.

A copy of the Standards is available at the Hamilton County Emergency Communications District, 5404 Amnicola Highway. Local contact is Accreditation Manager, Dr. Angel D. Geoghagan, 423-495-1711.

Anyone wishing to submit written comments to the Commission on Accreditation for Law Enforcement, Inc., 13575 Heathcote Blvd., Gainesville, Virginia, 20155 or www.cala.org.

Local teachers recognized by Rotary Club

Rotary Club of Chattanooga Hamilton Place recently honored local teachers by hosting the club’s annual Influential Educator Awards event.

Teachers from Boyd Buchanan School, Collegedale Academy, East Hamilton High School, Silverdale Baptist Academy, Middle School and Ooltewah High School were recognized. The Influential Educators were nominated by students who recognized the significant contributions these teachers made in encouraging and developing students.

Pictured, front row from left: David White, Collegedale Academy; Jason Williams, SBA Middle School; Diane Holiman, Boyd Buchanan School. Not pictured: Taylor Flynn, Ooltewah High School.

Second row: Brigitte Thurman and Stephen Pike, program co-chairs; Tyler Spey, Hamilton Place Rotary Club President.
Why homeownership matters: An investment in your community

As I mentioned last week, June marks National Homeownership Month, which recognizes the value of homeownership and its positive impact on families, communities and our nation’s economy. Last week, I focused on how homeownership can benefit you and your family by increasing your equity over time. This week, I’m going to explore how owning a home is an investment in your community.

Regardless of whether there are school-aged children in your household, when you purchase a home, you pay property taxes. Guess what some of those taxes go toward? You guessed it – public schools.

Some might say, “Why should I care?” Either they don’t have kids in school or choose to homeschool or invest in private education. Homeowners care because there’s a direct correlation between property values and the quality of public schools. Purchasing a home means you’ll pay property taxes, which means you’re helping to fund the education of the future.

In the National Association of Realtor’s most recent Profile of Home Buyers and Sellers, 52% had children under 18 in the home. Yet, 22% said they didn’t notice until the interview. “I told an agent in a BNI networking group that I was going to become a real estate agent, and she told me not to because there were already too many Realtors,” she says. “That was a horrible thing to say. You should lift people up, not tear them down.”

As someone who follows her heart rather than the misleading hand of others, Alexander went to school and earned her real estate license anyway. When a friend of Alexander’s told the discouraging agent the news, the woman said to pass on an invitation to come work with her.

“I said to tell her I’ll be there when hell freezes over and the devil is ice skating,” Alexander huffs through a smile. Alexander balances her story about the one; I’d say, ‘Go for it,’ and help you.”

Martha Alexander has a way of telling a story that makes it sound like she’s sharing a juicy bit of gossip. Seated at a table at Los Charros in Rock Springs, Georgia – her favorite restaurant in the small community she calls home – she leans over a plate of steaming fajitas and tells the story of how a local agent tried to discourage her from becoming a Realtor in 2004.

“Told an agent in a BNI networking group that I was going to become a real estate agent, and she told me not to because there were already too many Realtors,” she says.

“…That was a horrible thing to say. You should lift people up, not tear them down. I wouldn’t care if there were 10 million Realtors and you told me you wanted to become one; I’d say, ‘Go for it,’ and help you.”

As someone who follows her heart rather than the misleading hand of others, Alexander went to school and earned her real estate license anyway. When a friend of Alexander’s told the discouraging agent the news, the woman said to pass on an invitation to come work with her.

“I said to tell her I’ll be there when hell freezes over and the devil is ice skating,” Alexander huffs through a smile. Alexander balances her story about the agent who tried to talk her out of becoming a Realtor with brief tales about the two women she says have been her biggest cheerleaders: her adopted mother and mother-in-law.

“People have always told me I would be successful in whatever I do,” Alexander says.

Advice? Keep it to yourself.
The COVID-19 pandemic has provided a renewed sense of home and community for many in the Chattanooga area. After months of sequestration within your home, however, you might also be in need of some fresh scenery – both outside and inside your residence.

Design trends provide alluring sources of inspiration for updates, whether it’s a simple splash of color or creating a whole new addition.

**Have fun with color**

One of the most popular areas to remodel is the kitchen. Gone are the stark-white cabinets, countertops and backsplashes. Instead, today’s designers are opting for on-trend deep blue and cool gray tones, as well as dark woods and new, colored textures. You can also add a pop of intrigue to your kitchen through a bright backplash, colorful kitchen island or a dropped ceiling with rich wood tones. Warm and cool color insertion don’t have to stop at the kitchen, either. Cool color choices (think grays, blacks and blues) add a modern aesthetic, while warm color choices (think grays, blacks and reds) provide a traditional appeal. The two combined colors (especially wood elements) have created blues) add a modern aesthetic, while warm color choices (think grays, blacks and reds) provide a traditional appeal.

**Get creative with storage**

Today’s minimalist culture (thank you, Marie Kondo) lends itself to new trends in storage that are not only simple but also artistic. Open kitchen shelving or a mix of open and traditional cabinetry for upper cabinets, for example, provide practical storage solutions and added visual interest. Other areas that can benefit from this approach include wine cellars or under-stair displays that purposefully blend into the room.

**Connect the outdoors and indoors**

Indoor-outdoor connections enhance livability and look sophisticated. New technologies and increased availability of glass walls, pocket doors and large windows can create a seamless transition, both visually and physically.

Visual connections such as large-format windows can also help. Floor-to-ceiling window walls and “glass box” style rooms are trending in all corners of the country, and in all neighborhoods, from urban to rural.

And above all else, make it yours.

Today’s homeowners want a home that reflects their tastes. Simple examples include nontraditional shaped, colored or otherwise unique hardware in spaces such as the kitchen and bathroom, as well as elements like distinctive stair rails, light fixtures and switch covers in more high-traffic areas.

**Home need freshening? Here are some top trends**

The two combined colors (especially wood elements) have created a modern aesthetic, while warm color choices (think grays, blacks and reds) provide a traditional appeal. The two combined colors (especially wood elements) have created a modern aesthetic, while warm color choices (think grays, blacks and reds) provide a traditional appeal.

**Organic compound – to create a vibrant, healthy home.**

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To find a builder or renovation expert in the Chattanooga area, visit the online directory of the Home Builders Association of Greater Chattanooga at www.HBAGC.net.
Learn to unlock benefits available through your credit cards

By Melissa Lambarena | NerdWallet

A few days after buying a sweater at Macy’s, Erin Crist returned to the checkout line in a different color, only to realize it was 50% off. Upon seeing the new price tag, the Wisconsin-based business owner was determined to save. So she turned to the cards in her wallet.

“I looked at my terms and noticed that it had price protection,” she says. “Within three days, I had a check in the mail” for the $30 difference.

Price protection, a benefit that refunds the difference of a lowered advertised price, has largely vanished from many credit cards in recent years. But plenty of other perks remain, and your card may even have added some new ones. Here’s what to know about these benefits so you don’t miss out.

Benefits not all created equal

If you don’t know all the perks your card offers, you’re not alone. Only 36% of cardholders reported fully understanding their supplementary benefits, according to J.D. Power’s 2019 Credit Card Satisfaction Study. It can be hard to keep track because offerings vary widely, depending on both the credit card’s issuing bank (American Express, Chase, Citi, etc.) and, often, the payment network on which it runs (Visa, Mastercard, AmEx or Discover).

But if you spend some time with a card’s terms and conditions—or with a customer service rep online or by phone—you can learn your card’s benefits and how they can help. Consider some of these examples and the potential savings they offer.

Cellphone protection

A credit card’s cellphone protection benefit can cover a stolen or damaged cellphone up to several hundred dollars per claim. To qualify, you’ll have to pay the monthly phone bill with the eligible card, and an out-of-pocket deductible typically applies.

Custmen relies on cellphone protection offered through her business credit card to avoid paying the cellphone company for coverage on four employee phones at her church school. “The savings there (are) between $20 and $40 per month,” she says.

If your card’s coverage is primary, it means you don’t have to involve your own insurer. If it’s secondary, it may supplement what your insurer doesn’t cover.

Extended warranties

A card’s extended warranty protection might prolong an original manufacturer’s warranty, sometimes a year or longer, depending on the terms. Regardless of your purchase, the savings can add up.

A 2018 survey by Consumer Reports found the median price for an extended warranty on a major appliance was $131. For a small appliance, it was $19, but either way it’s money that your credit card can save you.

Some cards have stopped offering this benefit in recent years, but those that still have it usually cover what’s included in the original manufacturer’s warranty. To qualify, the product must be purchased with the eligible card. Exclusions may apply for some products like cars and computer software.

Return protection

When a retailer’s return policy fails, this credit card benefit may refund you the amount of the purchase. Only certain products qualify, and you’ll have to act within a certain time frame to file a claim. Shipping the item to an assigned address and paying for the postage out of pocket may be required. Read the fine print to determine whether it’s worth it for you.

Purchase protection

It’s disappointing when a new item is damaged or stolen, but less so if you’ve paid for it with a credit card that offers purchase protection. This benefit has also been phased out by some issuers, but it’s not extinct.

Depending on the terms, the item will be replaced or repaired, or you’ll be reimbursed up to several hundreds of dollars per claim if it failed within the required time frame.

The process generally requires documentation, which may include a credit card statement, a receipt and other information.

Exclusive discounts

Depending on your credit card issuer, you might also qualify for exclusive cardholder discounts. Some Mastercard World Elite cardholders, for example, can get $5 off every Postmates purchase of $25 or more (not including delivery fees, tips and taxes). And eligible American Express credit cards provide a complimentary ShopRunner membership that offers free two-day shipping. Terms apply.

So make sure you look beyond just your credit card’s rewards rate and fully explore all the benefits that can help you save money.

This article originally appeared on the personal finance website NerdWallet. Melissa Lambarena is a writer at NerdWallet. Email: mlambarena@ nerdwallet.com. Twitter: @melalambarena.
Each day this 13th day of May 2020.

This 13th day of May 2020.

This 13th day of May 2020.

This 13th day of May 2020.
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Londyn’s family discovered hope at St. Jude.

When Londyn was found to have blood cancer, she was referred to St. Jude, where doctors take on the toughest cases with confidence. “St. Jude takes a lot of the worry away,” said her dad. “The things that St. Jude does are unbelievable.” The discoveries made at St. Jude are shared away, “said her dad. “The things that St. Jude does are unbelievable. “ The discoveries made at St. Jude are shared freely, so every child saved here means doctors and scientists worldwide can use that knowledge to save thousands more children.
How much do you make?
How much can they ask?

One of the hardest parts of the job interview process comes in the form of a very simple question: “How much do you make?” The question typically comes up in the first screening call with the human resources recruiter. It is also asked on the online job application.

The problem is, answering the question “how much do you make” or “how much do you want to make” can put you at a disadvantage as a job seeker. Sites like Glassdoor have shown us that there are a huge range of salaries offered for roles. Salaries aren’t standardized across industries or even within companies. If you answer this question off by almost any amount at all, you can be – and often are – eliminated from consideration.

In addition, if the job applicant requests the pay range for the job, the employer must provide it. This is a huge step in the right direction. Long term, however, what I’d like to see is the pay range posted for every job. It shouldn’t be a secret game that you need to know the rules of.

Plus asking for this information can give prospective employers a bad impression. I’ve found many companies aren’t aware of the rules. Even in states where the laws are very clear, the company will ask these questions. That puts the job seeker in a very awkward position.

If you’re looking for a job, research the rules in your area. No matter what they are. Check out the salary data for the company on Glassdoor, Indeed and LinkedIn. This will help you to be prepared for anything.

Angela Copeland, a career expert and founder of Copeland Coaching, can be reached at copelandcoaching.com.

CAREER CORNER

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More to store? Here’s 5 vehicles with clever storage

By Ryan ZumMallen | Edmunds

While many aspects of car design can seem commoditized, storage space is one place where automakers can still get creative. These extra spots to put your stuff can make a big difference in your daily driving.

Besides the typical places like a glove compartment, some vehicles have modular cargo areas that can fold and transform into new shapes. Others have hidden compartments or storage hooks that are kept out of sight until you need them.

Edmunds’ experts scoured the new vehicle market to find five examples that aim to make life easier. Whether you’re regularly hauling heavy cargo or simply need to secure small items, these vehicles are instances of sensible approach to common problems. For instance, how do you create lockable storage in their usual position, those under/floor spaces can simply be used for storage.

2020 Chevrolet Traverse

By any metric, the Chevrolet Traverse is a standout three-row SUV when it comes to hauling heavy cargo or simply need to secure small items. These vehicles are instances of automakers handling storage the right way. All prices below include the destination charge.

The Traverse has class-leading cargo space and an under/floor compartment for storage. The Traverse has class-leading cargo space and an under/floor compartment for storage. The Traverse has class-leading cargo space and an under/floor compartment for storage.

2020 Chrysler Pacifica

Minivans are a jack-of-all-trades for utility. The Chrysler Pacifica is a great example. In addition to having plenty of cargo space and small-item storage, you also get Stow ‘n Go seating in the second and third rows. It’s unique to Chrysler and Dodge minivans.

Stow ‘n Go allows those seats to fold down all the way into the underfloor, creating a fully flat floor behind the front two seats. Other minivans offer cavernous space too, but you have to manually remove the cumbersome seats.

With Stow ‘n Go, they drop into the floor with a few twists and turns. When the seats are in their usual position, those underfloor spaces can be used for storage.

Starting manufacturer’s suggested retail price: $30,995.

2020 Honda Ridgeline

The Honda Ridgeline has been Edmunds’ top-rated midsize pickup truck since its debut four years ago. One of the main reasons is its sensible approach to common problems. For instance, how do you create lockable storage in the bed? Honda answered that question by building a secure trunk into the floor of the truck bed. This trunk has 7.5 cubic feet of space, which is enough to hold a golf bag.

You can also fill the trunk with ice and drinks for tailgate parties. When the party’s over, you can simply pull out a plug to drain the water.

Starting MSRP: $35,540.

2020 Ram 1500

When it comes to full-size trucks, the Ram 1500 crew cab and its heavy-duty variants are the reigning kings of clever storage. The model that debuted in 2018 comes standard with a center console that’s both spacious and configurable. You can add or remove dividers, slide cupholders around, or open and close doors to create as much space as you need.

Two glove boxes add even more space for small items.

The optional RamBins are storage compartments built into the rear floor. Hidden under floor mats, they are good for holding small items and goods as well as your lifestyle.

For instance, there is a small hook hanging from the glove compartment to hang bags, purses or groceries securely. Volvo also added a small trash bin to the center console, which can be removed when it needs to be emptied.

In the rear, the load floor folds up, turning hinges into more hooks and revealing extra storage underneath. It’s a small package, but the XC40 packs a number of surprises inside.

Starting MSRP: $35,340.

Edmunds Says

Cargo capacity is just one way to measure the everyday usefulness of a vehicle. Thoughtful storage space is just as important. Take a moment to poke around any vehicle you’re considering to ensure it can safely fit your regular items and goods as well as your lifestyle.

Ryan ZumMallen is a staff writer at Edmunds. Twitter: @zoomy575m; Instagram: zoomy575m.