Fragile food supply chain bounces back

Beef plentiful again in time for July 4th

Story by Kathy Carlson
begins on page 9
Bar Association

Local Venture Legal earns B Corporation certification

Local Venture Legal, a Chattanooga-based business and tax law practice, is officially a Certified B Corporation.

According to B Lab, the nonprofit certifying body of B Corporations, “Certified B Corporations are businesses that meet the highest standards of verified social and environmental performance, public透明性和 legal accountability to balance profit and purpose.

“B Corps are accelerating a global culture shift to redefine success in business and build a more inclusive and sustainable economy.”

Local Venture Legal joins this growing movement of over 3,350 companies from 150 industries in 71 countries along with the likes of Patagonia, Ben & Jerry’s, New Belgium Brewing and Hootsuite.

“When I created the concept of Local Venture Legal, I wanted it to be more than a law firm; I wanted to make a statement and be a force for economic change. All B Corps share these values,” says LVL founder and attorney Whitney Standefer-Smith.

“The B Corp movement is important to the future of business and economics in general. We’re proud to be able to join this community filled with amazing companies and visionary leaders.”

Local Venture Legal is a woman-owned transactional legal practice focused on the areas of business law, tax law and succession and estate planning. It is also the creator and sole sponsor of the LVL Up program, which offers pro bono and reduced rate legal assistance to qualifying small businesses.

For more information, contact Standefer-Smith at 423-302-3223 or whitney@localventurelegal.org.

Sharber finds fit in, away from practice

By David Laprad

Many trial attorneys are known for their captivating tales of courtroom skirmishes and edge-of-seat verdicts. They enjoy spinning a good yarn about a last-minute revelation in a murder trial or an outrageous testimony in a divorce case.

But Hugh Sharber suspected he was better suited to a business practice early in his search for a place in the hallowed corridors of the law.

“I realized some people are naturally combative and want the give and take of litigation, but personally wise, I liked the idea of finding a win-win,” Sharber says.

“Business negotiations can be combative, too, but for the most part, if you do your job correctly, both parties will get what they want, so I gravitated toward that.”

That choice did not disqualify Sharber from storytelling sessions with his fellow attorneys. Rather, after 35 years of a diverse business law practice at Miller & Martin in Chattanooga, he has amassed a collection of tales that suggest transaction attorneys experience their own brand of twists and turns while working with clients.

Sharber, 61, renews his memory to the 1990s, when he helped to represent a consumer products company that was experiencing high yields.

To reward its shareholders, the company did a leveraged recap, a transaction in which a business borrows a large sum of money and then distributes it to its shareholders, who retain ownership of the company.

Sharber says a leveraged recap can be a dicey move, but it can also be substantially rewarding for the shareholders of a profitable business. Shortly thereafter, however, the company suffered an unforeseen hiccup.

“The financial advisers for this company had said the leveraged recap was a way of having your cake and eating it, too,” Sharber says. “But what did your mother tell you about having your cake and eating it, too? It’s not possible.”

To wriggle out of the dilemma, the company asked Sharber and his colleagues to help with a high-yield debt offer, another novel transaction he has rarely seen used.

“I didn’t know of anyone in Chattanooga who had done one, and I don’t know of anyone here who’s done one since,” Sharber notes. “But it was another risky maneuver.”

This time, however, the company’s gamble paid off, Sharber says. After raising capital, disposing of some “recalcitrant shareholders” and sustaining control of the business, the company was able to purchase more brands, grow its business and become a tremendous success.

The experience taught Sharber there’s no such thing as a risk-free move in the business world. “You have to either account for the unknowns or be creative enough that you have the means to deal with them if they happen.”

Having told one illuminating tale, Sharber shares another that happened on the cusp of the Great Recession in 2008, when he was representing an entrepreneur who had developed a successful incentive and gift solutions business.

“He had built his business to a point where he felt like it was time to sell it,” Sharber recalls. “We had negotiated a binding agreement and were within weeks of closing when Lehman Brothers failed in September.”

The private equity firms that were buying his business came back with a weak rationale to purchase it for less money. It was still a handsome price, though, so he accepted the reduction.

A few weeks later, on the eve of closing, the buyers asked Sharber’s client to slice another $5 million off the purchase price. Unlike the first change in the offering, they didn’t even bother with the pretense of a reason.
I wanted to tell them to pound sand because there was no rationale for it," Sharber continues. "But my client said it was still a handsome price, and there was some uncertainty in the economy, so he accepted the lower offer and we completed the sale."

Looking back, Sharber is relieved he checked his instincts and did what his client wanted.

"Had we not done the deal at that time, it would have been several years before a sale in that price range could have been completed because of the dip in the market," he asserts. "So, accepting the buyer’s price and pushing through to complete a sale is sometimes the correct thing to do.

Diverse practice

Over the years, Sharber has developed a business law practice focused on three areas, including mergers and acquisitions, capital-raising transactions and providing counsel on the legal aspects of business decisions.

The mergers and acquisitions component of Sharber’s practice has placed him within the sphere of major national and international companies. For example, in 2006, he helped a client acquire a selection of consumer product brands that became available during the merger of Johnson & Johnson and Pfizer.

"The Federal Trade Commission said the companies had to divest some of their consumer product brands in order to complete the merger, so they held an auction," Sharber says. "Our client really wanted these businesses and viewed them as a way of catapulting forward in terms of size and access to markets.

Although the financial worth of the brands gave Sharber pause, he knew the true value of the deal was found in the other ways the brands would impact the buyer’s business.

"I learned that holding your ground and doing the things we as attorneys typically advise clients to do was secondary to doing what was necessary to be the successful bidder," he says. "So, we gave up some things we would normally want to include because it made our bid more favorable."

Being a part of buying and selling companies has also exposed Sharber to some of the most difficult outcomes of a business deal. Seeing employees lose their jobs when a company changes hands. But it has also allowed Sharber to observe and participate in some of the unexpected human aspects of doing business.

"We have a company that’s acquiring a manufacturing facility," he begins. "The long-term plan would be to bring the business to Chattanooga, which would be very good for the people the plant employs.

“That’s difficult, but we’re taking steps to do it in a way that’s as friendly as possible toward the workers at the plant, partly to preserve the goodwill of the business but also because it’s the right thing to do.”

Sharber adds that if the company doesn’t acquire the plant, it might not survive, or someone less inclined to treat the employees favorably might buy it.

“Like the battle of the hard realities of business,” he continues. “But every client I have worked with has wanted to do the right thing. They had obligations to various constituencies — including investors, shareholders and banks — but they also wanted to be humane.

Sharber has helped a wealth of different businesses, management teams and investment strategies raise capital during his years of practice. And he says he enjoys the variety.

“One of our clients is in the senior care business. We help them to secure capital, and then they build and run a facility and eventually pay their investors an attractive rate of return,” he says. "One of the best things about what I do is the insight I gain from working with clients in different industries."

Sharber makes his role as a business counselor sound easy, but it’s likely beset with the same kinds of surprises he’s experienced while managing mergers and acquisitions.

"I basically have to answer whatever question the person on the other end of the phone asks," he says with a laugh.

Developing a practice

Sharber is part of the corporate practice group at Miller & Martin, a collective that involves many different kinds of attorneys. Working with him are seasoned lawyers such as Scott McGinnis and Mark Degler, who do work similar to his, and younger attorneys like David Spiller, T.J. Gentle and April Holland (who was profiled in the Aug. 24, 2018, issue of the Hamilton County Herald).

"This is not a one-person business practice," Sharber stresses.

Sharber came to Miller & Martin in 1985 and then retired in Nashville for one year. After practicing in Nashville for one year, he came to Miller & Martin again in 1987.

Between 1,300 and 1,500 are expected to be enrolled for fall term beginning in September.

The Hamilton County Democratic Executive Committee named Ward Crutchfield party chairman at a meeting held June 27 in the city courtroom.

The Hamilton County Council has approved a 1970-71 fiscal budget of $36,702,985. This is an increase of $1,711,810 over last year’s budget. No increase in the county property tax rate is expected. It is the seventh budget to be approved by the council without a tax increase.

Contracts totaling $7,504,400 have been awarded by the Army Corps of Engineers for projects curtailting air pollution at the Volunteer Army Ammunition Plant. It is part of a $43 million air pollution control program.

Chattanooga has been assured of L&N passenger train service at least until Nov. 7 as a result of an order handled down by the Interstate Commerce Commission. Operation of L&N’s "Georgian" between Atlanta and St. Louis via Chattanooga will continue for five more months.

Five bids for building the new Erlanger Hospital wing all exceeded the $2 million available through Hill-Burton federal funds and Hamilton County. Among the five bidders, H. E. Collins Construction Co., Chattanooga, was the lowest, $2,373,191.

Chairman Gordon Street said the situation is under study and may be decided in about 10 days.

Signal Mountain, Red Bank and East Ridge will have bus service for the month of July, during which time efforts will be made to arrange for services through June 1971. Southern Coach service to Fort Oglethorpe ceases as of Tuesday midnight.

Walter W. Logan, native Chattanovan, who until recently resided in Atlanta, has been named Southeastern sales representative for Boaz Spinning Co., in Boaz and Guntersville, Alabama, a wholly- owned subsidiary of Standard-Coosa- Thatcher of Chattanooga, according to an announcement by R.C. Thatcher Jr., president of S.C.T. Logan will have offices in the main offices of Standard-Coosa- Thatcher and will be responsible for carpet yarn sales throughout the Southeast.

City Treasure Earl Counts reported this week that the city collected 103% of its current property tax budget during fiscal 1969-70 but fell short of collecting 97% of total taxes due. Total for the year was $10,523,544.99.

Thirty area businesses were honored at the sixth annual Business Beautification Award luncheon Wednesday at the Holiday Inn downtown. Mrs. James Chamber. Mrs. James Chamber.

The Greater Chattanooga Chamber of Commerce was formed in 1876 and has served this community since that time.
By Tom Krisher | AP Auto Writer

There’s a lot riding on the Nissan Rogue, the struggling Japanese automaker’s top-selling vehicle in the hottest part of its second-biggest market, the United States.

The small SUV, made in Smyrna, has been redesigned for the 2021 model year, and a replacement can’t come fast enough for a company battered by falling sales, mounting losses, a financial scandal and a model lineup that many U.S. consumers don’t find appealing.

Throw in a global pandemic, and you’ve got a showroom of trouble.

Enter the revamped Rogue, a vehicle that Nissan executives say is the foundation of the company’s U.S. model lineup and critical to its turnaround.

“They do have to hit it right,” said Glenn Mears, owner of Nissan dealerships in Canton and Dover, Ohio. “Everybody has got a showroom of trouble. Enter the revamped Rogue, a vehicle that Nissan executives say is the foundation of the company’s U.S. model lineup and critical to its turnaround.

“There do have to hit it right,” said Glenn Mears, owner of Nissan dealerships in Canton and Dover, Ohio. “Everybody has got a showroom of trouble. Enter the revamped Rogue, a vehicle that Nissan executives say is the foundation of the company’s U.S. model lineup and critical to its turnaround.

Last year, Nissan’s U.S. sales were down nearly 10% due largely to an aging model lineup and a tarnished reputation from the 2018 arrest of former star CEO Carlos Ghosn on financial misconduct allegations. Rogue sales were off 15%, in part because it hadn’t been redesigned since 2013, an eternity in a competitive segment that includes the Toyota RAV4 and Honda CR-V.

In 2017 and 2018, Rogue sales reached above 400,000 per year, and the SUV was the fifth-bestselling vehicle in America. But last year sales fell to just over 350,000. The compact SUV ousted the midsize car as the most popular U.S. vehicle segment in 2015 and has been No. 1 ever since. A decade ago, compact SUVs accounted for only 10.5% of U.S. new vehicle sales, but last year that grew to 17.4%, according to data from the Edmunds.com car pricing site.

Company officials unveiled the new Rogue last week with an updated yet familiar look with a more athletic stance and a squared-off back end.

Executives say they dramatically improved the interior so it matches or exceeds luxury vehicles. It has an electronic shifter, removing cables to free space for storage. Door pockets can now handle large coffee cups and water bottles.

They improved head and knee room in the rear seat, and the rear doors open to nearly 90 degrees, making it easier to load things. The Rogue has standard automatic emergency braking with pedestrian detection, lane departure and blind spot warnings, and other safety features.

The only powertrain choice, a 2.5-liter four-cylinder gas engine with a continuously variable transmission, now makes 181 horsepower, 11 more than the current version. Fuel economy also rose by one or two miles per gallon depending on how the Rogue is equipped. The base all-wheel-drive version gets 33 mpg on the highway and 26 in the city.

Brandon White, Nissan’s marketing director for SUVs in North America, said the biggest thing people will notice is better handling and smoother ride with a revamped suspension and chassis.

“It’s just that perfect balance of a family SUV without being too soft, without being too harsh,” White said.

Sam Abuelsamid, principal analyst for Guidehouse Insights, said the new Rogue is competitive but doesn’t do enough to set it apart from the crowd.

“They didn’t take any risks with it,” he said. “It’s a little bit better in every way, but nothing about it shouts ‘hey, look at me.’”

Nissan Motor Co. is struggling to find its footing after the scandal involving Ghosn and his made-for-TV escape from Japan to Lebanon. The ex-CEO of the Nissan-Renault alliance has maintained his innocence.

Under its latest turnaround plan, Nissan will focus on key markets, such as China and the U.S., to secure profits, instead of chasing sales size.

Mears says there are signs of improvement already with updated versions of Nissan’s sedans. He likes what he sees in the Rogue, which accounted for 34% of his dealerships’ sales through May.

Mears said the new version looks like a Rogue, but is different enough “that it’s going to make it more attractive than it was before.”

The new Rogue goes on sale in the fall. Price wasn’t announced, but the current model starts at $26,395 with shipping.

AP Business Writer Yuri Kageyama contributed from Tokyo.
Employers are hiring

Better times ahead? You bet, and you’d better be ready

A friend said something to me this weekend that took me by surprise: “Better times are ahead of us.” What took me by surprise was less the statement than my own reaction to it.

In the moment that it was said, I had a realization as to just how tough the last few months have been – on everyone.

Can you believe it’s been more than three months since the lockdown started? It’s been three months since things felt “normal.”

The pandemic, although maybe obvious to some, seemed to come out of nowhere in mid-March. Suddenly, everything in our lives was very different. Travel plans were put on hold. Learning was no longer an in-person school activity.

And, if you were one of the lucky ones, you were working from home.

Now, the end is very unclear. States are beginning to reopen. But the news is mixed on whether or not this is a good idea. No matter what your opinion is, it probably hasn’t been easy.

Some people have lost their jobs and are barely hanging on. Others have experienced significant life events, such as weddings or funerals or birthdays, while socially distanced. Many are either locked in a home with too many loved ones or too few.

On top of everything else, the job market isn’t great. Whether you’re out of work or stuck in a job you hate, this is not the best time to be looking. It’s especially difficult when you compare today’s market with the great job market of 2019.

But, if I can reflect again on the words “better times are ahead,” now is the time to prepare for those better times. Eventually, things will go back to normal. Eventually, companies will hire again. Some companies are even hiring now.

If you haven’t done it, update your LinkedIn profile. (Yes, people really do use LinkedIn for hiring.) Update your resume. I know it’s hard, but your resume is an important part of landing your next job.

And start networking. With so many people stuck at home, you’d be surprised at how easy it is to get time on someone’s calendar. Instead of an in-person coffee, have a virtual coffee over Zoom or on the phone.

Above all, keep applying. Don’t assume you’re doomed just because the job market is bad. That’s not necessarily the case.

Don’t get me wrong. Getting a job won’t be easy. But, if you don’t try, you definitely won’t find one.

I have seen companies that are still hiring and onboarding new employees virtually during this unusual time. It is happening.

So, if you’re looking for a new job, keep trying. At the very least, you’ll be completely prepared when new jobs start to come available.

You’ll be ready for the better times that are ahead.

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

Don’t overthink it

How ‘maximizers’ can cut decision-making angst

No one wants to waste money, but some of us go overboard trying to get the best possible deal.

I have spent nearly as much time researching which hiking socks to buy as I have choosing a new car.

Others of my species – we’re called “maximizers” – might miss locking in a good mortgage interest rate while waiting for a better one. Our determination to make the optimal choice means we’re often plagued by buyer’s remorse as well as decision paralysis.

Maximizers are the polar opposite of “satisficers,” people who make decisions once they’ve found an acceptable choice. Maximizers’ high standards mean we often get better outcomes, such as jobs that pay more, says financial therapist Kristy Archuleta, associate professor of financial planning at the University of Georgia.

But maximizers also have more anxiety about making decisions, which can lead to second-guessing our choices or being unable to choose at all.

“Because you’re always trying to look for what’s the best possible decision or the best possible choice you can make, you can become stressed about it,” Archuleta says. “The more choices you have, the harder it is to make a decision.”

Satisficers don’t have that issue. (“Satisfice,” a combination of “satisfy” and “suffice,” was coined by economist and psychologist Herbert Simon in 1956.)

Satisficers have more modest standards for making choices. They may research, but only to find an option that achieves their goal. They’re generally pleased with their choices and don’t worry that there might have been a better one.

I doubt a hard-core maximizer could turn herself into a blissed-out satisficer overnight, even if she wanted to. But tempering our desire to make the “best” choice could help us make decisions faster and with less angst.

Understand the why

Archuleta suggests asking ourselves why we think we need to make perfect choices. Maybe a previous purchase went horribly wrong – we bought a car that turned out to be a lemon, for example, and couldn’t afford to replace it.

Perhaps we were cheated or defrauded, which left us unwilling to trust and convinced we can’t rely on anyone’s help. Or maybe we think we aren’t allowed to make mistakes, lest we be seen as the imperfect humans we are.

Exposure therapy might help as well, Archuleta says. This technique encourages gradually facing our fears and anxieties, rather than avoiding them. If you tend to obsessively research even small purchases, buy a $10 or $20 item without researching it at all, she suggests.

Notice how that feels, and then do it again a few times. Your anxiety about not vetting multiple options likely will fade as you do so, she says.

Create a framework

Take a page from satisficers and focus on your goal, rather than on all the available options. It may help to write down your top two or three priorities.

Let’s say you want to refinance your mortgage. Your priorities might be to get a competitive rate (not the lowest, perhaps, but certainly not the highest) and to lower your monthly payment enough to recoup the costs within a year.

You drop around just enough to find a loan that meets those criteria, and then apply.

Finding a few, trustworthy resources can give you reassurance that you’re making a good choice, even if it’s not the absolute best one. Personal finance sites might offer reviews of your lender, for example. If you’re buying a product, you can consult a solid review site such as Consumer Reports, Good Housekeeping or CNET.

Focus on what matters

When I fall down the rabbit hole of endless research, I can often stop myself just by asking, “How important is this, really?” My life won’t be significantly worse if my hiking socks wear thin too fast.

Other decisions, such as buying a house or a car or hiring a financial planner, deserve more – but not endless – consideration.

If buyer’s remorse starts to creep in once you’ve committed, Archuleta recommends reality-testing your thinking: Would your life really be vastly better if you’d chosen something else?

Then she suggests resolutely turning your mind to positive aspects of your choice.

“Focus on all of the things that are good about making this decision,” Archuleta suggests. “And focus only on those things.”

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 WHEREAS, default has occurred in the performance, terms and conditions of a Deed of Trust dated August 22, 2013, executed by CHARLES J. KRAFT, conveying certain real property therein described to FIRST TITLE INSURANCE COMPANY, as Trustee, as more particularly described in Deed Book GI, Page 10041, in the Register’s Office of Hamilton County, Tennessee; WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to Rubin Lublin TN, PLLC, as Substitute Trustee for BE USED FOR THAT PURPOSE.

warranties of any kind, including fitness for a purpose, are hereby given that the entire indebtedness has been declared due and payable, and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power and authority vested in him upon said Substitute Trustee will, on July 18, 2020 at 10:00 AM at the Front Steps of the Hamilton County Courthouse, Chattanooga, Tennessee, proceed to sell at public auction to the highest and best bidder for cash for certified funds only, the following described property situated in Hamilton County, Tennessee, to-wit: Parcel ID Number: 144G B 011

parcel is described as follows, to-wit: Parcel ID: 144G B 011 PROPERTY ADDRESS: The street address of the property is believed to be 7527 IRONGATE DR., HIXSON, TN 37343.

The sale described above may be for a more particular description of said property. All notes, stipulations, restrictions, easements, conditions, and regulations as shown, described or noted on said recorded plat. Building setback requirements as shown, described or noted on said recorded plat. For prior title, see Deed from Barry Evans and wife, Diane Evans, to Barry E. Evans, dated January 20, 2003, recorded in Book 983, Page 296, in the Register’s Office of Hamilton County, Tennessee.

HAMILTON COUNTY

In the City of Chattanooga, Hamilton County, Tennessee.

WHEREAS, Rubin Lublin TN, PLLC, as Substitute Trustee, by virtue of the power and authority vested in it, will sell the property described as follows, to-wit: Parcel ID Number: 144G B 011 PROPERTY ADDRESS: The street address of the property is believed to be 7527 IRONGATE DR., HIXSON, TN 37343.

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HAMILTON COUNTY

In the City of Chattanooga, Hamilton County, Tennessee.
The terms of the said Deed of Trust may be
fice. Default has occurred in the performance
of record in the Hamilton County Register’s Of-
conducted by Shapiro & Ingle, LLP, having been
Limited on April 28, 2016 at Book GI 10737,
2020
might disclose.
may encumber the purchaser’s title and any
other matters, whether of record or not, which
liens or encumbrances including those created
matters shown on any applicable recorded plat;
June 26 - July 2, 2020

The right is reserved to adjourn the day
of the sale to another day and time certain,
without further publication and in accordance
with law, if the Substitute Trustee deems it
necessary to conduct a more orderly sale,
Continued on page 17

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Work to achieve your financial independence

Over the past few months, just about everyone has felt the loss of some type of freedom, whether it’s being able to travel, engage in social gatherings or participate in other activities we previously took for granted. Still, as we prepare to observe Independence Day, it’s comforting to realize all the freedoms we still have in this country. And taking the right steps can also help you achieve your financial independence.

Here are some moves to consider:

• Build an emergency fund. It’s a good idea to create an emergency fund consisting of three to six months’ worth of living expenses, with the money held in a liquid, low-risk account. With this fund in place, you can avoid dipping into your long-term investments to pay for short-term, unexpected costs.

• Keep your debts under control. It’s not easy to do, but if you can consistently minimize your debt load, you can have more money to invest for the future and move closer toward achieving your financial liberty. One way to keep your debts down is to establish a budget and stick to it, so you can avoid unnecessary spending.

• Contribute as much as possible to your retirement plans. The more money you can save for retirement, the greater your feelings of financial independence. So it’s essential that you contribute as much as you can to your 401(k) or similar employer-sponsored retirement plan.

At a minimum, put in enough to earn your employer’s match, if one is offered, and every time your salary goes up, boost your annual contributions. Even if you participate in a 401(k), you’re probably also still eligible to contribute to an IRA, which can help you build even more funds for retirement. And because you can fund an IRA with virtually any type of investment, you can broaden your portfolio mix.

• Explore long-term care coverage. One day, your financial independence could be threatened by your need for some type of long-term care. It now costs, on average, over $100,000 for a private room in a nursing home and more than $50,000 for the services of a home health aide, according to Genworth, an insurance company.

Most of these costs won’t be covered by Medicare, either, so, if you want to reduce the risk of seriously depleting all your financial resources – or burdening your adult children with these heavy expenses – you may want to consider some type of long-term care insurance. You could choose a traditional long-term care policy – which can cover a nursing home stay, home health care or other services – or a hybrid policy, which provides long-term care coverage plus a death benefit.

• Manage withdrawals carefully. Once you retire, your financial freedom will depend a great deal on how skillful you are in managing the money in your retirement accounts. Specifically, you need to be careful about how much you withdraw from these accounts each year. If you set a withdrawal rate that’s too high in your early years of retirement, you might eventually risk outliving your resources.

So, set a withdrawal rate that reflects your age, assets, retirement lifestyle and other factors. You may want to consult with a financial professional to establish an appropriate rate. As you can see, working toward your financial independence is a lifelong activity – but it’s well worth the effort.

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.
By Kathy Carlson

With a little luck – and weather permitting – many local families will fire up their backyard grills next week for a traditional July 4 cookout. Along with burgers and hot dogs, home chefs might be cooking up the kinds of meats they used to order in restaurants, thanks in part to market disruptions from the coronavirus.

COVID-19 first surfaced at the end of last year, never before seen in humans and unleashing a chain reaction of adversities around the world. About 8.8 million people worldwide have caught the disease and more than 465,000 have died, data from Johns Hopkins University reveals.

Nearly 120,000 people have died in the United States from COVID-19, including more than 500 in Tennessee. Nationally, about 21 million people are unemployed – about 13.3% – as a result of the disease.

Consumers flocked to grocery stores when the pandemic began and snapped up as much meat as they could. Coronavirus and the ensuing panic buying exposed how a finely tuned food-processing system built to serve a specific set of demands can sputter when demand suddenly changes.

In April, meat processing capacity fell to 60-70% of normal, says Dr. Jessica Carter, professor of animal science at Middle Tennessee State University and director of its School of Agriculture. By end of May, it had risen to about 80% of normal, she says, citing data in Beef magazine.

Four months into the pandemic, the food industry has reached a new balance. Grocery store shelves are better supplied with all goods, although some stores may continue to limit specific consumer purchases.

“Meat processors have adjusted to the challenges of COVID and are operating at 90 to 95% (capacity) from what I’ve been told this week. That is good news,” Rob Ikard, president and chief executive officer of the Tennessee Grocers and Convenience Store Association, said earlier this month.

“You may or may not find that particular cut of meat. But are you going home without anything at all? Probably not,” says Dr. Andrew Griffith, associate professor of agriculture and resource economics at the University of Tennessee. Barring another wave of coronavirus, the meat supply should remain plentiful over the summer, at just under pre-COVID levels, he adds.

The mix of meats in grocery stores has shifted somewhat. Before COVID, beef briskets and steaks generally were bought by restaurants, says Dr. Aaron Smith, associate professor in agricultural and resource economics and a crop marketing specialist at the University of Tennessee Institute of Agriculture. More recently, these cuts have become available in supermarkets.

What’s more, the price of steak has dropped at retail because of loss of demand from restaurants, Carter notes.

“As restaurants begin to reopen, hopefully these prices will rebound,” she says, “but this will likely be a slow process.”

“It remains to be seen whether people will ask their local groceries to keep stocking cuts of beef that used to go mostly to restaurants.”

“We continue to feel good about our ability to maintain a broad assortment of meat and seafood for our customers because we purchase protein from a diverse network of suppliers,” says Melissa Eads, spokesperson for the Kroger supermarket chain’s Nashville division.

“There is plenty of protein in the supply chain,” she adds. “Supply of fresh meat is close to being back to normal while we are still experiencing some supply issues in packaged and frozen meat.”

Eads says the grocery industry has continued to experience supplier cost increases on select goods, especially beef and grinds. “However, we are making every effort to keep elevated costs from being passed down to our customers.”

UT’s Smith says the food supply chain will gradually accommodate a different mix of goods with restaurants reopening gradually. There’s no good data yet on what the restaurant industry will be buying to serve customers at less than full capacity or what any long-term change in consumer spending will look like, he acknowledges.

“Supply of fresh meat is close to being back to normal”

Want the taste of beef without the guilt? There are vegetarian options, but are they better for the environment?

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Crucial to the meat supply are the processing facilities, where animals are slaughtered and processed into cuts of meat destined for very specific end users. "Think about the (meat) supply chain as an hourglass," says Dr. Andrew Griffith, associate professor of agriculture and resource economics at the University of Tennessee. The supply chain is highly specialized, with many participants scattered across the nation in large facilities. It supports a "just-in-time" system of getting food from farm to table.

At the top of the hourglass for beef are the farmers who raise livestock, starting with cow and calf operations that contributed about $550 million in farm revenue to Tennessee in 2018, data from the United States Department of Agriculture shows. Raising cows and calves is Tennessee's second-biggest source of farm revenue behind soybeans.

The hourglass narrows as livestock operations become more specialized. Once weaned, calves are sent to stockers and feeders, usually in other states, where they continue to grow before they’re eventually slaughtered for food. The growth process for cattle takes from 16 months to two years, Griffith says.

The narrowest part of the hourglass is where the meat packing houses come in. There are no large-scale beef packing houses in Tennessee, and cattle farmers generally send their animals out of state for additional feeding and eventual slaughter.

About half of all meat, pre-coronavirus, went to the retail market, which includes supermarkets and exports. Then came coronavirus, and a just-in-time food supply chain went awry. Schools closed and restaurants shut down. The market for meat and other animal products such as milk dried up. People grabbed what meat they could from supermarkets, emptying refrigerator cases.

All the while, processors had to move quickly to find markets for what would have gone to food-service buyers. Some meat was repurposed for grocery stores, some was put in cold storage and some was exported.

More importantly, the meat packing business depends on its workforce, as does agriculture in general. Employees who often worked in close quarters developed COVID-19 and were unable to work. The United Food and Commercial Workers International Union, which represents both grocery store and meat packing workers, estimated earlier this month that 225 of its members had died from coronavirus and 29,000 had either been exposed to or had contracted it.

After COVID-19 struck, the packing houses shut down for cleaning and implementing worker safety measures, Griffith says. These companies purchased protective equipment for workers and redesigned work spaces. Fewer employees now work in a given area in a plant in order to reduce the risk of spreading COVID-19.

That translates to less meat being processed, although the industry is slowly recovering.

TN Statistics for 2018
Land used for farming operations – 10.9 million acres, or 40.5% of state’s nearly 27 million acres
- Cropland – 48.6% of farming land or about 5.3 million acres
- Number of farming operations – 70,000; average size is about 156 acres; U.S. average is 441 acres
- Value of cash farm receipts – about $3.5 billion
- Animals: $1.4 billion (39.8%)
- Crops: $2.1 billion (61.1%)

Source: 2020 Tennessee Economic Report, draft, based on USDA information
Realtor Robinson reflects on mentorship opportunities with Chattanooga homeless

Jay Robinson is often top-of-mind for those buying or selling luxury properties throughout the region; however, it is his commitment to those who are homeless or experiencing addiction that drives him as a mentor within those communities.

In early winter, Robinson accompanied individuals from various agencies as they determined a “point-in-time” count of the homeless population in Chattanooga. Meeting individuals living in one of the 130 different homeless encampments across the community, Robinson had the opportunity to speak with those who call the street their home.

“When we asked if there was something they needed, most responded that they were fine and turned the question around to ask if there was something we needed,” Robinson says.

While food boxes and non-perishables make their way to many of these individuals, those who are chronically homeless and mentally ill have a much more difficult time.

Two years ago, Robinson was introduced to the Hamilton County Sheriff’s Office Frequent Users System Engagement (FUSE) program, which assists in helping the county’s chronically homeless and mentally ill avoid incarceration and achieve stability.

As he took an initial tour of the Hamilton County Jail, he was struck by how many “regulars” were being held.

Robinson learned that the Hamilton County Jail houses more people with mental illness than any other treatment facility in the region.

“I quickly learned the expense of picking up individuals, booking them into jail and holding them until their case is adjudicated,” Robinson explains.

“Unfortunately, the outcome for many of these people is to send them back out onto the street until they’re picked up again. This was unacceptable. As a Realtor, I know the stability a home brings to a family.

“As I learned more and became active within this segment of our community and the FUSE program, I knew this work was important. Thankfully, the right people and agencies were in place to do work that will be transformational to so many.”

Thanks to the work of Sheriff Tim Hammon, FUSE recently received $3.9 million in funding from the Substance Abuse and Mental Health Services Administration, which will provide $678,000 every year for the next five years. This amount accompanies an earlier award of $2.2 million award from the Department of Justice.

During the first two years of the program, 50 individuals will be provided with permanent housing and intensive 24/7 services that promote health and recovery.

The data-driven outcomes used by FUSE is creating a business case for supportive housing investments for other vulnerable populations in our community.

Robinson has also been providing his time and expertise to the Interagency Council on Homelessness. He says both groups provide complimentary efforts to those in need.

“Think what our community will look like with support and housing options available for young adults aging out of foster care, homeless families, veterans, the disabled and the elderly,” he challenges.

“The work is transformational for those coming into these programs, but it’s also been transformational for me. I’m much more focused on meeting the needs of others and aware of resources to connect those in need. I’m proud to support these efforts.”

Sources: The Robinson Team at Keller Williams Greater Downtown Realty and Dennyberry Public Relations
Ready to give up beef? Is replacement ‘Impossible?’

By Catherine Mayhew

For decades, those who were a vegetarian or vegan and craved meat had a few choices like tofu, tempeh, seitan and textured vegetable protein. Anyone for a Tofurky hot dog? Anyone?

Well, this isn’t that. This is “meat” that tastes almost exactly – maybe even precisely – like the real thing.

These new plant-based burgers, sausages and chicken have come to restaurants and stores near you. The producers who make them literally think they’ll change the world.

The big players of the moment in this non-meat revolution are Impossible Foods and Beyond Meat. Consumers can find burgers made from both in an increasing number of restaurants nationwide, including in Nashville, Knoxville and Chattanooga.

White Castle and Burger King both have Impossible burgers. Dunkin’ Donuts features a Beyond breakfast sausage sandwich and KFC has test marketed a Beyond chicken nugget in its Nashville and Charlotte outlets. The beef and pork versions are available in grocery stores for the home cook.

Worldwide, the plant-based meat market was worth about $12 billion in 2018 and is projected to grow to $21 billion in the next five years, according to market research firm Zion. But will these products ever dominate over the real thing? Beyond and Impossible are banking on it. Follow along.

Who needs the beef?

Both Beyond Meat and Impossible Foods were founded on the belief that plant-based proteins are the future of food. Both companies are dedicated to drastically reducing the harmful effects of factory food farming and, ultimately, to replace it with sustainable plant-based alternatives. Both companies say their products are produced with significantly less land, water and energy than traditional livestock production and generate fewer greenhouse gas emissions.

Emissions from livestock account for about 14.5% of total greenhouse gas emissions globally, according to the Food and Agriculture Organization of the United Nations. Cattle represent about 65% of those emissions.

Beyond, in particular, is on the environmental bandwagon. Its mission statement covers four areas of concern: improving human health, positively impacting climate change, addressing global resource restraints and improving animal welfare.

Again, from the Beyond literature: “A peer-reviewed Life Cycle Analysis conducted by the University of Michigan compared the environmental impact of the Beyond Burger to a ¼ pound U.S. beef burger. The result? A Beyond Burger uses significantly less water, land, energy, and generates fewer Greenhouse Gas Emissions than a beef burger.”

“I began to understand the role livestock plays in climate,” founder Ethan Brown told Time magazine in a recent interview. “It’s not necessarily just the car you drive or the light bulb you screw in. It’s also very importantly, the food you put into your body.”
Let internet be your starting point
A stay-at-home guide to searching for a new home

People across the Tennessee Valley are still spending a lot of time at home in response to COVID-19 distancing measures, so conducting a house hunt online has become the new standard. While you might still want to hire a Realtor to help you with your search, you can begin looking at area inventory via realtor.com, zillow.com, redfin.com and trulia.com. Use the tips below to enhance your online search.

Check for updated content
There’s nothing worse than falling in love with a home only to find out it’s no longer on the market. If you’re looking to purchase within the next six months, you’ll want to see updates in real time. Real estate agents have access to the latest data from a multiple listing service and are a great starting point for accurate and recent information.

Look for details
Almost all websites and mobile apps with home listings have photos and maps, but not all websites have details about the type of neighborhood in which a home is located. Does the area have a good school system? What crimes have been reported in the area? At what price points have homes in the area recently sold?

Websites like areavive.com provide a complete profile of your future home and neighborhood so you can make a more informed decision about your purchase.

Sign up for notifications
In a hot market or desirable neighborhood, affordable homes are sold quickly. Look for websites that allow users to sign up for email or text alerts and notifications on homes sold or new listings. This is a useful tool if you’re looking to purchase a home in the next three months.

Don’t overlook mobile apps
Another resource to boost your new home search are mobile apps. Most apps have features that allow you to easily share listings with family and friends via text message, email or social media. Phone numbers and emails are optimized on apps, which makes it easy to contact listing agents.

Consult a new home directory
If you’re having trouble finding a new home that fits your needs, you might want to seek out a custom homebuilder.

A homebuilder can create a design that fits your specific needs. Check out a list of local homebuilders HBAGC.net.

Beware of dated, misleading sites
Make sure the websites you reference report on delinquent homes, sold homes or pending sales. You do not want to get your heart set on a home that’s not available.

Websites make money by selling ads, so the Realtor next to the home listing you’re reviewing might not necessarily be an area specialist. Be sure to ask questions to determine his or her knowledge of the area.

Ready to take your home search to the next level? To find a local Realtor or custom builder, visit Home Builders Association of Greater Chattanooga HBAGC.net.

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that time, the firm was home to several of what he says were “lions of business law,” including Guy Beatty, Joe Richardson and Lowey Kline.

These attorneys represented historic companies whose names still resonate throughout the city, including American National Bank (which became SunTrust), JTL Corporation (John Lupton’s famous Coca-Cola bottler) and Volunteer State Life Insurance Company.

Sharber says it was a great time to learn the business practice of law, “You don’t leave law school knowing how to represent business clients; you learn these things from practicing with other attorneys.”

Sharber’s earliest memories of lawyers took shape in his hometown of Murfreesboro, where he grew up in the shade of Middle Tennessee State University. While Sharber has no memory of being any business attorneys in Murfreesboro, he does recall the presence of a number of generalists, including Wilkes Colley, Jr., who invited a young Sharber to the courthouse to watch him co-defend a murder suspect with Watergate prosecutor Jim Neal.

Watching the trial introduced Sharber to the setting of the law, while the attorneys he knew showed him the character of those who practiced it, including his grandfather and the fathers of two neighborhood friends.

These men influenced Sharber as he came of age in the 1970s and began to contemplate a career in either journalism or the law. “I respected them and I thought if I could be like them, then the law would be a profession worth pursuing,” he says.

Sharber decided his future lie not in courtrooms but the less combative arena of transactional work while taking classes at the University of Tennessee at Knoxville College of Law. An internship at the Nashville firm of Waller, Lansden, Dortch & Davis cemented his thinking.

“Waller was built primarily for business law,” he remembers. “That confirmed my suspicions that I was best suited for a business practice.”

Enter Virginia Anne
When Waller offered Sharber a job before graduation, he accepted it. But there was a hitch.

During law school, Sharber had started dating a young woman from Chattanooga named Virginia Anne Summit, whose father was Bob Summit, a circuit court judge in Hamilton County.

After graduation, Virginia moved home to work for Miller & Martin and Sharber moved to Nashville to practice at Waller, but they continued to date. They then became engaged without knowing where they would live after getting married.

“Waller had arranged for Virginia to work at Hospital Corporation of America as an in-house attorney if she moved to Nashville,” Sharber says. “So, we had to decide where we were going to live.”

Eventually, it became apparent to Sharber that his wife-to-be wanted to stay in Chattanooga. Encouraging her more than Waller and Music City, he migrated south.

“I also liked Chattanooga and the people at Miller & Martin,” he says.

Family man, volunteer
Sharber has been more than a business attorney and husband since moving to...
much the protein you put in the center of your plate. It dawned on me that if we want to solve climate change, we have to solve livestock.”

Dr. Neil Schrick would beg to differ. Schrick is the head of the department of animal science at the University of Tennessee, Knoxville, and has very strong thoughts on the science Beyond and Impossible put forth and completely disagrees that cattle are the bogeymen of the environment.

“In terms of agriculture we account for 9% of the U.S. greenhouse gases, according to an Environmental Protection Agency report in 2016, and 3.9% of that is from animal agriculture and 1.9% is from beef cattle,” Schrick explains. “Electricity is 28%, transportation is 28%, industry is 22%, commercial 6% and residential 5%.”

“Saying we’re (the beef industry) causing global warming, I think there are more people than there are cows,” he adds. “You can go with plants but the nutrients that you’d be missing and the amount you would have to eat to meet your daily allowance is just nuts.”

Valerie Bass, the executive director of the Tennessee Beef Industry Council, concurs. “According to research published in the National Academies of Sciences, if every American (and their pets) ate a 100% vegan diet, greenhouse gas emissions would only decline 2.6% and conversely, we would not produce enough foods with essential micro nutrients, such as vitamin B-12, to nourish the population,” she says.

Environmental concerns among plant-based burger enthusiasts also may be misplaced, according to beef industry experts. They say cows are actually good for the planet 6% and residential 5%.

“How can you beat one of the biggest recyclers there is and that’s a cow?” Schrick asks. “Cows eat grass and food that you and I can’t eat and converts it to beef. They release methane but so do you and I. And methane can be broken down and recycled. I have a picture of a cow in my mind with a cape and big Super S on it.”

Bass notes that cattle are upcyclers, meaning they transform useless or unwanted products into new materials of more environmental value.

“They have a unique digestive system called a rumen, that allows them to eat grass and plants of little or no nutritional value to humans and convert them into high-quality protein, micronutrients, and many other products like medicines and leather goods,” she explains. “Cattle upcycle 1 pound of forage protein into 1.19 pounds of beef protein. Cattle eat grass and forage for 90% of their lives. Those that are grain-finished are fed a nutritionally balanced ration during the last few months.”

As to animal welfare concerns, Schrick points out that should a farmer bring a sick or injured animal to market, that animal would be rejected because of stringent meat inspection safeguards. So all the money spent on raising the animal would be wasted, and that’s just bad for business.

And Bass adds that 85% of beef comes from Beef Quality Assurance-certified farmers and ranchers.

“The Beef Quality Assurance program is a widely adopted set of animal welfare standards across the beef industry, leading to safe, high-quality beef,” she notes. “Cattlemen and women care about the cattle they raise for consumers and their own families.”

A few words about health

Both Beyond and Impossible have similar ingredients with one key exception. Impossible incorporates soy leghemoglobin, or heme for short. That’s what makes the burger “bleed.” The Beyond is made with pea protein instead of soy and the company adds beet extract to make the meat red.

If you assume that both plant-based burgers are healthier than a beef burger you’d be wrong. They both have their virtues and vices.

Both Beyond and Impossible burgers are highly processed. Yes, they’re plant based but eating either of these burgers is not equal to a bowl of steamed broccoli.

Nutritionally, the Beyond burger has more protein, fewer carbohydrates and less saturated fat than an Impossible burger. When compared to traditional ground beef, both brands have more carbohydrates, less protein and much more sodium. Nutritionists point out that the research is scarce thus far on whether the plant-based burgers are a better option than actual meat.

A beef patty is, well, just beef. Its fat content varies according to the blend. A blend of 80/20 ground beef contains 80% lean beef and 20% fat. Go 90/10 and you have a healthier burger. And no additives. It is what it is.

“When it comes to ground beef and newer meat substitutes, it’s good to know the facts,” Bass says. “Based on the nutrition facts, 93% lean ground beef is lower in calories, fat, saturated fat and sodium and higher in quality protein than meat substitutes.

“Beef is a natural source of high-quality protein and 10 essential nutrients, including protein, iron, zinc and B-vitamins that are essential to good health.” The ingredient label for 93% lean ground beef reads, beef. The ingredient label for a soy-based burger lists about 21 ingredients and a pea-based burger lists about 17 ingredients.

The sodium listed for 4 ounces of 93% lean ground beef is 75 milligrams and for a 4-ounce soy-based burger it’s 370 milligrams.

And consumers are concerned about ingredients. A recent Bank of America survey, based on opinions of 1,400 people, found that 56% of respondents felt that the ingredient list of these products is the most important factor when making a buying decision.

Who’s the customer?

Vegetarians and vegans alone will never take over a meat-based planet. Just in the United States, only 5% of adults consider themselves to be vegetarian, a 2018 Gallup Poll finds. Even fewer are vegan. 0.4% according to a Harris Poll.

The group some of the meat substitute crowd are banking on is flexitarians, people who eat meat but are trying to cut down on consuming it. Ninety-five percent of those who bought a plant-based burger also bought a beef burger within the last year, according to data from the market research firm, NPD Group.

So what’s the verdict among those who’ve tried a Beyond or Impossible burger? Depends on who you ask. Sharmila Patel has been a dedicated vegetarian for decades and rushed to a Burger King to try the Impossible burger.

“I was obsessed with the Impossible Whopper when it first came out,” she says. “Last fall was the first time in over a decade that I had been to a Burger King. I still enjoy them occasionally, but they are still fast food and high in calories.”

Other vegetarians and vegans aren’t so sure. The plant-based burgers, to them, taste too much like actual beef.

“When I had the Impossible burger, I felt uncomfortable because it was so close to the taste of actual meat in texture and it “bled” like normal meat,” says vegetarian Katie Duiven. “I felt like I was eating meat and I didn’t like that because I’m a vegetarian who doesn’t like meat and doesn’t miss meat.”

Vegan Sarah Marriott agreed. “The texture and the flavor reminded me so much of meat it wasn’t appetizing at all,” she adds.

But confirmed meat eater Margaret Brown found her plant-based burger very appetizing. “I tried the Impossible Whopper and if I hadn’t known it wasn’t beef I wouldn’t have known,” Schrick figured he should keep his enemies close and gave the Impossible Burger a shot. “It tasted like a sponge with some meat flavoring in it,” he points out. “I ate about half of it, if that, and was done.”
Campaign signs popping up in neighborhood yards were a clear reminder: There’s an election coming.

No, I don’t mean the presidential election. Pretty much aware of that.

Legislative contents are my topic. All state House seats are involved, and half the Senate seats. Each body has a Republican supermajority; the Senate has a Republican super-majority.

Yes, we’re a red state. But are WE THAT red? Senator Jeff Yarbro, a Nashville Democrat, thinks not.

“In almost every election in Tennessee you’ll see that at least 40% of people are Democrats,” he tells me. “But Democrats only represent about 15% of the state Senate.”

He’s right on the money: There are 28 Senate Republicans and only five Democrats. The numbers for the House are not that stark: 73 Republicans, 26 Democrats, but still: That’s the numbers for the House are not that stark:

The imbalance was accomplished by a process for drawing district lines known as cracking and packing, Yarbro explains. In cities like Murfreesboro, Chattanooga and Knoxville, he explains, urban residents – who tend to vote Democratic – have been divided into different districts to limit their ballot power.

That’s the cracking part.

“On the other hand, in Memphis and in Nashville, you have districts that are undeniably packed with Democratic votes,” he says.

In his first bid for the Senate, Yarbro adds, which he lost in 2010, the district was basically south and west Nashville. By the time he ran again and won in 2014, the district crossed the lines of 24 of the 35 Metro Council districts, he says. He called it the most conservative of the five seats held by Democrats, with about 60% Democratic voters.

The other four, he notes, are basically 90% Democratic. Let’s allow for some exaggeration. You see his point.

Democrats complained about the redistricting plan pretty much from the get-go. They sued in Davidson County Chancery Court. But the suit was dismissed about a year later – after the election with GOP lines in place – and that decision was upheld by the Court of Appeals.

A suit like that would stand no chance at all now. Last year, the U.S. Supreme Court washed its hands of the whole issue.

“We conclude that partisan gerrymandering claims present political questions beyond the reach of the federal courts,” Chief Justice John Roberts wrote for the majority.

Since his election to the state Senate, Yarbro has tried a different approach: Legislation.

He had sponsored a couple of measures on the topic this year, including a resolution to establish an independent redistricting commission to draw new legislative lines after the 2020 census. The resolution provides an updated look at where people are. “It’s a process adopted by about a dozen states.

Because of coronavirus restrictions, he didn’t push it. Not that it probably would have mattered.

“Every time I’ve presented this or presented any provision that’s deal with redistricting in any context, it has failed on a party-line basis or failed to get a second,” he says.

One of the arguments he faces, he notes, is that gerrymandering is a time-honored process, and what’s happening now is just a pendulum swing from when Democrats drew the lines.

There’s some truth to that, Yarbro adds, but some things have changed.

In the past, most of the effort was to protect incumbents. Now, with so much data available on voters, lines can be drawn to specific partisan purposes because voters nowadays tend to choose the same party up and down the ballot.

“Since there aren’t a lot of Donald Trump/Jeff Yarbro voters,” Yarbro points out. “In 1985, there would have been a zillion Jeff Yarbro/Ronald Reagan voters.”

Yarbro’s other redistricting legislation this past year would have added more transparency and public input into redistricting done by legislators. He’d also like to prohibit the splitting of neighborhoods and the use of party preference data to draw lines.

But his first preference is to take the map-drawing back to the commission to draw new lines out of whole cloth.

“I don’t think politicians are supposed to choose their voters,” he says. “It’s supposed to work the other way around.”

Joe Rogers is a former writer for The Tennessean and editor for The New York Times. He is retired and living in Nashville. He can be reached at jrojink@gmail.com.

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Chattanooga; he’s also been a father.

He smiles as he discusses his children, the oldest of which is Evan, who followed in his parents’ footsteps to become an attorney at Baker Donelson in Chattanooga. “On some level, his mother and I probably inspired him to become a lawyer, although he did resist, it,” Sharber says.

Sharber and his wife – who’s now known as Virginia Anne. Her father is the executive director of Hunter Museum of American Art – also have two daughters. Kate lives in Nashville and works for a clothing manufacturer, and Meg resides in Cincinnati, Ohio, and works for a specialty cheese shop. Sharber says with both the pride and relief of a parent whose children are grown and living lives of their own.

A more recent addition to Sharber’s family, courtesy of Evan and Evan’s wife, made him a grandfather to a baby girl – another role he relishes.

It is with reluctance, however, that Sharber mentions his community work.

Although he served on the board of the Chattanooga Ymca in the early 2000s, functions as chancellor of St. Paul’s Episcopal Church and is a trustee at Sewanee: The University of the South, his undergraduate alma mater, he says Virginia Anne’s volunteer efforts tower over his own.

“My wife has been very active in the community, so if I can take some of the credit for what she does, we do quite a bit,” he says with a laugh. “She does much more than I do, and the community is probably better off for it.”

**Client perspective**

Although trial attorneys sometimes shape a story to emphasize their skill and cunning, Sharber narrates past events in way that underscores the lessons he learned. Similar to his self-deprecation when describing his volunteer work, he’s a humble storyteller.

Bob Bosworth, former COO, CFO and president of Chattem, feels no need to toot his own horn. In admiration of Sharber, who served as outside general counsel for the company during Bosworth’s long tenure there.

“Hugh always made a remarkable effort to fully understand the businesses with which he was involved,” Bosworth says. “This allowed him to effectively work through any issues and enabled his discussions with both Chattem and the sellers of businesses to focus on the key issues rather than legal elegance.”

Bosworth also commends Sharber for his attentive ear when listening to both Chattem and the people on the other side of a transaction. “This allowed Hugh to sort through the important points and provide guidance on which things we should deem as important.”

Bosworth was also impressed with Sharber’s ability to take a position of strength on important issues without creating an adversarial environment.

“I’ve been involved in too many situations over too many years in which the lawyers for the parties created more useless noise, which had a deleterious rather than a positive impact on the transaction,” Bosworth adds.

Partly due to Sharber’s representation, Chattem became “a partner of choice in the mergers and acquisitions environment,” says Bosworth, who claims one seller praised the company for the “speed and certainty” of the negotiations.

Bosworth reserves his highest adulation, however, for both Sharber and his wife, “Hugh and his wife Virginia Anne are incredibly meaningful contributors to the Chattanooga community.”

In some cases, community participation by professional service providers is little more than thinly veiled business development efforts, but Hugh and Virginia Anne really care about Chattanooga and the people in it. Allen Corey, the founder and president of SquareOne Holding Company, is equally efficacious in his assessment of Sharber.

Corey and Sharber practiced law together at Miller & Martin for 10 years, and then Sharber served as Corey’s attorney when his colleague left the practice of law to start SquareOne.

During this time, Sharber served as the company’s lead lawyer in acquisitions, financings and corporate events. He also handled SquareOne’s business interests with law firms in New York, Los Angeles and Atlanta, and “stood equal with every attorney,” Corey says.

“I turn to Hugh when we need thoughtful but clear advice on complex topics, Corey maintains. “He’s a trusted and valued adviser, and we won’t proceed with any matter of significance without his input.”

More importantly, Corey adds, Sharber is “a person of great integrity and beyond reproach.”

Since arriving at Miller & Martin 35 years ago, Sharber has developed an active practice, ascended to partner at the firm and served on a management committee.

He has also continually adapted to the changing business climate. For example, when he began practicing at Miller & Martin, most of the firm’s business clients were operating companies that were making strategic acquisitions.

But today, private equity firms drive most business transactions, says Corey, and he and his associates often represent clients who are making financial investments in many different industries.

Sharber hopes to begin passing on both the nuggets of old-line wisdom he’s acquired over the years and the tactics he more recently learned to the younger attorneys at Miller & Martin, who will someday carry the torch. Beatty, Richardson and Kline handed to him.

“Like my mentors did for me, I very much want to do for the David Spillers, T.J. Gentles and the April Hollands of this firm,” he says. “As a young lawyer, I felt like it was my responsibility to do everything. I now know those senior lawyers were watching carefully, although I didn’t feel that way.

“You have to give young lawyers responsibility, because that’s how they learn, but also provide a safety net.”

A good start for Sharber would be to tell the newer attorneys the stories of the countless business transactions in which he’s had a hand and the lessons he learned from them. He has some great ones to share.
One association. One million-plus advocates for homeownership.

When you see a real estate professional wearing their REALTOR® pin, you know it stands for professionalism, expertise and ethical business practices. It also signifies that REALTORS® are the ultimate home ownership advocates. The National Association of REALTORS® is committed to protecting your rights as a home owner and will defend against any issues that affect your ability to buy, sell and own real estate.

GREATER CHATTANOOGA ASSOCIATION of REALTORS®
and Tyrell Patton in the Juvenile Court Clerk's Office at the address 1600 E. 3rd Street, Chattanooga, Tennessee. It shall have ten (10) days, excluding non-judicial days of this ad, to present proof without having Lindsay Reece present in Court.

A hearing in this case is set for August 13, 2020, at 9:00 a.m. Lindsay Reece and Tyrell Patton shall have ten (10) days, excluding non-judicial days of this ad, to file an appeal.

Copies of all further orders and motions filed in this case shall be served on them for all future filings in this case.

Legal Custody and Ex Parte Order will be governed by the Department's Petition for Temporary Legal Custody and Ex Parte Order on behalf of the child, A.V. born November 29, 2019.

The Court is located at 1600 E. 3rd Street, Chattanooga, Tennessee 37404. To participate in an adjudicatory hearing to determine whether the child is habitually abused, the Court is located at 1600 E. 3rd Street, Chattanooga, Tennessee 37404. The Court is located at 1600 E. 3rd Street, Chattanooga, Tennessee 37404.

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The Court is located at 1600 E. 3rd Street, Chattanooga, Tennessee 37404.
Author’s vegetarian success born in Tennessee

Everyone said the meal looked great. And it did: picture-perfect, worthy of a magazine. Golden-brown turkey, chunky stuffing, creamy gravy, and Mom even made oysters. And you? Well, you had a mountain of naked mashed potatoes because animal-based products aren’t your thing, so dinner could’ve been better.

“In Search for the Wild Tofurky,” by Seth Tibbott with Steve Richardson, you’ll see what you’ve been missing. Seth Tibbott did not grow up a vegan. He didn’t even practice vegetarianism until he was away at college and a lovely young woman fed him a vegetarian feast, selling him on its benefits.

For a while, Tibbott practiced vegetarianism when he could, in between his travels as a “wandering naturalist” and part-time elementary school teacher. He worked in Alaska, then landed in Oregon with the germ of an idea in his head. At The Farm, Tibbott had learned how to make tempeh, a delicious, protein-rich food that’s made of fermented soybeans. He made it for himself and friends, then for the people at The Farm, then for a local Indonesian restaurant, and word spread. It wasn’t long before his new business, Turtle Island Tempeh, was launched.

That was in late 1980. Fifteen years later, Turtle Island still wasn’t profitable. Tibbott felt like the fun had gone out of his life. He had a family by then, employees, lenders to pay, a building to tend and responsibilities that surprised even him. Long ago, he’d set an income goal for himself, and he wasn’t there yet. But then a recipe that tasted like the wrong season got him thinking. He had a hunch. He had a quirk and authenticity to the story, making it refreshingly believable. It also helps that Tibbott seems able to laugh at himself and to give credit where it’s due.

As for the business advice here, it’s perfect for “bootsrapers” like Tibbott says he was once, again referring to his misfit years by describing someone who doesn’t necessarily subscribe to conventional wisdom. The tips are useful and understandable, especially for march-to-their-own-drummer types, entrepreneurs who don’t fit a CEO mold and those who want to make a living, as long as it makes a difference, too.

For new businesspeople who are confounded by stuffy biz manuals, “In Search of the Wild Tofurky” might be exactly the kind of book you need for your successful launching. If you’re unconventional—and so is your business—you’ll gobble this up.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.

Super Crossword puzzle solution for this week:

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Adjusting the line: Holding the line

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Sudoku puzzle solution for this week:

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Super Crossword

ACROSS
1.  50 Trent-wafer with 58 keys
12.  "Cat on - Tin Roof"
13.  Ti Hawk topaz
14.  56 Turkey's boughs
20.  62 Sexy, hat, or a brand
21.  63 Titan's on a court
22.  64 Uninhibited
23.  65 Cake
24.  66 That wins at the horses
25.  67 "Nine Lives"
26.  68 "Ninava"
27.  69 "Ninava"
28.  70 "Nine Lives"
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DOWN
1.  "Nine Lives"
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reaching pre-COVID production levels. In addition, processors cannot quickly and easily change processing lines from food-service to retail products. Employees’ skills and tools are specialized to different cuts of meat. Some packing houses are changing their lines, but it’s expensive, Griffith explains.

Meanwhile, as large-scale meat packing facilities have scrambled to adapt to COVID-19, smaller specialty processors have seen demand skyrocket for their skills. Griffith notes some are booked well into next year.

The coronavirus pandemic has affected not only the beef market, but markets for other animal proteins and for non-meat products.

“Other food suppliers have been faced with problems similar to the meat industry,” MTSU’s Carter says.

Despite the problems COVID-19 has caused with harvesting, processing, packaging and distribution of food products generally, the United States has a secure and abundant supply of food, she says.

Consumer behavior has changed enormously during the pandemic, many say.

“Since the onset of COVID-19, most every meal has been prepared in the home,” says Kroger’s Eads. “We see that changing as restaurants start to reopen and more people get back to work.”

Kroger stores throughout the chain “have definitely seen an increase in online ordering for pick up at store,” Eads adds. Kroger also saw customers “shopping for tried-and-true comfort foods as they weathered the crisis at home.”

Sales of frozen meals, cookies and hot teas have increased, she says, while sales for healthier options like salad mix and...
dressings have stayed flat. What Eads calls “indulgent foods” became more popular as people stayed home. “There’s been a significant spike in sales of ice cream, frozen novelties and – as you might expect – beer and wine.” For some, including UT’s Smith, his wife and three children, making dinner at home has turned into a family activity. The Smiths have been cooking their own pad thai and other restaurant favorites such as Korean barbecue beef, he says. “Some of that will stay,” he notes of the family cooking activities. People also have been starting their own home gardens to the point that home-improvement stores have back-ordered some home-gardening equipment, Smith says.


Source: 2020 Tennessee Economic Report, draft, based on USDA information

Most of the pandemic jokes were about missing toilet paper, but interruptions to the food supply chain posed a much-greater risk.