A talent for hitting curveballs

Realtor Woodlief makes most of twists in personal, professional life

By David Laprad

Chattanooga Realtor Kim Woodlief was weathering an unexpected and devastating loss when she made a choice that would define her future.

Woodlief’s husband, Mark, had died suddenly from what doctors said they believed was a heart attack, leaving her to grieve and care for their five children.

In the midst of her mourning, Woodlief also experienced a moment of clarity. “I was 45, a widow and the sole provider for a family of six,” she says. “Instead of becoming angry and bitter, I asked, ‘What do I need to do?’”

The answer involved a shift in her career. A seasoned Realtor, Woodlief was on the cusp of forming a team when her husband died.

But with her children depending on her for emotional and financial support, Woodlief drew up a less demanding set of blueprints. Instead of taking on the mammoth task of forming, growing and leading a lineup of Realtors, she would become an active listing agent and a coach to those who were new to the business.

“I was frightened because my husband had been the breadwinner for our 20-year marriage,” Woodlief recalls. “But everyone experiences pain and loss, and the biggest travesty would have been the life my husband would have wanted me to live.”

Woodlief had worked largely with sellers since becoming a licensed agent 10 years earlier in North Carolina, so continuing in this capacity was an easy choice.

However, reaching the point where she felt ready to coach other agents had taken several years.

Early in her home-selling career, Woodlief says she noticed how her success inspired others, who would then seek out her guidance and advice.

After Woodlief joined a Keller Williams brokerage in North Carolina and began taking real estate classes there, she says she learned she was naturally suited to coaching.

“When I love selling real estate, I also enjoy moving other agent’s careers forward. It fuels me. So, I began educating myself about the coaching process.”

Woodlief was working at Keller Williams Greater Downtown Realty in Chattanooga when her husband died. Two years later, she crossed paths with a sparking new agent at the brokerage, 19-year-old Austin Sizemore, the grandson of lifelong Scenic City Realtor Sharon Casteel.

After Woodlief fed Sizemore a lead that was out of her service area, the two became fast friends. When Sizemore launched a team, he turned to Woodlief to train his agents.

“My business had grown to the point where I needed help, but I hadn’t anticipated how much training that would involve,” Sizemore

Kim Woodlief is the director of sales for the Austin Sizemore team at Keller Williams Greater Chattanooga Realty.
Baker Donelson strikes Gold once again

The Women in Law Empowerment Forum has certified Baker Donelson as a Gold Standard Firm for the sixth consecutive year. WILEF grants Gold Standard status to firms that meet objective criteria concerning the number of women among equity partners, in firm leadership positions and in the ranks of their most highly compensated partners. Baker Donelson was among 48 U.S. law firms to earn this certification.

Criteria that are considered for WILEF Gold Standard Certification include the number of women attorneys who are equity partners, who serve as heads of the firm, offices, practice groups or departments, who serve on the firm’s primary governance committee and who serve on the firm’s compensation committee.

To earn certification, firms must meet both a mandatory criterion regarding the percentage of women equity partners and at least three of five additional criteria related to women in various areas of leadership, compensation and minority and LGBT representation. Through its Women’s Initiative, Baker Donelson has implemented numerous programs designed to create an environment in which female attorneys thrive, the firm says in a news release.

These include an “industry-leading” parental leave policy, a firmwide mentoring program for women, a program that awards business development grants to women attorneys and a training program designed to help women attorneys achieve equity shareholder status.

Source: Baker Donelson

Parsley carves niche as appeals specialist

By David Laprad

Growing up in Erwin, Bob Parsley loved sports. With little else to do in his small hometown, he played them all — baseball, basketball and football. He also ran track. Despite his passion for athletic competition, the wiry Parsley was good at only one sport: distance running.

“I made the tough choice in eighth grade between football and running cross-country,” he says flatly, allowing his sarcasm to be implied.

Even if Parsley didn’t have a choice, he chose wisely. As a runner, he became an All-American in high school and then a member of an Atlantic Coast Conference championship team at the University of Virginia, where his speed and endurance had earned him a scholarship.

Distance running did more than provide an outlet for Parsley’s passion for sports, though; it also taught him important lessons that served him well after he became an attorney.

“I learned how to work hard but patiently over years to achieve goals, which has translated to my law practice,” he says. “The energy that drove me as a runner has been translated into the energy that drives me as an attorney and legal writer.”

The Tennessee Supreme Court on June 25 issued the following statement on its commitment to equal justice:

“The Latin phrase that adorns the seal of the judiciary for the State of Tennessee means ‘Let justice be done, though the heavens fall.’

“In many instances over the past few months, it seemed the sky was falling. In March, hundreds in middle Tennessee suffered the most devastating tornado to hit the area in 20 years.

“Only days later, COVID-19 officially was named a pandemic, and we sought to navigate for the first time what open courts look like during a massive health crisis.

“Recently, a series of tragic deaths have reminded us that racism and injustice remain a mortal threat to the lives of black people in our country. “Racism still exists and has no place in our society. Upon entering service in the judiciary, we swore to uphold the constitutions of the State of Tennessee and the United States. Thus, it is our moral obligation and our sworn duty to ensure that the people of Tennessee receive equal protection of its laws. Justice must be for all.

“To do our part, we have provided training to Tennessee judges on implicit bias, and we will continue to do so.

“Our commitment to equal justice led the Supreme Court over 10 years ago to establish the Access to Justice Commission. In light of recent events, the commission is already having conversations about racism in the justice system and the importance of assuring the public of the judiciary’s commitment to access, fairness and justice for all.

“We are directing the commission to establish a new initiative to identify and eliminate barriers to racial and ethnic fairness and justice. The commission will lead the search for and advise the court about how to accomplish change in areas of education and training, our judicial environment and court policies and procedures that lead to racial bias.

“We are striving toward a better tomorrow, and know there is much more work to do. Change is needed and can happen only through listening, as well as valuing and respecting myriad voices with different perspectives and views.

“Our commitment today is another step in what will be a long, sustained journey.”

Source: Tennessee Supreme Court

Tennessee Supreme Court issues statement on equal justice...
Local judges named to Tennessee Judicial Conference

The Tennessee Judicial Conference has named Chancellor Pamela Fleenor moving vice president. She took the position June 19 following the election of new officers.

Fleenor served on the Tennessee Judicial Conference executive committee in 2019. She was elected to the 11th District Chancery Court in 2014. Before her election, she practiced law with the firm of Duncan, Hatcher, Dixon & Fleenor in Chattanooga.

Fleenor earned her undergraduate degree from the University of Tennessee at Chattanooga and her juris doctor from the University of Cincinnati College of Law.

Criminal Court Judge Barry Steelman will serve on the Tennessee Judicial Conference executive committee. Steelman is a graduate of the University of Tennessee at Knoxville College of Law. He was admitted to the Tennessee Bar in 1989 and worked for the law firm of Spears, Moore, Rebman & Williams, where he practiced civil litigation.

In 1995, then-District Attorney Gary Gerbitz hired Steelman as a prosecutor in Hamilton County’s criminal courts. After the election of Bill Cox in 1996, Steelman was assigned to the position of managing prosecutor of Criminal Division III.

Steeleman was later promoted to the position of executive assistant district attorney. In this role, he served as a leading trial lawyer and office administrator for the district attorney. In August 2006, Steelman was elected judge of Criminal Court Division I in Hamilton County, where he continues to serve.

Source: Tennessee Administrative Office of the Court

Bees on a Bicycle celebrates third anniversary with green ribbon cutting

Local plant nursery Bees on a Bicycle celebrated its third anniversary by earning green spaces’ sustainability certification.

Located in Chattanooga’s Southside, Bees offers native Tennessee plants and seasonal indoor and outdoor options.

In addition, owner Cath Shaw Truelove hosts workshops and teaches customers how to make sustainable gardening choices.

To earn her green light certification, Truelove specialized in Tennessee native plants that are drought-resistant and provide pollinator-friendly options. Also, the shop limits carbon emissions by focusing on plants grown within a two-hour radius of the shop.

“This certification is a logical step and documentation of our sustainable approach to gardening,” she says.

“Cath considers both environmental and community impacts in every area of her business operations,” says Kelley Cureton, greenlight program director.

“We as a community need to support businesses like hers and keep our dollars local.”

Over 50 local businesses are either greenlight certified or pursuing certification.

Source: green spaces

Cath Shaw Truelove, owner of Bees on a Bicycle, with her husband, Graham
Planning a big career change? Hold that thought

If you’ve found yourself out of work because of COVID-19, you’re likely searching for something new. You might be doing some soul searching. You want to figure out what you should have been, or what you’d like to be in the future. You may even wonder if you’re living in the right city.

I’m an advocate for major career change. Switching industries, job function and city can open so many new possibilities. It can lead you to a better career, potentially more fulfillment and, sometimes, more money. Although the process is scary, it can be worth the effort.

Pre-COVID, I would have advised you to be daring, to take risks. Search for your perfect career and perfect city. Argue your case for more money. It might take time and be a little painful, but it will be worth it. My feelings, however, have evolved with the times. The Bureau of Labor Statistics estimated the May unemployment rate to be more than 15%. Some estimate this number is low.

What means is that you need to take your risk tolerance into perspective when you decide what you want to do next. As a rule of thumb, the more things you are changing in your career, the longer your job search will take.

Think of it this way, if switching everything about your career would mean an investment of one year, are you prepared to wait that long? Are you someone who has saved an emergency fund for just such a time?

If not, consider making fewer changes at one time.

For example, keep the same kind of job but look in a new city. Or, change industries in your existing city while keeping the same job function. Or, switch job functions within your industry and your current city.

Taking your career change in steps can help you to mitigate risk and shorten the time it will take you to get to the next job. This can be especially helpful during a time when hiring has slowed and available job candidates have increased.

If you’re feeling especially strapped for cash, or your stress level is very high, you may want to consider looking for something similar to what you did before – near where you currently live. It will give you an opportunity to stabilize and you can go from there.

Remember, no job has to be permanent. If you don’t like it or if it’s not quite what you wanted, you can start looking again soon. But, stabilize yourself first. The more time that goes by, the harsher the looking for a job can be emotionally – and employers will have more questions about why you’re out of work. And, if you’re in a pinch financially that burden will only grow with time.

Don’t get me wrong, Career fulfillment is important. But, so is having stability during this unprecedented time.

Angela Copeland, a career expert and founder of Copeland Coaching, can be reached at copelandcoaching.com.
Pruitt works to get ahead of racial unrest

One way UT will 'create change' is helping players register to vote

By Rhiannon Potkey

As a white male, Tennessee football coach Jeremy Pruitt can’t possibly understand what his Black players live through on a daily basis.

He doesn’t know what systematic challenges they face just because of the color of their skin.

But Pruitt can listen to them, he can learn from them and he can empower them.

Pruitt has tried to do all of those things since the killing of George Floyd at the hands of a white Minneapolis police officer sparked protests nationwide against racism, police brutality and raised social justice issues.

In the immediate aftermath of the unrest, Pruitt met with his team through a Zoom call to let his players discuss how they were feeling.

He wanted to know about their experiences with racism and what they wanted to do to help make changes in the world.

“I like to talk about things and I like to put it out there,” Pruitt says. “I don’t know how you can’t be angry right now on what’s going on in our country.

“If you’re not angry, then something’s probably wrong with you, if you just watch the news every week,” he adds. “There’s been senseless murders across our country over the last two or three months, and it’s not like this is something that just started happening. It’s been going on for a long time.”

Sports has been at the forefront of supporting the Black Lives Matter movement.

Colin Kaepernick led the way in the NFL, protesting for social justice and against police brutality by kneeling during the national anthem.

Reaction to his efforts were far from supportive, and he has not played in the NFL since the 2016 season. Since the recent nationwide protests, NFL Commissioner Roger Goodell has said he is encouraging a team to sign Kaepernick.

The University of Florida announced its “gator bait” cheer will no longer be used as it involves “horrid historic racist imagery” of Black people, including children, being used as bait for alligators.

As leaders of programs composed predominantly of Black student-athletes, college football coaches have been expected to publicly denounce racism and support their players.

This generation of athletes is more empowered to use their platform to speak out on important issues that impact their lives. Many have taken to social media to try and enact change within their own programs or schools.

Some have called out coaches for their treatment of Black players or shined a spotlight on their university’s racist history.

Tennessee’s players have largely praised Pruitt for his approach and understanding.

Beyond just words, Pruitt has taken action to showcase his support and help advocate for the Black community.

Pruitt took part in a peaceful protest with his players in early June, showing up unannounced and walking alongside them. Once the march reached Market Square in downtown Knoxville, Pruitt and a few players spoke to the protestors.

“This is leadership. This is doing it the right way,” Pruitt told the crowd through a megaphone. “I want to thank everybody for coming out here today. You’re talking about courage, these guys stepping up, everybody out here - this is what we have to do, and we have to do it together.”

Athletics director Phillip Fulmer issued a statement in the aftermath of the George Floyd killing saying, in part, “Vol Nation, let’s rise to the challenge to meet a new standard. If you’re going to support our Black student-athletes when they compete, please have the courage to support them and their families in their daily pursuit of peace, happiness and equity.”

Pruitt announced the Vols have established a “Culture Committee” to devise ways the program can continue advocating for the Black community.

The small group of players and staff members is being led by passing game coordinator and receivers coach Tee Martin.

“We sent out a voluntary text message to players saying you’re not going to be made to do anything you don’t want to do. If you want to be a part of it, join. Every player on our team, it was a really good response of Black players, white players, staff members, all together, decided that they wanted to be a part of the committee,” Martin said on the Swain Event morning radio show hosted by former Tennessee wide receiver Jayson Swain.

“We had a couple meetings and out of that came just hearing what our players are thinking and what they’re experiencing at the University of Tennessee, good and bad. How can we make that better?”

Pruitt told reporters on a Zoom conference call that the program is helping players register to vote and will bring in speakers throughout the season to discuss relevant topics.

“I think in my lifetime, this is the first time I can ever remember, with all the things that are going on, that not only from our country, but from really our world, there’s conversation of how to put measures in to create change,” Pruitt explains.

“Absolutely, I want to be an advocate for that, support our players and use our platform at Tennessee to help create that.”

If the season is played as scheduled amid the coronavirus pandemic, the Vols are planning to wear their black jerseys against Kentucky and auction them off, with the proceeds going to organizations that support the Black community in the Knoxville area.

The players came up with the idea to use the uniforms as a way to give back, and Pruitt was supportive of the initiative. Although not surprising to Martin, he’s been heartened to see how much Pruitt has invested himself in helping the Vols use their platforms for social change.

“It’s easy to release a statement and then go back to living your life like you were before,” Martin points out.

“But never sitting down with your players, never giving them an opportunity to talk, never seeing the human side of guys - we sit in the living room, you were recruited by several schools, and everyone came out to your house and told you what they were going to do, all these promises and all that stuff.

“Well, we can sit in your living room and talk about how we’re going to look after you and how we’re going to be in their lives, help them become men one day.

There is no game plan to follow for college coaches when it comes to important societal issues like racism. But it’s a major test of their leadership, and Pruitt has demonstrated to his players that he values their worth far beyond what they do on the field.

He may not be able to relate to what they are experiencing, but he can support the changes they want to see made in the ongoing quest for equality.

“I said it the other day, the young people are ticked off, the old people are mad, the Black people are mad, the white people are mad, everybody’s mad,” Pruitt acknowledges. “I was talking to my dad about it, and I just told him I’m glad my grandfather’s not alive to see this. But it’s something that we’ve got to use our platform at Tennessee and it’s something our players have passion about and the coaches on our staff.”
NOTICE OF FORECLOSURE SALE
STATE OF TENNESSEE, HAMILTON COUNTY
IN THE COURT OF HAMilton COUNTY, Tennessee.

To all persons interested: Pursuant to the power and authority of the Substitute Trustee, the following described property situated in Hamilton County, Tennessee, to wit:

Lot Forty-Six (46), Revised Plat, Jackson Avenue Sector, Chattanooga, Tennessee, as shown on plat of record in Plat Book 71, Page 85, in the Register's Office of Hamilton County, Tennessee, to wit: ANDREA DRIVE, Chattanooga, Tennessee. The real property will be sold AS IS, WHERE IS, and as is, without warranty of any kind, express or implied, including without limitation, warranties regarding condition of the property or marketability of title.

This sale is to be held on Thursday, June 26, 2020, at 12:00 PM (noon), at the usual and customary location at the Chattanooga Courthouse, Chattanooga, Tennessee, to wit: the West door, Chattanooga, Tennessee. According to the said deed of trust, the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The title is subject to any and all matters of record appearing of record in Plat Book 15, Page 883, in the Register's Office of Hamilton County, Tennessee.

WHEREAS, default having been made in the payment of the said debt(s) and obligation(s) hereby secured by the said deed of trust, and the current holder of said Deed of Trust, Tennessee Housing Development Agency, (the “Holder”), has demanded the undersigned, Brock & Scott, PLLC, as Substitute Trustee, in accordance with said deed of trust, to sell the above described property situated in Hamilton County, Tennessee.

NOW, THEREFORE, notice is hereby given that the property described above shall be sold at public outcry to the highest and best bidder for cash, free and clear of rights of homestead, dower, and all other exemptions of law, in hand and in bar of equity of redemption, and those claiming through him/her/it/them.

The sale will be held at the west door of the Courthouse, Chattanooga, Tennessee, pursuant to said Deed of Trust at 12:00 PM, on the 13th day of July, 2020, at which time and place the said property will be sold for cash, as Substitute Trustee, under the terms of the said Deed of Trust, to the highest and best bidder for cash, subject to the terms of said Deed of Trust, and the terms and conditions of said decree of sale, if any, and the rights and interests of the said Substitute Trustee, as Substitute Trustee under the terms of said Deed of Trust.

This sale is to be conducted pursuant to the terms of said Deed of Trust and the terms and conditions of said measure, by the undersigned as substitute trustee under said Deed of Trust, in accordance with the laws of Tennessee, for the purpose of collecting a debt, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The sale is subject to all of the terms and conditions of said Deed of Trust, and to any and all matters of record appearing of record in Plat Book 16, Page 5, in the Register's Office of Hamilton County, Tennessee.

SUBSTITUTE TRUSTEE’S SALE
The sale of said property is not subject to the right of redemption, statutory or otherwise, or inapplicable, and the rights of Cloise B. Cox, as Substitute Trustee, are hereby expressly waived.

WHEREAS, default having been made in the payment of the said debt(s) and obligation(s) hereby secured by the said deed of trust, and the current holder of said Deed of Trust, Tennessee Housing Development Agency, (the “Holder”), has demanded the undersigned, Brock & Scott, PLLC, as Substitute Trustee, in accordance with said deed of trust, to sell the above described property situated in Hamilton County, Tennessee.

NOW, THEREFORE, notice is hereby given that the property described above shall be sold at public outcry to the highest and best bidder for cash, free and clear of rights of homestead, dower, and all other exemptions of law, in hand and in bar of equity of redemption, and those claiming through him/her/it/them.

The sale will be held at the west door of the Courthouse, Chattanooga, Tennessee, pursuant to said Deed of Trust at 12:00 PM, on the 13th day of July, 2020, at which time and place the said property will be sold for cash, as Substitute Trustee, under the terms of the said Deed of Trust, to the highest and best bidder for cash, subject to the terms of said Deed of Trust, and the terms and conditions of said decree of sale, if any, and the rights and interests of the said Substitute Trustee, as Substitute Trustee under the terms of said Deed of Trust.

This sale is to be conducted pursuant to the terms of said Deed of Trust and the terms and conditions of said measure, by the undersigned as substitute trustee under said Deed of Trust, in accordance with the laws of Tennessee, for the purpose of collecting a debt, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The sale is subject to all of the terms and conditions of said Deed of Trust, and to any and all matters of record appearing of record in Plat Book 15, Page 883, in the Register's Office of Hamilton County, Tennessee.

SUBSTITUTE TRUSTEE’S SALE
The sale of said property is not subject to the right of redemption, statutory or otherwise, or inapplicable, and the rights of Cloise B. Cox, as Substitute Trustee, are hereby expressly waived.

WHEREAS, default having been made in the payment of the said debt(s) and obligation(s) hereby secured by the said deed of trust, and the current holder of said Deed of Trust, Tennessee Housing Development Agency, (the “Holder”), has demanded the undersigned, Brock & Scott, PLLC, as Substitute Trustee, in accordance with said deed of trust, to sell the above described property situated in Hamilton County, Tennessee.

NOW, THEREFORE, notice is hereby given that the property described above shall be sold at public outcry to the highest and best bidder for cash, free and clear of rights of homestead, dower, and all other exemptions of law, in hand and in bar of equity of redemption, and those claiming through him/her/it/them.

The sale will be held at the west door of the Courthouse, Chattanooga, Tennessee, pursuant to said Deed of Trust at 12:00 PM, on the 13th day of July, 2020, at which time and place the said property will be sold for cash, as Substitute Trustee, under the terms of the said Deed of Trust, to the highest and best bidder for cash, subject to the terms of said Deed of Trust, and the terms and conditions of said decree of sale, if any, and the rights and interests of the said Substitute Trustee, as Substitute Trustee under the terms of said Deed of Trust.

This sale is to be conducted pursuant to the terms of said Deed of Trust and the terms and conditions of said measure, by the undersigned as substitute trustee under said Deed of Trust, in accordance with the laws of Tennessee, for the purpose of collecting a debt, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The sale is subject to all of the terms and conditions of said Deed of Trust, and to any and all matters of record appearing of record in Plat Book 15, Page 883, in the Register's Office of Hamilton County, Tennessee.
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.
Managing withdrawals carefully can protect retirement income

Throughout much of your working life, you contribute to your 401(k), IRA and other investment accounts to help ensure a comfortable retirement. However, once you do retire, you’ll need to shift your focus somewhat from building these investments to using them – in other words, you’ll have to start withdrawing from your portfolio to meet the costs of living.

How can you be sure you’re not taking out so much that you risk outliving your resources?

First of all, you need to establish a proper withdrawal rate – the percentage of your portfolio’s value needed for one year’s worth of retirement expenses. Ideally, if you were to stick with this rate, your portfolio would last as long as you do. Your withdrawal rate should be based on a number of factors, including your age, amount of assets, portfolio mix and retirement lifestyle.

A financial professional can help you determine the rate that’s right for you, but it’s important to understand that this rate is a starting point since you will want to review your withdrawals each year to ensure they are still appropriate.

If the financial markets performed smoothly and predictably, year in and year out, any adjustments you make would likely be more modest. But, as you know, and as we’ve all been reminded the last several months, the markets are neither smooth nor predictable.

Rather than constantly trying to change your withdrawal rate and spending in response to movements in the markets – which may be challenging if you have grown accustomed to a certain standard of living – you might be better off adopting a more conservative rate at the beginning of your retirement.

For example, if you are in your mid-60s, you could start at a withdrawal rate of about 4%, which also assumes an increase in withdrawals (a “raise”) of approximately 3% each year to incorporate inflation. By starting at a more modest withdrawal rate, you would have some flexibility for those years in which the market drops significantly.

And you could increase your chances of extending the lifetime of your portfolio, too. You’ll have to start withdrawing from your portfolio to meet the costs of living – you might be better off adopting a more conservative rate at the beginning of your retirement.

But even if you started out with a conservative rate, you may need to review it during periods of extreme market movements. If, for instance, your portfolio were to fall 20% in one year, the 4% you had planned to withdraw would actually become 5% because you’re taking out the amount you had planned, but now it’s from a smaller pool of money. If this happens, should you consider making an adjustment?

There’s no easy answer. The amount you withdraw from your portfolio has a major impact on how long your money lasts. You’ll improve your likelihood of success if you are able to be flexible and make some spending adjustments – spending less on some of your discretionary items, for example, or not taking a “raise” until your portfolio recovers.

Importantly, your financial adviser can help run different scenarios to determine if adjustments need to be made to ensure you remain on track.

In any case, think carefully about your withdrawal rate. By managing it carefully, and reviewing it over time, you can take greater control over your retirement income.

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.

Goodbye Hog & Hominy

The best, worst from the 111th General Assembly

Tennessee legislators, having adjourned sine die and high-tailed it homeward, it’s time for a final report card on the 111th session of the General Assembly.

The good news: It wasn’t all bad. The bad news: It wasn’t much good. Here is my highly subjective list of grades:

A+ to Rep. Jason Zachary and Sen. Becky Massey for getting the Volunteer State adopted as the official state nickname. We don’t want to put up with those tiresome “Hog and Hominy State” references any more.

B- for falling short on an effort to place a statue of David Crockett (Greatest Tennessean) on the Capitol grounds. Rep. David Byrd’s bill made it through four committees (What an obstacle course) but ran out of time in the fifth, Calendar and Rules. Maybe next year.

B+ for passing a bill creating Tennessee Wildlife license plates with an image of the Southern Leopard Frog, an amphibian that, in addition to being “striking in appearance,” is “found on many southern menus for the cognoscenti who appreciate the delicate flavors of its lower limbs.”

F for trying yet again to get the Holy Bible designated as the official state book. The measure made it all the way to the House floor, where it (Praise be!) died. Special kudos to Reps. John Ray Clemmons, Jason Hodges and Johnny Shaw who, in committee voice votes, requested to be recorded as voting no.

F for two committees that passed Rep. Micah Van Hsu’s measure to label CNN and The Washington Post as “fake news.”

F for Van Hsu individually and collectively to the 54 other House members who passed his resolution congratulating “the people of Tennessee for clearly seeing that the mainstream media has sensationalized the reporting on COVID-19 in the service of political agendas.”

I had some more stuff to give Van Hsu F’s for, since I consider him the legislature’s leading breakdancer, but I’ll leave it at this: As Rep. Bill Beck noted in a committee meeting, Van Hsu has a knack for introducing measures “that do nothing but are intended to inflame and drive us apart.”

F+ for the effort by Rep. Jason Powell and Sen. Todd Gardenhire to get the state to do a study on the feasibility and cost of expanding Amtrak passenger service in Tennessee. Powell’s bill stalled in House committee, but Gardenhire’s passed the Senate 30-0. Again, maybe next year.

F to Rep. Bruce Griffey for his “Stop Social Media Censorship Act,” in which he basically accused social media of stifling conservative voices. He clearly doesn’t read my Facebook feed. And...

Yong 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 jorgisk@gmail.com.
American Bicycle Group to change name of mountain bike

American Bicycle Group will change the name of its gravel and mountain bike, currently branded Ocoee. The adventure brand was named based on an area close to the company in the mountains of eastern Tennessee.

When ABG CEO and president Peter Hurley learned that the name “Ocoee” is also associated with the 1920 lynching of an African American on Election Day in Ocoee, Florida, and the burning of that African American community, he will dissociate the brand from racial inequality. “In originally naming the bike ‘Ocoee,’ our focus was on enjoying and exploring the outdoors and adventure,” Hurley says. “We had no understanding or knowledge of any other potential meaning or historical reference to the word.

Now that we’re aware of what Ocoee can also mean, we will change it. Our entire team supports racial equality and stands ready to create a new name that reflects our beliefs.”

ABG is in the process of exploring a new name for the bike, including researching the historical background of potential names and doing a legal check of previous name registrations.

ABG will notify its current customers of the plan to switch out decals at no cost at a later date. Bikes that are currently in production will be delivered with the new name.

Source: American Bicycle Group

Photo by Robin Derryberry

Chattanooga Girls Leadership Academy CEO Dr. Elaine Swafford will serve as president of the Rotary Club of Chattanooga in 2020 and 2021

Dr. Elaine Swafford becomes Chattanooga Rotary Club president

The Rotary Club of Chattanooga on June 25 welcomed Dr. Elaine Swafford as its 2020-21 club president. Swafford is the CEO of Chattanooga Girls Leadership Academy and has been a member of the club since 2016.

Swafford is a graduate of Leadership Tennessee and a former vice president of economic and community development and vice president of student affairs at Chattanooga State.

“The past few months have made us nimble in our programming and effective in supporting the important work happening throughout our community,” she said following her induction. “At this time in our nation, Rotary’s Four Way Test, which commits us to truth, fairness to all, building goodwill and better friendships, is of utmost importance as we continue to stand with our community.”

Chartered Jan. 14, 1914, the Rotary Club of Chattanooga is the oldest and largest club in the region. Learn more at www.ChattanoogaRotary.com.

Source: Rotary Club of Chattanooga

Attorney Stan Hildebrand receives Rotary’s Service Above Self Award

Rotary Club of Chattanooga Hamilton Place has presented attorney Stan Hildebrand with the 2020 Service Above Self Award. The award is given to Rotarians who demonstrate their commitment to helping others by volunteering their time and talents to their club and community.

Hildebrand served as the club’s 2019-20 director of community service. In that role, he served “above and beyond in researching and coordinating volunteer service projects,” says club president-elect Beverlee Bartley.

These projects included helping disabled individuals participate in water sports, purchasing over 180 coats for local elementary school students, preparing breakfast for residents at Ronald McDonald House, assembling Christmas food baskets for Bethel Bible Village, donating toiletries to tornado victims and more.

Hildebrand also served as the club’s lead liaison with its adopted school, Bes T. Shepherd Elementary. This involved coordinating and tracking items the club purchased through a district grant in addition to organizing volunteer work at the school.

“Stan demonstrated the ‘Service Above Self’ Rotary motto as he led our club in service and sought out opportunities to serve,” Bartley adds.

Professionally, Hildebrand has served as vice president – finance counsel of CBL Properties since February 2019.

He joined CBL in 2007 as finance counsel. In that position, he served as counsel for all of CBL’s major financings—completing over $2.4 billion in commercial mortgage-backed securities and other permanent financings and over $1 billion in construction loans.

In 2019, Hildebrand led the legal team in closing CBL’s $1.185 billion credit facility. Immediately before joining CBL, Hildebrand served as real estate counsel for Life Care Centers of America. He had also been a shareholder with Shumacker & Thompson and worked on the legal team that assisted with CBL’s public offering in 1993.

Hildebrand earned his juris doctor from Memphis State University.

Source: Rotary Club of Chattanooga Hamilton Place and CBL Properties

Supreme Court Rule 31 Mediator

$750.00 Flat Mediation Fee

Phone: (423) 265-6828
Fax: (423) 265-5738
Cell Phone: (423) 987-9925
E-mail for John T. Rice: jtr@rwpclaw.com
E-mail for Legal Assistant: Regina@rwpclaw.com

Offering 46 years of experience

LAW OFFICES
John T. Rice, P.C.
147 North Market Street
Suite C
Chattanooga, TN 37405

Supreme Court Rule 31 Mediator

SUPPORTING
Some taxpayers face a desperate wait for refunds

As a 58-year-old woman on disability, Robin Short of Wallingford, Connecticut, relies on her tax refund to catch up on bills. She filed her return electronically in February, opting for direct deposit so she could get her $773 refund quickly.

She’s still waiting, as are millions of others. The IRS is slowly resuming operations after pandemic-related lockdowns, but delayed refunds are devastating some people’s finances.

Tax refunds a lifeline

Tax refunds, which last year averaged $2,979, are the largest single infusion of cash for about 30% of U.S. families, says Fiona Greig, consumer research director at the JPMorgan Chase Institute, which researches economic issues. While many Americans use refunds to save or to pay down debt, significant numbers rely on the money to cover bills or to get needed medical care – and that was true even before COVID-19 threw millions out of work.

Delayed refunds can lead to evictions, hunger, creditor lawsuits and health problems from postponed medical care, among other ill effects. Many households live so close to the edge that they can experience hardship when a refund is delayed by two or three weeks, let alone several months, says John Thompson, chief program officer for the Financial Health Network, which researches financial challenges facing low- and moderate-income households.

“Not everybody has got the kind of flexibility or resilience to just be able to hold on,” Thompson says.

IRS operations shuttered

The IRS started shutting down tax return processing centers in March, along with its taxpayer help line, local offices and volunteer assistance programs. Soon after, it focused on sending out more than 159 million payments as authorized by the coronavirus relief package. By mid-May, the agency faced a backlog of 10 million pieces of unopened mail, including paper tax returns.

People who filed electronically generally got their refunds unless those returns were flagged, commonly because of identity theft concerns or a mismatch between the information on the return and what was provided by employers or financial institutions.

In Short’s case, the TurboTax software she used counted a $3,800 annual pension payment twice, as both 1099 income and as W-2 income. The IRS sent her a letter about the error and advised her not to contact the agency for 60 days while the issue was resolved. Then, the lockdowns happened.

Short says her pension and monthly Social Security disability checks don’t cover her expenses. She makes arrangements to pay overdue bills, such as her power bill, when her refund arrives. Otherwise, she says, the math of living on a low fixed income gets grim.

“Either you miss a payment on the electric bill, or you don’t get your medicine,” says Short, a former facilities manager and insulin-dependent diabetic who was severely injured when her car was hit by a drunken driver.

Putting off bills, then using tax refunds to catch up, is a common practice among strapped households, Thompson says.

A survey of people who used free filing methods for lower- and moderate-income taxpayers last year found roughly half said they needed their refunds for bills, rent, groceries and other everyday expenses, according to Prosperity Now, a nonprofit that promotes financial security.

People also increase their health care spending significantly after refund checks arrive. A 2018 study of 1.2 million checking account holders found health care spending rose 60% in the week after people received refunds, indicating many were catching up on care, Greig says.

It’s not clear how long it will take the IRS to address the backlog or when taxpayers can expect their money. People can try using the “Where’s My Refund?” tool on the IRS site or call the taxpayer help line, but getting through to a human is difficult even in normal times.

Congress has cut the IRS’ budget by 20% since 2010, leading to a 22% reduction in staff, according to acting National Taxpayer Advocate Bridget Roberts. Without adequate staff, the agency answered less than one-third of its calls last year. Another option is to contact the Taxpayer Advocate Service, which has representatives in each state.

Rather than wait for the IRS to return their money each year, taxpayers can adjust their withholding so they get more money in their paychecks. But many don’t feel comfortable changing their withholding in case they wind up owing big sums, Thompson says.

“You’d have to predict how the year is going to go,” Thompson says. “And what could we possibly predict about this year?”

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lizweston.
Selling homes a lifeline for Boss

Getting involved in leadership also gives career boost

By David Laprad

As far back as Bev Boss can remember, she wanted to be a teacher when she grew up. Inspired by an educator she knew who lived and breathed for the students she taught, Boss achieved her childhood dream, teaching first in Mississippi after graduating from the University of Southern Mississippi and then in her hometown of Chattanooga.

But when an accident took the life of one of her first grade students, Boss was unable to continue teaching. Encouraged to pursue another profession, she became a Realtor, which she believed would allow her to continue to educate others in a different capacity.

Boss’ new career also cast her in the role of student as she learned from her mentor, Realtor Grace Frank, and later began serving on committees at Greater Chattanooga Realtors. A ravenous learner, her goal is to absorb as much knowledge and information as she can to better assist her buyers and sellers at RE/MAX Renaissance and her fellow agents.

Bev Boss is a residential and commercial Realtor with RE/MAX Renaissance and a member of the board of directors of Greater Chattanooga Realtors. She believes community service can help to change the negative perceptions the public might have about Realtors.

Real Estate, and I were brainstorming about how to put his boutique brokerage on the map. He suggested I join a committee at the association, which I did. I became involved with Community Partnerships, which works with Habitat (for Humanity of Greater Chattanooga Area). I love Habitat. I do builds and support them financially."

Did you swing a hammer?

“Actually, I've been raising money for Habitat for several years. I get involved with Habitat when I can. It's a great organization that does wonderful work."

Isn’t volunteer work supposed to be sacrificial? It sounds like you had fun.

“Everyone should be involved in volunteer work. It helps to build character and it’s a great way to give back to your community."

What motivated you to continue serving?

“I wanted to give back and learn more. I’m one of the nerds who always wants to learn more because I can’t do my best unless I know everything. Getting involved with the board makes me feel prepared to help other agents, too."

“Helping others who are new to the profession find their way is important to me. It’s a hard business when you’ve never done it before, especially when you receive your first offer and you have to decipher it for your seller. You have to know what you’re doing, and if you don’t, you need to be able to call someone you trust who can break it down for you.”
Woodlief had been a stay-at-home mom for several years when her husband suggested she go back to work and get a job, she says. “I was always dragging him to open houses, and he finally said, ‘I’m tired of spending my weekends looking at homes. Why don’t you get a piece of paper that allows you to take someone else’s home for a test drive?’ Woodlief recalls with a laugh.

After a season of thriving in her new job, Woodlief joined her fellow Realtors and homeowners in watching the housing market nosedive in 2008.

“Work hard; Woodlief learned the toughest lesson of her real estate career in the months that followed – how to not chase the market.”

“I would calculate what the market said a home should sell for based on past sales. But the market was declining, and because it was a buyer’s market, the home would sit and sit and sit,” she explains.

“I’m a green agent, so I’m scratching my head and asking, ‘Why won’t this house sell?’ I had priced it at what it should have been three years ago, so I had to learn to price homes ahead of the market in order to sell them.”

Woodlief says this was not just a hard lesson for her to learn – it was difficult for her sellers to accept, as well.

“As a seller, you have their perception of the value of their home. Their neighbor down the street sold their home for X number of dollars, and their home is better, so why shouldn’t it sell for at least that?” Woodlief says.

“It was my job to find out what the true market value of a house was, but people thought I was just a slick sales person who wanted to make an easy buck by pricing their home below market value.”

Once Woodlief adjusted to the market, her income was not behind his proposal, however. “When I began to coach my girls, I noticed how he poured into his agents, which caused them to grow. It was inspiring, and I wanted to be a part of it.”

With a month on Sizemore’s team under her belt, Woodlief says she felt “blessed” to be somewhere she could not only provide for her family through sales but also help others.

“You’ve heard the phrase, ‘If you love your job, you don’t work a day in your life?’ you ask. “I work; yesterday was a stressful day. But I love what I do, and at the end of each day, I go to bed smiling.”

Woodlief did not smile when her late husband told her to “stop being a lady who bed smiling.”

“I work; yesterday was a stressful day. But I love my job, you don’t work a day in your life?” she asks. “I didn’t know what was going on.”

Woodlief was unpacking a box at her new home on Signal Mountain when she came across a pregnancy test. After doing the math in her head, she looked at a calendar and went, “Huh.”

Woodlief and her husband already had three sons, the oldest of which was about to start college, and thought they were done conceiving children. But when she took the test, it was positive. “I’d always thought a little girl would be great, but we didn’t think it was in the cards for us,” she explains.

In addition to the challenge of starting over again as a mother, Woodlief knew she would have to hit the pause button on her career. “I was 40, above my desired body weight and was likely going to be on bed rest, so I put my real estate career on hold,” she says. “My dream of having a little girl had thwarted my dream of building a team and taking over the world of real estate in Chattanooga.”

Although the pregnancy had caught Woodlief and her husband off guard, they had one more surprise coming: they were going to have twins. “We did have a little girl, but God thought it would be funny to throw in another boy, too,” she says, laughing again.

The twins were four when their father died and their mother began the process of building a new life for them and their siblings. They are now 9, which makes them old enough to cast a vote for which film to watch on movie nights with their mother and older brothers.

Woodlief enjoys these moments with her children and tries to string as many of them together as she can each day, whether they go hiking, boating, or spend time with other members of the family.

When Woodlief is able to carve out a sliver of time for herself, she enjoys socializing with friends.

Work, however, is always hovering nearby. In addition to representing sellers in a busy market and training two new agents and an administrator, she’s on call for questions Sizemore’s team members might have.

It’s a tall order. Sizemore is expecting to double his sales from $10 million in 2019 to $20 million in 2020 – and Woodlief says he’s where he needs to hit that target by the end of the year. In addition, he intends to grow his agent count to 13.

Having found a place that not only allows her to pursue her passion of working with sellers but also nurture others, Woodlief is excited to be a part of Sizemore’s planned growth. It’s going to be a lot of work, she says, but at the end of each day, she’ll be smiling.
Watch your head
Finding more space by remodeling your basement

If you’re like most Chattanooga-area residents, you’ve been spending a lot of time at home lately, and you might be especially motivated to find extra space in the house for your family to spread out a bit. Expanding your home’s square footage could provide a playroom for your children, a place for extended family to stay during visits, a media room the whole family can use or even a space to rent out for some extra income.

A finished basement can be a valuable addition to your home and the perfect space for your expansion. However, depending on the current condition of your basement, it can also be a pretty daunting project to take on.

Follow these four guidelines to feel more confident transforming your basement into your home’s newest space.

First things first
Before you start renovations, look into any laws and building codes that might affect your project. Codes can change depending on your county, so make sure you’re reading the right regulations for your area. Make note of any egress requirements and plan for adequate windows and fire exits.

Next, get a professional to come in and check for any health and safety concerns that need to be addressed. Basements can often hide things like mold, asbestos and radon, so make sure that if anything is lurking, you’re taking care of it before starting renovations.

Set master plan
Will you primarily be using your extra space for guests? A playroom? A family movie room?

If you’re planning on renting the space, consider if a small kitchen will fit comfortably in your budget. A bathroom can go a long way toward making a space comfortable for guests, and if there’s no room for a full tub and shower, a half-bath will still add value to the space.

Set budget, stick to it
Basement remodels can be one of the most expensive home renovation projects, so it’s a good idea to sit down with a professional remodeler and set a realistic budget.

Allow for some wiggle room in case unexpected problems arise, and don’t be stingy when it comes to dealing with things like leaks and water damage.

Have a professional check out the foundation, and put some money toward solving any potential water problems first and foremost.

Remember that you can always put more money toward finishing the decor later on when your budget allows. Put the bulk of your budget into making sure it’s safe, comfortable, functional space before splitting hairs over furnishings or small decorative touches.

Eliminate basement feel
Basements are often not built with everyday use in mind, but there are a lot of creative ways to liven up the space and take away that underground basement feel.

Start with good insulation to control both temperature and sound. You don’t want your footsteps echoing loudly in your guests’ ears, and you also don’t need unwanted noise floating up into the main part of the house.

For decor, think about using warm color and gentle lighting. Add softness with curtains or carpet.

Basements will often have low ceilings that can make the space feel a bit unwelcoming, so think creatively and see if a professional can route the ductwork, wiring, or piping so you can free up some space to allow for higher ceilings.

To find professionals who can help you get started on your basement remodel, visit the Home Builders Association of Greater Chattanooga online directory at HBAGC.net.

Rise Partners welcomes Howell, Barber to team
Commercial real estate investment and development firm Rise Partners has added Jeff Howell as director of leasing and property management and Daniel Barber as director of accounting. Both are newly created positions. Howell is responsible for leasing and managing Rise Partners properties throughout the Southeast. Barber will lead accounting and asset management-related activities for a portfolio of shopping center properties.

“Aiding experienced real estate professionals like Jeff and Daniel is a strategic shift for our company,” says Greg Wilson, a partner at Rise Partners. “As we bring our leasing and accounting in-house, we’ll be able to develop direct relationships with our tenants, allowing us to focus more on our partners and customers as a full-service real estate company.”

Howell brings more than 10 years of experience in construction management, development and leasing for a range of mixed-use projects, including site work, single-tenant, multitenant and regional shopping centers. He spent five years at CBL Properties, where he managed development leasing for 15 regional shopping centers.

Before that time, Howell was a development project manager for The Hutton Company, construction manager for EMJ Corporation and lead estimator for Ashmore Bros.

Howell earned a degree in business management from Clemson University.

Before joining Rise Partners, Barber was a senior manager at Elliott Davis, where he led a team that specialized in the audit of financial statements of investment hedge funds and private equity funds. He also served as senior internal auditor at Covenant Transportation Group.

Barber earned his bachelor’s degree from the University of Tennessee at Chattanooga and is a certified public accountant, certified internal auditor and Chartered Global Management Accountant.

With offices in Chattanooga and Charlotte, North Carolina, Rise Partners has acquired and repositioned more than $100 million in retail real estate assets across the Southeast and Mid-Atlantic since its inception in 2017.

Collectively, the principals of Rise Partners have managed more than 30 million square feet of retail real estate, completed more than 10 million square feet of development and redevelopment projects, and underwritten and closed acquisitions totaling $7 billion.

Their experience spans a multitude of property types, including large regional power centers, regional malls, grocery-anchored neighborhood centers, community centers, single-tenant net-leased buildings, distribution centers, office buildings and mixed-use developments.

Learn more at www.risepartners.net.
conveying certain property therein described to First Title Insurance Company as Trustee for Mortgage South of Tennessee, Inc.; and the undersigned, Wilson & Associates, PLLC, having been appointed Successor Trustee by Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of Home Preservation Partnership Trust, NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, PLLC, as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee, by Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of Home Preservation Partnership Trust, will, on July 27, 2020 on or about 3:00 PM, at the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale certain property hereinafter described to the highest bidder FOR certified funds paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. The sale is free from all exemptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows: Lots Twenty-nine (29) and Thirty (30), Unit One (1), Hurricane Manor Subdivision, as per plat of record in Plat Book 32, Page 42, in the Register's Office of Hamilton County, Tennessee. For prior title and last instrument of record affecting the above-described property, see deed recorded in Book 2905, Page 918, in said Register’s Office. SUBJECT TO any governmental zoning and subdivision ordinances or regulations in effect therein. SUBJECT TO restrictive covenants recorded in Book 2440, Page 581, in said Register’s Office. SUBJECT TO ten (10) foot drainage easement straddling all side and rear property lines as established by instrument recorded in Book 2116, Page 186, in said Register’s Office. This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; 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. In addition, the following parties may claim an interest in the above-referenced property: ROSEMARY S HARBOUR MORTGAGE SOUTH OF TENNESSEE, INC.

<table>
<thead>
<tr>
<th>Property Address</th>
<th>Publication Dates</th>
<th>Borrower</th>
<th>Attorney</th>
</tr>
</thead>
<tbody>
<tr>
<td>1404 Choate Road, Chattanooga, 37412</td>
<td>2020-06-19; 2020-06-26; 2020-07-03</td>
<td>Arthur Clinton Quarles, III</td>
<td>Attorneys Greer, Swafford &amp; Adams</td>
</tr>
<tr>
<td>1226 Andrea Drive, Chattanooga, 37419</td>
<td>2020-06-19; 2020-06-26; 2020-07-03</td>
<td>Jamie S. Foster &amp; Ashley E. Foster</td>
<td>C/O Tennessee Foreclosure Dept,</td>
</tr>
<tr>
<td>1809 Jackson Square Dr, Hixson, 67343</td>
<td>2020-06-19; 2020-06-26; 2020-07-03</td>
<td>Daniel R. Butteck &amp; Sharon L. Butteck</td>
<td>C/O Tennessee Foreclosure Dept,</td>
</tr>
<tr>
<td>7527 Irongate Dr, Hixson, 37343</td>
<td>2020-06-12; 2020-06-19; 2020-06-26</td>
<td>Philip G Towry</td>
<td>Rubin Lublin TN, PLLC</td>
</tr>
<tr>
<td>1503 Wilco Blvd, Chattanooga, 37411</td>
<td>2020-06-26; 2020-07-03; 2020-07-10</td>
<td>Cloise B. Cox</td>
<td>Shapiro and Ingle, LLP</td>
</tr>
</tbody>
</table>

1 in 6 children face hunger.

There’s more than enough food in America for every child who struggles with hunger. Help get kids the food they need by supporting Feeding America, the nationwide network of food banks. Together, we can solve hunger™. Join us at FeedingAmerica.org
At 09:00 a.m. and 11:00 a.m., the State of Tennessee, Department of Children’s Services has filed a petition in Hamilton County Juvenile Court, to adjudicate its Petition for Temporary Custody and Ex Parte Order on behalf of the child, T.F., born on November 20, 2007.

A hearing in this case is set for August 15, 2020, at 9:00 a.m. Lindsey Reece and Tyrell Patton will present before the Court on that date to participate in an adjudicatory hearing where the Court will determine if the dependent is a child. The Juvenile Court Clerk’s Office is located at 1600 E. 3rd Street, Chattanooga, TN 37216.

If Lindsey Reece and Tyrell Patton do not come to the adjudicatory hearing, the state will ask the Court to proceed with the adjudicatory hearing in their absence. That means that the state will ask the Court to let a lawyer represent them. Lindsey Reece and Tyrell Patton present in Court.

Any person who believes the contents of the Department’s Petition for Temporary Legal Custody and Ex Parte Order will be governed by the Rules of Juvenile Procedure and T.C.A. §37-1-159. Lindsey Reece and Tyrell Patton will have ten (10) days, excluding non-judicial days, to file a response. Copies of all further orders and motions will be placed on notice that pursuant to O.C.G.A. 19-13-21, the copy will be mailed to the requester. The notice will be mailed to the last known address of the requester. If the child is in the physical custody of a relative or caregiver, the notice will be mailed to the last known address of the relative or caregiver.

If you have any questions concerning this case or the Juvenile Court Clerk’s Office, please call / Email for All! Contact our Classified Department or email bmoats@tnpress.com.
This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]

This 22 day of June, 2020.

Chattanooga, Tennessee, 37402

[OMITTED]
THERE'S A LITTLE SMOKEY IN ALL OF US.

9 out of 10 wildfires are caused by humans. Which means 9 out of 10 wildfires can be prevented. So if you see someone acting irresponsibly, step in and make a difference.

SmokeyBear.com
Bell named to board of Hamilton County WWTA

County Mayor Jim Coppinger has tapped local builders Jay Bell to serve on the board of the Hamilton County Water/Wastewater Treatment Authority. Bell replaces Mike Moon as the builder representative on the board.

Bell and his company have built more than 3,200 homes in 15 communities throughout Hamilton County, including Bell Development subdivisions in East Brainerd, Hixson, Lakesite, Ooltewah, Red Bank, Signal Mountain and Soddy Daisy.

Bell has also been an active member of the Homebuilders Association of Greater Chattanooga, serving as past president and a member of the board for more than 10 years. He also served as area vice president of the Homebuilders Association of Tennessee.

Bell is also a licensed real estate broker and licensed contractor.

The WWTA is responsible for the public sewer system throughout the unincorporated areas of Hamilton County and the surrounding municipalities of East Ridge, Lakesite, Lookout Mountain, Red Bank, Ridgeview, Signal Mountain and Soddy Daisy.

The WWTA regulates the expansion of sewers and ensures compliance with the provisions of the Clean Water act as well as other federal, state and local laws.

Founded in 1993 by the Hamilton County Commission, the WWTA is composed of over 500 miles of collection lines, 60 pump stations, 900 grinder pumps and two wastewater treatment facilities, and provides services for more than 30,000 customers.

Source: Hamilton County Water & Wastewater Treatment Authority

Your offer should be less of a hassle for the seller and the one that gets strong consideration. That doesn’t mean you should submit a below-market offer with no contingencies. Now is not the time to make a lowball offer. When you’re going up against more than one potential buyer, it’s the time to put your best foot forward on the initial offer.

This might be your one chance to convince the owner to sell their home to you, so it’s all the more important to submit your best possible purchase offer upfront.

If you can pay cash, chances are better the seller will accept your offer. Sellers appreciate all-cash offers as they usually mean a quick, streamlined purchase.

Financing issues, such as delays in mortgage approval or getting funds moved from the buyer’s bank account, are the primary causes of delays in the closing process. If a seller can avoid a lengthy or complicated process by choosing an all-cash buyer, there’s a good chance they will.

For most people, however, a cash offer isn’t possible, and they need to qualify for some variety of mortgage financing. If this is your situation, it’s a good idea to get pre-approved for a mortgage before you begin searching for a home.

With loan preapproval, you’ll be able to make a solid commitment to buy, and your offer will be more appealing to the seller.

The most important thing you can do to give yourself an advantage is hire a Realtor. In such a competitive market, buyers need every advantage they can get, and working with a Realtor to make the best purchase offer is a smart move.

Realtors have real insights and unparalleled knowledge of our local market and can help you navigate the complicated home buying process. We’re here to be your housing resource.

That’s Who We R.

Greater Chattanooga Realtors is The Voice of Real Estate in Greater Chattanooga. A regional organization with more than 2,000 members, Greater Chattanooga Realtors is one of 300 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors service Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. For more information, visit www.gear.net or call 423-698-8001.

Realtors have real insights and unparalleled knowledge of the local market and can help you navigate the complicated home buying process. We’re here to be your housing resource.

That’s Who We R.

Greater Chattanooga Realtors is The Voice of Real Estate in Greater Chattanooga. A regional organization with more than 2,000 members, Greater Chattanooga Realtors is one of 300 local boards and associations of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors service Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. For more information, visit www.gear.net or call 423-698-8001.
Was Grace Frank that person for you when you became licensed?

“Absolutely. I was able to go to her with any question I had. She was very experienced and knew what she was doing. I just watched and learned, like a kindergartner who watches a teacher combine letters to make sounds and then forms words.”

Talk about your departure from teaching and your first foray into real estate.

“As much as I counseled my kids, I never counseled myself. I was having anxiety attacks when my students went home for spring break or the summer. My husband, Austin Miller, said I needed to either take a year off or do something else. The only thing I had ever done besides teach was work as a real estate assistant. I was already working part-time for Grace, so I gave it a shot.

“I fell in love with it because it’s a different act of service. I went from educating kids to educating families about how to buy a home.

What are your areas of focus as a Realtor?”

“I love helping buyers through the process of building a home because it can get frustrating. I don’t know if you’re aware, but people can get very emotional about these big purchases. It’s a roller coaster, so I try to guide them through the process so they don’t become frustrated and yell at the builder.

“A lot of people try to build a home on their own because they think they’ll save money if they don’t use a Realtor, but they won’t. They’ll either go over budget or off their timeline. I’m there to make the process easier.

“First time homebuyers is my other niche. I love seeing people get what they have worked so hard for. I remember thinking I’d never be able to afford a house, but I was so tired of living in an apartment.

“I had a rat terrier that was the worst. He’d jet out the door and nip the neighbor kids if they got near him, so he had to have a house. Thankfully, someone said, “It’s possible.” I love being that person for someone else.

What sets you apart from other agents?

“I’m good at finding budget-friendly homes. I always ask my buyers, “What’s your budget?” and tell them we’re not going to go over what they can afford. I also make sure my buyers know how much they’ll be paying. And – knock on wood – none of my clients have gone into foreclosure in the six years I’ve been doing this.”

You said you always want to be learning. What are you learning about now?

“I’m expanding into commercial real estate with John Mitchum and Tim Coleman. They have a wealth of knowledge and have been amazing at slowing down, teaching me, and then prompting me to step up. I’ve enjoyed researching commercial real estate and broadening my network.”

Do you have time to relax?

“My husband and I love to travel. We traveled coast to coast while I was pregnant. I dipped the baby in both oceans and the gulf.

“I also love to read, both for business and pleasure. Right now, I’m reading “The Tattooist of Auschwitz” for a book club. I don’t always pick the books we read, but that allows me to grow because it might be something I never would have picked. I never would have picked “The Tattooist of Auschwitz” because I’m going to ball my eyes out.

“I also love exploring downtown. I love the city I live in.”

What’s next for you?

“I would like to bring on a partner. It’s been incredibly busy. I have been thankful that, even during the pandemic, my business has been booming. I’m even more thankful my mother is back to being able to help take care of Roman. Now I can give my work 110% again. I was giving only 100%, which does not work for me.”

How did you and your husband arrive at “Roman”?

“We chose it without thinking we’d ever have kids. We liked it! I also wanted him to have my maiden name. I really like “Boss.” So, we said if we ever had a boy – which was not going to happen – his name would be Roman Boss Miller. And surprise – we were pregnant! And then surprise – he’s a boy! So what else could his name be?”

Any parting words?

“Just, Buy or sell, Bev is your girl.”

Super crossword puzzle solution for this week:
5 SUVs recommended for cargo space, fuel economy

By Rex Tokeshi-Torres | Edmunds

Many people like SUVs because of the greater cargo space and a higher driving position they provide compared to a sedan. But one of the typical trade-offs is reduced fuel economy.

Lately, fuel prices haven’t been much of a deterrent to buyers. But the price of gas is on the upswing, with a 24-cent increase in the national average price of a gallon in the last month, a June report from the Energy Information Administration finds.

Since a vehicle purchase is a long-term investment, Edmunds experts have made some forward-thinking recommendations on five SUVs that offer roomy cargo areas and high fuel economy for their respective class sizes. We’ve limited our picks to models that cost less than $45,000.

Edmunds has also recommended a trim level for each SUV. The listed manufacturer’s suggested retail prices include destination fees.

**Toyota RAV4 Hybrid**

- EPA-estimated fuel economy: 40 combined (41 city/38 highway)
- Toyota is well versed in making hybrids, and the RAV4 Hybrid is an excellent example. Its cargo space, among the largest in the small SUV class, checks in at 37.5 (minimum) and 67.8 (maximum) cubic feet. This is just as much cargo space as the regular RAV4. The RAV4 Hybrid costs more than a comparable non-hybrid RAV4, but it’ll pay for itself in a few years with the gas savings.
- Edmunds also likes the RAV4 Hybrid’s smooth ride and easy-to-access five-passenger seating. The downsides are a grabby brake pedal that makes it hard to stop smoothly and a front passenger seat that can be uncomfortable on long drives.
- 2020 RAV4 XLE MSRP: $30,765

**Kia Seltos**

- EPA-estimated fuel economy: 31 combined (29 city/34 highway)
- Kia’s all-new Seltos follows the formula of its much larger sibling, the Telluride. It has distinctively styling, an upscale interior design and plenty of cargo space. The five-passenger Seltos is a lot smaller than the Telluride or even Kia’s Sportage SUV, but its 26.6 (minimum) and 62.8 (maximum) cubic feet of cargo room is among the most you’ll find in the extra-small SUV class.
- Kia is also known for having one of the best warranties in the business and giving you a lot of standard features for an appealing price. One drawback of the Seltos, however, is that it has a somewhat firm ride quality. 2021 Seltos EX MSRP: $26,410

**Subaru Outback**

- EPA-estimated fuel economy: 29 combined (26 city/33 highway)
- Subaru’s Outback is one of the brand’s bestselling vehicles, and the redesigned 2020 Outback is particularly intriguing. It has a comfortable interior that’s easy to see out of, strong off-road capability and very comfortable seating. For a five-passenger midsize SUV, cargo volume is ample with 32.5 (minimum) and 75.7 (maximum) cubic feet.
- One issue with the newest Outback is its optional 11.6-inch touch screen. It looks cool but buries a lot of functions and controls in complicated on-screen menus.
- 2020 Outback Premium MSRP: $29,905

**BMW X1**

- EPA-estimated fuel economy: 27 combined (24 city/33 highway)
- If you want an affordable luxury SUV that can also hold a lot of your stuff, BMW’s entry-level SUV, the X1, could be the vehicle for you. Its interior is roomy but passengers and offers 27.1 (minimum) and 58.7 (maximum) cubic feet of storage. The X1 also has a strong, responsive turbocharged engine and is fun to drive on twisty roads.
- Other highlights include high-quality interior materials and plenty of standard safety and technology features. On the downside, the X1 is that it is not particularly quiet on the highway. 2020 xDrive28i MSRP: $36,195

**2020 Subaru Outback**

**2020 Toyota RAV4**

**2020 Kia Seltos**

**2020 BMW X1**

**2020 Buick Enclave**

- EPA-estimated fuel economy: 31 combined (29 city/34 highway)
- The Buick Enclave is related to another big General Motors SUV: the Chevrolet Traverse. Both provide a huge amount of cargo space for a three-row SUV, with the Enclave checking in at 23.6 (minimum) and 97.6 (maximum) cubic feet. You also get a very smooth ride, comfortable seating for adults in all three rows, and easy maneuverability at parking lot speeds.
- The Enclave is a little nicer on the inside than the Traverse, though the materials and design aren’t as rich as what you’d get from a luxury-branded SUV.
- 2020 Enclave Essence MSRP: $43,690

**Edmunds says**

Having a fuel-efficient SUV that can carry a lot of cargo – whether supplies, furniture, luggage or recreation equipment – makes it easy on the wallet and easy on your mind when trying to load it up.

This story was provided to The Associated Press by the automotive website Edmunds. Rex Tokeshi-Torres is a vehicle testing technician at Edmunds. Twitter: @trackwrex.