Firms fighting against racism

Baker Donelson, 200+ others form Law Firm Antiracism Alliance.

By David Laprad

Attorney Mack Lundy was on the phone with a LexisNexis research representative when he heard a concerning noise outside his home. Cracking the window blinds in his office, he saw his 6-year-old daughter and 3-year-old son playing in the street. After muting the call, Lundy did what many parents would do. “I opened the window and screamed at them to get out of the street,” he says, laughing in hindsight.

Litigation lawyer Susie Lodico sees Lundy’s story and raises him a boy on a dirt bike. She was on the phone with an associate from her firm when she saw...

50 YEARS AGO

What was going on in Chattanooga in 1970?

Saturday, August 22 to Friday, August 28:

The sudden resignation of Chattanooga School Superintendent Jack Lawrie has renewed citizen interest in obtaining a local educator, someone presently in the system, to take the office instead of bringing in someone from the outside. According to Education Commissioner Dean Petersen’s office, numerous calls have come in urging selection of a local educator for Lawrie’s post.

The Hamilton County School Board voted Friday to obligate itself for $22,000 to reimburse Central High School for money spent on the school’s new athletic complex. The Central High Boosters Club asked the board for money to complete the stadium, now two-thirds complete. The club has collected and spent or will spend more than $40,000 for the stadium.

The University of Tennessee at Chattanooga awarded 132 bachelor’s or master’s degrees in the Aug. 22 graduation ceremonies. The speaker was Dr. Jack W. Williams, UT vice president for academic affairs.

Wanda Chubbs, daughter of Ralph Chubbs, Popular Street, and a 1970 graduate of Chattanooga High School, was chosen “Miss Chattanooga” at the Jaycees-sponsored contest Saturday night at the Tivoli Theater.

More than 500,000 used bottles and jars have been repurchased

Tales from new normal of working from home

Attorneys’ woes are a reflection of what many of us are going through

By David Laprad

Attorney Mack Lundy was on the phone with a LexisNexis research representative when he heard a concerning noise outside his home. Cracking the window blinds in his office, he saw his 6-year-old daughter and 3-year-old son playing in the street.

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Baker Donelson joins Antiracism Alliance

Baker Donelson has joined the Law Firm Antiracism Alliance. This recently formed coalition of more than 200 law firms is focused on utilizing private bar resources to assist legal services organizations in furthering their missions to dismantle barriers to opportunity in communities of color.

“A member of the legal profession, we are positioned to play not just an active but a leading role in bringing an end to the structural and systemic racism in our legal system,” says Mark Baugh, chair of Baker Donelson’s Diversity Committee.

“Events of the last few months have laid bare the numerous long-standing inequities and challenges that continue to face Black Americans and other people of color in our country,” says Baugh.

In response to a national call to support Black lives and advance race equity, the Shriver Center’s Racial Justice Institute formed a partnership with the Association of Pro Bono Counsel to launch the LFAA.

The LFAA’s stated purpose is to “leverage the resources of the private bar in partnership with legal services organizations to amplify the voices of communities and individuals oppressed by racism, to better use the law as a vehicle for change that benefits communities of color and to promote racial equity in the law.”

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“Being a part of the LFAA is just one of the ways in which Baker Donelson has committed to effecting change in our communities and to

Chambliss Bahner & Stophel adds pair of associates, paralegals

Chambliss, Bahner & Stophel has added new members to support its services in the areas of dispute resolution, business, commercial lending, estate planning, financial transactions, labor and employment, mergers and acquisitions, and real estate.

Josh Crowfoot and Kathleen Siciliano join the firm as associate attorneys, while Brenda Binder and Kim Chrisco will serve as paralegals.

Crowfoot is an associate attorney in Chambliss’ real estate group and works on a variety of transactions for clients in the construction, food and beverage, and hospitality industries.

He provides counsel to institutional and individual investors, landlords and tenants throughout the Southeast. His experience includes representing clients in the purchase, sale, financing and development of brand hotels, negotiating and drafting commercial leases, and advising investors on laws and regulations in multiple markets.

Crowfoot frequently speaks and writes on real estate and market trends.

He also is a Fellow of the American Bar Foundation. Within the American Bar Association, he serves as chair of the Young Lawyer’s Network, vice chair of the retail leasing committee, vice chair of the purchase and sale committee, and vice chair of senior housing and assisted living.

Crowfoot graduated cum laude from Charleston School of Law and earned a Master of Laws in real property development from the University of Miami. His undergraduate degree is from Dartmouth College.

Chattanooga native Siciliano joins Chambliss’ labor and employment section as an associate attorney. She provides day-to-day counsel to employers of all sizes on a variety of matters, including employment agreements, handbooks and other employment policies, medical leave and disability, and discipline and termination.

Siciliano also defends Chambliss clients against administrative charges and in employment-related litigation.

She works with clients in a number of industries, including in automotive, chemical, food and beverage, manufacturing, municipal and government, and transportation and logistics.

Siciliano is a graduate of James Madison University and the University of Tennessee College of Law. She serves as a board member for the Girls Preparatory School Alumnae Council.

In her role as paralegal, Binder will assist the Chambliss team with the formation, planning, financial transactions, labor and discipline and termination.
her 6-year-old son, Henry, circling the house faster than he was allowed.

Without muttering the call, Lodico did what many parents would do. “I opened the window and yelled at him to slow down,” she recalls, also laughing at her memory.

Business attorney John Templeton, however, produces the winning hand with his story of a time his 2-year-old son crashed a conference call with several colleagues.

“My kids had been away with my wife, and when my son saw me through the window, he came bursting in to tell me about something. When I tried to quiet him down, he lost it,” Templeton remembers. “I missed two minutes of people talking to me. There was no calming him down or explaining I was on a call.

Each of these attorneys with Patrick, Beard, Schulman & Jacoway found themselves caught between the opposing forces of family and work after the coronavirus pandemic reared its disruptive head earlier this year and sent them home. This was no staycation, however, but work in the midst of unusual circumstances. While lawyers often toil at home at night, Lundy and others at Patrick Beard no longer had the luxury of being in the office during the day—not because the firm said they weren’t allowed to but because their young children were home.

When schools and day cares in Hamilton County closed in March, Lundy began practicing full-time from home, as her wife, Laura Lundy, the director of finance at the Tennessee Aquarium, had to attend to pressing matters at her office.

He soon found himself juggling a pressing appellate practice with supervising his daughter’s homework and entertaining his son. “I became Trillum’s part-time substitute teacher while I was Forrester’s dad and a full-time attorney,” he says, sounding exhausted at the memory. “It reinforced how big of a job it is to take care of children.”

By comparison, one might think Lodico has had it easy, as she’s worked from the office throughout most of the pandemic. “I worked from home for two or three weeks, but I found myself having to come in for one reason or another, so I finally decided to just work in the office,” she says.

Lodico says her husband has a demanding job as a financial planner, so they hired a nanny to watch their children over the summer. However, now that school is beginning again, Lodico and her husband face a fresh set of challenges.

“It’s been hard to figure out how Hamilton County Schools is handling the new school year because I don’t think Hamilton County Schools knows how it’s handling the new school year,” Lodico explains. “Right now, kids are doing two days on and three days off, or vice versa, and there are remote learning obligations.”

Lodico says the patchwork schedule has made arranging for child care difficult.

“I’ve spent an inordinate amount of time on the phone with our sitter and a grandmother, and then interviewing another sitter because the first sitter is in school. This has created a hodgepodge of child care for our kids, which is less than ideal.”

Of the three Patrick Beard attorneys with war stories of caring for children while elbow-deep in work, perhaps Templeton has had it the easiest.

With his wife working part-time from home, he’s been free to come and go as he pleases.

“My wife has borne the brunt of this,” he confesses. “My life has been more normal than hers because I’ve been able to work full time, whether it’s in the office, where I’ve spent most of my time, or at home, where I’ve generally been able to quarantine myself from the screaming children.

“Still, it’s been an adjustment. Working with a 2- and a 1-year-old within earshot is not easy.”

Patrick Beard litigator Ellie Hill has circumstances similar to Templeton’s, as her husband is a teacher at the school their daughters attend. So, when the girls were sent home, so was he, freeing Hill to work from the office.

But Hill says no matter where an attorney sets up shop, he or she is having to deal with a number of nuisances the pandemic has forced on legal practitioners, not the least of which is the tedious nature of conducting motions, hearings and mediations online.

But, Hill says, the courts and her firm have found ways to continue to function and serve the public.

“I want to brag on our management team because we were talking about coronavirus long before a lot of people were,” Hill says. “Our IT team had everybody ready to work at home before it became necessary, and we had procedures and policies in place for where people would spend their time.

“That helped our firm throughout this transition and allowed our staff to feel at peace with coming here.”

Lodico echoes Hill’s praise for how Patrick Beard responded to the pandemic, suggesting that a firm’s willingness to work with its attorneys is crucial to them being able to continue to practice effectively.

“We’re blessed with a family-friendly atmosphere at this firm,” she says. “One of our founding partners, Gary Patrick, has been adamant about us having a play room for our kids. So, those of us who are trying to balance family and work have that option, which makes me feel good about having my children here.”

“The nature of what I do makes it hard to anticipate what a workday is going to consist of, and the kids are a wild card,” Lundy adds. “But the firm has been great about acknowledging the severity of what’s happening and its impact on everyone’s lives, especially those with small children.”

Attorney Lance Pope, who does civil litigation and criminal defense work at
Why taking Social Security early costs too much

Starting Social Security early typically means getting a smaller benefit for the rest of your life. The penalty is steep: Someone who applies this year at age 62 would see their monthly benefit check reduced by nearly 30%.

Many Americans have little choice but to accept the diminished payments. Even before the pandemic, about half of retirees said they quit working earlier than they’d planned, often due to job loss or health issues.

Some have even retirement savings to delay claiming Social Security, but many don’t. And now, with unemployment approaching Depression-era levels, claiming early may be the best of bad options for older people who can’t find a job.

But the penalty for early filing, and the bonus for delaying your application, are based on old formulas that don’t reflect gains in life expectancy, says economist Alicia Munnell, director of the Center for Retirement Research at Boston College.

The result is a system that unfairly penalizes early filers, unjustly benefits late filers and hurts lower-income people the most.

“Low-income people disproportionately collect benefits at 62, and their benefits are cut too much, and high-income people disproportionately delay claiming till 70, and their benefits are increased too much,” Munnell says. “So you penalize the low-income and you benefit the high-income.”

Solution becomes problem

Originally, Social Security had one retirement age: 65. In 1956, Congress authorized a reduced benefit for women to encourage them to retire at the same age as their typically older husbands. The reduced benefit option was extended to men in 1961.

The amount of the reduction was meant to be “actuarially neutral,” so that the cost to Social Security would be the same whether those with average life expectancies claimed the smaller check earlier or the larger check later.

As life expectancies rose, though, early filers wound up living with the penalty for longer. In 1956, a 65-year-old woman had an average life expectancy of 16.9 years. Today, it’s 21.6 years, Munnell says.

Instead of being actuarially neutral, in other words, the current system results in early filers with average life expectancies getting less.

On top of that, Social Security offers a bonus for those who can afford to wait. A 1% delayed retirement credit was introduced in 1972, and the amount was increased over the years to the current 8%.

So each year you put off claiming Social Security past your full retirement age adds 8% to your payment. Full retirement age varies according to birth year and is 67 for people born in 1960 or later.

Let’s say your full retirement age is 67 and your benefit, if started then, would be $1,000 a month. Starting at 62 would shrink the benefit to $700, while waiting until 70 to begin would boost the amount to $1,240.

The longer you live, the more you can benefit from a delayed filing – and the higher your income, the longer you’re likely to live. In fact, most of the gains in life expectancy in recent years have accrued to higher-income people.

Between 2001 and 2014, for example, life expectancy rose by more than two years for men and nearly three years for women with incomes in the top 5%, according to a study for the Social Security Administration. During the same period, life expectancies for those in the bottom 5% of incomes rose a little less than four months for men and about two weeks for women.

A better system

To restore actuarial fairness, the penalty for early filing should be lower, Munnell says. Someone who retires at 62 instead of 67 should get 22.5% less, rather than 30%. Similarly, the bonus for waiting should be reduced to just below 7% per year.

“The way it’s set up now, people will get 124% of their full benefit if they wait till 70 and they really should only get 120%,” Munnell says.

Obviously, Social Security has bigger problems. Once its trust fund is depleted, as projected in 15 years or so, the system will be able to pay only 79% of promised benefits in 2035. That proportion is estimated to drop to 73% by 2094.

When Congress finally gets around to fixing the system, Munnell says, it should consider making the payouts fairer.

“Think there’ll be some grand bargain on Social Security at some point because I don’t think anybody’s really going to allow benefits to be cut 25%,” Munnell says. “This (actuarial fairness) probably should be put on the agenda.”

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lizweston.
Tennesseans receive Amerigroup support

Amerigroup and its Foundation are donating $125,000 to nonprofit organizations in Tennessee to support ongoing COVID-19 efforts. The funding is part of the Foundation’s $50 million commitment for COVID-19 response and recovery efforts to help areas of greatest need, including Tennessee nonprofit organizations on the front lines of the pandemic, who have mobilized in response to the crises impacting the local community.

Amerigroup and its Foundation provided funding to the following organizations in the state:

- Boys & Girls Clubs across West, Middle and East Tennessee, $50,000 to support access to food and digital and e-learning content
- Feeding America, $30,000 for local food banks across the state to increase access to fresh produce. Amerigroup Foundation, as a Leadership Partner, also has committed $1 million to Feeding America nationwide to address food insecurity and accessibility.
- Nashville Food Project, $20,000 to help address food insecurity for underserved and at-risk youth and seniors in the local community
- From Your Father in Nashville, $10,000 to support at-risk single mothers with the provision of food and basic needs, acknowledging the importance of removing a variety of social barriers for this population
- Literacy Mid-South in Memphis, $10,000 to address learning gaps for students, providing quality virtual learning and educational materials
- Girls, Inc. in Oak Ridge, $5,000 to provide increased food access and e-learning content for young girls, promoting healthy lifestyles and positive self-esteem during these uncertain times
- “Through the COVID-19 pandemic, we are learning new and creative ways to deliver our mission while keeping you fed, nourished, and on track to a great future. None of which would be possible without partners like Amerigroup,” says Eric Higgins, CEO of Boys & Girls Club of Middle Tennessee.
- “Amerigroup has come alongside us, hand in hand, to ensure the needs of our youth are met through increased safety measures, food distribution and technology supporting e-learning. We are tremendously grateful for their commitment and support to our young people.”
- “The devastation caused by the pandemic has left millions of American households without adequate resources to put sufficient food on their tables," says Ten Sloan, development director, Nashville Food Project. “And while the pandemic is not the cause of this inequity, it has certainly exacerbated it. That’s why we’re grateful to Amerigroup and its Foundation for stepping in with funding for our mission. It will help us grow, cook and share nourishing meals in the community by helping cover supply costs and fuel for our trucks as well as support for various garden efforts that provide families with the resources they need to thrive.”
- Amerigroup and its Foundation have partnered with dozens of Tennessee nonprofit organizations to support emergency response, food access, personal protective equipment supplies, education, cancer support and virtual youth programming. Since the beginning of the year, Amerigroup Foundation has committed over $450,000 in community value to support Tennessee communities.
- “Through these uncertain times, Amerigroup and its Foundation are committed to helping our local communities that have been impacted by COVID-19,” says Robert Garnett, plan president, Amerigroup Tennessee. “We understand the immense pressure that is currently being put on our local partners and the importance of their mission to serve our communities. It’s through these strategic partnerships and programs, that we can positively impact our members and local communities in addressing the social drivers that often serve as barriers to health. These efforts are part of Amerigroup’s continued response to COVID-19 for members, local community organizations, health care workers and front-line responders.”
- “At a time when much of our social interaction has gone virtual, I’m thankful for the work Girls, Inc. does to engage with and empower girls in the Oak Ridge community,” says Lt. Gov Randy McNally (R-Oak Ridge).

Patrick Beard, goes as far as saying having children at the office has helped to loosen up the serious-minded climate at the firm. “Some of the things we discuss are very intense and heavy. We were having a meeting yesterday, and Henry was in the room being a good, and he laughed at a video he was watching,” Pope, who does civil litigation and criminal defense work at Patrick Beard, says. “It lightened the mood and gave us an opportunity to step back and realize we’re all in the same place and doing the best we can.”

Lodico agrees, adding her clients have been more understanding, as well. “Before COVID, I would have been beside myself if my kids had interrupted something, but everybody has been sympathetic.”

Templeton has even found that the pandemic has made some clients and attorneys more understanding, as well. “Before the pandemic, the firm just invested considerable money and manpower in its first move in 30 years. When the firm took up residence on the second floor of the Market Court building in 1990 (just after owner Bob Corker renovated the former Sears building), it consisted of five attorneys.

It now includes 17 lawyers and a pair of associates. “We were landlocked and crawling all over each other,” says Steve Jacoway, a partner in the firm. “When we moved to the third floor in June, we more than doubled our space.”

So, pandemic or no pandemic, Patrick Beard has a spanning new office and wants to use it. And that’s fine with Lodico, who’s looking forward to things returning to normal.

“Working with kids at home is always hard, and so much of what happens in the courtroom and during a deposition involves reading and interacting with people,” she notes. “You can do it on Zoom, but it’s not the same experience. I prefer to be in the room with the person I’m cross-examining or putting on the stand.”

“I think a lot of businesses will change how they operate based on what’s happened during COVID, but I don’t see the legal profession ever going remote.”

> LAwYERS >> Page 8

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Get the most from your 401(k)

You won’t see any greeting cards celebrating it, and it’s not likely to be on your calendar, but in just a few weeks, National 401(k) Day will be observed. And this type of recognition might be warranted, too, because 401(k) plans have become key building blocks for a big part of people’s lives—a comfortable retirement. Are you making the most of your 401(k)?

Of course, during the past few months, you may have had mixed feelings about your 401(k). After all, at the beginning of the coronavirus, when the financial markets tumbled, the value of your account probably fell significantly, although it has likely regained some ground since the initial drop.

Nonetheless, the recent market volatility and its short-term effects on your 401(k) should not unduly influence your decisions about this important retirement account. After all, a 401(k) is truly a long-term vehicle, in every sense—you contribute to it for decades while you’re working, and you can draw on it, along with other sources of income, for decades during your retirement. Consequently, you’ll want to consistently review your account to ensure it is working hard for you.

Here are a few suggestions:

Get the match. At a minimum, put enough into your 401(k) to earn your employer’s matching contribution, if one is offered. While employers can set their own rules, a typical match is 50% of what you put in, up to 6% of your salary. So, if you don’t contribute the amount needed to earn the match, you are essentially “leaving money on the table.” (Be aware, though, that some employers have temporarily suspended matching contributions in response to the economic slowdown during the pandemic.)

Give yourself regular “raises.” Every time your salary goes up, increase your annual contributions. Most people typically don’t come anywhere near hitting the maximum annual 401(k) contribution limit (which, in 2020, is $19,500, or $26,000 for those 50 or older), and you might not, either, but try to put in as much as you can afford. Not only will you be building tax-deferred resources for retirement, but you’ll be giving yourself a big tax break, because the more you contribute each year, the lower your taxable income (unless you have a Roth 401(k), in which case your contributions aren’t deductible, but your earnings can grow tax-free).

Invest for growth. Because your 401(k) is designed to help fund your retirement, which could last 20 years or more, you’ll want to build the biggest account possible. That means you’ll need to include investments designed to provide growth within your 401(k), subject to your personal risk tolerance.

Be careful about loans. You can take out loans from your 401(k), but it’s not always a good move. You’ll have to pay yourself back, and if you leave your job, either voluntarily or involuntarily, the repayment may be due at an inconvenient time. (However, as part of the CARES economic stimulus act, many 401(k) loan repayments are being suspended for up to one year.) Furthermore, by taking out money from your account, even temporarily, you can slow its overall growth potential. So, you may want to look for other sources of income before tapping into your 401(k).

National 401(k) Day is just that—a day. But by taking the appropriate steps, you can help ensure your own 401(k) gives you many years’ worth of benefits.

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Contact Stan at Stan.Russell@edwardjones.com.
No matter how much skill goes into preparing food, the reaction of those who eat it boils down to preference. Case in point: The taco.

You might be a native El Salvadoran who owns a restaurant in Chattanooga and prepretes tacos like mother did in the old country. (I’m thinking of you, Concha Latin Food.) But no matter how much love you pour into your homemade tortillas and fresh-grilled steak, someone is going to wish they were eating at Taco Bell instead.

That might be inconceivable to you foodies out there, but it’s true. It’s also why the results of contests to declare the best of any food — including tacos — should be taken with a grain of salt.

Still, the virtual version of La Paz Chattanooga’s annual Taquiza Taco Tour, which serves as both a taco contest and a fundraising event for the organization, piqued my interest. While I have my favorite local tacos (namely, the Taconooga with steak at Taconooga in downtown Chattanooga and the fish tacos at El Cactus in Fort Oglethorpe), I’m always on the hunt for something new to try. The Taquiza Taco Tour, which ran July 27-Aug. 2, was an ideal platform for learning about local eateries, as a heaping plateful of restaurants joined the fray. These included (deep breath): Cheese Dip Mexican Grill; Congo Latin Food; El Anca de Noe; El Mesón Hilton Place; El Rey Restaurante & Taqueria; Guacamole; Las Morellanas; Los Potros East Ridge; Los Potros Oakleaf; Meixville Downtown; Meixville Northshore; Mexela Cocina & Cantina Molcajete Mexican Restaurant; Politas Mexican Food; San Marcos Restaurant; Super Carnicería Loa No. 6; Super Carnicería Loa No. 7; Super Carnicería Loa No. 11; Taconooga; Taco Town; Tacos y Tortas Don Beto; Taquería Jalisco; and Restaurante y Tienda El Gallo.

Unless you’re a taco lover unlike any I have met, you probably just read a few names that were new to you. That was probably true of everyone who cast a vote in the taco tour, as well.

Usually, the Taquiza Taco Tour is held in a single location, and members of the public are able to try out as many tacos as they can hold and then vote for their favorite. (I’m convinced tacos are one of the few foods that shrink on their way down, as I seem to be able to eat what would appear to be my weight in them in a single sitting.) La Paz then crowns the taco with the most votes The Golden Taco.

However, in light of COVID-19 and to ensure safety, individuals participated independently this year by following a printed tour guide of more than 20 taquerias and Latino-owned restaurants throughout the city. They then voted for their personal favorite online.

It was a good way to tackle this year’s preference, and I don’t like pico.)

As I walked to my table, I took stock of what the server had stuffed within the folds of those tortillas. In addition to moist pulled chicken (not dry chunks, like I have seen at wrap chains), the ingredients included rice, black beans, thick chunks of grilled onions and peppers, cheese and sour cream.

You might be thinking these are stock ingredients for many varieties of taco. And you would be right. But Cheese Dip Mexican Grill prepares each of the fresh ingredients well, and when combined, they make a delicious and satisfying taco.

Did Cheese Dip Mexican Grill’s chicken taco supplant either of my personal favorites? Nope. But since opinions about food boil down to preference, 662 people can’t be wrong, so if you try this year’s Golden Taco, it just might take the top spot on your list of favorites.

To try one, two or three (or to attempt to eat your weight in them), visit Cheese Dip Mexican Grill at 3643 Hixson Pike. While you’re there, congratulate owner and Rocío Chavez, who graciously invites everyone to try all of the entries.

“I feel blessed and thankful to have received this recognition this year,” Chavez said after winning. “And I would like to invite everyone to visit every one of the participating businesses, all of which are all struggling during this time.”

Cheese Dip Mexican Grill proves as good as its name

By David Laprad

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Cheese Dip Mexican Grill's chicken taco is Chattanooga's best taco, according to a majority of the people who participated in La Paz's annual Taquiza Taco Tour.

After choosing flour tortillas, which the girl behind the counter placed on a grill, I said yes to everything the server suggested except the rice. (I know this also will be inconceivable to you foodies out there, but like I said, food boils down to

Photo by David Laprad | Hamilton County Herald

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Curriculum in Motion selects local teacher to participate in renowned dance institute

The Curriculum in Motion Institute has selected Jessica Laliberte Bowman, a Chattanooga choreographer and Hamilton County Schools teacher, to join a yearlong professional development program for choreographers at Jacob’s Pillow. Bowman will be joining 20 other participants from cities across the U.S. and around the world.

Motivated by a desire to create new dances with young artists, Bowman co-developed the Student Choreography Project at Chattanooga Center for Creative Arts, where she is on the dance faculty.

Time magazine has recognized Jacob’s Pillow as a “hub and mecca of dancing,” while The New York Times calls it “the dance center of the nation.” Jacob’s Pillow is a national historic landmark, a recipient of the National Medal of Arts and home to America’s longest-running international dance festival.

“I cannot wait to deepen my practice, broaden my skills and share what I learn with my students and community,” Bowman says.

Curriculum in Motion examines and explores how choreographers are essential artistic, civic and community partners in a COVID-19 world. It supports the work of dance makers in K-12 classrooms, in a COVID-19 world. It supports the artistic, civic and community partners explores how choreographers are essential

Bowman holds a bachelor’s degree in dance from Columbia College Chicago and has spent 15 years collaborating with community organizations. The last five years of her career have focused on teaching dance standards through interdisciplinary arts and literacy, writing curriculum and presenting her work at conferences for artists and educators.

Bowman served on the board of directors for the Tennessee Association of Dance for a decade and most recently sat on the Arts Advisory Focus Group for the Tennessee Department of Education’s reopening guidelines for Arts Education. She will travel to Jacob’s Pillow in Becket, Massachusetts, next July to present her Capstone Project.

Source: Hamilton County Schools

BELIEVE BASH to celebrate ‘Under the Big Top’ in 2021

Plans are underway for Erlanger Health System Foundation’s annual Believe Bash, scheduled for April 17 at the Chattanooga Convention Center.

Proceeds from next year’s gala will benefit Children’s Hospital at Erlanger.

The 2021 event co-chairs are Dr. Bryan Johnson, Candy Johnson, Mary Kilbride and Bill Kilbride. The event theme will be “Under the Big Top.”

“Through this event, we will celebrate our big wins and ask others to invest in the future as we work to supplement health care necessities that might not otherwise be available to the public,” Candy Johnson says.

Activities for the evening will include red carpet festivities, cocktail and dinner hours, a live auction and live entertainment, to be announced at a later date.

Proceeds from this year’s Believe Bash are designated for the new Pediatric Outpatient MRI and Procedure Center at Children’s Hospital at Erlanger’s Kennedy Outpatient Center. The new service will allow children and adolescents to receive MRI scans and minor procedures in a space designed for them.

Opened in December 2018, the Kennedy Outpatient Center is a 90,000-square-foot facility built with children in mind. It houses areas designed to be fun and reduce stress and anxiety while providing treatment.

Sponsorship opportunities are available now for Believe Bash 2021. Email foundationevents@erlanger.org or call the foundation office at 423-778-6278 to learn more.

Source: Erlanger Health System Foundation

That will suit attorney Jeremy Cothern, who does a variety of work at Patrick Beard, just fine, as he’s looking forward to being back in the trenches with his colleagues. But he’ll miss the extra time he’s been able to spend with his three children.

“We’ve spent more time together taking walks and doing other outdoor activities, since the things they normally do haven’t been available or have been less safe,” he says. “I’ve enjoyed that.”

That said, Cothern points out that the pandemic has been hard on children, too, and while his children have enjoyed the extra ‘‘dad time, their lack of interaction with their peers was taxing them.

“When we started doing isolated play dates, you could see how it lifted their spirits,” Cothern says. “It underscored for me how important interactions are for children.”

Assuming life someday returns to something resembling what it looked like before the pandemic, Lodico says she’ll miss babysitting stuffed animals for her 4-year-old daughter during the rare days when she works at home, and Lundy says he might even pine for the sprawl of Legos that extends from his laptop across his dining room table. But he’ll be glad to be back at the firm.

“I haven’t worn a suit since March. That will be a change. But spending my days with a 4- and a 6-year-old has probably altered my mind in ways I don’t care to admit, and it will be nice to have adult company.”

Source: Erlanger Health System Foundation
Real Estate

Fixes for summertime property woes

Warm weather can offer many ways to make us smile. Even with COVID-19, most people have been able to safely enjoy some socially distanced activities. But summertime also brings its own challenges when it comes to managing your property. Here are some tips to help make these last few days of summer as welcoming as possible.

Pesky bugs

We all know storing food properly inside our home goes a long way toward getting rid of insects, but what about the outdoors? It might be a good idea to hire a professional exterminator to help with repeated indoor pests, but one benefit of warmer weather is there are many yard plants savvy homeowners can use to keep away unwanted guests. Mint, lavender, basil and citronella grass are just a few of the natural alternatives to making expensive utility bills

Although we hope to get more time outside, COVID-19 is still making many of us spend more time indoors than we have been, which can lead to higher energy bills.

Consider investing in a programmable thermostat. These handy devices can be attached to your smartphone and will keep costs down throughout the year.

Don’t you love the idea of taking a road trip this winter and returning to a cozy house?

A gross, brown lawn

In a recent article for National Association of Realtors’ HouseLogic, Nancy Mann Jackson shared great insight into summer lawncare. It might be a good idea to hire a professional exterminator to help with repeat indoor pests, but one benefit of warmer weather is there are many yard plants savvy homeowners can use to keep away unwanted guests. Mint, lavender, basil and citronella grass are just a few of the natural alternatives to making

Experts in the field of summertime lawncare say the secret to a green, weed-free lawn is mowing properly. Cutting grass too short can cause damage to the plant’s base and make it susceptible to disease. Cutting too long can shade the grass, making it difficult for the plant to grow. Mow when the grass is dry to avoid making a mess and to limit the growth of mildew.

Spray for weeds

Weeds are another common problem during the summer months. To keep your lawn looking its best, consider using a pre-emergent weed killer before you plant your grass. You can also use a post-emergent herbicide to kill weeds that are already growing. Keep in mind that these chemicals can also harm your grass, so it’s important to read the label carefully and follow the instructions.

Protect your home from pests

As summer winds down, it’s important to protect your home from pests. Mosquitoes and other insects can be a nuisance, especially if you have a pool or other water feature. To keep them at bay, consider using natural pest control methods such as releasing ladybugs or planting marigolds. You can also use traps and repellents to get rid of pests.

As the weather cools down, enjoy your summer lawn with pride.

By David Laprad

Tackles transition to real estate with same drive as on golf course

When Joan Rose became serious about playing golf 17 years ago, she went all in. For years, she’d played casually with her husband to keep him company when they were on vacation, but when they moved to The Champion’s Club at Hampton Creek in Ooltewah, she decided it was time to kick things up a notch. After Rose took lessons, she and the greens outside her front door became inseparable. At her peak, she was playing three to four times a week, including evenings, during the week and on weekends.

“I became addicted,” she smiles. Rose poured the same level of commitment into representing homebuyers and sellers when she became a Realtor in 2016. And she did better than par for the course: In 2017, Rose received the Rising Star award at Coldwell Banker Pryor Realty for delivering the most production of all the new agents.

Joan Rose is an award-winning associate with Coldwell Banker Pryor Realty. She became a Realtor in 2016 after marketing malls and banks for more than three decades. To see family, but as Rose enjoyed the ocean and the support of good people in her life, she wrestled with what she would do next.

Then came the day she picked herself up, dusted herself off, looked in a mirror and asked, “What do you want to do?” At first, Rose focused on securing another marketing job, but she was unable to find a position that not only stoked a fire inside her but also paid what she was accustomed to making, she admits. With no tantalizing opportunities at hand, Rose resolved to join the ranks of the self-employed. “I decided to do my own thing so I would never have to worry about losing my job again,” she says. At some point during this transition, Rose met Peggy Pryor, the broker and owner of Pryor Realty. Like Pryor had done with many of the other individuals now working for her, she suggested Rose become a Realtor.

It took Rose time to warm up to the idea, but the more she thought about it, the more she liked it. “I thought, ‘OK, but if I do this, I’m going to do it right,’” she remembers. “And then I jumped in with both feet.” As Rose became comfortable with her role, the transition took shape.

By David Laprad

August 21-27, 2020

BRANDI PEARL THOMPSON

PRESIDENT, GCR

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By David Laprad
Talk the talk

Contractor terms you must know when remodeling

If construction terms like “punch list” and “draw” sound unfamiliar, you’re not alone. Most homeowners are not aware of the different terms remodelers and builders use in working a project.

To help you have a smooth remodeling experience, here’s a glossary of some of the common terms used by builders and remodelers:

- **Allowance:** A specific dollar amount allocated by a contractor for specified items in a contract for which the brand, model number, color, size or other details are not yet known.
- **Bid:** A proposal to work for a certain amount of money, based on plans and specifications for the project.
- **Change Order:** A written authorization to the contractor to make a change or addition to the work described in the original contract. The change order should reflect any changes in cost.

- **Draw:** A detailed payment schedule for a construction project. A designated payment is “drawn” from the total project budget to pay for services completed to date.

- **Subcontractor:** A person or company hired directly by the contractor to perform specialized work at the job site, like a plumber or electrician, and is sometimes referred to as a trade contractor.

- **Vendor:** A supplier of materials or services for the construction project.

Greater Chattanooga Realtors gives funds to Habitat for Humanity

Greater Chattanooga Realtor’s Northwest Georgia Council obtained a $1,500 grant from Georgia Realtors to help with the local impact of COVID-19. The council is providing the money to Habitat for Humanity for Walker and Cartoosa counties in Georgia.

Carol Seal, CEO for Greater Chattanooga Realtors, expects these funds to Habitat for Humanity Greater Chattanooga Realtors gives funds to.” Seal says. “The ability to provide assistance to these individuals is imperative to keep them in their homes, where they can remain safe. “Home ownership is difficult for many to achieve, and once they have achieved it, it’s important they don’t lose this honor due to circumstances beyond our control. Our association is a proud supporter of Habitat For Humanity.”

Information about the Northwest Georgia Council can be found at www.gcar.net.

Source: Greater Chattanooga Realtors

RE/MAX Real Estate Center agent Vickie Dycus has received the RE/MAX Hall of Fame Award, which honors agents who have earned more than $1 million in commission during their careers with the company.

Twenty-two percent of all active RE/MAX agents have earned this award since its inception.

“Vickie’s tireless dedication to serving her clients, consumers and our community has allowed her to achieve this high honor,” says Joanna Jackson, owner and broker of RE/MAX Real Estate Center’s LaFayette office. “We’re proud that Vickie is a member of our team.”

Dycus has been serving her community as a RE/MAX agent for more than 20 years and has experience working with both sellers and buyers in all price ranges.

She has earned the company’s Executive and 100 Percent Club honors numerous times.

In addition, Dycus supports her local schools as a mentor to children and has volunteered for various projects with Cartoosa Habitat.

Source: RE/MAX Real Estate Center

RE/MAX agent Vickie Dycus earns Hall of Fame Award

And much like she did with golf and real estate, Rose has gone all-in as she’s returned a portion of what she says the community has generously given her.

A board member of Junior Achievement of Chattanooga for the past 12 years, Rose chaired two recent auctions that raised more than $114,000 for local educational programs. In addition, she teaches a Junior Achievement personal finance course at Ooltewah High School each spring.

Rose is also a board member of the Ooltewah-Collegedale Chamber of Commerce, where she served as treasurer for two years and now serves on the Small Business of the Year awards committee.

For the past 12 years, Rose has applied the leadership skills she learned as a marketing professional to organizing the annual Blessing of the Animals at St. Francis of Assisi Episcopal Church. Rose says more than 250 people and their four-legged friends attend the festival every October.

A member of St. Francis, Rose also served as a vestry member from 2016-2019.

After spearheading her church’s annual outreach, Rose grabs a red kettle and a bell and hits the streets to gather donations for the Salvation Army. She also helps with the organization’s fundraisers.

The recent devastation the tornado visited upon the Chattanooga community in April also spurred Rose to action.

Source: RE/MAX Real Estate Center

>> GCR PRESIDENT From page 9

>> ROSE From page 9

>> ROSE From page 9
Newsmakers

Smartbank names new VP, regional administrator

SmartBank has hired Fabiola Ortiz as vice president, regional branch administrator in Chattanooga. Ortiz will join the bank’s branch administration team and oversee Smartbank locations in Chattanooga, Cleveland, Tullahoma and Murfreesboro.

Prior to joining SmartBank, Ortiz worked for the Tennessee Valley Federal Credit Union as both a regional operations director and branch manager in Chattanooga.

Ortiz graduated from Bethel University with a Bachelor of Science in business administration and management and is pursuing her MBA in organizational behavior.

She is a member of the Leadership Chattanooga Class of 2020, Habitat for Humanity of Greater Chattanooga Area board of directors, and previously received the Latino Leadership Award.

Ortiz has volunteered with La Paz Chattanooga, National Coalition of 100 Black Women, 100 Black Men of Bradley County, Cleveland Middle School and Bradley Central High School.

Roddy Webb Watson

Leadership Tennessee picks four from Chattanooga

Leadership Tennessee has selected 38 individuals from rural and urban communities across Tennessee to participate in Class VIII, including five persons from the Chattanooga area.

Keekee Mathis, supplier diversity manager with Volkswagen Group of America (not pictured), David Roddy, chief of the Chattanooga Police Department, Marie Webb, senior vice president of human resources at EPB, Andrea Willis, senior vice president and chief medical officer of BlueCross BlueShield of Tennessee, and Sen. Bo Watson will spend the next year engaging in nonpartisan dialogue on issues of statewide importance.

Each year, Leadership Tennessee chooses a new class of members who represent each geographic region of the state as well as a variety of professional industries. The goal is to bring together leaders with diverse backgrounds, perspectives and experiences to ensure members can learn from each other, build new relationships and foster productive discourse.

To accommodate travel and group size restrictions across the state, Leadership Tennessee Class VIII will convene in January and complete the program with an accelerated but comprehensive schedule.

Harris appointed to Tennessee Board of Nursing

Gov. Bill Lee has appointed Martina Harris, Chattanooga State’s assistant dean of nursing and Allied Health and Registered Nursing Program director, to the Tennessee Board of Nursing. As one of 11 board members, Harris will serve a four-year term and represent Tennessee’s 3rd Congressional District.

Harris brings more than 27 years of varied nursing experience to the board, including 16 years in higher education. She has been with Chattanooga State since 2013.

Board member responsibilities focus on licensure, education and practice. The board grants licenses to licensed practical nurses, registered nurses and advanced practice nurses who meet the requirements of the statutes and rules.

In 2018, Tennessee reported over 147,000 actively licensed nurses.

Austin Hatcher adds Bowling as coordinator

Payton Bowling has joined the Austin Hatcher Foundation for Pediatric Cancer as the organization’s new front desk coordinator. Bowling is a 2009 graduate of The University of Alabama and has a history of working in customer care and administrative roles. She is responsible for welcoming and greets guests, supporting clinical and administrative functions, including scheduling appointments for the foundation’s offices in Chattanooga, Dalton and Knoxville, and updating patient charts.

From page 10

Moved to contribute in any way she could, she wound up working for the YMCA food pantry and delivering meals to affected residents aboard the Salvation Army’s canteen truck.

Tireless in her efforts, Rose is also a member of the Community Partnerships Committee at Greater Chattanooga Realtors.

“I get more out of doing these things than I give," she says, "I feel like we’re responsible as Realtors to be involved in our community.”

A Chattanoogan-area resident since 1994, Rose is not too far removed from her roots in Mount Airy, North Carolina, where she grew up at the foot of the Blue Ridge Mountains.

Known for being Andy Griffith’s hometown and the inspiration for his classic television show, Mount Airy provided Rose with a rural upbringing she misses to this day. "My mom still lives in the house in which we grew up," she says. "She has 125 acres, and there’s not another house in sight.”

After graduating from Appalachian State University with a communications and marketing degree, Rose went to work in the advertising department at The Watauga Democrat in Boone, North Carolina.

While there, Rose discovered she had a talent for selling ideas. She also learned she was not destined to be a writer after penning a piece about horseback riding in the city.

“I talked the publisher into letting me pen an article about renting a horse and going on a trail ride,” she says as a smile crosses her face. “I took a few buddies with me and then came back and wrote my story.”

Rose’s publisher had two issues with the piece, the first of which were the photographs of the horses’ rumps. “She explained that I should have taken pictures of the front of the horses,” she laughs.

The second problem was related to the article’s lead. “My horse’s name was The Reverend, and I started the story with, ‘As I mounted The Reverend…”

Although the newspaper published the article – with the opening intact – Rose dropped the notion of writing for a living and accepted a position marketing a shopping mall in Spartanburg, North Carolina, for CBL Properties.

This move sparked Rose’s marketing career, which took her to several different states and towns as she marketed malls first for CBL and later for a second company. She then shifted to applying her skills on behalf of banks after she and her husband moved to Chataanooga.

Rose was working as the senior vice president of marketing at First Volunteer Bank when she received the news that triggered the beginning of her career change. Although that was a hard blow, Rose says she’s come to terms with it and loves her new job.

“I can’t think of anything I’d rather be doing,” she raves. “I’ve met wonderful people and made many friends.

“Serving as someone’s Realtor is more than a business relationship; you get to know each other. I tell my clients, ‘Whether you want to be or not, we’re now friends.’

Although Rose says she’s proud to represent her buyers and sellers, when people ask her what she’s doing, she doesn’t say she sells real estate. Instead, she tells them she’s a matchmaker.

“I match people and homes. If you have a house to sell, I have to find the right buyer, and if you want to buy a house, I have to find a place you can call home.”

Given everything Rose does, it’s not surprising that she spends less time golfing. But she still swings her clubs whenever she can.

“Golf is my getaway. It’s quiet and green and the birds are chirping,” she says.

“Walking away from my phone for four hours is a treat.”

It also comes as no surprise that, even in those rarer moments, Rose still goes all-in every time she plays. It’s who she is and what she does.
Foreclosure Notices
Hamilton County

NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Debt of Trust dated September 1, 2009, and the Debt of Trust of even date securing the same, recorded May 30, 2010, in Book GG 5650, at Page 435, in Office of the Register of Deeds for Hamilton County, Tennessee, executed by Sadye Wilson, certain property therein described to PRLAP, being more particularly described as follows:

DISTRICT OF HAMILTON COUNTY, TENNESSEE, being more particularly described as follows: BEGINNING at a point on the Eastern right of said road line, 50 feet south of the Southern Right of Way of Waver Street; thence Southwesterly along said Eastern right of way for 266 feet to an iron pin; thence Northwesterly along the Southern Right of Way of Waver Street for 90 degrees with the preceding course of 75 feet to an iron pin; thence Westerly along a line parallel to the Southern Right of Way of Waver Street for 180 feet to the point of beginning, as shown on a plat of record in Plat Book 18, Page 57, in the Register’s Office for Hamilton County, Tennessee, no book or page number being hereof in this notice.

This property is sold with the express understanding that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.C., having been duly appointed and authorized by virtue of the power, duty, and authority vested and imposed upon said Successor Trustee will, on September 14, 2020, at 10:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale certain real property herein 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, to the highest bidder or pre-approved entity that may be available; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or political subdivision, or any political subdivision of the United States, if any; any liens, due, assessments, encumbrances, defaults, adverse claims and other matters that may be of record or which the successor trustee, including its duly appointed agent, by virtue of the power, duty, and authority vested and imposed upon said Successor Trustee, may hereafter assert under said Successor Trustee, OR PARTICULAR USE OR PURPOSE. The title to the property is sold without any representations or warranties, expressed or implied, relating to title, marketability, or utility of the property. This sale may be rescinded at the Successor Trustee’s option, in the event of any discrepancy between this street address and the legal description of the property, the legal description herein shall control.

August 3, 2020
Sadye Wilson
Secretary Trustee

NOTICE OF SUBSTITUTE TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Debt of Trust dated August 3, 2020, in Book GG 7026, at Page 622, in Office of the Register of Deeds for Hamilton County, Tennessee, executed by Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority and vested and imposed upon said Substitute Trustee will, on September 17, 2020, at 10:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale all to pass 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, to wit: ALL THAT CERTAIN PARCEL/LOT OF LAND IN HAMILTON COUNTY, STATE OF TENNESSEE, DESCRIBED AS FOLLOWS: TO W/T; LAND IN HAMILTON COUNTY, TENNESSEE, BEING DESCRIBED AS FOLLOWS, TO-BET, BEGINNING ON THE EASTERN LINE OF O’ GRADY ROAD 200 FEET NORTHWARDLY ALONG THE NORTHERN LINE OF SAID TRACT, TO THE END OF THE NORTHERN LINE OF SAID TRACT; THENCE WESTWARDLY PARALLEL WITH THE NORTHERN LINE OF SAID TRACT, 200 FEET, TO THE EASTERN LINE OF SAID TRACT; THENCE EASTWARDLY PARALLEL WITH THE EASTERN LINE OF SAID GRADY ROAD, 100 FEET TO THE END OF THE NORTHERN LINE OF SAID TRACT; THENCE WESTWARDLY ALONG THE NORTHERN LINE OF SAID TRACT, 250 FEET TO THE POINT OF BEGINNING.

W& A No. 30512
Dated August 5, 2020
Wilson & Associates, P.L.C., as Substitute Trustee. The Property is sold with the express understanding that the sale will be postponed for a period of two weeks. In such situations, notices will be mailed to interested parties of record.

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The highest and best bidder for cash or certified funds, at 9:00 a.m. September 22, appointed agent, by virtue of the power, duty, and authority vested and imposed upon the undersigned, Clear Recon LLC, the undersigned, to enforce said security interest; and having assigned to Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Trust, the party entitled as substitute Trustee. The Property is sold at public outcry to the highest and best bidder for cash or certified funds only, the following described property situated in Hamilton County, Tennessee, to wit:

ALL THAT CERTAIN LOT OR PARCEL OF LAND, more particularly described in Book 326, Page 117, Real Estate Records of Hamilton County, Tennessee, to wit:

The land referred to herein below is situated in the County of Hamilton, State of Tennessee, and is described as follows:

LAND REFERED TO IN THIS COMMITMENT IS DESCRIBED AS THAT CERTAIN PROPERTY SITUATED IN CHATTANOOGA IN PARCEL 8706 REBA ROSE ROYER FIED ON SAID PLAT.

The Property is sold at public outcry to the highest and best bidder for cash or certified funds only, at 9:00 a.m. September 22, appointed agent, by virtue of the power, duty, and authority vested and imposed upon the undersigned, Clear Recon LLC, the undersigned, to enforce said security interest; and having assigned to Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Trust, the party entitled as substitute Trustee. The Property is sold at public outcry to the highest and best bidder for cash or certified funds only, the following described property situated in Hamilton County, Tennessee, to wit:

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This 27th day of July 2020.

Larry L. Henry  
Circuit Court Clerk  
J. Wheeler, D.C.  
Deputy Clerk

For Plaintiff:  
RICHARD BRENT TEEGER  
Aug. 14, 21, 28, 30  
2021  
Cpr21250

Non-Resident Notice  
State of Tennessee, County of Hamilton  
Docket No. 20D947  
DIVISION I  
KIMARA TISKOLDE  
VS  
SENG LEONG NG  
It is appearing from allegations in Plaintiff's Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, that the ordinary process of law cannot be served upon SENG LEONG NG.  
This 27th day of July 2020.

NON-RESIDENT NOTICE  
State of Tennessee, County of Hamilton  
Docket No. 20D947  
DIVISION I  
JESSICA SAWYER  
It is appearing from allegations in Plaintiff's Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, that the ordinary process of law cannot be served upon JESSICA SAWYER.  
This 27th day of July 2020.

NON-RESIDENT NOTICE  
State of Tennessee, County of Hamilton  
Docket No. 20D947  
DIVISION I  
ROBIN RUSSELL MCLEOD  
It is appearing from allegations in Plaintiff's Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, that the ordinary process of law cannot be served upon ROBIN RUSSELL MCLEOD.  
This 27th day of July 2020.

This 13th day of August 2020.

Larry L. Henry  
Circuit Court Clerk  
J. Wheeler, D.C.  
Deputy Clerk

For Plaintiff:  
RICHARD BRENT TEEGER  
Aug. 21, 28, 30  
2020  
Cpr21270

Non-Resident Notice  
State of Tennessee, County of Hamilton  
Docket No. 20D947  
DIVISION I  
ANGELA COLLEEN LARKINS  
It is appearing from allegations in Plaintiff's Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, that the ordinary process of law cannot be served upon ANGELA COLLEEN LARKINS.  
This 13th day of August 2020.

For Plaintiff:  
ANGELA COLLEEN LARKINS  
Aug. 21, 28, 30  
2020  
Cpr21272

Non-Resident Notice  
State of Tennessee, County of Hamilton  
Docket No. 20D947  
DIVISION I  
HEATHER JANELLE SANTAGO  
It is appearing from allegations in Plaintiff's Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, that the ordinary process of law cannot be served upon HEATHER JANELLE SANTAGO.  
This 13th day of August 2020.

For Plaintiff:  
HEATHER JANELLE SANTAGO  
Aug. 21, 28, 30  
2020  
Cpr21273

This 13th day of August 2020.

Larry L. Henry  
Circuit Court Clerk  
J. Wheeler, D.C.  
Deputy Clerk

For Plaintiff:  
RICHARD BRENT TEEGER  
Aug. 21, 28, 30  
2020  
Cpr21274

Non-Resident Notice  
State of Tennessee, County of Hamilton  
Docket No. 20D947  
DIVISION II  
HEATHER JANELLE SANTAGO  
It is appearing from allegations in Plaintiff's Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, that the ordinary process of law cannot be served upon HEATHER JANELLE SANTAGO.  
This 13th day of August 2020.

For Plaintiff:  
HEATHER JANELLE SANTAGO  
Aug. 21, 28, 30  
2020  
Cpr21275

Non-Resident Notice  
STATE OF SOUTH CAROLINA  
Circuit Court Case No. 19-01928-03316  
COUNTY OF YORK  
SUMMONS  
IN THE MATTER OF Clathy Williams, Jr.  
The person or organization to whom this process is directed  
Besides:  
Personal Representative/Personification To: Clathy Williams, Jr., 2485 Hewlett Avenue, Aiken, South Carolina 29803  
If you are HEREBY SUMMONED and required to appear at the time and place specified in the complaint, you are hereby noted to appear at the time, place and date specified in the complaint, you are hereby noted to appear at the time, place and date specified in the complaint.

For Plaintiff:  
Clathy Williams, Jr.  
Aug. 21, 28, 30  
2020  
Cpr21276

Non-Resident Notice  
STATE OF SOUTH CAROLINA  
Circuit Court Case No. 19-01928-03316  
COUNTY OF YORK  
SUMMONS  
IN THE MATTER OF Clathy Williams, Jr.  
The person or organization to whom this process is directed  
Besides:  
Personal Representative/Personification To: Clathy Williams, Jr., 2485 Hewlett Avenue, Aiken, South Carolina 29803  
If you are HEREBY SUMMONED and required to appear at the time and place specified in the complaint, you are hereby noted to appear at the time, place and date specified in the complaint.

For Plaintiff:  
Clathy Williams, Jr.  
Aug. 21, 28, 30  
2020  
Cpr21276
‘Bee Fearless’ is a honey for young entrepreneurs

Sometimes, a thousand ideas buzz around in your head. You’re creative and like to come up with fun ideas. That might make you famous someday, and it might make you rich. And in “Bee Fearless” by Mikaila Ulmer, you’ll see how that’s possible now, even though you’re still a kid.

Mikaila Ulmer was stung by a bee when she was just 4 years old. It happened again a few days later. She cried, of course, because it hurt, but her parents encouraged her to learn why those things happened. She discovered bees are in serious trouble and became fierce about helping them.

At around that same time, Ulmer saw a flyer for the Acton Children’s Business Fair that was being held near her Austin, Texas, home. She told her mother that she wanted to be in the fair and, because it was five months away, she had plenty of time to decide what she wanted to sell.

Children in Austin then were participating in a citywide Lemonade Day to learn about business, and Ulmer saw an opportunity. She’d sell lemonade and to help the bees by sweetening the lemonade with honey.

She made several early mistakes but decided that was OK. There is so much to learn about running a business, but the two most important things are that it should be fun and make a difference.

Children in Austin then were participating in a citywide Lemonade Day to learn about business, and Ulmer saw an opportunity. She’d sell lemonade and to help the bees by sweetening the lemonade with honey.

She made several early mistakes but decided that was OK. There is so much to learn about running a business, but the two most important things are that it should be fun and make a difference.

After that, there are three steps to actually starting your business:
1. Identify a problem that you or someone else has
2. Do your homework on the problem and a solution
3. Make sure you’re really passionate about the product.

Then, once you’ve found your wings and you’re ready to fly, remember these three words:
• Give (because it’s rewarding)
• Save (because it’s good for your future)
• Spend (to reward yourself).

If you are an adult, you might be asking yourself why you would ever want to read a children’s book like “Bee Fearless.” In truth, the reasons are many.

Being an entrepreneur isn’t just for grown-ups, and this book allows you to mindfully be a mentor to a child with ideas. Mentorship is something that author, entrepreneur and Shark Tank dealmaker Mikaila Ulmer advocates, and she urges readers to seek wisdom if they don’t know or understand something, which is great advice for any age.

For the adult entrepreneur, this book could also serve as a business primer because its child-friendly simplicity doesn’t diminish a reader. And if you’re hoping your child might follow parental footsteps into the family business, there are plenty of inspirational early lessons available here.

Be aware that though Ulmer was just 4 years old when she was stung by a bee and bitten by the entrepreneurial bug, this book is really best for 10- to 16-year-olds and grown-ups who want something different.

Look for “Bee Fearless,” because missing it might kinda sting.

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

“Bee Fearless: Dream Like a Kid” by Mikaila Ulmer
2020, G.P. Putnam
$17.99
240 pages

Might also help grown-ups

**Super Crossword**

**LEAVING L.A.**

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**DOWN**

| 1     | Surname     |
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| 3     | Knight      |
| 4     | Go to      |
| 5     | Two        |
| 6     | Jesus      |
| 7     | Sale       |
| 8     | Son        |
| 9     | Brother    |
| 10    | God        |
| 11    | God        |
| 12    | Jesus      |
| 13    | God        |
| 14    | Jesus      |
| 15    | God        |
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| 17    | God        |
| 18    | God        |

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By Travis Langness | Edmunds

Many Americans are wary of flying because of the COVID-19 pandemic. Driving is one alternative to minimize your exposure to large crowds and still get an opportunity to see some sights this summer. You can also reduce your social contact on a road trip by driving a vehicle with an exceptionally long range.

A typical gasoline-powered vehicle can make it about 300-400 miles before needing to stop for gas. Edmunds’ experts have evaluated four vehicles with significantly greater-than-average EPA-estimated ranges. Each vehicle represents a specific category: truck, SUV, sedan and electric vehicle.

The EPA calculates range by multiplying a vehicle’s combined mpg estimate – it’s a mix of both city and highway driving – with its gas tank capacity. A vehicle that gets 20 mpg highway alone makes it a great road-trip vehicle for families.

Here’s how to get your exposure to large crowds and still see some sights this summer. You can also reduce your social contact on a road trip by driving a vehicle with an exceptionally long range. Here’s how to get there.

**Truck: 2020 Ram 1500**

The Ram 1500 is the king of range when equipped with near-wheel drive and two optional features: the turbodiesel V6 and 33-gallon fuel tank.

The EPA estimates a maximum range of 598 miles between fill-ups based on the Ram 1500 diesel’s standard fuel tank. That range balloons to 858 miles with the optional 33-gallon fuel tank.

Edmunds’ testing of the Ram 1500 and its diesel engine suggests that the EPA’s estimates are conservative. It’s likely you’ll be able to go 900 miles or more on a single tank. The Ram also has impressive technology features, class-leading towing capability and a smooth highway ride.

**Sedan: 2020 Hyundai Sonata Hybrid**

The redesigned Hyundai Sonata Hybrid is a spacious and stylish midsize sedan. Its high fuel economy and big fuel tank also allow it to go quite far on a single fill-up.

The mid- and upper-trim levels, the SEL and the Limited, boast an impressive range of 620 miles. The base Blue trim goes even farther – 686 miles. The Blue trim lacks some of the Sonata’s nicer features, however.

Hyundai also offers the Ioniq hybrid. It’s a smaller hatchback that offers a potential range of 690 miles. But we prefer the Sonata for its extra space and comfort, which is key for a long journey.

**SUV: 2020 Ford Expedition Max**

The Ford Expedition Max is a large, three-row SUV that has seating for eight passengers and cargo space galore. That alone makes it a great road-trip vehicle for families.

As a bonus, it also comes with a massive 30-gallon fuel tank. Stick to highway driving and you should easily be able to clear 600 miles before needed to refuel.

If the Expedition Max is too big for your needs, you might also consider looking at the new 2020 Ford Escape plug-in hybrid. This small SUV has an estimated 530 miles on just one tank, which is an impressive feat for such a small vehicle.

**Electric Vehicle: 2020 Tesla Model S**

The Tesla Model S is one of the quickest-accelerating cars you can buy. And in its Long Range Plus form, it can provide you with the longest EPA-estimated range for an electric vehicle: 402 miles with a fully charged battery. That’s nearly double the estimate for most other EVs.

Access to Tesla’s nationwide Supercharger network is another advantage. These proprietary fast chargers make up the most populous charging network in the United States. Twenty to 30 minutes is all you need to recharge the Model S battery enough to continue on your journey. The Model S navigation system will even guide you to the next Supercharger station in advance.

The EPA estimates efficiency: 29 kWh/100 miles or 117 mpg equivalent combined (121 city/112 highway)

**Top picks for those who don’t want to stop for gas**

There are plenty of beautiful and interesting destinations within reach, especially if you own a vehicle with a particularly long range. Here’s how to get there.

If the Expedition Max is too big for your needs, you might also consider looking at the new 2020 Ford Escape plug-in hybrid. This small SUV has an estimated 530 miles on just one tank, which is an impressive feat for such a small vehicle.

EPA-estimated range: 570 miles
Starting price for this range: $37,530 (including destination)

If the Expedition Max is too big for your needs, you might also consider looking at the new 2020 Ford Escape plug-in hybrid. This small SUV has an estimated 530 miles on just one tank, which is an impressive feat for such a small vehicle.

EPA-estimated range: 570 miles
Starting price for this range: $37,530 (including destination)