By David Laprad

As the owner of Mad Priest Coffee Roasters, Michael Rice has taken the art of making a superior cup of coffee and paired it with a Walter White level of science.

From his not-so-secret lab on Wilcox Boulevard, where Mad Priest Coffee Roasters just launched a drive-thru espresso bar, Rice combines a fanatically curated selection of beans with a German-built Probat coffee roaster to produce what he says he believes is the best possible cup of coffee his business can make.

It's a holy quest that has taken Rice across the U.S. to learn at the feet of those who have been roasting coffee for decades and earned him a nod from Food & Wine magazine as runner-up of the best coffee in Tennessee.

"I could have figured my own way of doing things, but I wanted to get in front of the best of the best and ask, 'What are your secrets? How do you do this? How do you do that?'"

As the Specialty Coffee Association certified roaster (Chattanooga's only one, he says), Rice has also spent countless hours roasting and "cupping" (tasting) batches of coffee. Or, as he puts it,

‘I can’t say why theirs isn’t as good, but I can say why ours is better’

Mad Priest’s relentless quest for the perfect cup of coffee

Mad Priest Coffee Roasters’ new drive-thru espresso bar at 3399 Wilcox Blvd. has been in the works since before COVID-19, and has arrived as social distancing mandates in Hamilton County have been extended into October.

Photograph provided

Mad Priest Coffee Roasters' new drive-thru espresso bar at 3399 Wilcox Blvd. has been in the works since before COVID-19, and has arrived as social distancing mandates in Hamilton County have been extended into October.
Anthony relishes role with Diversity Task Force

By David Laprad

When the Tennessee Bar Association announced the names of the attorneys that would serve on its newly established Diversity Task Force, one lawyer from Chattanooga was among the 19 jurists from across the state: Husch Blackwell’s Ariel Anthony.

Anthony first noticed the racial disparity in the legal profession as a student at the University of Memphis Cecil C. Humphreys School of Law, where she was one of only 11 minority students in a class of 115 aspiring lawyers.

Anthony’s introduction to Husch Blackwell came through her 1L internship. While working with the in-house counsel at International Paper in Memphis, she sat in on a Husch Blackwell pitch for the company’s legal business. She was impressed and applied to do an internship with the firm the following summer.

Husch Blackwell not only picked Anthony for the internship, the firm eventually offered her a job as well. Anthony, who’s based in the firm’s Chattanooga office and focuses on commercial litigation and private client matters, came through her BS and JD programs.

Anthony became a Husch Blackwell’s Diversity Committee member in 2011, and in 2012, the firm’s Nashville office hosted a DLI lunch, which Anthony attended as a TBA and YLD member. She also learned about the diversity program at Husch Blackwell through the TBA’s Diversity Task Force.

Anthony was selected for the Diversity Leadership Institute program. The TBA Young Lawyers Division created the program. DLI is designed to help students develop skills to succeed as a law student and attorney, empower students to contribute more to the legal community, match students to mentors in a variety of practice areas and build relationships among students of diverse backgrounds.

Through DLI, I was able to meet TBA and TBA YLD board members and develop a better understanding of what the TBA does. After moving to Chattanooga to work at Husch Blackwell, I continued to be involved with the TBA YLD as a member of the diversity committee. After serving on the committee for one year, I moved up to chair and leader of the DLI program.

What are the goals of the TBA’s Diversity Task Force?

The TBA created the Diversity Task Force to address diversity, inclusion and equity in Tennessee’s legal community. Under the leadership of Nashville lawyer and TBA Chief Diversity Officer Mary Beard, the task force will review current and future diversity initiatives within the bar association, opportunities for statewide collaboration and the creation of strategic objectives.

The specific goals of the task force are to develop and support the implementation of relevant TBA policies and procedures under four overarching pillars: Recruitment, retention, investment and advancement of the diverse individuals in the bar association and the various communities it serves. The task force will establish four committees for each pillar, and the members of the task force will be assigned to no more than two committees.

What will your participation involve?

I’ll be helping to evaluate the current legal climate and the TBA’s policies and practices related to diversity and inclusion, providing feedback on the diversity initiatives of affiliated entities, institutions and government agencies, and making recommendations to the TBA board of governors of immediate and long-term strategies, programming and collaborative efforts to increase diversity within the state bar as well as the legal community at large.

When you embarked on your law career, did you face any challenges with being hired?

There were challenges, especially with the competitiveness of the hiring process. Often, there were more people applying in summer with firms than there were jobs. As a law student, you often aren’t aware of your “challenges,” you were just told yes or no and given little feedback. A lot of the hiring process is connections. Whether that is knowing someone at the employer or simply having something in common with the person interviewing you.

For minorities, it’s often hard to make that connection within a 20-minute interview. During the hiring process, people...
Baker Donelson named to Working Mother’s 2020 list of ‘Best Law Firms for Women’

Working Mother has named Baker Donelson to its 13th annual “Best Law Firms for Women” list. This is the fourth consecutive year Working Mother has included the firm in the list, which recognizes firms that utilize best practices in recruiting, retaining, promoting and developing women lawyers.

“Baker Donelson is honored to once again be recognized for our continuous efforts to build and enhance a culture of support that allows women to succeed, including our Women to Equity training, mentoring and accountability program,” says Christy Tosh Crider, chair of Baker Donelson’s Women’s Initiative and chair of the firm’s health care litigation group. “We’ve seen tremendous results and are fortunate to have a leadership team dedicated to the advancement of women and are proud to be included in a list with other law firms who share the same goal.”

The 2020 Working Mother “Best Law Firms for Women” list highlights law firms that averaged 25% women among new equity partners, compared with 20% five years ago.

“Multicultural women make up 14% of equity partners, compared with 11% five years ago.

These firms additionally offer more extended parental leave benefits and encourage more lawyers to work remotely and use flexible hours.

Baker Donelson has implemented numerous initiatives designed to create an environment where female attorneys thrive, including an industry-leading parental leave policy, a firmwide mentoring program for female associates, and a program that awards business development grants to women attorneys and a training program designed to help women attorneys achieve equity shareholder status.

“Law firms on this year’s list were better prepared to respond to the effects of the pandemic because of their continued support of flexible and remote work for working parents and caregivers, says Subha Barry, president of Working Mother Media. “We’re proud to recognize their resilience and steadfast commitment to supporting gender equality.”

Source: Baker Donelson

To what degree does the legal profession discriminate minorities?

To your understanding, are most law firms committed to hiring minorities? What can Chattanooga law firms do?

I have heard stories about the hiring process from many friends. There have been comments about hair, dress or nail color. The definition of what’s “professional” often does not line up with certain cultures. In the Black community, natural hairstyles like afros and dreadlocks have been seen as unprofessional. This could be a hinderance during the hiring process, even though the hair is worn in its natural state.

I also think the “good fit” approach could hinder the hiring process. Having a different perspective or outlook might not come across as a “good fit” during a 20-minute interview, but over the long run, if you give that person a chance, you might find they are a “good fit” and have value to add.

To your understanding, are most law firms open to diversity and hiring minorities?

I believe most law firms are open to diversity, but because there isn’t a law school in Chattanooga, there isn’t a direct pipeline of attorneys to Chattanooga.

To what degree does the legal profession still lack diversity?

A 2019 study of over 1,000 offices of major law firms in the U.S. found that, in 2018, women comprised 35.41% of the attorneys at those firms. That same survey found that 16.1% of attorneys at those firms were racially or ethnically diverse, 8.08% were racially or ethnically diverse women, 2.86% were LGBTQ attorneys and 0.53% were attorneys with disabilities.

The survey also found that in 2018, 23.36% of firm partners were women, 9.13% were racially or ethnically diverse and 3.19% were racially or ethnically diverse women.

Hiring a Black person or minority is not the end of a law firm’s search for diversity. After an attorney is hired, what else needs to occur?

Retention is a huge issue. Diversity and inclusion seem to have become buzzwords. But real inclusion is when someone feels they have a voice and are heard. Diversity seems to focus solely on the number of diverse people, not whether they are thriving in the environment.

Retention is an issue because firms can become super focused on the number of diverse attorneys and not on creating an environment in which minorities can thrive, so they leave.

If minorities are not plugged in with mentors and sponsors, they’ll often not have the support they need to last due to a lack of exited or why next forward at the firm. Also, if the leadership of a firm is not diverse, diverse attorneys will often not see a path for them to obtain a leadership position.

What challenges do you believe law firms and the legal profession at large face in becoming more diverse? For example, one Chattanooga firm recently mentioned having difficulty even finding a Black attorney to recruit.

Chattanooga is different in that there’s no law school in the city. We’re competing with Knoxville, Nashville and Atlanta for talent. Often, people go to cities where they live or know people.

As we increase the diversity attorney population in Chattanooga, it will draw more diverse attorneys in the area.

Besides waiting for the local population to become more diverse, how can Chattanooga law firms overcome these challenges?

The Chattanooga Legal Diversity Consortium, a consortium of law firms, companies and local government agencies, is working to improve diversity in the city’s legal community. The CLDC created the CLDC Minority Clerkship Program, a competitive summer program for rising second-year law students

How can the legal community and broader community help the legal profession to overcome these challenges?

Pipeline programs such as the Chattanooga Leadership and Law Academy help to increase the awareness of the legal profession and also show that Chattanooga has diverse attorneys. If we can show students at a young age the different aspects of a legal career, they could become interested and return home to start their legal career.

The legal community in Chattanooga is very welcoming. If you want to get involved, there are plenty of opportunities. Showing that to students before they go to college helps shifts their view of the city and might encourage them to come back to practice law in Chattanooga. Retaining home grown talent is essential.
Chattanooga State receives more than $700,000 in coronavirus relief funds

Chattanooga State Community College is the recent recipient of a $738,525 Tennessee Coronavirus Relief Fund Grant awarded through the Tennessee Higher Education Commission to help defray the expenses of delivering instructional support to students at the main campus, as well as at the Dayton and Kimball sites.

Chattanooga State found that more than 1,100 students, including 71% from the credit side and 29% from the Tennessee College of Applied Technology at Chattanooga State, did not have adequate technology equipment to complete their spring courses.

The college loaned devices to students for the spring and summer terms and will continue to loan devices to students through the fall.

U.S. Census Bureau Quick Facts 2018 reports 20% of the households in the counties Chattanooga State serves do not have a computer and 30% do not have broadband internet. For the distressed counties in the service area, the percentage of households without an internet connection is almost 40%.

The $738,525 grant will support the technology needs of students and of online class delivery this fall. Purchases supported by this grant include computers, monitors, laptops, computer backpacks and 100 internet hotspots.

In addition, the grant will outfit 30 labs and classrooms across the main campus and at instructional sites in Kimball and Dayton with BlendFlex Learning equipment, which will allow students to attend class remotely.

Involving more than 55 classes, services will also include academic advising, financial aid sessions, academic success coaching, as well as interventions and teacher meetings.

Additional benefits will allow the community to be linked with Chattanooga State’s main campus in order to see and hear guest speakers, authors and scholars’ presentations.

In total, approximately 3,100 students will benefit from distance learning courses, says Chattanooga State in a news release.

Source: Chattanooga State Community College

Greater Chattanooga Realtors, Home Builders Association, other partners support extension of mask mandate

The Chattanooga Area Chamber of Commerce, the Chattanooga Tourism Co., Associated General Contractors of East Tennessee, the Home Builders Association of Greater Chattanooga, Greater Chattanooga Realtors and the Chattanooga Regional Manufacturers Association support extending the Hamilton County mask mandate, they say, so the Chattanooga community can continue doing business and serving voters safely while lowering the risk of COVID-19 exposure.

“The more safely our members can do business and serve our community, the shorter their path to economic recovery,” says Christy Gillenwater, president and CEO of the Chattanooga Chamber. “Data is showing that areas with mask mandates see less transmission than those without.”

“For visitors and the community members with whom they interact, the mask mandate increases safety,” says Barry White, CEO of the Chattanooga Tourism Co. “It also supports our local economy and our community’s tourism and hospitality jobs, as data from destination analysts shows us the vast majority of visitors want to travel to destinations that have a mask mandate in place.”

“We believe Mayor Coppinger’s intention is to have the best interest of the community at heart by extending the mask mandate,” says Leslie Gowen, executive director of Associated General Contractors of East Tennessee. “AGC East Tennessee stands behind initiatives that keep the construction industry working while protecting the health and welfare of our workforce.”

“The extension of the mask mandate further supports the commitment manufacturers have to safety, as the industry continues to prioritize safe workplaces throughout this challenging time,” says Megan King, president and CEO of the Chattanooga Regional Manufacturers Association.

“The Home Builders Association of Greater Chattanooga’s Government Affairs Committee voted unanimously to support Mayor Coppinger’s decision to extend the mask mandate,” says Doug Fisher, executive officer of the Home Builders Association of Greater Chattanooga. “We view this order not as the government telling us what to do but rather as a method to keep our economy moving forward.”

Christy Auld, commercial services and government affairs director for Greater Chattanooga Realtors, says, “Greater Chattanooga Realtors continues to provide guidance and tools to conduct business while practicing social distancing and protecting the community we serve.”

In recent surveys of Chamber member businesses:

■ 85% of respondents feel wearing masks increases public confidence

■ 84% support the recent mask mandate

■ 85% of those who supported the mandate support an extension

Hamilton County Mayor Jim Coppinger has extended the county’s mask mandate until Oct. 8.

Source: Chattanooga Area Chamber of Commerce

Hospice of Chattanooga Foundation to hold virtual fundraiser

Hospice of Chattanooga Foundation will host its first Miles for Memories virtual fundraising from Oct. 5-31 to celebrate 40 years of nonprofit care. Participants can register at hospiceofchattanooga.org/milesformemories.

Registration costs vary. The participant package includes a toolkit with a downloadable race bib.

“Getting outdoors and moving plays a valuable role in helping people adapt to loss,” says Jasmin Rippon, executive director of Hospice of Chattanooga Foundation.

“We hope families and friends will come together to walk, run, bike or swim to help us celebrate our 40th anniversary and honor the memories of those we have lost.”

The virtual event will span the month of October and lead up to National Hospice and Palliative Care Month in November. The event is self-paced, and participants can choose whether they would like to walk, run, bike, hike, swim, or do a mixture of activities. The participant also decides on the location.

Once participants have registered for Miles for Memories, they will create a personal challenge page to log their activity as well as donations from supporters.

For more information, to register or to donate online, visit hospiceofchattanooga.org/milesformemories or contact Susan Day at Susan_Day@HospiceofChattanooga.org or 423-805-7119.

First Horizon, McGriff Insurance Services, Sandler Training and FFHM Wealth Advisors are sponsors of Miles for Memories.

Source: Hospice of Chattanooga
CSO opens 2020-21 season with free community concert

The Chattanooga Symphony & Opera will open its 2020-21 season with Percussion & Friends Friday, Sept. 11, 7 p.m., at the Tennessee Riverpark. The free community concert will feature classical works, patriotic favorites and modern percussion pieces.

The concert is the first public performance in the CSO’s First Horizon Foundation Instrumental Series, a new series featuring smaller concerts with fewer musicians and limited audience sizes.

The updated format will introduce audiences to new works and instrumental combinations they would not typically experience in a normal season.

“As I was reprogramming the new season to fit the precautions of COVID-19, I had the opportunity to explore works I have never encountered before,” says Kayoko Dan, CSO music director. “You will see various configurations of musicians throughout the season, including a brass quintet, a percussion trio, a string orchestra, a woodwind octet and a horn and trombone duo.

“This season will highlight all of our wonderful musicians and is a fabulous opportunity for us to be creative.”

The season’s programming will include works ranging from the classics of Beethoven and Mozart to modern pieces by local composers such as Kenyon Wilson and Jonathan McNair.

The CSO will also take the stage for two Christmas-themed programs in December and perform two concerts highlighting romantic works for Valentine’s Day.

The organization will continue its collaboration with the Chattanooga Area Food Bank and the Hamilton County Health Department to distribute food boxes at the Alstom COVID-19 test site to anyone who’s being tested and might be facing hunger.

“No one should have to choose between getting tested and facing hunger,” says Chattanooga Area Food Bank Director of Operations Chris Payne.

“No one should have to choose between their health, having somewhere to live or being able to eat. While people wait on results or isolate while they are sick, these boxes will provide access to nutritious food no matter how uncertain their financial situation might be.”

The free food boxes at the test site are intended for people who participate in the COVID testing process. However, anyone in need of food can go to chattfoodbank.org/hungry to find help close to where they live. Hamilton County residents may dial 211 or text their ZIP code to 423 898-211 to be connected with a voucher for an emergency food box.

Current CSO subscribers will receive first access to seating for ticketed concerts, but tickets will be available to the public for any seats still available after subscribers have been allocated performances.

For the latest news on available performances or to learn about becoming a CSO subscriber, visit www.chattanoogasymphony.org or call 423 267-8583 Tuesday, Wednesday or Thursday from 10 a.m. - 2 p.m.

Source: Chattanooga Symphony & Opera

Free food boxes distributed at the Alstom COVID-19 test site

The Hamilton County Health Department and the Chattanooga Area Food Bank have partnered to distribute food boxes at the Health Department’s Alstom Plant COVID-19 test site to anyone who’s being tested and might be facing hunger.

“The food boxes will be distributed on Tuesdays and Thursdays, 8-11:30 a.m., while supplies last. The Alstom test site is open from 7-11:30 a.m. seven days a week.

According to a recent study by hunger-relief organization Feeding America, 1 in 5 people and more than 1 in 4 children could face hunger as a result of the COVID pandemic’s economic impact.

The report also indicates those at the highest risk of contracting COVID-19 — including seniors, those with chronic illnesses and minority populations — might be the most affected by the pandemic’s economic impact and associated food insecurity.

“After people are screened for COVID-19, many have no choice but to stay at home for an extended period, which often means they are unable to go to work and earn money,” says Chattanooga Area Food Bank Director of Operations Chris Payne.

“No one should have to choose between their health, having somewhere to live or being able to eat. While people wait on results or isolate while they are sick, these boxes will provide access to nutritious food no matter how uncertain their financial situation might be.”

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Source: Hamilton County Health Department

CSO music director Kayoko Dan

Christmas-themed programs in December and perform two concerts highlighting romantic works for Valentine’s Day.

The organization will continue its commitment to highlighting both female composers and composers of color with pieces by a diverse group of both classical and modern composers.

The Instrumental Series will also bring the CSO into new indoor and outdoor venues throughout the Chattanooga area.

“We’re going to offer live performances in a variety of locations around our community and in unique venues,” says Samantha Teter, CSO executive director.

“We’re working with Hamilton County Parks Department, Red Bank Parks, Collegedale Commons, AT&T Field, local churches and hotels and more.”

The CSO will host several free community concerts throughout the season, including its annual Veteran’s Day performance, and livestreaming and recorded content will be available at various points throughout the season for a small fee.

Source: Chattanooga Symphony & Opera
**Hamilton County**

**Notice of Foreclosure Sale**

STATE OF TENNESSEE, HAMILTON COUNTY, TO WHICH PLAN REFERENCE IS MADE, THROUGH臺LON THOMAS DAVIS, as Substitute Trustee, the undersigned will sell and convey only as Substitute Trustee. IT IS ORDERED that publication be made for the purpose of notifying the owners, beneficiaries, tenants, easements or set-back lines that may be affected, any prior liens or encumbrances as well as any prior created by a fixture filing; a deed of trust; and any matter that is accurate to the summary of the premises might direct others to.

All right and equity of redemption, statute or otherwise, homestead, and dower are expressly waived in said Deed of Trust, and the property is being sold subject to all other liens, including any recorded claim; any all liens against said property for unpaid property taxes; any restrictions contained on any recorded instrument; or any recorded encumbrances which may be applicable; any prior liens or encumbrances as well as any prior created by a fixture filing; a deed of trust; and any matter that is accurate to the summary of the premises might direct others to.

The sale of the property described above shall subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, conditions, and easements as well as any prior created by a fixture filing; a deed of trust; and any matter that is accurate to the summary of the premises might direct others to.

No revisions or amendments, easements or as well as any prior created by a fixture filing; a deed of trust; and any matter that is accurate to the summary of the premises might direct others to.

The property is being sold with the express reservation that the property is being sold subject to all matters shown on any recorded plat; any unpaid taxes; any restrictive covenants, conditions, and easements as well as any prior created by a fixture filing; a deed of trust; and any matter that is accurate to the summary of the premises might direct others to.

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offices of the Circuit Court Clerk of Hamilton County, Tennessee, with thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by JESUS CARLOS SANTIAGO ELACIO presence.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless JESUS CARLOS SANTIAGO ELACIO answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by JESUS CARLOS SANTIAGO ELACIO presence.

This 13th day of August 2020.

Lary L. Henry
Circuit Court Clerk

J. Wheeler, D.C.
Deputy Clerk

For placement information, contact this newspaper’s classified advertising department.

S A WHOLESALE, LLC

No Direct (Amazon Seller) 1

ET AL

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, so that the ordinary process of law cannot be served upon him. This Order shall be published in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, and certain property or money has been levied upon certain property or money.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless DENNIS JR. SIMONDS answers and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by the County as required by law.

This 14th day of August 2020.

Lary L. Henry
Circuit Court Clerk

J. Wheeler, D.C.
Deputy Clerk

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Open enrollment choices can have big financial impact

It’s that time of year again when, if you work for a medium- to-large employer, you’ve got some decisions to make: It’s open enrollment time. Of course, depending on your situation, you might have been working remotely for a while, but, even so, you will likely have the opportunity to review your benefits package and make changes. And you’ll want to make the right moves, because your choices can have a big financial impact on your life.

So, take a close look at these key areas of your benefits program:

• Health insurance – Think about your health care needs over the coming year – will you or someone in your family be coping with a chronic illness or facing a surgery? Will you need to at least consider testing and possible treatment for COVID-19? In any case, make sure you’re choosing the right plan for your needs. And pay close attention to any changes in your health insurance, such as whether the plan’s provider networks have changed – you may want to make sure your own doctor is still in-network. Also, check to see if you can reduce your health care premiums by taking part in a wellness program or health-risk assessment.

• Life insurance – Your employer may offer a group life insurance policy for fees as low as a small amount. It’s probably worth your while to take this coverage, but it might not be enough for your needs. If you only had this group policy, but your family situation has recently changed through marriage or the addition of a new child, you may well need to add some private insurance.

• Disability insurance – In addition to offering group life insurance, your employer might provide short-term disability insurance as an employee benefit. Like group insurance, this disability coverage might not cost you anything, but it might not be adequate. Typically, short-term disability only replaces part of your income for three to six months. And while you may never need to miss work for an extended period of time, you never can tell – after all, more than one in four 20-year-olds will become disabled before they retire, according to the U.S. Social Security Administration. You may want to consider purchasing your own long-term disability policy on top of the coverage offered by your employer.

• Retirement plan – You can probably make changes to your 401(k) or similar employer-sponsored retirement plan at any time, but why not look at it now, when you’re reviewing all your benefits? If you can afford to increase your contributions, you probably should, because a 401(k), with its tax advantages and ease of contribution through paycheck deductions, is a great way to save for retirement. At a minimum, put in enough to earn your employer’s match. You’ll also want to review your 401(k)’s investment mix. Is it still providing you with significant growth potential within the context of your individual risk tolerance?

Over time, you may need to make some adjustments, either because an investment is underperforming or because you’re getting close to retirement and you need to reduce your risk exposure. In any case, it’s a good idea to check up on your 401(k)’s investments at least once a year.

Your employee benefits are an important part of your overall financial picture – so do what you can to get the most from them.

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Consider hidden costs

Get out! Your best financial move might be new locale

By Amrita Jayakumar | NerdWallet

You might not have started 2020 thinking about a move. But like it or not, many of us have had to reconsider our living situations during the pandemic. Maybe you’re one of the lucky ones who can now work remotely, or maybe you’re out of a job like millions of others. You might be wondering whether living where you are is really worth it anymore.

Before you decide to relocate, you have many things to consider, including the cost of living, proximity to your loved ones and whether you’ll need a winter coat. Here’s how to go about making the decision to move.

Figure out your priorities

For some, moving home is the obvious choice, whether “home” is the town you grew up in or where your family lives now. For others, it can be hard to zero in on a particular place, especially if your loved ones are scattered all over the country or world.

Take the pressure out of the decision. This move doesn’t have to be your last. “Many people delay relocating, even if it’s the right move to make, because we can get stuck thinking that it’s a permanent move,” says Phuong Luong, a certified financial planner at Just Wealth in San Francisco.

She suggests narrowing your focus to the year ahead and reflecting on your priorities.

“What’s missing where I am now? Is there anything I’ll miss about where I’m living now? Make a list of your responses, because this can help narrow down your priorities that you’ll want your next location to meet,” Luong says.

Don’t rush into homeownership

Historically low mortgage rates might tempt you to move so you can buy your dream home. Moving to a cheaper location to buy a home can be a smart choice, but don’t rush into homeownership if your finances aren’t ready, cautions Elaina Johannessen, program director at Minnesota nonprofit credit counselor LSS Financial Counseling.

A budget will help you figure out what you can realistically pay for housing and is better than listening to what a lender says you can pay, she says.

“If you can afford your payment but you don’t have anything left over, it might not be the right thing to do,” she says.

Your budget accounts for necessities like housing payments, groceries and insurance; factors in discretionary expenses like cable or ordering takeout; and leaves room for savings and debt repayment. (The 50/30/20 budget, which divvies up spending into those three buckets, can help you get started.)

Don’t assume your salary will stay the same if your employer allows you to relocate, says Lazetta Rainey Braxton, a certified financial planner and co-CEO at 2050 Wealth Partners, a virtual financial planning firm. You may find your pay adjusted down if you move from an expensive area to a cheaper one. Check with your employer before making plans.

Even if your employer lets you relocate now, some companies aren’t sure what their plans are after the pandemic is over, says Rainey Braxton. Have a conversation with your employer to know whether you’d be expected to move back eventually and if you’d have to pay for moving costs in that situation, she says.

Factor in other costs

Moving isn’t cheap. Use your budget to decide if you have the funds to get to a new place without too much debt.

And have a plan to build back your savings once you move. Ideally, you want to keep monthly housing costs in your new location below 28% of your gross income, leaving you enough room in your budget to build up savings. An emergency fund of even just $500, if you can afford it, will help you deal with surprise expenses and keep you from accruing more debt.

Also, be prepared to adjust your budget to account for your new financial situation. You may be able to save on travel and child care costs if you move closer to family and friends. But you may also have new expenses, such as buying and insuring a car rather than using transit, says Luong.

Moving to a different state affects other costs, such as how much you pay in taxes and your access to health insurance options. You can use a cost of living calculator to get a sense of costs in the new location before you pack your bags.

Long-term job security is also a factor in planning a move or buying a home. You can’t predict the future, but do have a backup plan if you move to a city with fewer job prospects, Johannessen advises. Ask yourself what other jobs you could find in the new location if you were to lose your job after moving, she says.

Amrita Jayakumar is a writer at NerdWallet. Email: ajayakumar@nerdwallet.com. Twitter: @ajbombay.
The National School Public Relations Association has named Bryan Johnson, Ph.D., superintendent of Hamilton County Schools, a ‘Superintendent to Watch.’ The organization chose 24 school leaders from across the country for their effective use of communication technology.

Selection criteria required those selected to have less than five years of experience as a school district superintendent and to be providing “dynamic leadership with strong communication at its core,” Hamilton County Schools says in a news release.

Now in his fourth year as superintendent of Hamilton County Schools, Johnson has been recognized for district accomplishments locally, statewide and nationally.

Education Week named him one of its Leaders to Learn From for 2020. The Tennessee Organization of School Superintendents recognized Johnson as the 2020 Southeast Tennessee Superintendent of the Year. Also, Johnson is one of eight finalists for Tennessee Superintendent of the Year.

Under Johnson’s leadership, Hamilton County Schools had 32 Reward Schools — the top distinction a school can earn in Tennessee — in 2019. The district also had 45 Level 5 schools for student academic growth. Twenty-one schools earned Level 5 in all categories and 66 schools were at or above the state’s expectations for growth.

To give a voice to staff, parents, students and the community, Johnson started an annual State of the System address, formed advisory groups for teachers, students and parents, and surveys teachers and parents when new school leadership is selected.

Johnson also has "Sit-downs with the Superintendent" with teachers to hear how district policies are impacting the classroom and what he can do to help teachers effectively reach children.

Johnson also has a Teachers Cabinet that shares ideas with him to improve results for children.

At the student level, a student advisory council provides Johnson with insight into how students view their school experience. He also looked to the students to help plan for graduation during the pandemic using the student council and surveys.

The National School Public Relations Association has named Bryan Johnson a ‘Superintendent to Watch’ for his effective use of communication technology.

A parent advisory committee is also a part of Johnson’s listening program. During the COVID-19 pandemic, Johnson found new ways to reach out to staff, students and parents, including Zoom forums with a larger attendance than the face-to-face meetings held before the pandemic.

Johnson also worked with the Hamilton County Board of Education and the community to develop Future Ready 2023, a five-year strategic plan to direct the work of the district. The areas of focus include accelerating student achievement, preparing students for the future, offering superior teaching, operating the schools in an efficient and effective manner and engaging the community.

Source: Hamilton County Schools
“doing science over and over to figure shit out.”

“I’ve applied so many of the details I learned from those teachers and experiences to our methods of roasting that it makes a better product,” he insists.

Rice says he knows he sounds arrogant, but he doesn’t care. He simply says Mad Priest is a better coffee roaster than many of its local competitors.

“I can’t say why theirs isn’t as good, but I can say why ours is better. It comes down to knowing the ins and outs of how to roast coffee in the most balanced way while bringing out the best of the sugar and acid compounds.

“There’s so much data and science that goes into roasting a batch of coffee that you can do one small thing differently and it won’t taste the same.”

Despite utilizing a high level of craft, Rice says he keeps things simple with his customers. This entails the use of blends he says produce a consistent flavor profile throughout the year.

“I’ve had blends since Day One,” Rice notes. “If the goal of specialty coffee is to convert people to specialty coffee, then we have to do things that are more accessible. You’re not going to do 88-point coffees for someone who’s been drinking a half-assed bag of coffee from Kroger.”

To offer a consistent product, Rice shuns single-origin coffee, a technique one of his heroes, entrepreneur George Howell, is known for perfecting.

“You can’t ensure consistency with a single origin product because it’s different harvest to harvest,” Rice explains. “Maybe they had a drought one year, or maybe they had poor production quality. With blends, we rotate the origin of the harvest but pinpoint a flavor profile that’s consistent.

“At the end of the day, what we look for in every cup is balance. Not super acidic, or oversweet or bitter, but balanced.”

If Rice seems humble about anything, it’s his degree of success. Since he opened Mad Priest in 2015, he’s grown the roaster from a 300-square foot space on Broad Street (next to Koch’s Bakery) to a two-location entity that includes the original site plus the far roomier Wilcox roaster, but he declines to call the business successful.

“We’re only 5 years old. I know that crosses some milestones for food and beverage – one year and three years – but life is a storm right now,” he says. “We’re growing but we’re not making money yet.”

Rice does concede that shrewd decision-making has fueled Mad Priest’s modest growth.

“If I see the numbers, I knew there was demand, and I thought it made sense. But something didn’t feel right, so I waited,” he says, suggesting his business sense has an element of Peter Parker’s Spidey sense. “The next day, Starbucks announced it was opening at a better location 50 feet away, and last month, I learned Sunny Side Cup is opening a location there, as well.

“Dunkin’ is already there, and there’s definitely not enough density coming down Signal Mountain Road to support four coffee shops.”

Instead of pushing Mad Priest’s growth through deals he says would be unwise, Rice is allowing his business to grow organically.

“I don’t have investors. I do have liabilities, such as an SBA disaster loan, but for the most part, we try to do things that make sense and base our growth on traffic and demand.”
Safety protocols for Realtors and our clients

Every year, our industry recognizes September as Realtor Safety Month. With COVID-19, we’ve all learned there are risks – seen and unseen – we face every day. Last week, the National Association of Realtors released its 2020 Member Safety Report, which surveys Realtors around the nation about their personal safety experiences, how safe they feel while on the job and the safety procedures and materials provided by their real estate brokerage.

Although this report is released each September during Realtor Safety Month, safety is a focus for Greater Chattanooga Realtors throughout the year. Over the next few weeks, I’m going to explore different aspects of safety – for our members and their clients.

In 2020, 23% of Realtors surveyed nationally reported they experienced a situation that made them fear for their personal safety or safety of their personal information. Realtors understand better than most the safety risks associated with real estate transactions, so it’s imperative to create and share certain safety protocols with buyers so they can anticipate what they might encounter.

Greater Chattanooga Realtors is committed to protecting buyers and sellers and their personal items by making sure they have the resources and education to stay safe and secure.

In addition to the COVID-19 mandates, there are some safety protocols and guidelines potential buyers should expect and keep in mind to ensure a safe experience for every party involved.

New life, new locale, same success

Kinard Realty agent development director makes most of big move

By David Laprad

Brandyn O’Dell nearly had it all. But he was missing one thing.

“During more than a decade of selling homes in Champaign, Illinois, he’d built a booming real estate business. He’d also risen through the ranks of his brokerage – one of the largest Coldwell Bankers in the nation, he says – to become its sales manager. But O’Dell was missing something important. Or, rather, someone important.”

Several years earlier, he’d met and started dating a woman from Ringgold, Georgia, a much smaller town than the home of the University of Illinois. Then, in 2016, their long-distance relationship arrived at a crossroads.

“When Andrea learned she had breast cancer,” O’Dell says, “she has two kids, and the dad lives here, and her doctors were here, so moving to Illinois wasn’t an option for her.”

Moving to Ringgold was an option for O’Dell, although he knew leaving behind his business for the untamed pastures of Northwest Georgia wouldn’t be easy. Still, if he was going to be a man who had nearly everything, he was ready to relinquish his business and become a husband and stepdad.

“Walking away from all of that for a new wife, new kids, a new house and a new job in a new state was tough,” O’Dell recalls with a laugh. “It was a lot of new all at once.”

Something familiar soon became available to O’Dell in Ringgold, though – a job with Coldwell Banker. He stopped in at Kinard Realty one day “to get a feel for the place,” which led to lunch with broker manager.

Brandyn O’Dell is the director of agent development at Coldwell Banker Kinard Realty. He says he enjoys teaching new agents to thrive in an industry that’s “100% flexibility and 0% accountability.”

and president Mike Maret, which led to an offer to become the company’s director of agent development.

“They believed I would be a good resource,” he says. Founded in 1974, Kinard Realty is composed of five offices in Northwest Georgia and Tennessee. Even so, it’s a smaller operation than Coldwell Banker’s Champaign office. Plus, O’Dell was starting over from scratch and uncertain about his prospects.

“I’d had great success, but was that going to translate to here?” he asks. “I was skeptical.”
Narrower pay gap in industry

Women in construction build successful careers

Career paths and plans have changed for many in the Chattanooga area in 2020 due to the spread of COVID-19. But there's some good news.

While the pandemic has led to significant job losses across multiple industries nationwide, the latest data from the U.S. Department of Labor show residential construction hiring was up more than 300,000 in the last two months.

Women are benefiting from the construction hiring boom, too, so next week (Sept. 14-18), the National Association of Home Builders is celebrating Professional Women in Building Council Women in Building Week to raise awareness and recognize the essential role of women in the construction industry.

Here are some reasons why women should consider a career path in construction:

**Strong earning potential**

A pay gap exists between men and women across most industries. On average, women in the U.S. earn 80 cents for every dollar a man earns.

However, the gap is much narrower in the construction trades. According to the Bureau of Labor Statistics, women in the construction industry earn 97 cents for every dollar a man earns.

Supportive network of professionals

Climbing the career ladder in any industry can be a challenge without a supportive network. But NAHB PWB Chair Betsy Sheppard encourages women starting out in the construction industry to take advantage of the wealth of mentors, groups and councils that share their enthusiasm, core values and positive attitude.

**Educational resources available**

Funding is available for students who are interested in, or are currently pursuing, opportunities in residential construction. For example, The National Housing Endowment’s NAHB Professional Women in Building Strategies for Success scholarship encourages students to further their education in housing industry related programs.

**A sense of achievement**

A career in the trades brings a sense of satisfaction for completing high-quality work that contributes to home building and ultimately helping to fulfill the American Dream.

To read stories about the diversity of women working in construction, follow #PWB WEEK2020 on social media. To learn more about construction opportunities for women in the Chattanooga area, visit HBAGC.net.

**Meeting at the office**

Instead of meeting for the first time at a property, a Realtor might set up the initial meeting at their office. Most people agree that meeting at a real estate professional’s office is much more comfortable and appropriate for the first meeting.

Generally speaking, meeting a stranger at an unknown location can be an uneasy notion; the same holds true for the initial real estate session.

**Avoid carpooling**

When viewing a property, your agent might ask you to drive separately. This is a safety precaution for you and your Realtor, so don’t feel offended.

Most people don’t pick up hitchhikers, so you can understand the importance of not transporting strangers to a property showing. Driving separately is also important because you or the agent might have an appointment to go to afterward.

Secure personal information

Your agent might make copies of your driver’s license and financing preapproval letter for their records. This step allows the agent to keep your information at their office and stored in a secure place. So, be sure to have these items on hand for your initial meeting.

The 2020 Member Safety Report finds 67% of real estate offices have standard procedures for safeguarding client data and information. Keeping this information safe and secure is a crucial step in maintaining a safe agent and client relationship.

**After you**

Realtors typically let buyers take the lead when exploring a property. This is a common safety protocol and also allows you to view each room on the property first and make your own impressions.

View vacant property by day

Your Realtor might only show vacant properties by day so you can see safety hazards such as loose floorboards or any other defects. So, expect to view vacant, and even occupied, properties during daylight hours.

Safety is our priority year-round. Realtors are focused on protecting our clients and ourselves. 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.gcar.net or call 423 698-8001.

“If I wasn’t training new agents, I could probably sell more houses, and if I wasn’t out selling houses, I could probably do a better job of training new agents,” he jokes.

“But I like doing both and don’t want give up either one.”

O’Dell says he enjoys training new Realtors because he remembers the misperceptions he had of the business as a rookie 16 years ago, and he’s passionate about correcting those early in agent’s career and placing the person on a path to success.

“A lot of agents – especially young ones – think they’re going to get licensed, sell Trump Tower, make $20 million and retire. Or, they think showing houses is fun,” he muses.

“They don’t know what it takes to advocate for a client and add value to a listing. Those things can get lost in a fast market like we have now because all we have to do is sell a house is put a sign in the yard.”

O’Dell says he remembers how the active market the mid-2000’s skewed his perception of how hard he would have to work. After selling three houses during his first three weeks, he thought he’d discovered a secret to fast and easy success.

Fortunately, he says, he was paired with an experienced agent who taught him otherwise, and by the time the market dropped in 2008, he’d learned what it takes.
Rice’s burning desire to make top-quality coffee was not the only thing that motivated him to open Mad Priest; he also wanted to champion the displacing forces.

"A career that’s 100% flexibility and 0% accountability is a difficult change for some people," Rice recalls. "But then I realized having a mission wouldn’t do shit for the people, and the second guy is going to have more sense in this situation because you know the scene is set, "Your opinion is not in the recipe." The video is available for viewing at madpriestcoffee.com, while a screenshot of the parody can be seen on a billboard that faces north on Chattanooga's Riverside Drive.

"We want to be known as the quirky brand that does weird stuff," Rice says. "At the end of the day, Rice also wants Mad Priest to be known as a roaster that makes a superior cup of coffee. To that end, he’s looking forward to possibly selling a new varietal of Yemeni coffee he says might be even better than the Gesha product he’s offered in the past.

Rice is on the list for a private auction of the coffee. If all goes well, he says he believes Mad Priest could be selling it by Christmas.

To test the roasts, he plans to use his new hand-built San Franciscan, a one-pound roaster he says will allow him to experiment and produce a stellar coffee. "I can take six samples of the same green bean and do six variable roasts," he says. "That’s hard to do with a 24-pound machine; you don’t want to waste 20 pounds of coffee to see if you can roast better. So, it will open the door to a lot of fun stuff.

Whatever the future holds for Mad Priest, three things will hold true, Rice says.

First and foremost will be the coffee. It has to be good, it has to sell and it has to be sustainable. We’ll also continue to educate the public about the coffee we carry – about why they should pay more for it.

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First and foremost will be the coffee. It has to be good, it has to sell and it has to be sustainable. We’ll also continue to educate the public about the coffee we carry – about why they should pay more for it and why coffee is a crucial commodity in our world.

We’ll also continue to help people and hopefully inspire other businesses to help solve problems in our community. There’s a lot of displacement that involves more than refugees from other countries, it involves the people in our backyard.

It sounds like a plan that would make Ulukaya – and maybe even Walter White – proud.
HENRY TIRES OF 2 AND OUT

Hopes offseason receiving work will keep him on the field more

As Derrick Henry goes, so go the Tennessee Titans.
It’s really as simple as that.
In playoffs and regular season games combined, when Henry rushes for 100 yards, the Titans are 13-0. That stat dates back to 2017, when Henry had the first 100-yard rushing game of his NFL career in a week six win over the Indianapolis Colts.
It really manifested itself last season when Henry rushed for more than 100 yards five times in the Titans’ final seven regular season games, and then added two more in Tennessee’s two upset playoff victories. In their only losses in that stretch, a bubbled Henry managed 86 yards on 21 attempts against the Texans on Dec. 15, and then sat out the next week in a loss to New Orleans to rest his injured hamstring.
This summer in camp, with no preseason games – he would have played little if at all had there been a preseason – it has been interesting to see just how the Titans are getting their workhorse back ready for a follow-up to his 1,540-yard effort that came complete with a rushing title in 2019.
Henry, who was given the franchise tag in March and then signed a four-year, $50 million deal just before the July 15 negotiation deadline, now knows he at least has security with the Titans.
Granted, financial security in the NFL isn’t quite what it is in other pro sports that have guaranteed contracts. Also, Henry plays a position that has been devalued around the league, and where teams often regret tying big money up in a running back.
Need proof? Todd Gurley (four years, $60 million with the Los Angeles Rams in 2018), David Johnson (three years, $39 million with Cardinals in 2018) and Devonta Freeman (five years, $41.25 million with Falcons) all got big-money deals but have since seen recent performances, and all saw their production fall off significantly either due to injury, age or simply the grind of the position.
None are with the team that signed them to big money, and only Gurley, in 2018 with the Rams, rushed for 1,000 yards after signing a lucrative extension. And he looked out of gas in the postseason, mostly due to injuries in the playoffs.
As said above, the Titans will go as far as Henry can take them. But the question is not how far can Henry take them, but for how long can he do it?
On the spot
After franchising Henry in March and, given all that he had done in 2019, the Titans really had no other recourse than to re-sign him, even against conventional wisdom.
As Coach Mike Vrabel said at the NFL Combine, there are no running backs like Derrick Henry available in the draft or free agency. And by giving Henry the security of a long-term deal, it also reverberates throughout the Titans locker room that the team is doing what it can to take care of its leaders.
The message: If you perform, as Henry and quarterback Ryan Tannehill did in 2019, then you will be rewarded. If not, then you’ll eventually have another address to call home.
“I’m always under the impression that you have to earn your right to be here each and every day regardless of what you’re compensated, Vrabel says of Henry. “And again, hopefully we’re compensating everyone for what they’re going to do and not what they did.”
“Certainly Derrick is a great example of that as a practice player.”
Henry says it is all about setting a tone at practice as one of the Titans’ team leaders.
“I think if you set the tone of practice, that that sets the standards of what practice should be like from start to finish,” Henry adds.
“That’s what I tried to do, and that’s what Coach Vrabel preaches.
“Start practice and finish practice strong, so that’s what I try to install in the whole offense, in the whole team. The defensive guys do that as well, but that’s what we try to do collectively as a team.”
A more complete player
One thing that could help Henry avoid the running back/big money curse is his hunger to do more.
One of the knocks on Henry – even as he ascends into the upper echelon of NFL running backs – has been that he is largely a two-down back. Unlike Christian McCaffrey of Carolina or Ezekiel Elliott of Dallas, Henry is often off the field in third-and-long situations.
And even though the Titans have drafted rookie Darrynton Evans to be their primary third-down back this season, Henry has made it a priority during training camp to practice and improve his receiving skills – catching balls from the quarterbacks during special teams periods and from running backs coach Tony Dew during spare moments.
“I think people are always going to have something to say,” Henry says. “I think it’s just trusting in my ability, trusting in the system and our coaching staff and us as a team,” he adds about the extra pass receiving work.
“We’re just going to try to go out there and make plays, and if I get an opportunity in the pass game or whatever it is, anything I can do to help this team. But people always have things to say about me. I can’t worry about that.”
Tannehill has taken notice and says it will pay off for Henry and the team.
“We see Derrick working on it. I think he understood coming into this year that’s something that he wanted to get better at,” quarterback Ryan Tannehill says of Henry’s passing-game work.
“He’s catching the ball more confidently, I feel like. (I’m) excited that he should be able to help us out in that aspect throughout the year.
“The more diverse we can be, the more we can move him around and use him as a weapon, not only as the runner that we all think he is, but him being able to make plays, and if I get an opportunity in the pass game or whatever it is, anything I can do to help this team.
“I think people are always going to have something to say about me. I can’t worry about that.”
Tannehill has taken notice and says it will pay off for Henry and the team.
“We see Derrick working on it. I think he understood coming into this year that’s something that he wanted to get better at,” Tannehill says. “I think I’ve seen some strides out of him.
“His ball handling more confidently, I feel like. (I’m) excited that he should be able to help us out in that aspect throughout the year.
“The more diverse we can be, the more we can move him around and use him as a weapon, not only as the runner that we all know he is, but getting the ball in his hands through the pass game as well is going to really create more opportunities for us.”
Saving it for the season
Henry might not agree with it, but the Titans have lightened his preseason workload, hoping to keep him healthy and strong the 16-game regular season and what could be a run at the Super Bowl.
Castoff Casey would love to spoil Titans opener

By Terry McCormick

The Titans open the season on a Monday night in Denver to an empty Mile High Stadium, which will take away some of the Broncos’ home-field advantage. Here are the things to watch for in the season opener.

First down
Jurrell Casey will be on a mission: The Titans gave Casey away for a seventh-round pick to clear cap space in the offseason. The Titans must be aware of where a seriously motivated friend turned foe will be Monday night. The five-time Pro Bowler will be motivated perhaps more than he ever has been for a regular season game.

Second down
Clowney involved in their defensive scheme with only a few days to get him acclimated? The good news is he played for Mike Vrabel before, so the system won’t be foreign to him. The bad news is Clowney will probably only be available for certain packages and a limited number of snaps early on. The same goes for Vic Beasley, who spent all of camp on the non-football injury list. Better things should be down the road for both, but for now, the Titans will have to take what they can get.

Third down
Take advantage: The Titans now have enough weapons that the Broncos will have to determine who draws most of their defensive attention.

Do they focus on Derrick Henry and crowd eight into the box on running downs? If so, that could leave one-on-one matchups in the secondary for the Titans receivers. A.J. Brown will surely garner attention, meaning that Corey Davis, Jonnu Smith and Adam Humphries should be potential outlets for Ryan Tannehill.

Fourth down
Breathe: OK, the Broncos enthusiastic crowd will not be a factor in this game, but the air of Denver will still come into play. With no preseason games and an offseason of Zoom meetings and home workouts passing for conditioning drills, beginning the season at 5,280 feet might be a tall order.

HENRY

Former Tennessee Titans defensive end Jurrell Casey will be in a new uniform for Monday night’s season opener, facing his old teammates in Denver.

Many preseason practices find Henry being taken out of team drills to and focusing on conditioning, either running in the sand pit or riding an exercise bike.

“I think he practices hard and, again, we have a plan,” Vrabel said. “He may or may not agree with it, but he embraces that is and works hard and knows what the rigors of the season will be, and therefore his conditioning, his ball security, and his ability to catch the football when we throw it to him are all things that he’s still trying to work on.”

For Henry, the entire offseason was about being in top shape and ready to build on what he has accomplished the past two years.


That also encompasses working in the offseason with trainer Melvin Sanders and running something made popular by NFL legends like Jerry Rice and Walter Payton back in the day.

“The guy I train with, Melvin Sanders, he’s a guy that’s always looking at different things I can do to help my body, to help myself get better working out,” Henry explains. “Either running, doing cardio, everything like that, and also recovery.

“He’s a great trainer. I’ve been using him three years straight. All the ideas he comes up with I just try to go out there and do them the best way I can and it’s been working for me.”

Oddly, with all the hills available in Tennessee, Henry found the perfect pinnacle in Dallas.

“I’ve been trying to look to do some hill work,” Henry says. “Trying to find a good hill, steep hill, and I found one when I was training in Dallas. I just wanted to get some hill work and really see how far conditioned I was.”

“It was really some good work. I got to work with the guy I was training with, had some guys with me, the workout for me, I liked it so I kept trying to do it as much as I could when I had the time.”

Follow the leader
The uphill climb that is Henry’s offseason conditioning is something his Titans teammates respect and know is a part of his game as a power running back with speed in the open field.

“You could see that last year. He’s definitely a specimen and he takes advantage of his God-given abilities,” outside linebacker Harold Landry says. “I could definitely see (tackling him) being a problem for defenses.”

Guard Rodger Saffold, who blocked for Guyted with the Rams before coming to Tennessee last year, says the whole team, especially the Titans offensive line, takes pride in helping Henry sustain the success he has found over the past two seasons in Tennessee.

“Derrick is just a very powerful running back. He’s got great speed, great vision and he just seems to get better as the game goes on,” Saffold says. “He’s done so many amazing things last year, but once again we have to prove it again this year. We take a lot of pride in how we can get this guy another unbelievable season.”

Of course, the offensive line relishes in blocking for a guy who is always a threat to break a long run for a score. Saffold knows something good is going on downfield for the Titans when Henry’s trademark stiff-arm comes out.

“Once I see him get to that second level and I see that stiff-arm come out, I know it’s going to end in a score. The guy is just really good at being able to keep his eyes on the goal line and nothing is really going to stop him.”

“You’ve seen people pull on his arm, and grab his hand and try to yank him down, all to no avail. Seeing the way he does that, you’re very happy as an offensive lineman, you’re working your butt off and working for a long time, you want him to score, and that’s one less play it takes him to get to the end zone.”

End game
Henry is still in the prime of his career at age 26. And by comparison to two other great Titans running backs, he has relatively little pounding compared to those two, the Titans are a specimen and he takes advantage of his game as a power running back with speed in the open field.

“For Henry, the entire off season was about being in top shape and ready to build on what he has accomplished the past two years. “I’m just doing what I do – me training, staying in shape, getting my body stronger. Just getting prepared to get ready for camp,” Henry continues. “It’s what I always do every offseason.”

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It appearing from the record in this cause that the defendant is a non-resident of Tennessee, and certain property or money has been attached.

One or more civil warrants have issued but returned unused, and an attachment issued and levied upon certain property or money. It is ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law.

IT IS ORDERED that publication be made requiring the defendant to appear at the time and place stated above and defend this suit, or a judgment by default may be entered against him. This Order shall be published in a newspaper by this County as required by law. LARRY L. HENRY, CLERK

Jillian Lively, Deputy Clerk

Attorney for Plaintiff:
KNIGHT AND HOOPER

State of Tennessee, County of Hamilton
Docket No. 2020GS4111

LARRY L. HENRY, CLERK

Jillian Lively, Deputy Clerk

Attorney for Plaintiff:
KNIGHT AND HOOPER

STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY

Docket Number: 2020GS4111

Plaintiff: COPS CHECKS 

Defendant: MONTGOMERY, JODI ELAINE

Address: Chattanooga, TN 37424

Apparent from allegations in Plaintiff's Bill, which is sworn to, that the defendant is a non-resident of the State of Tennessee, so the ordinary process of law cannot be served upon ANDRE ARNOLD, the person in possession of the vehicle. This 1st day of September 2020.

This vehicle will be sold at public auction on September 11-17, 2020, at 8:30 a.m. Eastern Time, at the Chattanooga Police Department, 1194 Hooker Ave, Chattanooga, TN 37405.

Public notice: Chattanooga Police Department

September 11-17, 2020
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.
Get ahead of curve

Plan your strategy for a post-COVID work environment

This time last year, I wrote a column about Labor Day that began: “Labor Day is a holiday that honors the American labor movement. It celebrates the development, productivity and prosperity of the United States. And, it marks the unofficial end of summer. If you’re like most Americans, Labor Day is spent with loved ones and tasty food.”

When I wrote those words, we collectively could have never have imagined what this holiday week would be like. What seemed like such a productive economy has turned into something out of a horror movie.

The end of summer is quite a concept. It feels like summer never really started. And, what we all wouldn’t give for a vacation and a party with loved ones.

Unfortunately, it is still unclear when the pandemic will end. And, the uncertain future is causing major stress for many people. The good news is things should be back to normal next year. Or, perhaps we will have reached a new normal that is more tolerable.

In the meantime, begin to think about how you would like to celebrate this time next year. If you would like to celebrate with a new job, this is the time to start looking. If the pandemic has made you realize you wish you were closer to loved ones, this is the time to make a plan.

Set up job posting alerts on the major sites. Although it might feel like there are no jobs to be found, companies are still hiring. By setting up an alert, you will be notified when a new job is posted that meets your skills.

If you want to move, look for jobs in your future city. Or, begin to look for jobs that allow remote work. Working from home is giving employees the flexibility they need to choose the lifestyle that works the best for them.

If you’re ever hoped to move back home, this might be the time to research that idea.

You might find yourself with extra time, making this a great time to network. Even when jobs aren’t posted, you can connect with those who might want to hire you (or to help you) in the future.

Connect with old colleagues on LinkedIn. Then, send a note asking for a networking call—or a call to catch up. You can do this by phone or by video. Although it may seem awkward at first, you may be surprised at how many people will make time for you. They likely also have extra time.

This Labor Day was an unexpected one. It was tough. Many people are struggling with job loss and isolation due to the pandemic.

Hang in there. Work on the things within your control. Put together your plan for a better 2021.

Angela Copeland, a career expert and founder of Copeland Coaching, can be reached at copelandcoaching.com.
Parkridge Health System opens new cardiac practices

Dr. Maurice Alston, a fellowship-trained interventional cardiologist specializing in minimally invasive approaches to diagnosing, treating and managing cardiovascular disease, Alston previously practiced with Parkridge Medical Group – Cardiology.

Dr. Alison Bailey, a fellowship-trained cardiologist who’s board-certified in internal medicine, cardiovascular diseases and advanced heart failure and transplant cardiology, Before joining Centennial Heart at Parkridge, Bailey was associate chief of cardiology and medical director of the Cardiovascular Ambulatory Practice at Erlanger Health System, where she started the Advanced Heart Failure Clinic. Bailey has been part of a multidisciplinary team overseeing the care of advanced heart failure patients in the Chattanooga region for the past five years. She will serve as the chief of cardiology at Centennial Heart at Parkridge.

Dr. Michael Mikolaj, who’s board-certified in internal medicine and cardiovascular medicine, Additionally, he is one of two physicians in Tennessee who is board-certified in cardiovascular computed tomography, cardiovascular magnetic resonance imaging, adult comprehensive echocardiography and nuclear cardiology. Mikolaj is also fellowship-trained in cardiovascular medicine and advanced cardiovascular imaging. Using non-invasive approaches and advanced imaging technology, such as cardiovascular computed tomography and cardiovascular magnetic resonance imaging, Mikolaj diagnoses a wide range of cardiovascular diseases.

Mikolaj previously served as an affiliated assistant professor at the University of Tennessee Health Science Center in Chattanooga and practiced at Erlanger Health System.

Dr. Jennifer Mirza, a fellowship-trained cardiologist specializing in the prevention, management and treatment of cardiovascular disease. Mirza treats the full spectrum of cardiovascular conditions, including arrhythmias, congestive heart failure, coronary artery disease, heart valve disorders, hyperlipidemia and high blood pressure. She previously practiced at Parkridge Medical Group – Cardiology.

Physicians with Centennial Cardiovascular and Thoracic Surgery at Parkridge include:

Dr. Stephen Martin, a fellowship-trained cardiothoracic surgeon who specializes in open and minimally invasive approaches to cardiothoracic surgery. He focuses on treating persistent atrial fibrillation, blocked coronary arteries, thoracic aortic aneurysm and valve disorders.

Martin has experience in performing the convergent procedure and thoracoscopic ligation of the left atrial appendage, as well as open carotid endarterectomy cases. He previously practiced with Parkridge Cardiothoracic Surgery.

CHI Memorial Foundation moves annual Pink! gala to May 21

CHI Memorial Foundation has rescheduled its annual Pink! gala to May 21, 2021, at the Chattanooga Convention Center. Amy Arrowsmith, Julie Branda and Alisia Stupanov will co-chair the foundation’s 16th annual signature black-tie event.

The theme, “A Night in the Emerald City: There’s No Place Like Home,” will invite guests to stroll down a yellow brick road to participate in live and silent auctions and more.

CHI Memorial Foundation will use the proceeds from Pink! to ensure the MaryEllen Locher Breast Center at CHI Memorial “has the latest equipment and technology available, and provides the highest quality care available to women in need,” the establishment says in a news release.

Sponsorship opportunities for Pink! range from $4,000 to $25,000. Early-bird sponsorship discounts are available through Oct. 15. Sponsorships include valet parking, cocktails, a four-course dinner, table-side bar service and entertainment by Party on the Moon. Any remaining individual Pink! tickets will go on sale April 1, 2021.

Pink! has raised more than $4.7 million since 2006. Visit memorial.org/pink or call 423-495-7466 for more information.
Tennessee Aquarium’s annual sustainable seafood fundraiser throws open the digital gates

For the last decade, Chef Tamie Cook has promoted sustainable seafood as the producer of the Tennessee Aquarium’s Serve & Protect cooking show and dinner. A live cooking demonstration combined with an elegant seated dinner, this annual fundraising event will return for its 10th anniversary Oct. 1.

Presented by First Horizon Bank, this year’s event will kick off National Seafood Month.

Historically, the live cooking show is presented in the Tennessee Aquarium IMAX 3D Theater. In light of the ongoing health crisis, this year’s on-site audience will be limited to around 40 people. However, the general public will be able join the live video feed by purchasing a tax-deductible digital ticket for $40.

While a first for Serve & Protect, “tele-cuisine” is nothing new for Cook, who has led a slew of live-streamed culinary demonstrations since the onset of the global pandemic. After crafting a menu, participants spend an evening remotely setting a table hundreds of miles from the nearest beach.

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