EMBRACING THE ‘F-WORD’

Hunter Museum shines light on underrepresented female artists

By David Laprad

Nandini Makrandi is standing within Hunter Museum’s expansive temporary exhibit gallery, discussing a painting by Susan Hauptman, a female artist she suspects many people might not know.

"Then, like a professor who challenges her students with a pop quiz, Makrandi asks what seems to be a simple question: "Can you name five female artists who aren’t Georgia O’Keeffe, Mary Cassatt or Frida Kahlo?"

As Hunter’s chief curator, Makrandi could rattle off a long list of names, but her question is rhetorical – not because it’s simple but because she knows most people won’t be able to answer it.

"I bet you could name five male artists, no problem," she suggests.

Makrandi hopes Hunter’s revelatory new exhibit, "The F Word: We Mean Female!" remedies the public’s lack of familiarity with women artists. Consisting of about 30 museum-owned pieces, some of which are rarely on view due to their size and complexity, "The F Word" includes works that utilize a variety of subjects, styles and media but are connected by the gender of their creator.

While each display includes a placard containing information about the artist and the piece, the exhibit aims to reveal this common thread not through biographical details but the themes inherent in the works.

Makrandi points to the Hauptman painting, a mostly black and white self-portrait of the artist, who’s posed in a lacy party dress with a dog and a baseball at her feet. Despite her decorative attire, a short-haired Hauptman offers a deadpan stare void of sensuality.

"Traditionally, when men painted women, they depicted them as sensual objects, but women tend to not depict each other that way," Makrandi explains. "They push against male stereotypes of beauty and embrace an almost anti-beauty sentiment that’s shifting the standard.”
CBA golfers enjoy change of venue to Nob North

By David Laprad

If “a bad day of golf beats a good day of work,” as the saying goes, then how much better than a day at the office is a fabulous day on the greens? According to the participants in last week’s Chattanooga Bar Association Golf Tournament, held Friday at Nob North Golf Club in Cohutta, Georgia, exceedingly better.

“This was the most fun we’ve ever had in a scramble tournament,” says Robert Divine, an attorney with Baker Donelson, which placed first in the event. “Nob North sets up lots of strategic risk-reward decisions that are perfect for a scramble, and their real-time scoring app made us all feel more connected to the fierce team competition, which went down to the last putt.”

“We particularly liked the change of venue to a course few of us get to play on a regular basis,” adds Hal North, an attorney with Chambliss, Bahner & Stophel, which placed third. “The weather was perfect, and it was great to get out of the office for the afternoon.”

Divine and North both add that the event went smoothly, despite the CBA implementing careful limitations due to COVID-19. “[CBA Executive Director] Lynda Hood did her typically outstanding job setting up a great tournament,” North says.

Afterward, Hood congratulated the winning team from Baker Donelson, which consisted of Divine, Jim Levine, Evan Sharber and Austin Starkey.

Photograph provided

Top Right: Representing the law firm of Baker Donelson and placing first in the Chattanooga Bar Association’s 2020 Golf Tournament was the team of Robert Divine, Jim Levine, Evan Sharber and Austin Starkey.

Bottom Right: Representing the law firm of Spears, Moore, Rebman & Williams and placing second was the team of Craig Allen, Dean Clements, Ben Reese and Joe White.

Top Left: CBA Executive Director Lynda Hood and administrative assistant Chrystal Teague sport CBA-themed golf shirts and Gaiter face masks.

“Afterward, Hood congratulated the winning team from Baker Donelson, which consisted of Divine, Jim Levine, Evan Sharber and Austin Starkey.”

Georgia-licensed ATTORNEY needed as fulltime Closing Attorney at Choice Title Company in Ringgold, GA.

Closing experience required. Must have a GA Bar License. Email Resume: titlecompanysearch@gmail.com All emails are discreet and confidential.

www.choiceitlecompany.com
Congress has mandated that the date of the signing of the Constitution – Sept. 17, 1787 – be commemorated.

Before COVID-19, schools, colleges and communities would have public gatherings to celebrate Constitution Day. Similar celebrations are impossible this year, because COVID-19 has forced many of our public institutions to operate under severe constraints.

However, despite these difficult times, we should not entirely forego the celebration of Constitution Day, as we have much to celebrate about the Constitution and our democracy.

Thomas Jefferson often wrote about the importance of an informed citizenry to the proper functioning of our democracy. He wrote that self-government, as envisioned in the Constitution, would not be possible unless the people were sufficiently educated to exercise proper oversight of the government.

Learning about the Constitution is essential to becoming equipped to exercise that oversight. The wisdom of the framers of the Constitution paves the way to peaceful resolution. The First Amendment rights to assembly on streets and in other places, freedom of speech and to address legislatures and postponing trials for some criminal defendants and civil litigants.

These two Amendments, however, provide rights that must ultimately be honored and a framework through which to seek relief.

Eight Amendment
The right not to have excessive bail.
One of the complaints of those protesting police brutality and the criminal justice system is that people are unnecessarily being held in jail solely because of their inability to post bond.

Fourteenth Amendment
The right to due process and equal protection from state governments.
This amendment plays a large role in many of the disputes with state and local governments from restrictions on churches, face mask mandates, claims of disparate treatment by the criminal law system, to business closures.

We are living in difficult times. Despite that – or even because of it – we should celebrate how, no matter the circumstances, the Constitution gives us self-government and provides a pathway to resolving disputes, whether between citizens or between citizens and our governments.

So, on this Constitution Day, let us celebrate the democracy established in the Constitution and the enduring pathways its framers paved for us.

Collier
gun rights and police brutality, and further exercised their petition rights by demanding resignations of public officials.

Second Amendment
The right to keep and bear arms: Courts have heard cases over orders to close gun stores.

Fifth Amendment
The right to due process of law by the federal government: Citizens have challenged some of the restrictions imposed by the federal government, such as those limiting travel across state and national borders, as violating the Due Process Clause.

Sixth and Seventh Amendments
The right to speedy and public trial in criminal cases, and the right to a jury trial in civil cases: The virus forced the federal judiciary to severely limit its operations and postpone trials for some criminal defendants and civil litigants.

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Curtis Collier
United States District Judge
Chair, Eastern District of Tennessee
Civics and Outreach Committee

Carrie Brown Stefaniak
Law clerk to the Hon Curtis Collier
President, Chattanooga Chapter of the Federal Bar Association

Eliza Taylor
Law clerk to the Hon. Curtis Collier

The tournament ended with a three-way scorecard playoff for second and third place. After the dust settled, Spears, Moore, Rebman & Williams declared the runner-up, with Craig Allen, Dean Clements, Ben Reese and Joe White celebrating their success.

Joining North in placing third for Chambers were Jeff Granillo, Jeffrey Maddux and McKeehanan Rue.

After the tournament, North jokingly quipped he’d requested a third-party investigation into the scorecard finish.

“I’m convinced my team was pencil-whipped. Accordingly, I have asked District Attorney Neal Pinkston and the TBI to investigate the scoring for the two teams that finished ahead of us. It appears to me they might not have played all 18 holes.

Regardless, we look forward to rightfully claiming our trophy next year!”

Other awards included:

Straightest Drive – Andrew Childress of the Public Defenders team

Longest Drive – Tom Smith of Cavett, Abbott & Weiss

Closest to pin – Divine; Starkey; Scott McDearman of Grant, Konvalinka &

Celebrating the constitution in the midst of COVID-19
Presiding Goober says ‘hey’

Loyal fans mark 60 years of ‘Andy Griffith Show’

With the 60th anniversary of the ‘Andy Griffith Show’ approaching Oct. 3, I call your attention to Nashville’s strong connection with Mayberry.

There was, of course, Floyd Lawson’s desperate declaration when he feared exposure of his devious brag in letters to a female pen pal: “I’m going to Nashville!”

And the fact that the manicurist Ellen Brown (to whom, as Andy observed, nature had been “real, real, real good”) arrived in Mayberry on the Nashville bus.

What’s more, cast members Doug Dillad (the banjo-playing Darling boy) and George Lindsey (Goober) both became longtime Nashville residents.

But the most significant connection is that The Andy Griffith Show Retum Watchers Club was founded by Jim Clark and three of his Phi Kappa Sigma brothers at Vanderbilt in the fall of 1979.

“It started out of our need to get dibs on the excitement’s one TV before the ‘M*A*S*H’ fans claimed the TV rights,” Clark told me. “The two shows often came on at the same time.”

From that modest beginning, word of the club spread first on campus, then around Nashville, then to Middle Tennessee and beyond. Way beyond.

The club has grown to include 1,468 local chapters, including one in Saudi Arabia and one in Israel, all taking their names from characters or memorable lines from the show. The most recent is “You Were on a Date – You Weren’t Taking Medicine,” based in Piedmont, South Carolina.

(Full disclosure: As a newspaper columnist in Jackson, Mississippi, I founded the Otis Campbell Chapter in 1983.)

Clark, of the original Andy Chapter, bears the title Presiding Goober.

“For the past few years, I’ve been trying to officially transition to Presiding Goober Emeritus,” he says. Partly, because he likes the additional absurdity of the title, but also because the club is not a business and can’t legally do business under that name. “That’s where I entered in as the Goober Undercover.”

After all, as the visiting pastor Dr. Harrison Everett Breen exhorted in “The Sermon for Today,” what’s your hurry?

And, truth be told, over the years Clark has basically been the Keeper of the Flame for the show’s fans. In addition to his writing and editing of the club newsletter, The Bullet, and general curation of all things club related, he and the former Tennessean writer and editor Ken Beck have collaborated on a number of Mayberry-themed projects, including “The Andy Griffith Show Book,” “Andy Griffith Show calendar,” “Aunt Bee’s Mayberry Cookbook,” “Goober in a Nutshell,” “George Lindsey’s memoirs, which was co-written with Lindsey, and “Mayberry Memories – The Andy Griffith Show Photo Album.”

Clark also was the co-writer with Andy Griffith for his memoirs. They were reviewing the editor’s revisions to the manuscript when Griffith died in 2012.

“I don’t know whether the book will ever be published,” Clark says. “I hope so. Andy was an extraordinary storyteller.”

Owing to the club’s influence, a number of Mayberry cast reunions have also been held at Opryland USA and later Gaylord Opryland Hotel.

“Nashville also hosted Ernest T. Bass Day in 1986, when actor Howard Morris, dressed as Ernest T., was presented the Rock N Roll Hall of Fame by Mayor Richard Fulton on the front stoop of Brown’s Drugs,” Clark continues.

In addition, Nashville hosted Otis Campbell Day with the actor Hal Smith in 1988. Smith was deputized and received the key to the city. And, thanks to Mayor Bill Boner, Lindsey received the “tire gauge to the city” during Goober Pyle Day in 1990.

Of late, Mt. Airy, North Carolina, Griffith’s hometown and site of the Andy Griffith Museum and sundry other Mayberry-themed attractions, has taken on much of the Mayberry load. Since 1990, it has hosted annual Mayberry Days festivals, with this year’s event scheduled for Sept. 19-27.

The club’s membership growth and activities now take place largely online, Clark says, with the www.imayberry.com site as the hub.

“We estimate that, at any given time, there are about 25,000 people engaged with TAGSWC’s various online and chapter activities,” he adds. The main Facebook page has more than 240,000 followers.

I asked Clark a question about his personal favorite episode, confident that — like all Mayberry fans — he wouldn’t be able to narrow it to a single one. And he didn’t.

“If I say that I think that no episode epitomizes the show better than ‘Man in a Hurry,’ he said. “I think we, as viewers, are sometimes like rushing businessman Malcolm Tucker. We’re in a big hurry, but, as with Mr. Tucker, Mayberry has a way of helping us slow down and appreciate the simple things in life.”

Beyond that, though: “Like everybody else, I also love ‘The Pickle Story’ and ‘Barney and the Choir’ (Don Knotts’s two favorites), ‘Barney’s First Car’ (Andy Griffith’s favorite), ‘Opie the Birdman,’ ‘The Sermon for Today,’ ‘Convicts-at-Large,’ ‘Goober and the Art of Love’ and anything with the Darlington or Ernest T. Bass.”

“And has there ever been a better Christmas episode in a TV show than Mayberry’s?”

No, there hasn’t. And I’d add “The Loaded Goat,” “Citizen’s Arrest” and “Three Wishes for Opie” as other top episodes. (As a purist, I don’t watch anything in color.)

As for the show’s continuing popularity all these many years later, Clark has some theories.

“At the core of the appeal for me is the truly outstanding storytelling,” he says. “But then you have the amazing cast. I don’t think there has ever been a finer ensemble of character actors.

“It’s also a wholesome show that folks of all ages can enjoy watching together,” he says. “And nostalgia is often cited as part of the appeal. But I think if the show were just wholesome and nostalgic, that wouldn’t be enough. It’s the great entertainment that keeps us still watching over and over after 60 years.”

To add those to one more reason: “Andy Griffith always said the key ingredient of the show was love,” Clark says. “I can’t disagree with that.”

Joe Rogers is a former writer for The Tennessean and editor for The New York Times. He is retired and living in Nashville. He can be reached at jorogin@gmail.com.
Baker Donelson earns Mansfield Certification

Baker Donelson has achieved Mansfield Certification status after completing a 12-month certification program.

The Mansfield Rule Certification measures whether law firms have considered women, attorneys of color, LGBTQ+ attorneys and attorneys with disabilities for recruitment, governance roles, equity partner promotions and inclusion in formal pitch presentations to clients.

The goal of the Mansfield Rule, which was developed by Diversity Lab, is to boost diversity among law firm leadership by broadening the pool of candidates considered for these roles.

Baker Donelson’s Diversity and Inclusion Committee Chair Mark Baugh says adopting the Mansfield Rule was a significant step in furthering the firm’s ongoing commitment to diversity and inclusion.

“The transparency and accountability inherent in the Mansfield Certification process will improve our inclusivity and make this a more welcoming firm where all people can succeed.

“And, although it is not a Mansfield requirement, we’re also looking at ways to extend the same accountability metrics to staff and other positions.”

Since adopting the Mansfield Rule more than a year ago, Baker Donelson established an internal Mansfield Team that built an infrastructure to gather data, collected the necessary information and worked toward certification.

In addition to verifying and committing to at least a 30% diversity threshold in client presentations, the firm implemented job descriptions for senior leaders that include diversity and inclusion accountability metrics and reviewed and updated recruitment processes to ensure representative candidate pools are considered.

“We’re grateful to be among the 100 law firms nationally to achieve this meaningful certification,” says Timothy Lapinaccii, the firm’s chairman and CEO. “This is one of a number of measures Baker Donelson has undertaken to fulfill our commitment to increasing diversity and inclusion in our firm and to bring about lasting change in the legal profession.”

Diversity Lab is an incubator for solutions that boost diversity and inclusion in law. Experimental ideas are created through “hackathons” and piloted in collaboration with more than 150 law firms and legal departments across the country.

Source: Baker Donelson

Huey Magoo’s is coming to Chattanooga as part of its expansion in Tennessee, Georgia and South Carolina.

Huey Magoo’s will bring its chicken tenders to Chattanooga as part of its expansion across the Southeast.

The fast-food franchise will open five restaurants in Tennessee, including Chattanooga, Cleveland and Charleston, eight restaurants in cities in South Carolina, including Charleston, Mount Pleasant and Columbia, and five restaurants in cities in Georgia, including cities Milligeville, Statesboro, Centerville and Warner Robins.

The brand is also forging ahead with several grand openings in Florida and Mississippi.

Huey Magoo’s offers dine-in, take out, delivery, drive thru and curbside pickup. The menu includes grilled, hand-breaded or “sauced” chicken tenders, salads, sandwiches and wraps.

Each Huey Magoo’s tender is free of antibiotics, hormones, steroids and preservatives and is made fresh, the company says in a news release.


Source: Huey Magoo’s
NOTICE OF FORECLOSURE SALE
STATE OF TENNESSEE, HAMILTON COUNTY—there is, hereby, advertised a Deed of Trust to Mortgage Electronic Registration Systems, Inc., as beneficiary, for the purpose of selling the following described real property: all that certain real property situated in the Town of Chattanooga, County of Hamilton, State of Tennessee, being more particularly described as follows: a tract or parcel of land, situate in the Village of Cherokee, City of Chattanooga, Hamilton County, State of Tennessee, described in Plat Book 26, page 128, and recorded in the Register's Office of Hamilton County, Tennessee, with all the rights, powers, and privileges of the original Title to said property; and to any matter that an accurate survey of the premises might disclose.

OTHER INTERESTED PARTIES: None known. The sale will be subject to all matters shown on any recorded deed; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any prior liens or encumbrances as well as any prior created by a fixture filing; a deed; and any trust; and any matter that is accurate survey of the premises might disclose.

SUBJECT TO Covenants, conditions, restrictions, easements, and all other matters of record, including all liens set out on any applicable Plat of Record.Parcel 10:007:022

PROPERTY ADDRESS: The state street address of the property is believed to be 30922 CARDE RD, SODDY DAIY, TN 37379. In the event of any discrepancy between this street address and the street address that is believed to be correct, the legal description shall control.

CURRENT OWNER(S): LINDA M. WESTEN, BRENT L. LINGANORE, and CARDE RD, SODDY DAIY, TN 37379. In the event of any discrepancy between this street address and the street address that is believed to be correct, the legal description shall control.

FIELD NO.: 15:12358 F01

NOTICE OF SUBSTITUTE TRUSTEE'S SALE
WHEREAS, a default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 30, 2008, executed by LINDA M. WESTEN, BRENT L. LINGANORE, and CARDE RD, SODDY DAIY, TN 37379, being more particularly described as follows: a tract or parcel of land, situate in the Village of Cherokee, City of Chattanooga, Hamilton County, State of Tennessee, described in Plat Book 26, page 128, and recorded in the Register's Office of Hamilton County, Tennessee, with all the rights, powers, and privileges of the original Title to said property; and to any matter that an accurate survey of the premises might disclose.

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In the event of a default, the Trustee of record, as set forth in Exhibit A-1 of said Master Deed, will sell the property at public auction to the highest bidder for cash or certified funds ONLY, the following at the office for Hamilton County, Tennessee, at 10:00 AM, on the 11th day of October, 2020, at 111 North Main Street, Chattanooga, Tennessee 37402:

PUBLIC NOTICE OF SUBSTITUTE TRUSTEE’S SALE
WHEREAS, a default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust, as set forth in Exhibit A-1 of said Master Deed, executed by LINDA M. WESTEN, BRENT L. LINGANORE, and CARDE RD, SODDY DAIY, TN 37379, being more particularly described as follows: a tract or parcel of land, situate in the Village of Cherokee, City of Chattanooga, Hamilton County, State of Tennessee, described in Plat Book 26, page 128, and recorded in the Register's Office of Hamilton County, Tennessee, with all the rights, powers, and privileges of the original Title to said property; and to any matter that an accurate survey of the premises might disclose.

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NOW THEREFORE, notice is hereby given that the undersigned, Rubin Lutin, TN, PLLC, as Substitute Trustee, by virtue of the power and authority vested and imposed upon said Substitute Trustee will, on October 5, 2020, at 10:00 AM, on the 10th floor of 10352 Lovell Rd, Soddy Daisy, TN 37379. In the event of a default, the Trustee of record, as set forth in Exhibit A-1 of said Master Deed, will sell the property at public auction to the highest bidder for cash or certified funds ONLY, the following at the office for Hamilton County, Tennessee, at 10:00 AM, on the 11th day of October, 2020, at 111 North Main Street, Chattanooga, Tennessee 37402:

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REASONS WHY YOUR INJURIES MAY QUALIFY YOU FOR THE HIGHEST BIDDER FOR CERTIFIED MEDICAL ADVICE...

To the highest bidder for certified medical advice, your injuries may qualify you for the highest bidder for certified medical advice, your injuries may qualify you for the...
Changes, if any, you might need to make to your investment portfolio. You should consult your attorney or qualified tax advisor regarding your situation.

Plan for your future. Once you’ve handled the immediate financial moves you make at this time can have a big impact on your life. So, as you attend to your affairs, consider the following suggestions:

• Don’t make hasty decisions. Even though you will need to make some moves in the near future, don’t feel rushed into decisions that may prove to be ill-advised. For example, don’t immediately sell your home or liquidate all your stocks.

• Consult with your estate planning professional. If you and your spouse created an estate plan involving a will, living trust or other documents, you’ll want to consult with your estate planning professional to determine what steps should be taken to implement these arrangements.

• Address life insurance issues. If your spouse had a life insurance policy, you’ll want to contact your insurance agent for help in navigating the paperwork necessary to receive the death benefit. Of course, some financial advisors also sell life insurance within the context of your overall financial strategy, so, if this is your situation, you’ll want to speak with your advisor about how to handle this insurance proceeds.

• Apply for Social Security benefits. If you are 60 or older, you may be entitled to Social Security survivor benefits, along with a one-time death benefit. Contact your local Social Security office to stop the benefits your spouse received and apply for the new ones for yourself.

• Change the titles of financial accounts. If you and your spouse had jointly held accounts with “right of survivorship,” the asset will typically pass automatically to you, the surviving spouse. However, for legal purposes, it’s still a good idea to retitle these assets in your name. This usually only requires filling out some simple documents, which are available from your financial institutions – bank, credit union, investment firm, etc. But you also may need to change the beneficiary designations on accounts held only in your name, such as your 401(k). These designations are powerful and can even supersede instructions in your will or living trust.

• Go over bills and debts. Review all your bills, automatic payments and outstanding loans. If they are in your spouse’s name, or in both your names, contact the merchant or financial services provider to change all correspondence and account information to your name only. For any outstanding accounts in your spouse’s name, you may need to notify the business that all payments will be handled by your spouse’s estate, if you choose to go that route. You may need to provide these businesses with the contact information of your estate planning professional.

• Plan for your future. Once you’ve handled the immediate financial needs described above, you’ll want to think about your own future. This means you may have to update your estate plans and insurance policies. You’ll also want to consult with your financial advisor to see what changes, if any, you might need to make to your investment portfolio. Only time can ease the pain of losing a spouse. But by taking care of the mundane matters of daily living, you can at least alleviate the feelings of being overwhelmed – and that, in itself, has value.

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation. This article was written by Edward Jones for use by your local Edward Jones Financial Advisor (member SIPC). Contact Stan at Stan.Russell@edwardjones.com.

Financial Focus
Stan Russell
Stan.Russell@edwardjones.com

Financial moves for widows and widowers

If you’ve recently become a widow or widower, you’re obviously dealing with an enormous emotional burden, and coping with your grief can seem like a full-time struggle. Unfortunately, the business of life must go on – and the financial moves you make at this time can have a big impact on your life.

As you attend to your affairs, consider the following suggestions:

• Don’t make hasty decisions. Even though you will need to make some moves in the near future, don’t feel rushed into decisions that may prove to be ill-advised. For example, don’t immediately sell your home or liquidate all your stocks.

• Consult with your estate planning professional. If you and your spouse created an estate plan involving a will, living trust or other documents, you’ll want to consult with your estate planning professional to determine what steps should be taken to implement these arrangements.

• Address life insurance issues. If your spouse had a life insurance policy, you’ll want to contact your insurance agent for help in navigating the paperwork necessary to receive the death benefit. Of course, some financial advisors also sell life insurance within the context of your overall financial strategy, so, if this is your situation, you’ll want to speak with your advisor about how to handle this insurance proceeds.

• Apply for Social Security benefits. If you are 60 or older, you may be entitled to Social Security survivor benefits, along with a one-time death benefit. Contact your local Social Security office to stop the benefits your spouse received and apply for the new ones for yourself.

• Change the titles of financial accounts. If you and your spouse had jointly held accounts with “right of survivorship,” the asset will typically pass automatically to you, the surviving spouse. However, for legal purposes, it’s still a good idea to retitle these assets in your name. This usually only requires filling out some simple documents, which are available from your financial institutions – bank, credit union, investment firm, etc. But you also may need to change the beneficiary designations on accounts held only in your name, such as your 401(k). These designations are powerful and can even supersede instructions in your will or living trust.

• Go over bills and debts. Review all your bills, automatic payments and outstanding loans. If they are in your spouse’s name, or in both your names, contact the merchant or financial services provider to change all correspondence and account information to your name only. For any outstanding accounts in your spouse’s name, you may need to notify the business that all payments will be handled by your spouse’s estate, if you choose to go that route. You may need to provide these businesses with the contact information of your estate planning professional.

• Plan for your future. Once you’ve handled the immediate financial needs described above, you’ll want to think about your own future. This means you may have to update your estate plans and insurance policies. You’ll also want to consult with your financial advisor to see what changes, if any, you might need to make to your investment portfolio. Only time can ease the pain of losing a spouse. But by taking care of the mundane matters of daily living, you can at least alleviate the feelings of being overwhelmed – and that, in itself, has value.
How best to respond to acts of hate

‘A List’ host talks about fallout of swastikas on Walnut St. Bridge

By David Laprad

Chattanooga’s Jewish community spoke out when the Rock on the University of Tennessee at Knoxville’s campus was painted with antisemitic remarks. It then spoke out when Nashville’s Holocaust Memorial was desecrated. And it responded quickly after Nazi swastikas appeared on Walnut Street Bridge and in the Bluff View Arts District Sunday morning.

“As a faith community, as good citizens and as Americans, we condemn this act of antisemitism in the strongest of terms. Hate against one is hate against all,” the Community Relations Committee of the Jewish Federation of Greater Chattanooga declared in a news release.

Michael Deuk, executive director of the Jewish Federation, said seeing acts of antisemitism in his hometown was surreal.

“I take any act of antisemitism and all forms of hate seriously. Although unsettling and disturbing, this only gives the Jewish community more resolve to continue fighting against hate.

“Additionally, we will continue building bridges of friendship with all peoples and communities.”

Rabbi Craig Lewis of Chattanooga’s Mizpah Congregation joined the chorus of voices rising against the act when he thanked the City of Chattanooga for taking “swift action to repair the damage and for providing assurances for the protection of the Jewish community.”

Now Alison Lebovitz, another leader in the local Jewish community, contributes her thoughts.

As the host of “The A List,” a weekly interview series for WTCI, Lebovitz is providing assurances for the protection of the Jewish community.

For context, explain what the Nazi swastika represents to Jewish people in the U.S.

“While the swastika itself goes back thousands of years and has been used as a symbol of good fortune in almost every culture in the world, the symbol was hijacked by Hitler and the Nazis during the 1930s and will now forever be associated with fascism, intolerance, hate and the senseless and systematic murder of more than 11 million people, including 6 million Jewish people during The Holocaust.

“Today, the swastika is an unequivocal and undeniable symbol of hate. Plastering, drawing or putting up a swastika is, therefore, in my opinion, a hate crime. As a Jewish person, when I see this symbol, I know it means the person using it not only hates me, they also hate the idea of my existence.

How can people who are against hate in all forms respond?

“We must have conversations with our children, spouses, partners, parents, neighbors, family and friends about this incident and others when they occur to make sure none of us ever stand idly by while someone else is bullied, marginalized, persecuted, picked on or meant to feel like an ‘other.’

“Hate is hate. And hate for one is hate for all. Since most hate stems from a combination of fear and ignorance, to combat it, we must show grace and empathy toward others in order to build understanding and trust. It’s all too easy to construct and ascend a ladder of hate, so we must consistently find ways to build bigger and taller ladders of kindness, acceptance, respect and love.”

What have you said to your sons about the incident?

“Our boys are 16, 18 and 20. Sadly, hearing about an antisemitic slur or gesture is nothing new for them. We let all three boys know about this as soon as it happened and their responses ranged from grief to anger. All three have personally encountered antisemitism in some form and in various degrees and they each know it’s their responsibility to help foster a world predicated not on hate but grounded in love, respect, inclusivity and kindness for all.”

As the Jewish people celebrate Rosh Hashanah, the Jewish New Year, on Sept. 18, do you remain positive it can overcome the age-old battle against antisemitism?

“As Martin Luther King, Jr. said, ‘I have decided to stick with love. Hate is too great a burden to bear.’

“While I consider myself a pragmatist, I’m also an eternal optimist. I believe in people. More importantly, I believe in the potential for every person to be kind, accepting and loving. Bias is universal but prejudice can be unlearned.

“Antisemitism is neither a new threat nor a dwindling one. Our history has prepared us for moments like this. Our faith gets us through it and reminds us that adversity only makes us stronger.”

Photograph provided

Alison Lebovitz is the host of “The A List” and a leader in the local Jewish community. She says constructing and ascending a ladder of hate is easy, and urges the people of Chattanooga to build “bigger and taller ladders of kindness, acceptance, respect and love.”
A neighboring piece by Miriam Schapiro, “In Her Own Image,” employs a mix of fabric and paint to fashion what appears to be a vibrant, elaborate kimono. While its placement next to the Hauptman work accentuates its bright colors, it also carries subversive undertones, Makrandi suggests.

“It’s a queen–like robe that hints at power,” she says. “Then again, it also looks like a quilt.”

Makrandi laughs at her casual deconstruction of the Schapiro piece and adds that she welcomes people to appreciate “The F Word” on a purely aesthetic level. “This exhibit has many layers,” she notes. “You can have a visual experience and not dive any deeper.”

Visitors who do delve into a particular piece will notice enlightening details, Makrandi says as she strolls around a corner to a portrait of the artist Edward Avedisian by Alice Neel.

A painter of people, landscapes and still lifes, Neel is considered one of the great American painters of the 20th century and a pioneer among women artists, Makrandi says. Yet to the casual eye, the painting might look unfinished.

But therein lies the key to unlocking the themes behind Neel’s work, she adds. “Neel tended to not do portraits of people with pretty clothing and all their ephemera; she focused on the face and the emotion and left everything else to the imagination. She was interested in the psychological aspects of portrayal.”

Since 2000, the Hunter has obtained 93 pieces by women artists for its permanent collection. “The acquisitions were part of a deliberate effort on the part of the museum to better support and empower women artists.

“Female artists are underrepresented in museum collections, including ours,” confesses a placard placed near the entrance to the gallery that introduces the exhibit to visitors. “We have actively sought to correct this over the last two decades, making it one of our priorities and slowly increasing the number of women in our collection.”

Makrandi has worked for the Hunter for 16 years, which allowed her to see most of the pieces that make up “The F Word” become part of its collection. She says this has given her an intimacy with the works she enjoys sharing.

“When you’re with a museum a long time, you develop a history with each piece. I know what led to us acquiring a certain work; I also had a conversation with the artist and know what she was thinking. Sharing that experience with other people has been meaningful.”

When the 100th anniversary of women’s suffrage in the U.S. appeared on the horizon, Makrandi began to contemplate the Hunter’s collection of pieces by female artists and how the museum was unable to display many of them on a regular basis due to their physical attributes.

“Rise,” a 2006 piece by Brooklyn artist Lesley Dill, is a sprawling installation featuring a crimson female figure seated meditatively at the base of an expanse of banners inscribed with visionary accounts...
No falloff in autumn market

The temperature outside is starting to dip ever so slightly, and as we look toward fall we normally see housing activity begin to slow a bit as the back-to-school season begins. But as we all know, this year has been far from normal.

The housing and stock markets continue to lead the economy.

In August, showings and pending sales remained at strong levels while housing inventory remained limited, continuing the competitive bidding market we have seen in recent months.

Multiple offer situations remain a frequent experience in many markets, including ours. With the inventory of homes for sale still lower, a fast and competitive market for buyers doesn’t show signs of slowing down.

With the stock indexes at or near record highs as mortgage rates remain near record lows, signs point to a busy fall housing market.

New listings in the Chattanooga region decreased 0.8% to 1,306. Pending sales were up a remarkable 26.2% to 1,244. Inventory levels shrank 49.1% to 1,565 units.

Prices continued their upward trajectory. The median sales price increased 23.5% to $247,000. Days on market was down 4.7% to 41 days. Sellers were encouraged as months supply of inventory was down 54.3% to 1.6 months.

While uncertainty remains regarding how the upcoming elections and any seasonal resurgence of COVID-19 might have on the financial and housing markets, the healthy housing demand we see today will create significant tailwinds in the near term, as it remains a great time to get into the housing market, especially for sellers.

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Elrod has little need for big billboard

Realty Center veteran’s success speaks for itself

By David Laprad

While traveling north on Battlefield Parkway the first week of September, drivers could have seen a simple advertisement for a Realtor on the billboard outside Berkshire Hathaway HomeServices Realty Center, which is located in the attractive brick building across the street from Walmart.

“Client focused!” it declared with alacrity. “Buying or selling.” It then ended with “Amy E.” and a phone number.

The “E” stood for “Elrod.” Although there wasn’t enough room for the agent’s full name, many people know her anyway.

Elrod has been listing and selling houses at Realty Center in Fort Oglethorpe since 2005. What’s more, she grew up a stone’s throw away in Ringgold, and for 15 years, she worked another stone’s throw away in Dalton.

This makes Northwest Georgia Elrod’s backyard. Not only does she know it like the back of her hands, many people know her, too.

This is why the billboard message – a free perk for Realty Center agents – was a rare advertisement for Elrod. Since a sizable chunk of her business consists of repeat clients and referrals, she doesn’t do much marketing.

“Real estate is a struggle at first,” Elrod says, remembering her early years in the business, more famine than feast. “But then you start getting more and more repeat business and referrals. Some folks move every few years, while others never move but do tell people about you.”

Elrod has just returned to Ft. O from...
Higher performance increases comfort

Do you know how to make your home more livable?

The COVID-19 pandemic is having a resounding effect on the way people live in the Tennessee Valley — not only in how they interact with those around them but also in how they view their homes. Meanwhile, the time at home might be changing the way individuals think not only about the measurable elements of their homes, such as the square footage available to use as work space, but also the quality-of-life elements, like indoor air, noise reduction and overall home performance.

High-performance homes can provide increased comfort, improved air quality, reduced noise and lower energy and water bills, which can benefit health, well-being and finances for you and your family. Your current home might not provide these benefits now but investing in remodeling or a new home could ensure they’re incorporated going forward. Asking the right questions will help ensure you’re getting the types of features you’re looking for in a remodel or your next new home. For example, you might notice the air conditioning or heater running all the time or fluctuating in temperature as you move from room to room throughout the day. Or maybe you’re using more energy and water during the daytime, so you’re increasingly concerned about how this will affect your utility bills.

Raising these types of concerns with a homebuilder or remodeler can help them identify the right high-performance solutions for your current or future home. Solutions might include products and building materials to increase energy efficiency, such as smart thermostats to help regulate temperature, high R-value insulation in floors, walls and ceilings to retain heat within home, weather-stripping around windows and doors to avoid air leakage, which can overwork air conditioner units, waterSense-labeled fixtures to reduce water usage and appropriately sized heating ventilation and air conditioning equipment to comfortably and efficiently heat and cool your home.

Other solutions might include products and building materials to improve ventilation and air quality, such as smart appliances to improve efficiency, HVAC systems with sensors and automation to help regulate circulation and sustainable building materials that use fewer chemicals and irritants. For more information, including specific questions to ask your homebuilder, visit homerpeformancecounts.info.

Home Performance Counts is a joint initiative between the National Association of Home Builders and the National Association of Realtors to help homeowners better understand the rapidly growing high-performance home marketplace.

To find a professional who can help you make your home livable, visit the Home Builders Association of Greater Chattanooga’s online directory at HBAGC.net.

Dalton, where she helped a buyer close on a condominium. Before that, she sold the man’s house in Chatsworth, Georgia. The two connected through his mother — a past client of Elrod’s.

“She was there today,” Elrod notes. “She’s become a second mom to me.”

Elrod’s denim jacket sports a pearl-white and gold angel pin the woman gave her, indicating the two have a relationship that extends beyond real estate. But before Elrod became the woman’s friend, she served as her Realtor — and she says she won a client for life and a source of additional business by doing what the billboard outside Realty Center said she does: Focusing on her real estate needs.

“Her transaction was crazy,” Elrod says, thinking back to when the federal government shut down in December 2018, bringing many home purchases to a grinding halt. “The person buying her house was a government loan, so we had to wait. And then, sadly, her husband died.”

“It took me three months to sell her house, but we became close, and now she calls me her angel.”

To remain client-focused in the current market, in which buyers are snapping up homes as fast as Realtors can plant signs in yards, Elrod says she strives to anticipate what her buyers or sellers will need and then stay several steps ahead of them. She offers financing as an example.

“The last property I listed went on the market on Friday, had seven showings on Saturday, and went under contract on Sunday,” she recalls. “That’s how fast things are moving. So, when someone calls and says, ‘I want to buy a house,’ my first question is, ‘Are you working with a lender?’

“You need to have your letter of approval ready when you make an offer on a house because there will be others, and a seller doesn’t want to hear you’re planning to get financing; they want to hear you’re ready to go.”

Elrod says she also endorses to match her clients with a house that meets their needs, not a house they want to sell.

“When clients walk into a house, they’ll know if it feels like home,” she explains. “You might show a couple 20 houses before they find one they want, or 20 buyers might walk through a house you’re selling before the 21st one walks in and says, ‘This one feels like home.’”

Elrod says staying focused on her client’s needs is the whirlwind of steps that follows involves a lot of hard work and is filled with potential road bumps, but the end result is worth every bucket of blood, sweat and tears.

“You have to work hard to make sure both the buyers and the sellers are happy,” Elrod notes. “They’re your repeats and referrals.”

Elrod’s reasons for becoming a Realtor will sound familiar to her colleagues who were drawn to the profession out of a love for houses.

While working in administration for a large carpet company, first in Ringgold and then in Dalton, Elrod spent her weekends looking at new construction — just for kicks.

“When I went into a house, I thought it would be neat to sell it to someone,” she says, smiling.

Elrod wanted to earn her real estate license but spent 33 years earning a paycheck instead. Finally, as other staff absorbed her position and her employer began to phase out her job, she went to real estate school and then began listing and selling houses part-time.

Elrod spent five years switching from part-time agent to full-time Realtor, but in 2010, she finally sold the carpet maker and completed the transition. “That weekly paycheck is your security, and it takes a long time to let loose of it,” she acknowledges.

Still, Elrod says, her years with the carpet company helped to prepare her for a career in real estate. From becoming a skilled multitasker to sharpening her communication skills, she says her previous job allowed her to become an agent who can focus on serving others.

“I like having more flexibility than I did at the office, but I try to never say no to a client,” she says.

Elrod has worked with Ben and Karen Kelly’s Realty Center from day one, when the company was affiliated with Prudential. She says she’s always liked the combination of aligning herself with a major real estate brand while also working with a local, family-owned business.

If there’s a common thread running through Elrod’s life, it’s that she’s a local. Born in Ringgold to parents from Chattanooga, she’s worked and lived in North Georgia her entire life.

Being licensed in Tennessee gives her an excuse to escape to Chattanooga, though, as she did earlier in the week. Although she was there on business, she claimed a few moments to enjoy a quiet corner of downtown.

“Chattanooga is an awesome place to hang out,” she says, “I sat at Rembrandt’s drinking coffee and looking at the mountains. It’s peaceful there.”

Elrod’s heart is in North Georgia, though, and her home is in Ringgold. While she’ll list and sell houses in Tennessee, she looks forward to coming home at the end of each day and spending time with her husband. On weekends, she adds their grandchildren to the mix.

“I have a good life,” she adds, smiling again.

The week after Elrod’s name was facing drivers traveling north on Battlefield Parkway, her full name appeared on the other side of the billboard above the line “Top listing agents.”

This was no free perk from her broker, though, as Elrod worked hard to list homes in August. Although the local housing inventory has been tight, the weeks she’s spent focusing on her clients are paying off.

“I don’t look at houses for fun anymore because I’m always working,” she says. “But making it to the closing table and making my clients happy makes it all worthwhile.”

>> ELROD From page 11

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There are fewer houses on the market now, and if you use a Realtor’s expertise when listing your house for sale, you might be in a very good position. As Realtors, we have the latest tools to serve the homeownership needs of our community. That’s Who We R.

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Southern Lit Alliance awards Barnett Prize for Local Distinguished Author

Southern Lit Alliance has awarded its annual Barnett Prize for Local Distinguished Author to Roy Morris, Jr.

This is the second year for the Barnett Prize, which is awarded annually to recognize an outstanding local author. Southern Lit Alliance selected Morris based on his lifetime of work as an author, his awards and the quality of his submitted sample, the organization says in a news release.

Morris has published nine books on American history and literature, including “Gertrude Stein Has Arrived: The Homecoming of a Literary Legend” (Johns Hopkins University Press).

His books have covered a range of topics, including Mark Twain, Abraham Lincoln, Walt Whitman, Oscar Wilde, Ambrose Bierce, the stolen presidential election of 1876, and Union general Phil Sheridan.

Morris is a current contributing editor to MHQ: The Quarterly Journal of Military History and has spent the last 35 years writing eight books about American literature and history.

With a Bachelor of Arts from the University of Tennessee at Chattanooga and a master’s from University of Tennessee at Knoxville, Morris began his career in 1972 as a staff writer for the Chattanooga News–Free Press and then moved over to the Chattanooga Times (the first person to do so after the two newspapers ended their joint publishing agreement).

His writing has been featured in numerous prestigious publications, including the Wall Street Journal, The Washington Post, the New Yorker, the New Criterion and the Boston Globe.

A lifelong Chattanoogan, Morris has served for nearly four decades as a writer and editor for a variety of popular-history magazines, including stints as editor of Military History, Military Heritage, Wild West, Sports History, America’s Civil War and Civil War Quarterly.

From 2004-2007, Morris was special projects editor at the University of Tennessee at Chattanooga, where he edited a series of three scholarly books for Purdue University Press, drawn from UTC’s annual Symposium on the 19th Century Press, the Civil War and Freedom of Expression.

Morris resides in North Chattanooga with his wife, Leslie, and their mixed-breed terrier, Duncan.

Southern Lit Alliance also recognized two finalists and one honorable mention for the award. The finalists were Dr. Earl Braggs, a professor at UTC and author of “House on Fontanka,” and attorney Sam Elliot, author of “John C. Brown of Tennessee: Rebel, Redeemer, and Railroad.”

The honorable mention went to Jason Tinney for his “Ripple Meets the Deep.”

The Southern Literature Alliance will be holding a virtual event Oct. 8 at 7 p.m. to award the Barnett Prize to Morris, who will showcase his work and discuss his career.

Nominees worked in the various genres of fiction, non-fiction, short story and poetry. Warren Barnett, art philanthropist and president of Barnett & Company, made the award possible.

This year’s judges were Sunny Montgomery, digital editor for Get Out Chattanooga magazine and writer and editor for Chatter magazine, Dr. Nick Manisto, assistant professor of English at Chattanooga State Community College, and Dr. Victoria Bryan, dean of the Honors College and Academic Enhancement at Cleveland State University.

Source: Southern Lit Alliance

American Heart Association announces board leaders

The American Heart Association has relaunched its Chattanooga board of directors and announced its officers for the coming year.

Dr. Christopher LeSar, Vascular Institute of Chattanooga, will serve as the board’s president. LeSar is a vascular surgeon who has worked in the Chattanooga region for over 15 years. He is board certified by the American Board of Surgery and Fellow of the American College of Surgeons.

Serving as the board’s chair, Glenn Morris is the owner and operator of M&M Industries, which has several hundred employees at plants in Chattanooga and Phoenix.

Also serving on the 2020-21 board of directors are:

John Anderson, Grant, Konvalinka & Harrison
Dr. Alison Bailey, Center for Heart, Lung and Vascular Health at Parkridge Dr. Thomas Devlin, CHI Memorial Renee Ford, Elliott Davis
Gregg Gentry, Erlanger Health System Corinne Henderson, Henderson + Gouger
Chris Hopkins, Barnett & Company Anholy Houston, CHI Memorial

Shewanee Howard-Baptiste, Ph.D., University of Tennessee at Chattanooga
Quincy Jenkins, Chattanooga State Community College
Dr. Bryan Johnson, Hamilton County Schools
Twlw Layne, We R CPR
Dr. Harish Manyam, Erlanger Health System
D. Channing Muller, DCM Communications
Thomas Ozburn, Parkridge Health System
Scott Rowe, Encompass Health
Cherie Pashley, Unum
Maura Black Sullivan, City of Chattanooga
Pastor Carlos Williams, Orchard Knob Missionary Baptist Church
Will Young, Engineered Floors
Shewanee Howard-Baptiste, Ph.D., University of Tennessee at Chattanooga
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Pastor Carlos Williams, Orchard Knob Missionary Baptist Church
Will Young, Engineered Floors

Board members will assist the organization in guiding local efforts to reduce the incidences of heart disease and stroke, the No. 1 and No. 4 leading killers, respectively, of Tennesseans.

The American Heart Association is funding 69 research awards in Tennessee totaling $24,028,586.

Source: American Heart Association
Ronald McDonald House

Children’s festival goes virtual

Chattanooga Ronald McDonald House will take its 31st annual Autumn Children’s Festival online due to the COVID-19 pandemic. Autumn Children’s Festival: At Home Edition will be live on the Chattanooga Ronald McDonald House Facebook page (facebook.com/RMHCChattanooga) Tuesday, Sept. 29- Saturday, Oct. 3. Activities will be geared toward family participation and include magic tricks, martial arts lessons and face painting. Participants who register either for free or for a donation of $20 at secure.qgiv.com/event/racf will receive an activity pail that will contain supplies for the activities to be completed throughout the week. The pails will be delivered to various Walgreens parking lots.

The event will wrap up Oct. 3 with a virtual cooking class from 9 a.m.-noon. The Autumn Children’s Festival has raised over $1 million since 1990 to help support families with sick children in the hospital. The Tennessee Society of CPAs and several local sponsors make the event possible.

Chattanooga Ronald McDonald House hopes to raise $30,000 during this year’s festival.

It costs $75 a night to house a family in the Chattanooga Ronald McDonald House.

Source: Ronald McDonald House

Tennessee Suicide Prevention Network to recognize Suicide Prevention Awareness Month

The southeast region of the Tennessee Suicide Prevention Network will hold a virtual event Sept. 29, 8-9 p.m., to recognize Suicide Prevention Awareness Month. The event will be streamed live via the Tennessee Suicide Prevention Network’s Facebook page (www.facebook.com/TSPNorg).

An Aug. 2020 poll shows more than half of adults know someone who has had suicidal thoughts or behaviors, and approximately one in five U.S. adults has thought about suicide.

In Tennessee, an average of three people die by suicide each day. In 2018 – the latest year for which state-specific figures are available – there were 1,159 recorded suicide deaths in Tennessee. Of these deaths, 118 were in the southeast Tennessee region.

In many cases, suicide can be traced to unrecognized, untreated or poorly treated mental illness. A major aim of TSPN is to educate community members on the warning signs and risk factors specific to suicide, as well as share resources so individuals can seek help for those in their lives.

TSPN draws awareness to suicide throughout the year. These efforts are recognized during a statewide event and many regional events each September.

The Sept. 29 event will celebrate work done in the southeast Tennessee region over the past year, highlight stories of suicide prevention in the region and recognize the southeast regional suicide prevention award winner, Christy Sentell, an individual who has dedicated herself to suicide prevention in the region.

Individuals who know someone who’s in a mental health crisis can call the statewide crisis line at 1-855-CRISIS-1.

Source: Tennessee Suicide Prevention Network

Tennessee Public Utility Commission approves rate increase

The Tennessee Public Utility Commission voted this week to approve $4.8 million in rate adjustments following its annual financial review of Chattanooga Gas.

The ruling will allow the TPUC to recover costs incurred in 2019 while “enhancing safety, improving reliability and expanding its system to support the unprecedented growth experienced in the Chattanooga region,” the company says in a news release.

The adjustments represent an approximate 7% increase on the total bill for typical residential customers, or $2.98 per month.

“This ruling acknowledges we have made prudent investments to ensure the safety and reliability of our infrastructure, meet our customers’ demands and support growth in the Chattanooga region,” says Pedro Cherry, president and CEO of Chattanooga Gas. “We’re mindful of the impact any increase can have on customers during this unprecedented time, and we appreciate the Consumer Advocate’s collaboration to ensure this rate adjustment benefits all of the Chattanooga region.

The new rates will now go into effect Oct. 1.

Learn more at chattanoogagas.com/residential/pricing-and-rate-plans.html.

Source: Tennessee Public Utility Commission

New PR firm establishes tutoring scholarship

Sanwell Public Relations has established an annual $500 scholarship to benefit Northside Neighborhood House, a local nonprofit that promotes the independence of residents in northern areas of the Chattanooga region through education and assistance.

The donation will provide afterschool tutoring to underserved students in specified Hamilton County schools. Northside Neighborhood House has an afterschool program that serves students in kindergarten through eighth grade from schools “north of the river” in Chattanooga and Hamilton County.

The program offers students individual tutoring, mentoring relationships, academic and enrichment exercises and access to technology through the use of iPads and Chromebooks.


Source: Sanwell Public Relations

Northside Neighborhood CEO Rachel Gammon and Chief Education Officer Yang Mathews.
Are Medicare Advantage plans really worth the risk?

About 1 in 3 people 65 and older in the U.S. enroll in Medicare Advantage, the private insurance alternative to traditional Medicare. It’s not hard to see why: Medicare Advantage plans often cover things Medicare doesn’t, and most people don’t pay extra for it.

But Medicare Advantage can be more expensive if you get sick because copays and other costs can be higher, says Katy Votava, president of Goodcare.com, a health care consultant for financial advisors and consumers.

Unhappy customers who want to switch back to traditional Medicare may find they no longer qualify for the supplemental policies to help pay their medical bills, or that they would face prohibitively high premiums.

“These are complicated products,” says Votava, author of “Making the Most of Medicare.” “They’re like nothing else, no other insurance that people encounter anywhere until they get to Medicare.”

Medicare’s alphabet soup

The first hurdle many people face when deciding about Medicare coverage is simply understanding how the various parts fit together. Traditional Medicare, also known as original Medicare, has two parts:

■ Part A covers hospitalization and is typically premium-free.

■ Part B covers outpatient care, including doctor visits, and has a standard monthly premium of $144.60 for 2020, although higher-income people pay more.

You can choose any doctor who accepts Medicare, and most do. The government pays health care providers directly.

Part D is prescription drug coverage, which is provided by private insurers. The drugs that are covered and the amounts you pay out of pocket vary widely. Monthly premiums vary, as well, but average $32.74 in 2020.

Traditional Medicare has deductibles, copays and coinsurance that can quickly add up. To cover these gaps, private insurers also offer supplemental plans known as Medigap. The average monthly Medigap premium in 2019 was $152, eHealth.com reports, but can be lower or much higher depending on the plan, the insurer and the area where you live.

The plans are known by letters A through N. As with traditional Medicare, you can choose any doctor who accepts Medicare. If you apply for a Medigap policy when you’re first eligible for Medicare, the insurer has to accept you and can’t charge more for preexisting conditions.

Medicare Advantage

Medicare Part C is Medicare Advantage. Rather than add to the other parts of Medicare, however, Medicare Advantage plans replace them.

Insurers that offer Medicare Advantage are required to provide all the benefits of Part A and Part B, and most plans include Part D drug coverage, as well. In addition, the plans typically cover certain expenses that Medicare doesn’t, such as hearing, vision and dental care. Most Medicare Advantage enrollees in 2020 paid no additional premiums for their coverage, other than their regular Part B premiums, the Kaiser Family Foundation, a health research group, reports.

How Advantage manages costs

Medicare Advantage plans are similar to employer-provided group health insurance. To be covered, you typically must choose health care providers in the insurance company’s network.

The network might be relatively narrow if the plan is a health maintenance organization (HMO) or somewhat broader if it’s a preferred provider organization (PPO). You might need preapproval for certain types of care or referrals to see specialists. If you go out of network, your costs may not be covered or may not apply to your out-of-pocket limits.

Even if your doctor is “in network,” now, that could change and you might not get much notice.

Also, Medicare Advantage plans are typically regional. If you move out of the area or travel to other states, you might not be covered.

The devil’s in the details, and Medicare Advantage plans have many, many details. The average Medicare beneficiary has access to 28 Medicare Advantage options, with varying networks, coverage, deductibles, copays and co-insurance, the Kaiser Family Foundation reports.

In general, though, Medicare Advantage costs less upfront and potentially more overall if you need lots of medical care. Many Medigap plans have higher upfront costs but cover most if not all of your expenses when you need care.

If you want to switch from one Medicare Advantage plan to another, you can do so during annual enrollment periods. But if you want to switch from Medicare Advantage to traditional Medicare, you often won’t have guaranteed access to a Medigap policy. That means the insurer may charge you more, exclude preexisting conditions for a time or not issue you a policy at all.

That doesn’t mean Medicare Advantage plans are a poor choice — just a complicated one, says Tatiana Fassieux, a training specialist with California Health Advocates, a Medicare advocacy nonprofit. She recommends people contact their state health insurance assistance program, which can provide free, unbiased one-on-one counseling. Links to these programs can be found by visiting the SHIP National Technical Assistance Center.

“People should not rely exclusively on television commercials,” Fassieux warns. “That’s when people get stuck and sometimes make the wrong decision.”

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email liz@nerdwallet.com. Twitter: @lizweston.
### Foreclosure/Trustee’s Sales Scheduled in the Next 6 Weeks

<table>
<thead>
<tr>
<th>Property Address</th>
<th>Publication Dates</th>
<th>Borrower</th>
<th>Attorney</th>
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<td>2020-08-28; 2020-09-04</td>
<td>Fred G Card Jr and Reva S Card</td>
<td>Clear Recon LLC</td>
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<td>11105 Picket St, Soddy Daisy, 37379</td>
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<td>Brenda A Brown</td>
<td>C/O Tennessee Foreclosures Dept.</td>
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<td>2813 Terry Ct, Chattanooga, 37411</td>
<td>2020-08-07; 2020-08-14; 2020-08-21</td>
<td>Lisa Hill Toney and Gary E Toney</td>
<td>Wilson &amp; Associates, PLLC</td>
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<td>10322 Card Rd, Soddy Daisy, 37379</td>
<td>2020-08-09; 2020-09-11; 2020-09-18</td>
<td>Linda M Westen, Brent N Westen</td>
<td>Rubin Lutin TN, PLLC</td>
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<td>900 Mountain Creek Road, Unit 258, Chattanooga, 37412</td>
<td>2020-08-14; 2020-08-21; 2020-09-05</td>
<td>Charles Lee Hines</td>
<td>Horton, Ballard &amp; Pemerton PLLC</td>
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<td>10392 Lowell Rd, Soddy Daisy, 37379</td>
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<td>Joyce Bull and Alan D Rued</td>
<td>Shapiro and Ingle, LLP</td>
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<td>7004 Lake Cove Ln, Harrison, 37341</td>
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<td>James Bickman</td>
<td>Shapiro and Ingle, LLP</td>
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<td>1110 McBrien Road, Chattanooga, 37412</td>
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<td>Michele Lopez</td>
<td>Paladini Law Group</td>
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<tr>
<td>551 Blue Canyon Lane, Hixson, 37343</td>
<td>2020-08-26; 2020-09-02; 2020-09-25; 2020-10-02</td>
<td>Justin R Rupp and Taylor M Rupp</td>
<td>Wilson &amp; Associates, PLLC</td>
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</table>

### Foreclosure Notices

#### Non-Resident Notice

**State of Tennessee, County of Hamilton**

Docket No.: 20-1293

**S & J WIKOLESCA, LLC vs. NOSIE 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 the defendant.

**Docket Number:** 17GS11893

**Plaintiff:** CHECKS FOR CASH

**Defendant:** J. DOES 1-50

**Court of General Sessions, Civil Division**

**Appearance Address:** Court of General Sessions, Civil Division

**Appearance Date:** 10/12/2020

**Date of this Order:** 08/26/2020

**County:** Hamilton County

**City:** Chattanooga

**Address:** P.O. Box 3008

**Phone:** 423-602-9270

**Email:** legal@HamiltonCountyHerald.com

**Fees:** $0

**Plaintiff:** AMERICAN TRUST CASH ADVANCE

**Defendant:** J. DOES 1-50

**Court of General Sessions, Civil Division**

**Appearance Address:** Court of General Sessions, Civil Division

**Appearance Date:** 10/12/2020

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**County:** Hamilton County

**City:** Chattanooga

**Address:** P.O. Box 3008

**Phone:** 423-602-9270

**Email:** legal@HamiltonCountyHerald.com

**Fees:** $0
One or more civil warrants have been issued but returned unserved, and an attachment issued and was 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, 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:
JAY HOPPER

Circuit Court Clerk
Larry L. Henry

VNOTICE OF PUBLICATION

State of Tennessee, County of Hamilton
Docket No. 19GS4278

Docket Number: 19GS4278
Plaintiff: TENNESSEE VALLEY FEDERAL CREDIT UNION
Defendant: JAMES ESTES REHARD

At 9:00 a.m.
Appearance Address: Court of General Sessions, Civil Division
Room 111 Hamilton County Courthouse Building 600 Market Street
Chattanooga, TN 37402-1911

This vehicle will be sold at public auction on October 5, 2020, 9AM at
B & C Auto Towing
2353 Rossville Blvd- 1997 Mercedes
The City of Red Bank will be practicing social distancing during all meetings. Agenda items will be posted on our website and is available at Red Bank City Hall, 3107 Dayton Blvd., Red Bank, TN.

All meetings are open to the public.
Tim Thompson
City Manager
Mar123021

Public Meetings Notice
The regularly scheduled Red Bank City Commission meetings for October will be held on the following dates and times:
1) General Work Sessions on October 6, 2020 at 5:00 p.m.
2) Agenda/Work Session on October 20, 2020 at 5:00 p.m.
3) Commission Meeting on October 20, 2020 at 6:00 p.m.

Jillian Lively, Deputy Clerk

VNOTICE OF PUBLICATION

State of Tennessee, County of Hamilton
Docket No. 213213

JILLIAN LIVELY

Circuit Court Clerk
Larry L. Henry

NON-RESIDENT NOTICE

State of Tennessee, County of Hamilton
Docket No. 213213

JILLIAN LIVELY

Circuit Court Clerk
Larry L. Henry

JILLIAN LIVELY

Circuit Court Clerk
Larry L. Henry

Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No. 213213

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Circuit Court Clerk
Larry L. Henry

Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No. 213213

JILLIAN LIVELY

Circuit Court Clerk
Larry L. Henry

Public Notice
The following vehicle a 2004 Mitsubishi Vin# 4A962945F6144956is located at 2417 12th Ave., Chattanooga, TN. It is in the possession of David Berren, who is requesting title to said vehicle. Anyone having any legal interest in the vehicle must contact the person in possession by certified mail, return receipt requested within 30 business days of this ad. Date of this Order: 09/20/2020. Published 09/27/2020.

JILLIAN LIVELY

Circuit Court Clerk
Larry L. Henry

Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No. 213213

JILLIAN LIVELY

Circuit Court Clerk
Larry L. Henry

Public Notice
The following vehicle a 2004 Nissan Vin# 5N1AV193759069850is located at 765 Blvd, Dunlap, TN 37327. It is in the possession of Angic Licia, who is requesting title to said vehicle. Anyone having any legal interest in the vehicle must contact the person in possession by certified mail, return receipt requested within 30 business days of this ad. Date of this Order: 09/20/2020. Published 09/27/2020.

JILLIAN LIVELY

Circuit Court Clerk
Larry L. Henry

Public Notice
This vehicle will be sold at public auction on October 5, 2020 at 9AM at
Brown’s Hook & Lines
2103 CROWN COURT, CHATTANOOGA, TN 37404.

JILLIAN LIVELY

Circuit Court Clerk
Larry L. Henry

ONER

Sales Notice

3117 Dayton Blvd., Chattanooga, TN 37404

3117 Dayton Blvd., Chattanooga, TN 37404

3117 Dayton Blvd., Chattanooga, TN 37404

3117 Dayton Blvd., Chattanooga, TN 37404
Scary vs. dangerous

You’ll need more than plan, tools to build your business

You have enough material to get you started on this project. The building plans are finalized, but experience tells you that they’ll be tweaked. Likewise, though you have the tools to begin, you’ll need more as you go.

Mostly, this project is ready to roll but are you?

As in “How I Built This” by Guy Raz, it’s best to check out others’ projects first.

What do you need to become an entrepreneur?

It’s a question that has multipronged answers, none of which are simple.

First of all, being an entrepreneur isn’t intuitive. It might not be the best option for your life now – or ever. Then again, you might be burning with ideas and solving problems you’ve spotted, bubbling with enthusiasm, but feeling as though you’re utterly rudderless.

Consider that before you take the next step: paralyzing fear is normal, Raz says. It’s probably kept many entrepreneurs from success, but there’s a difference between scary and dangerous.

You’ll have your own definition; just understand that scary things can usually be overcome by educating yourself.

Know yourself, too, and understand your ability to accept risk. On that note, think twice before giving up your day job too early.

Especially if you’re eyeing an industry in which you have no experience, be sure to do your research, and then do it again.

Because it’s rare for an entrepreneur to go it alone, find a co-founder they can work well with and trust.

Know the different ways to raise capital, and add a good lawyer to your toolbox. Always remain flexible. Recognize what your competition is doing and look for ways you can slip into the market through a “side door.”

Learn to harness good buzz, deal with buzz that’s not good and create word-of-mouth. And know how to get through those times when you start questioning your decision to do this entrepreneurial thing. Every businessperson has them. You will, too.

Show, don’t tell. It’s one of the most fundamental things you learn in Entrepreneur 101 and author and podcaster Guy Raz follows that advice: “How I Built This” is constructed almost entirely of business examples that are perfectly told for the newbie.

That doesn’t mean that an established businessperson couldn’t garner information from these tales, however. Raz starts his book with the very basics of entrepreneurship, answering the hard questions of readiness and willingness through the examples he cites; then, using even more first-person, easy-to-relate illustrative stories, he quickly moves on to the nitty-gritty of bringing a new product to consumers.

The tales here come from businesses both large and small, well-known and niche. And while Raz weaves instructional advice in his chapters, he seems to let the tales do most of the talking.

Even if you’re not an entrepreneur right now, the format of this book is pleasant enough and the tales interesting enough to make this an enjoyable book to read just because. It could entertain, spark one idea or grow another. Any way, “How I Built This” nails it.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
Brown’s Tavern preservation secured by ABT

American Battlefield Trust has purchased a nine-acre historic property near Brown’s Ferry with a history preceding the founding of the City of Chattanooga.

Earlier efforts to protect Brown’s Tavern were unsuccessful, but American Battlefield was able to muster donor support and matching grants from the federal American Battlefield Protection Program and the Tennessee Historical Commission’s Civil War Sites Preservation Fund to secure the site.

American Battlefield plans to transfer the land and historic structure, as well as two other properties previously purchased at Brown’s Ferry, to National Park Partners, the group dedicated to safeguarding and promoting Chickamauga and Chattanooga National Military Park.

“The American Battlefield Trust is dedicated to the protection of hallowed ground,” says James Lighthizer, organization president. “But protecting properties like this one, whose significance stretches across multiple eras and narratives, is particularly sweet.”

After its defeat at the Battle of Chickamauga in September 1863, the Union Army of the Cumberland was trapped in Chattanooga and dependent on a single, fragile supply line. Lighthizer continues.

In a plan to open a more direct supply line, Union troops used bridge pontoons to float past Confederate guards on Lookout Mountain and along the banks of the Tennessee River and then put in at Brown’s Ferry on the far west bank. Having established a bridgehead, these Federals drove back opposing forces in sharp fighting. The resulting “cracker line” facilitated the men, food and supplies necessary for November’s Federal assaults on Lookout Mountain and Missionary Ridge.

The property’s significance precedes the Civil War, however, Lighthizer adds.

The original Brown’s Tavern, a log building dating back to 1803, still stands on the site. It was operated by Cherokee businessman John Brown, who owned 640 acres, including the ferry and the tavern that took his name.

Brown served as a private in Col. Gideon Morgan’s command of Cherokees, who fought for the U.S. in the War of 1812. Brown operated the tavern until 1819, then spent a decade living elsewhere before returning in 1830. The family was forced to leave its home in 1838 as part of the Cherokee Removal in Chattanooga, a phase of the Trail of Tears, although they later received special federal permission to return to their home.

In recognition of this significance, Brown’s Tavern is listed on the National Register of Historic Places and is included as a stop on the Trail of Tears National Historic Trail.

“Tennessee’s history is rich and multilayered,” says State Historic Preservation Officer Patrick McIntyre, who serves as executive director of the Tennessee Historical Commission. “It’s an honor to have played a role in ensuring this special place will stand for generations to come.”

The purchase of Brown’s Tavern was a cooperative effort. American Battlefield was able to secure matching grants from the federal American Battlefield Protection Program and the Tennessee Civil War Sites Preservation Fund, which were leveraged against private donations from trust members.

A conservation easement donated by the American Battlefield and held by the Tennessee Historical Commission will ensure the property is protected in perpetuity.

Earlier efforts to secure a permanent preservation status for the property were unsuccessful. In the wake of that attempt, local businessman Bill Chapin, chairman of See Rock City, purchased the site to safeguard it in the short term.

“I’m honored to have played a role in the long history of Brown’s Tavern, the oldest structure in Hamilton County,” Chapin says. “All residents of Chattanooga, Hamilton County and Tennessee, plus American history enthusiasts, should be pleased to know this piece of American history will face no further threats.”

Acquisition by American Battlefield is not the final step in the preservation journey for Brown’s Tavern; the national organization has made arrangements to transfer it to National Park Partners.

American Battlefield expects the transfer – which will also include 15 acres on two properties elsewhere at Brown’s Ferry – to occur this autumn.

National Park Partners exists to ensure conservation of the natural, historic and cultural resources of all six units of Chickamauga and Chattanooga National Military Park, including Chickamauga Battlefield, Lookout Mountain Battlefield, Missionary Ridge, Moccasin Bend National Archeological District, Orchard Knob and Signal Point.

“National Park Partners stands ready to protect, interpret and steward this remarkable property,” says the organization’s executive director, Tricia Mims. “Being entrusted with preserving the complex history of Brown’s Tavern and the surrounding land is an honor.”

American Battlefield has protected 119 acres associated with the Battles for Chattanooga, including the Brown’s Tavern property. Fifty-one of those acres are tied to the Battle of Missionary Ridge; other properties are relevant to the Battles for Chattanooga and the surrounding land.

American Battlefield’s acquisitions and conservation efforts were leveraged against private donations from trust members.

American Battlefield has protected more than 53,000 acres associated with the Revolutionary War, War of 1812 and Civil War. Learn more at www.battlefields.org.

Source: American Battlefield Trust

Brown’s Ferry figured prominently into the Trail of Tears and the Civil War’s 1863 Battle of Brown’s Ferry.
she collected as part of a project called "Tongues on Fire: Vision and Ecstasy." One banner says, "I have left my body twice." Another reads, "My insides melt into light."

Due to its scale – a massive 20 feet tall by 50 feet long – the Hunter is unable to keep "Rise" on display at all times. The piece also contains fabric, which Makrandi says is sensitive to light and will quickly fade.

But Makrandi wanted to get "Rite" and other pieces on view, and saw the anniversary of women securing the right to vote as an opportunity to temporarily display them together and provide visitors with an unprecedented experience.

As curator of "The F Word," Makrandi and associate curator Natalie Maugh Mead poured over the Hunter’s collection, about one-third of the pieces they chose incorporated fabric. From this media, one of the themes of "The F Word" emerged.

"Fabric is associated with clothing, which in turn can be associated with doing laundry, mending and sewing, all of which women were expected to do," Makrandi explains. "Then, in the middle of the 20th century, women started saying, 'I'm going to turn this thing people associate with me into art.' It was a radical idea, and as a result, we have all these profound pieces that changed the context of fabric and women."

An untitled piece by Nashville artist Alicia Henry continues this theme. Unlike Hauptman’s lacy garb and Schapiro’s royal kimono, Henry’s untitled work consists of black fabric crudely cut into the shape of a dress. Makrandi says the ostensibly simple piece poses disturbing questions.

"Henry uses natural, very plain, dyed materials and stitches them together to look worn," she begins. "Unlike 'In Her Own Image,' which is elaborate and pretty and perhaps hints at wealth, this one is more working girl; it hints at the things African Americans might have had to deal with over the generations."

The dress is topped with what could be a clown’s face with a big nose. Another face is visible behind the mask. "There are literal layers and metaphorical layers," Makrandi continues. "Is it about Black face? Is it about stereotyping? Henry poses a lot of questions, and you have to think about what’s going on."

As curator of "The F Word," Makrandi sees a matrix of invisible threads connecting the various works and stretching across the two spacious rooms that make up the Hunter’s temporary gallery space. These threads connect works that share ideas, themes and experiences, tying Henry’s roughhewn dress to Surabhi Saraf’s video-based work, which is located in a dark corner at the far end of the exhibit.

Titled "Fold," the piece is composed of a grid of 96 small videos featuring Surabhi folding laundry. Although laundry is generally viewed as a female domestic activity, the artist takes the simple and mundane act of folding a piece of fabric and transforms it into a complex choreographed pattern.

"In the beginning, all of the videos are in sync, but as they start to diverge," Makrandi explains as she watches the piece on a large, high definition television screen. "It’s like a dance for her; there’s a rhythm to it."

After each video has somehow deviated from the others, Surabhi stands up and walks away and the frames empty one by one.

"She’s challenging the idea of laundry being women’s work," Makrandi says. "I’ve seen people stand here and watch it for long periods of time. It fascinates them."

The provocative title of the museum’s exhibit also intrigues people. Makrandi says this was intentional. "‘Female Artists from the Hunter’s Collection’ would have been a snooze fest," she laughs. "‘The F Word: We Mean Female!’ will be on display at the Hunter through Jan. 10, giving local art enthusiasts and casual connoisseurs ample time to view the exhibit.

Makrandi says she hopes people will gain an appreciation for the Hunter’s collection as well as the work the museum is doing to help women artists. She also hopes visitors will leave believing they have seen amazing works of art.

"I don’t think it matters if a man or woman made them, but I do hope there’s more appreciation for women artists. You should come away from this realizing there’s whole world of women artists out there."