Tourism officials love gaudy economic-impact numbers. Tennessee’s most recent report on travel doesn’t disappoint, offering up record-breaking figures that are the envy of many other states. Unfortunately, the report is for calendar year 2019.

It’s a safe bet that 2020’s tally won’t be as rosy, but the ever-optimistic tourism community says that even so, the picture is far from bleak.

The calm before the COVID-19 storm for Tennessee tourism was also very good for Chattanooga, says Barry White, CEO of the Chattanooga Tourism Co. “Any time you can enjoy a 5% increase and positive movement, that is very good,” White acknowledges. “We were also really pleased to see how well other markets, and the state overall, did.”

That was a positive for us before the pandemic, and it has helped us since earlier this year.”

The last few months have been a period of “hanging on and planning ahead,” White notes, adding that Chattanooga was running...
Rue finds right fit in Chattanooga, practice

Sees virus business interruption as vehicle for community to pull together

By Joe Morris

Work-life balance is more than time out of the office. It’s also about having a fulfilling career while also enjoying a solid quality of life outside the workplace.

That’s why it wasn’t a hard decision for McKeehanon Rue, an associate at Chambliss, Bahner & Stophel, P.C., to set up shop as a young attorney in Chattanooga a few years after graduating with honors from the University of Tennessee College of Law.

What made Chattanooga the place to be for you after law school?

“I was familiar with the city, as I’d attended the University of Tennessee – Chattanooga to play on the golf team. I liked it a lot and had a great experience here. Although I eventually transferred to Tennessee Wesleyan University to finish school, and then went to law school in Knoxville, I always had Chattanooga in mind.

“After I got married, my wife and I moved to Nashville. I wanted to change up my career a bit, and both our sets of parents lived in Athens, which is about 45 minutes from Chattanooga, and so we came here. It offers a lot – close to family, and also what I considered to be a pretty big and sophisticated market to practice law.”

Your states you practice in a variety of areas in and around real estate, property law, mergers and acquisitions, and other financial areas. How’d you settle into that niche?

“It was all pretty organic, really. When I joined the firm, I was in a business section with lots of subcategories, one of which was real estate. I really liked what I was doing, and from there became involved in other areas of our business-development practice. “If you look at any successful business, you’ll see that they own or lease property. I liked being involved in helping clients with those major decisions and creating relationships that can grow over time.

“I’ve been able to grow in my practice through those relationships; someone might come in for some help in restructuring a lease, and then we begin to speak about other challenges. I like to problem-solve, and so I can bring that life experience to the business. My strategy is pretty simple: be genuine with people and see where the relationship can go from there.”

Your firm has many areas of service. Was that important to you as a young lawyer?

“We are full service, and this is a very sophisticated firm reflecting the market it’s produced by U.S. News Media Group and Best Lawyers, are presented in tiers both nationally and by metropolitan area or state. The rankings showcase more than 15,000 law firms, providing a comprehensive view of the U.S. legal profession that is unprecedented both in the range of the firms represented and in the range of qualitative and quantitative data used to develop the rankings.

Baker Donelson Chattanooga earns high rankings

Baker Donelson has earned 200 first-tier metropolitan rankings in the 2021 U.S. News – Best Lawyers “Best Law Firms” list, and Baker Donelson achieved the highest number of Tier 1 metropolitan rankings in Tennessee, with 105 practice areas ranked, including 22 in Chattanooga.

The list is an annual analysis that includes more than 15,000 U.S. law firms, providing a comprehensive view of the U.S. legal profession that is unprecedented both in the range of the firms represented and in the range of qualitative and quantitative data used to develop the rankings.

These Tier 1 rankings across 13 markets in nine states earned Baker Donelson the third highest number of first-tier metropolitan rankings in the nation.

Baker Donelson ranked nationally in 31 practice areas, including earning a Tier 1 national ranking in nine practice areas: Bankruptcy and Creditor Debtor Rights/Insolvency and Reorganization Law ■ Commercial Litigation ■ Construction Law ■ Health Care Law ■ Litigation – Banking and Finance ■ Litigation – Bankruptcy ■ Litigation – Construction ■ Litigation – Labor & Employment ■ Real Estate Law

The 2021 “Best Law Firms” rankings, produced by U.S. News Media Group and Best Lawyers, are presented in tiers both nationally and by metropolitan area or state. The rankings showcase more than 15,000 law firms, providing a comprehensive view of the U.S. legal profession that is unprecedented both in the range of the firms represented and in the range of qualitative and quantitative data used to develop the rankings.
What do you think the real estate market is going to do next?

“Were growing in a lot of different ways coming into 2020. Commercial and industrial were solid, and I think a lot of deals that were in the works are still in place — just on hold. The foundation has been laid for a lot of future growth, and the relationships have been formed. That’s not going to go away, especially given the time and money that’s already been invested in various deals and projects.

“One we get to whatever normal is going to look like again, I think we’ll see people wanting to get running with the plans they have on hold right now. If you’ve got an agreement drafted, it won’t be too hard to pick that back up, see what needs to change and get moving.”

Do you think you’ll see much of that in 2021?

“It’s going to be a slower year, and there are also going to be a lot of changes. For example, think about how curbside pickup has taken off for restaurants and retail.

How does that translate into commercial real estate? People may want that curb space if they are opening a restaurant or a shop, and that might not have been in a lease before.

“If the deals will get done, the leases will happen, we’re just going to see a lot of people coming up with practical ways to get to their end goal.”

How’s your firm handling social distancing and other challenges?

“We’ve gotten back into our office, and we’re obviously still working a lot online. Email, Zoom, everything we’ve had to adapt to has been embraced. It’s really a testament to our firm, as well as our clients, that people want to get things done, and get them done safely. We are taking all the extra steps, or finding a different avenue, to accomplish our goals.

“That really sums up Chattanooga. If we can’t meet face-to-face, we’ll get together online, to keep moving ahead.”

As someone who’s plugged into Chattanooga’s commercial real estate area, how do you think Chattanooga’s commercial real estate market is regarded?

“Chambliss, Bahner & Stophel ranks in Tier 1 for all 17 practice areas in the 2021 Edition of U.S. News – Best Lawyers “Best Law Firms” for the Chattanooga metro area. Chambliss received first-tier rankings in Chattanooga for 17 practice areas including the following:

- Bankruptcy and creditor debtor rights / insolvency and reorganization law
- Commercial litigation
- Construction law
- Copyright law
- Corporate law
- Employment law – management
- Energy law
- Health care law
- Litigation – antitrust
- Litigation – labor & employment
- Mediation
- Mergers & acquisitions
- Nonprofit/charities
- Patent law
- Real Estate law
- Trademark law
- Trusts & estates law

The 2021 “Best Law Firms” rankings provide a comprehensive view of the U.S. legal profession. Featured law firms have received consistently impressive performance ratings from clients and peers on their responsiveness, understanding of business needs, and civility. Achieving this high ranking is a special distinction that signals a unique combination of excellence and breadth of experience.

“At Chambliss, we strive to forge deep bonds with our clients and fulfill the highest standards of our profession,” says Mark Cunningham, president and managing shareholder. “We are integral to the clients’ present and future ambitions. We believe that this recognition from our clients and peers validates the way we practice and inspires us to meet their ever-changing needs.”

How do you think Chattanooga compares to other Southeast markets in that regard?

“I believe people are trying to work together wherever they are, but Chattanooga excels at it because this is a very tightly knit community. You can see by the Riverwalk area alone how Chattanooga gives back to itself, and how it wants everyone to succeed. The real estate community is tight-knit that way as well. Everyone is pitching in, and people who care about each other and care about their community are going to work together. This is not an ‘everybody for themselves’ kind of city.”

What do you think the real estate market is going to do next?

“The deals will get done, the leases will happen, we’re just going to see a lot of people coming up with practical ways to get to their end goal.”

How’s your firm handling social distancing and other challenges?

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Niche ranks Hamilton County schools among best in the state

Four high schools in Hamilton County are in the top 40 best high schools in Tennessee in the Niche ratings of 2021. Best Schools in America, and the district’s schools dominated area rankings of public schools.

Niche is a website that ranks schools, companies and neighborhoods across the U.S. The website gives letter grades to schools based on academics, food, administration, college prep offerings, health and safety, clubs and activities, and more. Niche calculates the grades by gathering data and reviews, analyzing the categories and considering user insights.

The Chattanooga High School Center for Creative Arts is ranked in the top 20 public high schools in Tennessee, coming in at No. 17 in the Niche review. Close behind CCA in the high school division is the Chattanooga School for the Arts & Sciences Upper at No. 24, STEM School Chattanooga at No. 33 and Signal Mountain High School at No. 37.

The high school rankings compared the public high schools in Tennessee. The scores were due to the high ratings of each school’s outstanding teachers, college prep offerings, diversity, health and safety, and academics.

Chattanooga High Center for Creative Arts also performed well in the top middle school rankings in the state, coming in at No. 18. Chattanooga School for the Arts and Sciences also ranked among the state’s best middle schools at No. 30.

Chattanooga High Center for Creative Arts was ranked the No. 7 magnet school in Tennessee. Chattanooga School for the Arts and Sciences Upper School came in at No. 9 in the state’s best magnets, followed by STEM School Chattanooga at No. 10. Locally, Hamilton County Schools dominated school rankings for the area that included surrounding counties in Tennessee and North Georgia. Chattanooga High School Center for Creative Arts was the top high school in the area, with Hamilton County taking the top four spots and six of the top 10.

Chattanooga School for the Arts and Sciences was listed at No. 2, STEM School Chattanooga at No. 3 and Signal Mountain Middle/High at No. 4, East Hamilton School at No. 7 and Collegiate High at Chattanooga State at No. 9, CCA, CSAS, Signal Mountain Middle/High, and Chattanooga School for the Liberal Arts were the top four middle schools. They were joined in the top 10 by Normal Park Museum Magnet School at No. 7 and East Hamilton Middle School at No. 9.

Hamilton County Schools also dominated the top 25 for elementary schools.

Aspin Elementary was the No. 2 rated elementary school in the area. CSLA, No. 4, Normal Park Museum Magnet, No. 6 Wallace A Smith, No. 7, Thrasher Elementary, No. 8, Lookout Mountain Elementary, No. 9, and Nolan Elementary, No. 10. Westview Elementary No. 11, McConnell Elementary No. 15, Chattanooga School for the Arts and Sciences No. 21, and North Hamilton Elementary No. 25.
Newsmakers

Hamilton County volunteers win 2020 Governor’s Award

Alex Brumley and Alan Johns have been chosen as Hamilton County’s winners of the 2020 Governor’s Volunteer Stars Awards.

Brumley is the youth winner for her work at the Chattanooga Community Kitchen.

Johns serves as an example by just being herself. She is a humble example of a volunteer motivated by love and compassion and working to restore dignity without seeking credit. Since March, the Community Kitchen has been serving three daily meals in to-go boxes. Brumley’s homemade desserts are a wonderful treat to include in the box. Their meals are planned thoughtfully to provide balanced nutrition and always include protein, carbohydrates, vegetables, dessert and fresh bread.

Brumley has used this opportunity to express her creativity, spread joy and learn new baking techniques. Each week their staff looks forward to seeing what she’s created and as they carry the baked goods into the kitchen, participants eagerly ask if it will be included in lunch.

Johns was the adult winner for this work with Enterprise South Nature Park.

He has long exemplified a level of commitment to the park that can serve as a model for others. He is well-known for his intelligence, work ethic, positive attitude, leadership and diligence. He is well respected throughout the mountain biking community for being the “go-to” person for getting things done when it pertains to the mountain bike trails.

Johns championed the construction of 10 miles of mountain bike trails and is currently dedicated to the widespread growth of the local mountain biking community. His diligence in trail maintenance has been particularly important to ensuring the quality of the trails inside the park. His mission has always been to improve the park trails to reduce risk and increase the enjoyment of all users by educating, maintaining and protecting.

Koffron joins Erlanger Transplant Center as director

Erlanger Kidney Transplant Center welcomes Alan Koffron, M.D., as its new surgical director. Dr. Koffron will work alongside Kenneth Kokko, M.D., kidney transplant center program and medical director.

Koffron and Kokko will be responsible for all aspects of the program, maintenance of translation protocols and interaction with the global transplant community.

“Dr. Koffron is an incredibly accomplished individual and physician, and I believe he will be a superb addition to the kidney transplant team,” says Tanner Goodyear, vice president of operations. “He has extensive knowledge in multiorgan transplant surgery, and we expect this to be a great asset to our program. The kidney transplant team and our patients are in good hands under his direction and leadership.”

Koffron earned his medical degree from the University of Iowa College of Medicine. Following medical school, he completed residency training in general surgery at Chicago Medical School University of Health Sciences.

Koffron completed two fellowships – a multiple-organ transplant surgery and hepatobiliary surgery fellowship at Northwestern University Medical School in Chicago and a pediatric liver transplant surgery and hepatobiliary surgery fellowship at Children’s Memorial Hospital in Chicago.

Throughout his clinical career, Koffron has received many honors and awards, including residency, fellowship, research, teaching, surgical advancement and clinical excellence and innovation awards. He has also been awarded media honors such as “Top Doctor” or “Top Surgeon” from Chicago and Detroit magazines for several consecutive years.

UTC professors to appear on PBS series

The University of Tennessee at Chattanooga has announced two of its faculty members will be featured on a Public Broadcasting Service series this month.

Ashley Howell, assistant professor in the department of psychology, and Kristina Wick, Vicky B. Gregg chair of gerontology and assistant professor in the School of Nursing, will both be on “Explore Health,” which discusses various subjects related to health, medicine and overall wellness.

The 30-minute series, broadcast on Thursdays at 8 p.m., is in its third season and, among the topics recently discussed, are sleep, immunology and lung cancer. Experts in various health-related fields are interviewed on each episode.

The show is hosted by Ron Harr, former CEO of the Chattanooga Area Chamber of Commerce and, that, longtime employee of BlueCross BlueShield in Chattanooga.

Plans to build two “bag houses” a sort of vacuum cleaner system for air pollution elimination. The project will cost an estimated $2.3 million and is expected to reduce the smoke emission from the foundry to less than 10% of the amount allowable under the new air pollution ordinance of Chattanooga and Hamilton County.

Members of the Chattanooga Education Association have been urged to give full support to the Tennessee Education Association’s legislative program which would cost $128 million in new appropriations.

Professional Golf Co. of Chattanooga has announced the sale of several of its subsidiary companies to the Leisure Group Inc., for cash and stock in excess of $3 million.

The City Commission has accepted the bid of Morgan Guaranty Trust Co., and Associates of New York on the sale of $8 million in street and sewer bonds. The Morgan bid showed an average interest of 5.4815%. The American National Bank and Trust Co., is the agent here.

The second and final phase of the 1970 Greater Chattanooga Chamber of Commerce membership drive brought in 31 new members and a total contribution of $2,929 in the chamber’s program.

David F. S. Johnson was chairman of the drive.
about 9% ahead of its strong 2019 numbers before the bottom fell out.

“During the shutdown, we did a lot of inward focusing, looking at our community and seeing what resources we could provide,” he explains. “We had weekly conversations with our hospitality industry, and every single day was hosting calls for restaurants, hotels, attractions and other industry partners. “There was something going on every single day to help us all figure out how we could get through this. And when the different stimulus packages became available, we shared as much information as we could, acting as a clearinghouse to offer even more support.”

As in the state’s other urban areas, advertising and marketing took a back burner during this other activity. Once incremental reopening began, any efforts were targeted to those looking for outdoor activities, where they would feel safe.

“We knew as attractions opened up, even in limited capacity, we could then begin to position them in promotions alongside outdoor recreation,” White adds. “What we want to do is instill confidence that you can come here and still be safe.”

“Our position as a drive market has always been in advantage and continues to be on-trend. Now we are working with the state, and with our other partners around the state, to back up that message. We want people to come here, to be safe, and to enjoy all we have to offer.”

On calls with other stakeholders that are organized by the state, White says he and his counterparts are sharing all kinds of information – including lessons learned.

“We’re all focused on how best to reopen safely, and to stay open and grow capacity,” he continues. “But we’ve also all talked about the things that have happened in our areas, and how we’ve had to learn to do things differently.

“We’ve gotten creative and smarter, with things like curbside pickup versus in-restaurant dining. I think those avenues of revenue for dining will stay with us and grow.

“And our attractions have learned to manage flows and crowds, and then proven success of that means those tools will stay in place as well. We’re all a lot more conscious of health and safety now, and so you’re going to see things like hand-sanitizer stations as a pretty routine thing. And that’s not bad – this season comes every year and having visible ways to promote good health and protect the health of others will be good for all of us.”

A look back

Officials across the state have been actively recalculating and recalibrating everything from marketing and outreach to business and attraction reports during the pandemic-related shutdowns and downturns.

Coupled with assistance and support from the state, that’s already meant an upswing after a very bleak spring, a fingers-crossed mentality about the remainder of 2020 and a renewed drive to make 2021 a comeback year.

In order to put the severity of 2020 in context, a visit to 2019 is in order.

The 2019 Economic Impact of Travel on Tennessee report, recently released by the Tennessee Department of Tourist Development, shows the state posted solid tourism stats from one end to the other, top to bottom.

Tennessee hit a record-high $23 billion in domestic and international travel spending, capping a decade of consistent growth. Tennessee also saw 126 million domestic person stays in 2019, up 5.7% from 119 million in 2018.

As a group, those visitors spent an estimated $64 million per day. All those dollars fueled $1.92 billion in state and local tax revenues, a 5.9% increase and more than a point higher than the national growth rate; $5.22 billion in payrolls, and a 195,000-member workforce.

Nashville and Davidson County led the way with $7.5 billion in tourism economic impact. Shelby County followed at $3.8 billion, then Sevier County clocked in at $2.6 billion, Knox County with $1.22 billion and Hamilton County at fifth with $1.21 billion.

So Nashville’s $7.5 billion is more than Shelby, Sevier and Knox combined.

The phrase “record-shattering” was used by the state when announcing these numbers, and they indicate a very robust destination as a whole, says Mark Ezell, commissioner.

“It was another record year for travel expenditures and job creation,” Ezell adds of 2019. “All the metrics we aspire to, we accomplished. We benefited from the groundwork that was laid by things like Ken Burns’ country music series, which will be sending people to Nashville and the rest of the state for several years as they view it. And of course, there was the NFL draft in Nashville, which brought 600,000 people in. We have a lot of assets, and we were leveraging them all.”

In addition to urban activities, the state also benefits from its myriad outdoor opportunities. Anchored by the Smokies in the east, the state offers, rivers, lakes, hiking and more across its breadth. That helps in a normal year, and it was a lifeline in 2020.

“Having those outdoor assets became very important when COVID-19 hit,” Ezell says. “Our state parks, streams, lakes and mountains became a focal point when sheltering at home began to be used, and people wanted to get outside – but do so safely.”

And after a horrible March and April, businesses were clamoring to stretch their legs, as well.

After seeing some early misfires around poor social distancing and flare-ups in COVID cases, the state attempted to do its part by rolling out the Tennessee Pledge, a series of guidelines set up by Gov. Bill Lee in April. These were developed for businesses and organizations statewide and are routinely updated to reflect virus spikes and any other news on the ground.

They factor in recommendations from the Centers for Disease Control, Occupational Safety and Health Administration, Tennessee Department of Health and private sector partners. The goal, Ezell says, is to make sure the entire tourism community, especially hard-hit rural areas that sometimes struggle for visibility, have a template.

“One thing we are seeing is that a lot of our small towns are getting more visitors, because people can’t congregate for things like a big concert or sporting event,” Ezell notes. “They still want to do something, and so we’re seeing a benefit for our smaller operators and we want to make sure they can continue to benefit from that.”

Metro areas continue to struggle with tourism-related issues around hotel occupancy levels and the resulting reduced room rates and sales tax income. That’ll continue to affect local and state coffers for a while, Ezell says, and will keep those players front and center of any state, or state and local, revival efforts. And those are already underway.

“We see the state’s tourism community coming back already; not to 2019 levels, certainly, but great steps from where they were in the spring,” Ezell says. “They are joining mask movements, they are following the Tennessee Pledge guidelines, they are doing the right things so they can recover.

“There is plenty of demand. When the Country Music Hall of Fame and Museum reopened, they sold 300 tickets in their first hour. At the Bristol Motor Speedway, the all-star race was held with masks mandated and social distancing; dismissed people in rows, like you’d see at church, and they had around 25,000 people. That’s certainly not full capacity, but we know we can’t have full stadiums now. That’s telling us that if our operators can provide a safe experience, folks will come to see them.

“We have the brand, we have the assets, we have the position as a drive market,” Ezell says. “But we have to work with the state and our other partners to ensure, especially in rural areas, that we have the tools to reopen safely and to keep the right confidence in our communities. We have to keep the lines of communication open, and we have to keep those players on the same page so we can all do well.”

Tennesseans and visitors found social distancing easier in the state’s outdoor spaces.

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TOURISM

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Ideas for thanking your family

It’s almost Thanksgiving. And although 2020 may have been a difficult year for you, as it has been for many people, you can probably still find things for which you can be thankful – such as your family. How can you show your appreciation for your loved ones?

Here are a few suggestions:

- Invest in your children’s future. If you have young children – or even grandchildren – one of the greatest gifts you can give them is the gift of education. You may want to consider contributing to a higher education funding vehicle.
- Be generous. Do you have older children, just starting out in life? If so, they could well use a financial gift to help pay for student loans, buy a car or even make a down payment on a home. You can give up to $15,000 per year, per recipient, without incurring gift taxes. Of course, you don’t have to give cash – you might want to consider presenting your children with shares of stock in companies they like.
- Review your insurance coverage. If you weren’t around, it would leave some gaping holes – financial and otherwise – in the lives of your family members. That’s why it’s essential you maintain adequate life insurance. Your employer might offer a group plan, but it may not be sufficient to meet your needs.
- Preserve your financial independence. When your children are young, you take care of them. But you certainly don’t want them to have to do the same for you – so it’s essential you maintain your financial independence throughout your life. You can do this in at least a couple of ways. First, consider investing regularly in your 401(k), IRA and other retirement accounts. The greater your resources during your retirement years, the less you may ever need to count on your family. And second, you may want to consider disability insurance – if you were unable to work for a while, it could cause a real problem for your family’s finances.
- Review your insurance coverage. If you weren’t around, it would leave some gaping holes – financial and otherwise – in the lives of your family members. That’s why it’s essential you maintain adequate life insurance. Your employer might offer a group plan, but it may not be sufficient to meet your needs.

To purchase your tickets and get the latest news on upcoming CSO performances or livestreams, visit www.chattanoogasymphony.org or contact the CSO Box Office at 423.267.8583.

CSO features Beethoven, Mahler this weekend

The Chattanooga Symphony & Opera will continue the First Horizon Foundation Instrumental Series by highlighting two of classical music’s most celebrated composers.

The CSO will perform Beethoven and Mahler Nov. 14, 3 p.m., and 7 p.m. Nov. 15 at 3 p.m. at the DoubleTree Hotel by Hilton - Downtown Chattanooga.

The program will feature Beethoven’s Sextet and Mahler’s popular Adagietto for winds, as well as Debussy’s Danse sacree et danse profane and Tennessee composer David P. Sartor’s spirited Black Ball Counts Double for strings.

“This concert will feature CSO Principal Harpist Caroline Hudson with string orchestra on two beautiful works, Debussy’s Danse and Mahler’s Adagietto,” says Kayoko Dan, CSO music director. “Additionally, we are performing David Sartor’s Black Ball Counts Double, which was written as an homage to the composer’s grandmother and her bagatelle game, and we will continue celebrating Beethoven’s 250th birthday with his Sextet for two clarinets, two bassoons and two horns.”

Concerts in the First Horizon

The Chattanooga Symphony & Opera will continue the First Horizon Foundation Instrumental Series by featuring smaller ensembles of musicians and limited audience sizes. Tickets will not be sold at the venue and attendees will be required to wear masks, follow social distancing guidelines, and adhere to the CSO’s COVID-19 related concert health and safety guidelines, which can be found at chattanoogasymphony.org/concert-health-safety.

Chattanooga Ballet, WTCI to bring Nutcracker to life

The Chattanooga Ballet was forced to cancel all live performances of The Nutcracker due to COVID-19 at The Tivoli Theatre for the 2020 season, but fans will not miss out on this holiday tradition because Chattanooga Ballet has partnered with WTCI Chattanooga to broadcast the ballet throughout the month of December on the following days/times:

- Saturday, Dec. 19, 7 p.m.
- Sunday, Dec. 20, 3:30 p.m.
- Thursday, Dec. 24, 9 p.m.
- Thursday, Dec. 24, midnight
- Friday, Dec. 25, 4:30 p.m.

“It was critical to Chattanooga Ballet to find a way to deliver this holiday tradition to the community,” says John Ferrimond, executive director. “WTCI, particularly under their new CEO, Bob Culkin, has been an outstanding partner in this effort.”

“What would the holidays be without Clara, Drosselmayer, the Mouse King and the Sugar Plum Fairy?” Culkin adds. “PBS is America’s largest stage, and WTCI is proud to bring this locally-produced production of The Nutcracker to homes across the Tennessee Valley in partnership with Chattanooga Ballet.”

Rather than simply setting up cameras in front of a stage and taping the live show, Chattanooga Ballet’s Artistic Director, Brian McSweeney, has conceived an approach that showcases Chattanooga through location shots at the Lookout Mountain Club, Sculpture Fields, Hunter Museum, Chattanooga Choo Choo, Wildflowers Tea Shop & Apothecary, The Hot Chocolatier, the lobby of the Tivoli Theatre and more.

McSweeney spoke to the spirit of the project. “We believe this year’s Nutcracker will be a beautiful opportunity to recapture some of the wonder, joy and hope that has been hard to come by this year. Chattanooga Ballet is excited to share these gifts through the inspiring artistry of our company and school dancers.”

With no income from ticket sales, Chattanooga Ballet will raise funds needed for production and broadcast through corporate sponsorships and private donations. Lead sponsors currently include ArtsBuild, The Lyndhurst Foundation, First Horizon Bank, Southeastern Trust, BB&T/SunTrust – now Truist Bank, Double Cola and Morning Pointe. Additional sponsors will be announced soon.
State tax revenues up $38.2M in October
Tennessee has announced that the state’s tax revenues exceeded budgeted estimates in October. Overall October revenues were $1.2 billion, which is $38.2 million more than October of last year and $154.8 million more than the budgeted estimate. The growth rate for October was 3.39%. Year-to-date revenues for three months are $447.4 million more than the budgeted estimate. The general fund has exceeded estimates by $433.2 million and the four other funds that share in state tax revenues exceeded estimates by $14.2 million.

General fund revenues for October were $125.2 million more than the budgeted estimate, and the four other funds that share in state tax revenues were $9.6 million more than the budgeted estimates.

Franchise and excise combined revenues for October were $55.2 million, which is $11.7 million more than the budgeted estimate of $43.5 million. Due to the high volatility of these taxes the growth rate for October was 26.19% and the year-to-date growth rate is 3.48%.

Gasoline and motor fuel revenues decreased by 17.22% for October but were $1.3 million more than the budgeted estimate of $106.5 million. Adjusting for a large $23.3 million one-time motor fuel tax payment made last year at this time, gasoline and motor fuel revenue growth was a positive 0.84% for the month.

Motor vehicle registration revenue receipts increased by 6.57% and were $2.7 million more than the October estimate.

Tobacco tax revenues for the month were $0.2 million less than the budgeted estimate of $18.9 million. The growth rate for October was negative 2.36%.

Privilege tax revenues were $8 million more than the budgeted estimate of $35.2 million and the year-to-date growth rate is 13.88%.

Business tax revenues increased by 15.18% and were $2 million more than the budgeted estimate.

Income tax receipts were $3 million more than the October estimate and mostly flat compared to the same month last year.

Mixed drink, or liquor-by-the-drink, taxes were $3 million less than the October estimate, and on a year-to-date basis, revenues are 42.06% lower than last year.

Miller Industries releases third quarter results
Miller Industries, Inc. has announced financial results for the third quarter ended Sept. 30. For the three quarter of 2020, net sales were $168.4 million, a decrease of 13.9%, compared to $195.5 million for the third quarter of 2019.

Net income in the third quarter of 2020 was $6.6 million, or $0.57 per share, a decrease of 18.9%, compared to net income of $8.1 million, or $0.71 per share, in the prior year period. Long-term obligations decreased by $5.0 million, eliminating the remaining balance on our credit facility as of Sept. 30, with the company’s cash balance increasing to $47.5 million as of that date.

Gross profit for the third quarter was $17.8 million, or 10.6% of net sales, compared to $21.7 million, or 11.1% of net sales, for the third quarter of 2019. Selling, general and administrative expenses were $9.2 million, or 5.9% of net sales, compared to $10.5 million, or 5.3% of net sales, in the prior year period.

For the nine months ended Sept. 30, net sales were $472.9 million, a decrease of 23.1% compared to $615.0 million in the prior year period. The company reported net income of $17.8 million, or $1.56 per share for the nine months of 2020, a decrease of 35.0% compared to net income of $27.4 million, or $2.41 per share for the nine months of 2019.

Miller also announced that its board of directors has declared a quarterly cash dividend of $0.18 per share, payable Dec. 14 to shareholders of record at the close of business Dec. 7, the 40th consecutive quarter the company has paid a dividend.

“While the ongoing impact of COVID-19 continued to weigh on our performance in the third quarter, we are encouraged by the sequential improvement in our business from the sharp declines we experienced last quarter,” says Jeffrey I. Badgley, co-chief executive officers.

“Third quarter revenue declined 13.9% year-over-year, however revenue increased 51.0% from the second quarter due to a substantial recovery in deliveries during the period.

Despite the challenging environment, we continued to invest in our business by repurposing a portion of an existing facility to support our certain production aspect in-house in order to mitigate future supply chain constraints.”

Fundraising effort to help CFD’s Thompson
The Chattanooga Fire Department and other local public safety agencies are partnering to help Battalion Chief David Thompson Jr.’s daughter, Makayla, 22, who has special needs.

Donors are working to buy a van. The family has always had to make transportation arrangements with a manual wheelchair, instead of her electric wheelchair, which increases her mobility.

When the family is able to get a van for her, she will be able to go everywhere with her electric wheelchair and not have to rely on the independence to drive herself to stores, parks, medical appointments and other places. It has special modifications for her wheelchair to be rolled in and locked down.

There will also be a barbecue sale open to the public with 100% of the proceeds going to help with the purchase of the van. It will be Saturday, Nov. 14, 11 a.m.-6 p.m., at 6216 Perimeter Drive.

Lee hoping for teacher pay raises amid crunch
NASHVILLE (AP) – Tennessee Gov. Bill Lee said Tuesday he’s looking to include “meaningful” teacher pay raises in next year’s budget despite facing financial crunches brought on by the COVID-19 pandemic.

Lee had originally proposed funneling an additional $117 million to K-12 teacher salaries earlier this year before the virus outbreak began ripping across the state. If approved, the starting minimum annual salary for teachers would have increased from $36,000 to $40,000 over the next two years.

Yet months later, Lee was forced to strip the teacher funding boost, as well as many other budget initiatives, as officials braced for funding shortfalls.

However, Tennessee’s revenues have come in slightly higher than originally projected over the past three months. This has allowed Lee’s administration to remain slightly optimistic that they’ll be able to fund some new measures rather than have to dip into rainy day funds.

“We certainly hope there will be an opportunity for meaningful teacher pay increases,” Lee told reporters Tuesday, calling it an “important” priority while he considers the 2021-22 fiscal year spending plan.

Lee added that Tennessee’s teachers have “done a remarkable job this year” as they navigate an already tough job on top of a pandemic.

The Republican also didn’t rule out allocating funding for their school voucher program, which is currently blocked from being implemented due to an ongoing legal challenge questioning the constitutionality of the proposal.

So far, courts have ruled against Lee’s administration.

Known as education savings accounts, the program allows eligible families to use more than $7,000 in state tax dollars to pay for private school tuition, a program championed by Lee in 2019 which just narrowly passed the GOP-dominant state legislature.

Lee noted that the program allows eligible families to use more than $7,000 in state tax dollars to pay for private school tuition, a program championed by Lee in 2019 which just narrowly passed the GOP-dominant state legislature.

Lee added that he believed the program would have been useful for parents who wanted more school choices during this school year as districts across the state weighed whether to remain open or move to virtual learning.

Area golfers win national tournament
A team sponsored by MFG Chemical recently won the NKF Konica Minolta Golf Classic at ACE Club in Lafayette Hill, Pennsylvania, competing with a golfer from Chattanooga and one from Dalton, Georgia, on the winning team.

Competing with 108 golfers, the winning team was made up of Keith Arnold of Chattanooga from MFG Chemical, Brad Eshoo of Chicago from Midwest Graphic Sales, Cameron Whaley of the University of Northern Colorado from SCT and Scott Gustafson of Houston from Shrieve Chemical Products.

Each year, thousands of golfers from across the country participate in nearly 30 local events playing for a chance to compete in the National Finals held at Pebble Beach. Participating golfers raise $3.5 million annually to benefit National Kidney Foundation.

Upon winning the tournament, Arnold, former CEO of MFG Chemical and current board director, said, “It’s good to join in with so many caring people who want to help with such a worthy cause as the National Kidney Foundation. 30 million adults are estimated to have chronic kidney disease. The NKF is helping to save lives through its great work.”

NuLife offers nitric oxide supplement
Chattanooga-based NuLife Ventures, a research and development and distribution company, is offering a nitric oxide booster supplement, vNexx from independent brand partners.

vNexx was crafted for NuLife Ventures to support the production of nitric oxide in the body. The discovery that nitric oxide is a signaling molecule in the cardiovascular system whereby dilating blood vessels was awarded a Nobel Prize in 1998. This discovery revolutionized cardiovascular medicine by opening up new avenues of potential therapies and treatments.

Since the discovery was honored by the Nobel committee, it has become evident that nitric oxide also protects the heart, stimulates the brain, kills bacteria, and plays a role in tissue protection against the onset and progression of cardiovascular disease.

Children’s urgent care to open this winter
Urgent Care for Children, a Birmingham-based pediatric urgent care provider, will open a location in Chattanooga this winter, its eighth clinic.

The clinic will be at 5207 TN-153 Road across from CHI Memorial Hospital.

“The team of physicians and staff are thrilled to begin providing quality care with less waiting to the city of Chattanooga,” says Allury Arora, M.D., co-founder and chief medical officer of the company.

UCAC opened its first clinic in Birmingham in 2017, which was succeeded by locations across north and central Alabama in the years following. Memphis and Chattanooga will be the provider’s first clinics outside Alabama. The company runs the nation’s first sensory-inclusive urgent care facilities and Alabama’s first physician-founded, highest patient-rated, pediatric urgent care facilities.
Area schools earn College Success Awards

Chattanooga High Center for Creative Arts, Chattanooga School for the Arts and Sciences Upper East Hamilton High, Lookout Valley Middle/High, Signal Mountain Middle/High, and STEM School Chattanooga have received College Success Awards from GreatSchools.org. Launched in 2018, the College Success Award honors schools that excel in preparing students for college and college success, enrolling in college and succeeding once they get there.

This year, the six Hamilton County schools are among 2,158 award-winning schools from 29 states that have demonstrated a successful track record of graduating students who later enroll in two or four-year college. Not only do the graduates enroll, but they prove they are ready for college-level coursework and persist on to their second year, according to available data from each state.

As the COVID-19 pandemic continues to threaten the nation’s physical and financial health, Hamilton County Schools ensures students graduate with the skills and resources to succeed as post-secondary scholars and productive citizens. College and career-ready graduates are critical to fueling the U.S. economy, as 70% of jobs will require a post-secondary degree by 2027.

CCA, CSAS, East Hamilton, Lookout Valley, Signal Mountain, and STEM School are among the 75 schools in Tennessee to receive this year’s College Success Award.

“The Guidance Department at CSAS has always been an incredible strength over the school’s 35-year existence,” says Jim Boles, executive principal at Chantanooga School for the Arts and Sciences. “Adding a full-time college adviser has allowed our school counselor to do more truly needed guidance work and still team up to work together on the college prep piece of advisement.”

Erlanger opens eighth Express Care in Ooltewah

Erlanger officials have opened the region’s eighth Erlanger Express Care in the Collegedale-Ooltewah area at White Oak Crossing.

Erlanger’s newest walk-in medical care center will be located at 5953 Elementary Way, off Lee Highway in Ooltewah. Developed in partnership with Noon Development, the Collegedale-Ooltewah based Express Care will be one of Erlanger’s newest urgent care centers in Hamilton County.

“Erlanger’s eighth Express Care facility will offer the Ooltewah community more access to Erlanger’s health care services closer to home,” says Erlanger President and CEO Dr. William Jackson. “These urgent care facilities throughout the region aim to improve continuity of care for current and new Erlanger patients, and this Ooltewah location will help accomplish this effort.”

Erlanger Express Care facilities are open seven days a week, offering extended evening and weekend hours. A team of health care professionals provide care for nonlife-threatening illnesses, injuries and other health care needs from cuts and colds to fractures, burns and sprains. Erlanger Express Care offer X-rays and prescription services for adults and children over the age of two. No appointments are needed. The clinics also offer telehealth visits, allowing patients to receive care from a provider via secure videoconferencing.

Erlanger Express Care clinics are the only walk-in urgent care clinics in the area to achieve accreditation through the Urgent Care Association, having met all of the UCA’s established standards and criteria for quality of patient care, safety and scope of services. This accreditation is the highest level of distinction for urgent care centers, with only 13% of urgent care clinics in the United States meeting the UCA’s standards.

For more information, contact any of these local clinics today or visit erlangernonecare.com:

Soddy Daisy: 423-541-5143
East Brainerd/Gunbarrel Road: 423-541-5102
Downtown/Market St: 423-541-5122
Cleveland: 423-531-5200
Hixson: 423-451-8632
Ringgold, Georgia: 706-841-4100

Juvenile Lake Sturgeon released into Tennessee River

A group of scientists recently released about 100 baby dinosaurs into the chilly waters of the Tennessee River near downtown Chattanooga.

The team worked quickly and efficiently to shift dozens of juvenile Lake Sturgeon into the river from the water-filled plastic bins that were used to transport them to the release site from the Tennessee Aquarium Conservation Institute.

The move was the culmination of more than a year of continuous care by Aquarium scientists.

This release was a bright moment in a year that has seen significant upheaval and hurdles thanks to the pandemic, says Dr. Anna George, the Aquarium’s vice president of conservation science and education.

“This has been an exceptionally challenging year,” George says. “That said, we’ve still been able to keep up with most of our active conservation and research programs. While we’ve had to adapt most of our protocols, from number of people in a field truck to moving conferences online, we’re figuring out new ways to accomplish our mission.”

With a potential life span of up to 150 years, the little fish could eventually grow to 9 feet and tip the scales at 300 pounds.

Usually, Lake Sturgeon spend several months in human care before being released. By that time, they are about 6 inches. The fish released, however, were larger thanks to an additional year spent in human care. This extra time was to ensure they were large enough to safely draw their blood as part of a study designed to examine their genetic health.

Lake Sturgeon once thrived in the Tennessee River, and still look similar to their ancestors who swam with dinosaurs, earning them the scientific distinction as “living fossils.”

The fish that entered the river recently are the most recent “graduates” of a 22-year program to restore the species to the Tennessee and other waters from which it had all but disappeared in the latter half of the 20th century.

For more information about the work of the Tennessee Aquarium Conservation Institute, visit tnaqua.org/conservel

HCH Health advises safe, social distancing Thanksgiving

The Hamilton County Health Department wants residents to know what their risks are this Thanksgiving holiday and how they can protect themselves and others from COVID-19. Typical holiday gatherings and activities could cause people to come in contact with the COVID-19 virus.

“We understand that families and friends want to celebrate this holiday season,” says Health Department Administrator Becky Barnes, “So we want everyone to know how they can stay safe and prevent the virus from spreading.”

Individuals and families should consider the following risks in their observances of Thanksgiving:

Lower-risk options

Celebrating at home with household members only, using internet technology to connect with family members who live outside of your household, preparing traditional family recipes for at-risk family members and neighbors and delivering them in a way that doesn’t involve close contact, watching parades or sports from home instead of attending in person.

Moderate-risk options

Hosting a small gathering of non-household members outside on patio or lawn, while still keeping household units separated by 6 feet. Hugging and handshaking can increase the risk of exposure.

Higher-risk options

Large indoor gatherings with people from outside your household, attending college events, having friends over, shopping in crowded stores. Alcohol use can contribute to letting down your guard on safety precautions.

Avoid travel if possible

Risk of virus transmission increases when travel includes close contact with people outside of your household, airports and layovers, and other public transportation such river boats, cruise ships, buses or trains.

The more stops along the way, the higher the risk.

College students returning home for the holiday should not be considered household members for the purposes of determining your risk.

Prevent spread of COVID-19

Monitor your health daily. If you have any symptoms, regardless of how mild they may seem, do not leave home or attend any gatherings. Leave the house only to seek medical care or to get tested for COVID-19.

Cover your mouth and nose with a mask when around people who don’t live in your household.

Put 6 feet of distance between yourself and people who don’t live in your household.

Tell your health care provider or local pharmacist about the flu shot.

Reducing your chances of getting the flu will help make this a safer holiday season.


Get a Flu shot

The Health Department offers free flu vaccine for all ages. Call the Health Department’s hotline at 423-209-8383 or visit their online calendar for details.

Ask your health care provider or local pharmacist about the flu shot.

Reducing your chances of getting the flu will help make this a safer holiday season.


Free Health Department COVID-19 testing at the Atmore site is open daily 8:30 a.m. - 1 p.m., but will be closed Thanksgiving Day and the Friday after. Daily testing will resume the Saturday, Nov. 28.

Mountains are calling

As the Great Smokies have proven, mountains are a durable attraction regardless of flood, fire or now pandemic. And while Knoxville has long hung its tourism hat on their proximity, a strong showing in 2019 highlights the other activities and getaway opportunities the area has to offer, says Kim Bumpas, president of Visit Knoxville.

“We were certainly excited about having a record year, and really held our own as the fourth largest producing county in the state,” Bumpas says. “The overall report showed so much momentum for the state, and also for Knoxville and Knox County.”

And then, the COVID-19 pandemic, which shuttered bars, restaurants, hotels and venues. In addition to keeping tabs on stakeholders, Bumpas notes she and her team used that time to try to plan ahead.

“We pulled back on any major marketing, and at the same time came up with ways to put Knoxville in a potential visitor’s ear,” she says. “We put out and promoted a lot of virtual events, drove a lot of video content on our social media. All of that was talking about things to do when it was safe to travel again, so we’re some months away from when you should visit Knoxville. That helped us at least create awareness in March and April.”

Knoxville’s “low of lows” came in April when the city posted 4.4% hotel occupancy downtown and 22.6 occupancy countywide. By May, Bumpas says it was important to open up some marketing, “at least a little bit,” to capture people looking for outdoor, socially distanced activities. That has held steady since then, and other venues and activities have been slowly added into the mix.

Since May, hotel occupancy has also crept back up. In July, Bumpas says it was around 51% countywide and climbed to more than 75% in August for the downtown area.

“Our daily rates have come back up as well, and we’re holding our own and kind of hovering right now,” she explains. “We feel really good about that, because fall is always a very dynamic season here and I think this year will be as well. We fit the COVID model of where we go I go when I want to get out of the house because we’re drivable, economical and have a ton of outdoor experiences.”

Leading that roster would be drive trips into the Smokies to see fall foliage. People can stay in their cars, reducing if not eliminating the need to be near other people, socially distanced or otherwise.

“We’re promoting the idea of staying in Knoxville, travel up to see the leaves, and doing that with our partners in Sevier County and Dollywood,” she adds, “so people can also stay there and then come downtown for things to do. We’re also working with our partners around the state, because we all have outdoor activities in our markets, and we can help each other a lot with cross-promotional activities.”

As far as 2021 goes, Bumpas predicts a continuation of her “slow and steady” approach. Many conventions that were on the books for 2020 have moved to 2021 through 2023, so there is upcoming activity. And when a COVID-19 vaccine is announced, she says Knoxville will be ready.

“We are a destination now; groups are booking,” she says. “But there is still a sense of lingering. When it’s fully safe, we think a lot of conventions are going to come in, and some that have booked further out may adjut backward. The big thing is, we are seeing rebooking versus cancellation. We have had backup plans, and backup plans to the backup plans, just like everyone else.

“But sooner or later things will look at least a little bit more normal, and so we’re always reassessing our situation so that we can leverage all our positives, from our venues and outdoor activities to our airport and general location, to drive our visitor and convention traffic back up to where it used to be — or even better.”

Nashville turns up volume

The tourism juggernaut that is Nashville continued undaunted in 2020. It skidded to a stop in March 2019 when the COVID-19 pandemic hit, and what had been a reliable economic engine suddenly found itself sputtering.

Local tourism officials say Nashville lost $2.86 billion in visitor spending due to COVID through Aug. 29 with a tax loss from mid-March to Aug. 29 of $109 million. Nashville is likely to lose another $1 billion in visitor spending by the end of 2020.

But thanks to a ground game built in the early days of sheltering at home back in March, there are positive signs, says Butch Spyridon, president and CEO of the Nashville Convention & Visitors Corp.

“Those 2019 numbers exceeded our expectation, and we like leading the state in both dollar and percentage,” Spyridon says. “That was a huge accomplishment. It would have been nice if we could have kept on going.

“But what those numbers do allow us to say is that our growth has been consistent, as has our year-round performance. We’re still doing better in June than in January, but we’ve made great strides toward becoming a year-round destination because we continue to get great press around the world and continue to expand our interpretation of our brand.”

A big and fast-moving train is harder to stop, so when Tennessee effectively shut down in March 2020, Nashville’s tourism, restaurant and retail communities had to really stand on the brakes. There were some bad looks then and in the following months — social media photos and footage featuring packed bars on Lower Broadway without a mask in sight — which led to calls for better enforcement and penalties for bad actors.

Even so, Spyridon says that the vast majority of the entertainment and tourism-driven community played by the rules and is beginning to reap the benefits of having done so.

“We have great reopening plans, protocols and guidelines, and so far, those are working great,” he says. “People are following the rules better, and businesses are complying. We’re in a good spot to open up. What we’re hesitant on is marketing, because we want to make sure our recovery is gradual, and so it is sustainable. We want to encourage visitors but do that slowly so we avoid a backlash that nobody wants and that we can’t afford.”
Looking for that perfect property to build your dream home? You might consider hiring a general contractor. Here are the top five benefits of doing so:

1. **Comprehensive Project Management**
   - A general contractor is well-versed in all aspects of home construction, from design to completion. They can manage the project on your behalf, ensuring every detail is handled efficiently.

2. **Expertise in Building Codes**
   - Building a home involves understanding local building codes and regulations. A general contractor is familiar with these codes and can ensure your home is compliant.

3. **Expertise in Planning and Scheduling**
   - Managing a construction project requires a strong understanding of planning and scheduling. A contractor can help you stay on track and avoid delays.

4. **Quality Assurance**
   - A general contractor oversees the work of subcontractors, ensuring high-quality craftsmanship. They are responsible for the end result of your project.

5. **Professional Protection**
   - Contractors typically carry insurance, including workers’ compensation and liability insurance. This protects both you and them against any unforeseen events.

Before embarking on the adventure of building a home on your own, take some time to consider your decision carefully. While building a home on your own, you might feel ready to dive right in and construct your own home from the ground up. However, if you are unsure, consider hiring a general contractor. With books, online videos and articles, you might feel ready to dive right in and construct your own home from the ground up. Before starting any project, it is important to weigh the pros and cons of building on your own versus hiring a professional. This will help you make an informed decision that best suits your needs and budget.
Real Estate

Realtors also serve in elected offices

This election season has been truly remarkable. An unprecedented number of people voted early, by absentee ballot and in-person. The Tennessee Secretary of State’s office reports 68.6% of Tennessee’s 4,437,042 estimated registered voters submitted ballots, a record for the state. Election officials report more than 3 million people cast votes statewide, well surpassing the previous record set in 2008 when 2.6 million Tennesseans voted overall. Our Georgia neighbors also broke records with more than 4 million votes cast, bringing voter turnout to greater than 74%, the Georgia Secretary of State reports.

It’s encouraging that nearly 90% of our local Realtor membership is registered to vote. People want their voices heard. People aren’t sitting on the sidelines; they’re getting involved in the political process.

No matter one’s political persuasion, people are looking to lead; locally, statewide and nationally.

As Realtors, we’re doing our part to be engaged in the democratic process. Not only do Realtors engage annually in one-on-one meetings with our state and national legislators, we also invest in RPAC, vote and encourage others to do the same.

So if you follow us on social media you may wonder why leading up to elections we have reminders to register to vote and also to get to the polls. As the voice of real estate in Greater Chattanooga, we encourage everyone to exercise their right and privilege to vote.

Coincidentally, as many around the nation went to the polls and cast their votes last week, Greater Chattanooga Realtors also held our own elections for officers and directors. All local Realtors – nearly 2,200 of them – had went to the polls and cast their votes last week, Chattanooga, we encourage everyone to reminders to register to vote and also to get to wonder why leading up to elections we have encourage others to do the same.

What was the Chattanooga market like in the late 1980s and into the 1990s?

“It was a great time, actually. Now, in 1988 downtown got dark at 5 p.m. But by the early 1990s we had the Tennessee Aquarium in development, and a lot of work had begun on redeveloping the riverfront. That really supercharged the overall downtown area, and we saw change taking place right before our eyes during that entire decade.”

Was it all at once, or did a single project, like the aquarium, serve as a catalyst?

“There was a lot of foresight and strategic planning by some key individuals in our city. Elected officials, nonprofits, foundations … they all put money and deals together so that we could all understand what we have in terms of the beautiful Tennessee River coming through downtown. There were several individuals, like (Lyndhurst Foundation chairman) Jack Lupton and his substantial donation to build the aquarium, and work with the River City Company, I would say that was the catalyst for all of the downtown redevelopment to get going.”

Before the arrival of 2020 and the COVID-19 pandemic, what were you and other commercial real estate leaders focused on?

“The challenge has been trying to stabilize retail in the downtown corridor, especially from the aquarium outward. A lot of people are looking at the right strategy to improve downtown retail. We’ve certainly increased the residential component, and so the focus earlier this year was on doing the same with retail. Working with the tourism industry will be key to that, and we were looking at options there when the pandemic hit.”

In a post-COVID world, will you pick up where you left off on those plans?

“Yes, and then we’ll also have to look at...
the opportunity to vote for who will lead our association in the coming year. These are volunteer positions, and our members are not compensated for serving. On top of their already-demanding business schedule, our officers and directors freely offer to help lead their professional association, along with their peers, into a position of strength for the future.

In addition to these elected positions, we have more than a dozen committees and task forces comprised of even more volunteer members. Serving in these leadership positions is no easy task. They are a commitment to our industry, the community and to our professional development.

It’s truly a team effort to work toward our mission and vision. At Greater Chattanooga Realtors, we are lucky to have so many Realtor members who are looking to serve.

So what do we work on throughout the year? In short, a lot.

Through the board and various committees, this year we launched a Let’s Talk! Diversity & Inclusion webinar series designed as an ongoing conversation to promote equal opportunity and cultural diversity within the real estate industry and our community.

Also in the works is a community flower garden in Highland Park Commons, part of our Placemaking efforts to transform public spaces into vibrant community places. As a space becomes more desirable and welcoming, properties around that place increase in value.

When it was apparent this year’s plans would not include travel to various conferences, we reallocated and invested those funds in our community. In addition to our annual donations to the Snack Packs ministry and Habitat for Humanity, we provided $4,000 to the Chattanooga Area Food Bank for COVID-19 relief efforts and nearly $10,000 in funds and supplies for the April 12-13 tornado victims.

On top of these contributions, our members have been hands-on volunteering with Habitat, packing Snack Packs and helping with tornado recovery efforts.

We pivoted on plans for our annual membership appreciation event and identified ways to help our local business. We had a pop-up pumpkin patch, with pumpkins purchased from a local nursery and gift cards to local restaurants for each member. Winners of our pumpkin-carving contest won gift cards to local businesses.

Realtors are many things. We’re ambassadors for our community and serve the property needs of our clients. But we are also leaders, and we will continue to lead our community in a way that will help protect private property rights and help ensure that the American Dream of homeownership is within grasp for all.

Realtors help serve our clients and community throughout the year, but we also serve our fellow Realtors. That’s Who We R’.

Greater Chattanooga Realtors is The Voice of Real Estate in Greater Chattanooga. A regional organization with more than 2,400 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.

What’s your take on how the region surrounding the urban core was going before 2020, and how is that going to evolve?

“Chattanooga is very blessed in that we’ve never been overdeveloped. Our highs are not as high as Nashville and Atlanta, but our lows aren’t as severe, either. I believe we have a core commercial real estate market that continues to be healthy and is driven by the growth of regional companies and low interest rates. If we need a new office park, we don’t need to go too far to find or build it.

“We sit in the middle of a regional economy. We have activity from north Georgia and north Alabama, to the east in Cleveland they’ve just announced a major auto supplier coming to the Spring Creek Business Park – all the auto development has been a positive for us as well as that area. We have Nashville up the road, and growth coming down as it expands. And suburban development is going to stay strong as we see redevelopment of Hamilton Place and Northgate malls. Those both have a lot of floor space available for retail use, or that can be repurposed for other people to come in and grow their operations.”

Are all things in commercial real estate in a holding pattern, or are things going on here and there?

“We are seeing incredible activity on the leasing and sales side of commercial real estate right now. Some sectors are stronger than others, and as an example we are trying to lease Unum’s Home Office West space, which is up to 200,000 square feet of office space. They are going to maintain the cafeteria and some of their technology in that building but have compressed their footprint and so can fit their employees into the Home Office East building after a redesign. And they’re done all that without laying anyone off, so we have a premier listing into a busy area. That site has everything a large corporation would need to relocate to Chattanooga and gives us something to market on a national level.”

How about industrial and warehouse space?

“Those are still extremely strong here. The problem we have is a low inventory of quality buildings, so if someone comes in needing 500,000 square feet of warehouse space, we don’t have a product to offer. We don’t have the industrially zoned land with the infrastructure in place so it’s rough graded and shovled ready. That’s a challenge our civic leaders are working to resolve, and I know they are looking at the McDonald Farms space up Highway 27 toward Doddy Dairy. That’s a 200,000-square-foot tract of land and would be natural and linear move for a business park development on that side of town.”

What has COVID done to your day-to-day work process?

“Like everybody else, it’s made what I do kind of a hybrid of in-person and online. I had a client from New York City yesterday who elected to drive here versus fly, but we did meet. Everyone’s investing in technology, from Zoom tours to drones, to market properties without giving physical tours. We’ve invested in a lot of technology so we can do those virtual tours, and I think that is helpful.

“People are always going to want to see a space, to touch and feel it, before closing. As an industry that’s always going to affect how we do business. But people are going to be smart about it, and so we have to be ready to take all the necessary precautions.”

Thoughts on 2021?

“It’s going to be a rebound year. The first six months are going to be interesting, though. We were successful in closing the transactions we had in place before COVID, and our pipeline looks decent. Of course, we saw a slowdown, but that tends to happen during a major election year anyway – hard to say it’s just due to COVID.

“I believe we will see moderate activity in early 2021, and by summer business will be picking back up and gaining momentum. And my hope is that office space and retail space will really drive the commercial sector.”
NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated October 26, 2021, and the Deed of Trust of said date securing the same, recorded February 2, 2010, in Book GI 8945, Page 373, in the Office of the Register of Deeds of Hamilton County, Tennessee, by Catherine Jackson, conveyee thereunto described as successor Trustee, for the benefit of Ameriquest Mortgage Securities Inc., a bank or other lending entity pre-approved by the U.S. Department of Treasury/IRS, the trustee hereby announces that said default has occurred in the payment of the entire balance owing thereon due and payable, and that the U.S. Department of Treasury/IRS, as Substitute Trustee, will be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against the U.S. Department of Treasury/IRS, the grantor, the grantee, the trustee, or any interested party.

NOTICE OF TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated January 23, 2008, in Book GI 8823, Page 608, in the Office of the Register of Deeds of Hamilton County, Tennessee, by George R. Shadwick and Brenda Sue Shadwick, conveyee thereunto described as successor Trustee, for the benefit of GMAC Mortgage Corporation, the trustee hereby announces that said default has occurred in the payment of the entire balance owing thereon due and payable, and that GMAC Mortgage Corporation, as Substitute Trustee, will be entitled only to a return of the purchase price. The Purchaser shall have no further recourse against GMAC Mortgage Corporation, the grantor, the grantee, the trustee, or any interested party.

NOTICE OF TRUSTEE’S SALE
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Nooga, Tennessee, proceed to sell at public auction the Hamilton County, Tennessee, at 10:00 AM on December 10, 2020, at the Hamilton County Courthouse, Chattanooga, Tennessee, for said sale, certain property subject to the rights, powers and privileges of the original Trustee named in said Deed of Trust.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, default having been made in the payment of the same, and a copy of the original Deed of Trust, by virtue of the power and authority vested in him as said Substitute Trustee, will take this Notice of Trustee's Sale in extenso.

The right is reserved to adjourn the day of the sale to another day, and time, and place certain without further publication, upon announcement at the time and place set for the sale.

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Brock & Scott, PLLC, Substitute Trustee in the above matter, 9655 Judicial Center Drive, Suite 310, Atlanta, GA 30341, Phone: 404-783-2665, Fax: 404-204-0191, have been appointed Substitute Trustee for Mortgage, Inc., Lender and Larry A. Weissman, Inc., as beneficiary, as nominee for SunTrust Mortgage, Inc., as holder of the Deed of Trust, and for the person or persons beneficially owning said property for unpaid property taxes; any liens and encumbrances superior to the Deed of Trust, and any restrictive covenants, easements or setback lines that may be applicable; any prior liens or encumbrances that the successor trustee, by virtue of the power, and authority vested in him as said Substitute Trustee, with all the rights, powers and privileges of the original Trustee named in said Deed of Trust.

WHEREAS, default has occurred in the payment of the principal of, and interest on, the promissory note, and all other rights, powers and exemptions that may be applicable; any judicial remedies of the original Trustee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, default having been made in the payment of the same, and a copy of the original Deed of Trust, by virtue of the power and authority vested in him as said Substitute Trustee, will take this Notice of Trustee's Sale in extenso.

The sale will be held for the payment of the principal of, and interest on, the promissory note, and all other rights, powers and exemptions that may be applicable; any judicial remedies of the original Trustee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, default having been made in the payment of the same, and a copy of the original Deed of Trust, by virtue of the power and authority vested in him as said Substitute Trustee, will take this Notice of Trustee's Sale in extenso.

The sale will be held for the payment of the principal of, and interest on, the promissory note, and all other rights, powers and exemptions that may be applicable; any judicial remedies of the original Trustee.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, default having been made in the payment of the same, and a copy of the original Deed of Trust, by virtue of the power and authority vested in him as said Substitute Trustee, will take this Notice of Trustee's Sale in extenso.

The sale will be held for the payment of the principal of, and interest on, the promissory note, and all other rights, powers and exemptions that may be applicable; any judicial remedies of the original Trustee.
null
Foreclosure Notices

Continued from page 15

Tennessee, proceeded to sell at public outcry to the highest bidder for the sum of $42,000 cash funds; and ON ACCOUNT of any prior liens or encumbrances as well as any unpaid taxes; and for payment of such sums as may lawfully come before it.

It is appearing from allegations in Plaintiff’s Bill of Complaint that the defendant is a non-resident of the State of Tennessee, that the property being sold with the express reservation that the premises might disclose. This property is being sold at public auction on Nov. 30, 2020, 9AM at 6010 Chapman Hwy, Chattanooga, TN 37416, 2005 Chevy, Vin# 2G1WF52E659308665.

It is appearing from allegations in Plaintiff’s Bill of Complaint that the defendant is a non-resident of the State of Tennessee, that the property being sold with the express reservation that the premises might disclose. This property is being sold at public auction on Nov. 30, 2020, 9AM at 6010 Chapman Hwy, Chattanooga, TN 37416, 2005 Chevy, Vin# 2G1WF52E659308665.

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GREATER CHATTANOOGA ASSOCIATION of REALTORS®
Dated primer for dealing with women in workplace

The hero in an old-time western always wears fancy boots. He's also chivalrous, good to his horse, polite to ranchers and kind to small children. Bandits and even cold-blooded gunfighters are treated fairly, while the boots get scuffed but are still fancy.

You can be like that hero by becoming a partner to the women in your workplace, authors David G. Smith and W. Brad Johnson explain in their new book, “Good Guys.”

A few decades ago, James Brown sang “It’s a Man’s Man’s Man’s World,” and that extends to the world of work today. For many years, the workplace was made by men, for men, and that’s always been a challenge for women. So how can you be a good guy to women at work?

There’s really one word to describe “Good Guys,” and that’s awkward. You might even wonder, at first, if this book, with its advice for men hoping to make friends with women at work, suggestions on bringing spouses to off-hours work events to avoid “wifely feelings of jealousy,” and a stuffy list of “ally slang” might belong in the humor section.

Much of the best advice is so wildly moth-eaten that it feels like it came straight from a 1940s business correspondence course. This includes no-brainer counsel regarding listening to female co-workers, believing them, not flirting, sitting inoffensively in a chair and suggestions for hand-signals that might stop unnecessary mansplaining. It also has a chapter on equitability at home, in housework and child care and, unbelievably, notable cringe-worthy things you shouldn’t say about women at work.

If you have absolutely zero experience with women – at work or otherwise – this book is an OK – if not very shaky – start. If you’ve already gotten to the point of being a good leader, a mentor, a CEO or president of your business, though, you can give “Good Guys” the boot.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
Better defensive effort with lesser names

Titans get addition by subtraction on defense

Sometimes simpler is better.

With so many new faces in new places on the defense, the Titans really had little choice but to simplify their assignments as much as possible and communicate with each other to make certain that all 11 players on the field understood what to do.

Nowhere was that more evident than in the situation that arose this week with one of the newest Titans, nickelback Desmond King.

King was acquired Nov. 2 from the Los Angeles Chargers, where he had fallen out of favor just a couple of years removed from an All-Pro season. The Titans, desperate for help in the secondary, were more than willing to ship a sixth-round pick to LA to see if King could fill a need on an embattled Tennessee defense.

“When I heard about the trade, I absolutely loved it,” King says. “I knew it was going to be a great opportunity for me. It was already a great defense, and adding me to it made it even better.”

“A great defense! Hardly, but the addition of King certainly seems to have made things better at least for one week — thanks in part to his 63-yard fumble return for a touchdown.”

Just the hoops King had to jump through in order to play Sunday is enough to show a little bit about his makeup. Thanks to COVID-19, King, who was acquired Monday and arrived in Nashville Tuesday, was confined to a hotel room until Saturday and allowed contact with his new teammates only through Zoom meetings.

“It’s a business here, and you have to be professional,” King says. “You have to come here and be prepared and ready. It was a tough week for me, but I got it done with the help of my teammates out there on the field. It made everything a lot better.”

With nowhere to go and nothing else to do, King said he dedicated himself to learning as much of the Titans scheme as he could during the week.

“When I was in the hotel, me and this chair became best friends, and that’s where I’ve been sitting at literally for the past week. I just put my head in the playbook,” King says.

“I knew I had a short week of getting this down and not letting it be a distraction. I used that as motivation to know I have to get it down to go out there and play and have my teammates trust me when I’m out there.”

King’s arrival coincided with the jettisoning of disappointing linebacker Vic Beasley and release of step-slow cornerback Johnathan Joseph last week as the Titans desperate began to look for ways to correct their terrible defense.

In addition to King, Titans GM Jon Robinson and head coach Mike Vrabel decided it was time to gamble with some other unproven pieces, as well. After all, how much worse could the likes of Derick Roberson, Breon Borders or Tear Tart be than those they were replacing?

It also meant going simpler in order to get the job done, linebacker Jaylon Brown says.

“We just treated everybody as if it was their first day because we haven’t played with a lot of the new guys, and they performed really good today for us,” Brown says. “A lot of dudes made plays all over the field, and the communication was a big part of that.”

King notes emphasis on communication made all the difference in the world for him as he was getting his Titans career started Sunday.

“Going out there with my teammates, they helped me communicate as a team, but that’s what we are here for, that’s what we are supposed to do as teammates out there,” King says.

“You want to communicate with the person next to you. Like Coach (Vrabel) said in our team meeting (Saturday), ‘Don’t act like it’s just one person that came in, act like everybody just came in. That’s how we need to communicate to make sure everybody is on the same page.’”

While that communication might not have fixed everything the Titans defense has had going against it, it lets Titans fans know that the unit might not be a lost cause after all.

Even Vrabel acknowledges the players’ preparation and execution of that game plan when their number is called — no matter who it is or what the circumstances might be.

Everybody that comes to work, players or whatever roster they’re on, active roster, practice squad, they’re expected to be ready to play in the game. They never know when their opportunity is going to come and I think the guys started to realize that,” Vrabel says. “Practice is critical, so was preparation, the meetings, watching film, but then performance is always the key.”

And to Vrabel, King’s preparedness under such difficult circumstances speaks volumes to him about the type of player the Titans have added.

“The professionalism that he showed, he was excited to be a part of our team. I think he was excited for a fresh start. Looks like his teammates have certainly embraced him,” Vrabel notes of King.

“Probably was – earned a lot of respect of theirs by understanding what we were doing, by going through those Zoom meetings, and when he came in and met with them and they talked and they were in the film room on Saturday, they probably respected him for the way that he prepared to get to that point.”

Desmond King.

Cornerback

Ben Margot | AP

Photo by

Ben Margot | AP

Cornerback

Desmond King, traded to the Titans last week, scored on a 63-yard fumble recovery during his debut with the team.
We were promised self-driving cars. We don’t yet have them

By Will Kaufman | Edmunds

Tesla recently made headlines with the beta launch of its “Full Self-Driving Capability” system, which came with a disclaimer: “It may do the wrong thing at the worst time, so you must always keep your hands on the wheel and pay extra attention to the road.” Tesla’s system has impressive capabilities, but it’s definitely not hands-free driving. A few years ago, news stories seemed to state autonomous vehicles were just a few years away.

Well, it’s been a few years and autonomous vehicles are, alas, still in the future. Right now, there is no car on sale that can drive itself without requiring the driver to pay attention to the road and be prepared to take control of the vehicle. In fact, some automakers have slowed their timelines. Here are three reasons why you can’t buy a self-driving car today and one place you’re likely to find them first.

How “safe” is safe?

It’s difficult to teach a machine to react correctly when faced with new or unpredictable situations we frequently encounter while driving. Heart of engineering effort has gone into cracking this problem. But how do we determine when a vehicle is safe enough?

In order to be 95% certain that autonomous vehicles match the safety of human drivers, the cars would need to log 275 million failure-free autonomous miles, a report from the Rand Corp. states. And to prove that autonomous vehicles are even just 10% or 20% safer than humans, the requirement jumps to billions of miles.

Since 2009, autonomous tech company Waymo’s vehicles have driven a little more than 20 million miles.

Either manufacturers must spend potentially decades testing small fleets or the public will wind up taking part in the process of testing them. The latter is only really acceptable if infrastructure is in place to ensure the safety of drivers and pedestrians.

Infrastructure lacking

Expecting individual autonomous vehicles to operate independently is a recipe for disaster. Each vehicle would have to guess what all the others are doing. Each would rely only on its own limited view of the world, with sensors and cameras that can fail or be obstructed by poor weather or road debris.

Enabling vehicles to communicate with one another reduces the possibility of unpleasant surprises and allows vehicles to make communal decisions to maintain speed and safety. Some cars already have the capability to perform such communication, but there are no rules in place to guarantee cars from different manufacturers will be able to communicate with one another.

Infrastructure specific to autonomous vehicles such as smart traffic lights and camera systems could alert vehicles about pedestrians, cyclists and dangerous road conditions and help prevent accidents. Unfortunately, it has yet to be determined who would pay for the necessary infrastructure upgrades and whether Americans would be willing to accept more surveillance on their roads.

Who is liable for accidents?

As long as self-driving features require the driver to be ready to take control, the driver will remain liable for any accidents. Car manufacturers are only liable if there’s a fault in their vehicle. But what happens if an autonomous passenger car causes an accident? Is the manufacturer liable because it designed the system that’s at fault?

Some states are trying to address the question. Florida passed a law saying that the person who initiates a trip in an autonomous vehicle is considered the operator, and while the law doesn’t explicitly establish liability, it is laying a foundation for how liability may be addressed.

But the process is piecemeal, and so far existing laws haven’t faced serious challenges in court. Until there are laws in place to protect them, it’s unlikely automakers will accept the risk of allowing drivers to use self-driving features without requiring them to remain ready to take control of the vehicle.

Fleets will pave way

In the near future, the first autonomous vehicles will likely be taxis and cargo trucks. Both industries have remained bullish on autonomy for several reasons.

First, fleet companies can reduce overall employee counts without totally eliminating the human component. Waymo already has a system in place in which human supervisors can intercede to course correct an autonomous vehicle when it encounters a situation where it’s incapable of deciding what to do next.

Second, taxi and trucking companies are already open to more liability for their drivers’ mistakes. The money they save on payroll should make up for the liability risks if they believe autonomous systems are about as safe as the humans they replace.

Edmunds says

You probably won’t be able to buy an autonomous car any time soon. But expect autonomous fleet services to begin expanding in the near future.

Will Kaufman is a content strategist at Edmunds. Instagram: @distortedbystyleguide.