Some of the hardest moments of Dawn Stultz Kingsley’s life were a stretch of nine days in October as her father, Vader Stultz, lay inside Sumner Regional Medical Center on a ventilator, dying from COVID-19. She was inside her car, staring at the windows of the hospital, wondering in which room her father was isolated. Was he scared? Because she was.

“My poor dad had to lay up there in that hospital bed alone for nine days,” Kingsley says. “I couldn’t hold his hand when he could still see us and talk to us. We couldn’t love on him. And we all know that the love of your family – not being alone – is the thing that you need the most when you’re this sick.”

Kingsley is one of more than 5,000 family members across Tennessee who have had to make end of life decisions without laying eyes on their loved ones, and in some cases, unable to be present with them when they took their last breaths. It is one of the most painful tragedies associated with the pandemic – keeping those who aren’t infected away from those who are – even as the patient is dying.

There is a risk to the community, and particularly, to family caregivers who may themselves be elderly or in a high-risk group for the virus.

“I don’t fault the doctors and the nurses, they were wonderful to us, and they were wonderful to him, but the system is broken,” Kingsley points out.

Kingsley fought every day to be able to see her father, who was 78 when he died. She offered to sign waivers and wear full PPE, but SRMC was steadfast in its policy as loved ones were agreeing to end-of-life decisions and saying goodbye on FaceTime.

She and her mother Wanda finally got approved for one visit for 30 minutes, one
Bill of Rights Day: Celebrating the Fourth Amendment

A little-known day of commemoration, Bill of Rights Day, arrived once again this week. It was Dec. 15, 1791, that the first 10 Amendments to the United States Constitution – the Bill of Rights – were ratified. In 1941, 150 years later, Congress passed a joint resolution calling on the president to designate Dec. 15 as Bill of Rights Day.

In response, President Franklin D. Roosevelt proclaimed Dec. 15, 1941, as Bill of Rights Day, saying: “I call upon the officials of the government, and upon the people of the United States, to observe the day by displaying the Flag of the United States on public buildings and by meeting together for such prayers and such ceremonies as may seem to them appropriate.”

He went on to specifically mention the freedoms embodied in the First Amendment, which are among our most treasured rights and are revered around the world. But on Bill of Rights Day this year, we should not overlook another important freedom set out in the Bill of Rights: The Fourth Amendment’s freedom from unreasonable searches and seizures.

This freedom has been at the forefront of public debate in recent months, and it’s worth a closer look.

The words of the Fourth Amendment are, at first glance, straightforward: “The right of the people to be secure in their persons, houses, papers and effects against unreasonable searches and seizures shall not be violated, and no warrants shall issue, but upon probable cause, supported by oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized.”

The federal courts have devoted a great deal of attention to these words, and the courts’ interpretations govern much of how law enforcement in this country is conducted. These interpretations play a significant role not only in criminal cases, but also in civil litigation in federal and state courts.

When ordinary citizens bring civil claims alleging their Fourth Amendment rights have been violated, the same principles from criminal cases apply. Three types of commonly litigated disputes illustrate the importance of the Fourth Amendment in either context.

Search or seizure

Evidence of a crime might be found during the search of a location or seized from a suspect’s person. The Fourth Amendment comes into play because of the prohibition on “unreasonable” searches and seizures. If a defendant challenges a search or seizure in a criminal case, the government must prove it has complied with the Fourth Amendment.

A person who’s been subjected to a search or seizure may also bring a civil case to challenge its reasonableness under the Fourth Amendment.

The Fourth Amendment’s mention of a warrant has been interpreted to mean that the preferred method of searching a person or a place or seizing a person or items is to first get a warrant from a court.

A warrant must be supported by probable cause to be “reasonable.” However, there are exceptions to the warrant requirement, all primarily based on the word “unreasonable” in the Fourth Amendment.

For example, if a law enforcement officer sees something illegal in plain sight – say, seeing what appears to be an illegal drug in the front seat of a car after stopping the car for speeding – then the officer may be able to seize the item without a warrant because courts have generally found such a seizure to be “reasonable.”

In both civil and criminal cases, courts must then determine whether searches and seizures were “reasonable” given the specific facts of the case and whether warrants were supported by probable cause.

Excessive force

Another Fourth Amendment claim seen in federal court is that law enforcement used excessive force in arresting, detaining or interacting with a person, or, in the most extreme cases, where law enforcement has killed someone. The courts consider these types of incidents as “seizures” within the meaning of the Fourth Amendment.

As in search and seizure cases, excessive force cases often turn on the word “unreasonable.” Judges and juries must examine all of the circumstances to decide whether the force used in the course of the seizure was unreasonable.

Wrongful arrest

Wrongful arrests are yet another issue under the Fourth Amendment. A person might allege an arrest was made without a warrant or without probable cause. These cases are analyzed under the standards discussed above.

If the officer had an arrest warrant and the warrant was supported by probable cause, the arrest likely will be found reasonable. But officers are also allowed to make arrests without warrants if they see or are told of crimes while they are being committed or soon after.

In such circumstances, stopping to obtain a warrant is generally not required, but the Fourth Amendment still requires the officer to have probable cause for the arrest to be lawful.

On Bill of Rights Day, let us celebrate our valuable rights under the Fourth Amendment. Let us also remember the role of the courts in vindicating those rights in both criminal and civil cases.

Curtis L. Collier
Law clerk to the Hon. Curtis L. Collier
President, Chattanooga Chapter of the Federal Bar Association

Eliza L. Taylor
Law clerk to the Hon. Curtis L. Collier

Baker Donelson adds Shaheen Imami to tax group

Baker Donelson has added Shaheen Imami to its Chattanooga office as a member of the tax group.

Imami brings more than 20 years of experience working with clients on matters concerning trusts, estates and probate litigation. He also counsels clients in the areas of estate administration and estate planning matters and is a certified mediator.

Imami represents fiduciaries and beneficiaries in pre- and post-death administration and litigation matters, including will and trust contests, interpretation issues and alleged breaches of fiduciary duty.

Baker Donelson names Gibson pro bono committee office chair

Baker Donelson has appointed Ashley Gibson to serve as pro bono committee office chair for its Chattanooga office.

In this role, Gibson will work to identify and address local pro bono needs while coordinating with Baker Donelson pro bono shareholder Samuel Bowman on global pro bono initiatives.

Gibson is an associate in Baker Donelson’s Chattanooga office, where she concentrates on business litigation.
Chambliss Law establishes audit counsel practice area in response to COVID-19

Chambliss, Balch & Stemphel has added an audit counsel practice area that assists clients with strategy and preparation for future audits relating to the coronavirus aid, Relief and Economic Security Act, Paycheck Protection Program loans, Department of Health and Human Services provider relief funds and other legislative developments and financial opportunities that have arisen from the COVID-19 pandemic.

Managing shareholder Mark Cunningham, Courtney Keehan, Cal Marshall, Rachael Ragghianti, CPA, and other team members will assist clients with strategy and preparation.

In a news release, Chambliss says it expects the U.S. Small Business Administration and the U.S. Department of Health and Human Services to conduct future audits. The audit counsel team will provide support for compliance and government investigations, regulatory and administrative proceedings and more.

Source: Chambliss

Legal Aid of East Tennessee appoints benefits, employee relations manager

Legal Aid of East Tennessee has promoted human resources specialist Crystal Lugo to benefits and employee relations manager.

Lugo joined LAET in January 2017 to serve as a bilingual paralegal and human resources assistant after working for four years as a hiring specialist at Koch Foods and for one year as a paralegal at Southeast Tennessee Legal Services.

In 2018, Lugo took the SHRM-CP test (Society for Human Resources Management-Certified Professional) to certify her human resources knowledge and passed it on the first try.

She was promoted into the human resources specialist role in February 2019.

Source: LAET

Legal Aid of East Tennessee partners with local courts to meet unmet legal needs for Christmas

Legal Aid of East Tennessee has formed a partnership with Judge Jeffrey Hollingsworth, Chancellor Jeffrey Atherton, Hamilton County courts and local attorneys to help low-income people during the holiday season.

On Friday, Dec. 11, local judges decorated a pro bono Christmas tree at the Hamilton County Courthouse. Then, during the Monday, Dec. 14, docket call, the judges announced the tree is up and attorneys can choose a case off the tree.

Judges Marie Williams, Kyle Hedrick and J.B. Bennett, Legal Aid of East Tennessee pro bono and housing attorney Matthew Huff and Judge Jeffrey Hollingsworth show off their tree-decorating skills at the Hamilton County Courthouse.

Pro bono staff attorney Matthew Huff says the tree allows LAET to highlight the need for legal services in the Chattanooga area.

“COVID has hit the vulnerable in our community hard, and some need relief only the law can provide,” he says. “We hope the tree will remind attorneys to pick up a pro bono case this holiday season and encourage them to donate their time to the less fortunate.”

More information: www.laet.org

Source: LAET

HAMILTON COUNTY
HERALD

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Special trust have been set up by vendors and suppliers of the Combustion Engineering Plant to pay asbestos victims.
You can make a claim without ever leaving your home.

If you ever worked at the Combustion Engineering plant before 1962 you may have been exposed to asbestos - and even now you can't be entitled to much money leaving your home, going to court, or filing a lawsuit.

If you ever worked at the Combustion Engineering plant, you were likely exposed to asbestos. If you have been diagnosed with Lung Cancer (even if you a are smoked, or Eosinophilic, Laryngeal, Pharyngeal, Stomach, Colon, Rectal Cancer or Mesothelioma, or know someone who died from one of these cancers, call 1-800-478-9578.
Reach out to co-workers in need this holiday season

They miss you, too

We’re all ready for this year to be over. Most days have been painful as we watch the news and wait for things to change. It’s felt helpless and, at times, hopeless.

But, it’s beginning to look like we’re in the final stretch of this pandemic marathon.

With that in mind, try not to ignore the holidays. I know it’s tempting. You’re excited for January to be here. But you likely have at least one co-worker who’s living alone. They aren’t near family. They aren’t married. They don’t have children.

And for them, the holidays are going to be especially tough this year.

Work isn’t about taking care of co-workers emotionally. But, this year, we have to stick together. Making it through a pandemic is a team project.

Check on each other. Zoom meetings make normal small talk harder. Find time to chat about more than just revenue and goals. Ask how people are holding up – and mean it. Listen. Make a mental note if someone seems to be struggling. Check back with them.

Profitability is great, but the entire company will suffer if employee morale is low. And, we are all in this together – even on holidays.

Take the time to acknowledge this holiday season. It’s hard that we can’t all be together.

I love those big fancy holiday parties. Getting dressed up and sharing cocktails with colleagues can be the best part of December. I look forward to them every year.

But even though you can’t have a big group gathering in person, there are other things you can do. Try activities like a Zoom holiday party. Or, send cards to each other. Perhaps you can have a virtual lunch with your team. Ask for ideas, and you may discover something creative that you hadn’t thought of.

Whatever you do, do something. I know it won’t compare. It won’t be the best party. And honestly, it might even be the worst holiday party you’ve ever thrown. But, whatever you do, it will be better than nothing.

Those people on your team who are alone will be struggling this month. It’s not that they “might” be struggling. They are struggling.

If you’re married or have children, some alone time probably sounds like just the luxury you need. But single colleagues have been alone since March. There’s a reason why solitary confinement is used as punishment in prison. It’s hard, really hard.

Your company holiday party or greeting card may be the only recognition of the holiday season your single colleagues may have. This is especially true if they don’t live near family, or if their family is older.

Take the time to celebrate just a little, and to find your holiday cheer. Give thanks. Although this year has been the most difficult, it’s also created strong bonds.

We’re all in this together, and very soon, it will be in person.

Angela Copeland, a career expert and founder of Copeland Coaching, can be reached at copelandcoaching.com.
Ben & Jerry's supports Women's Fund initiative

The Ben & Jerry’s on Broad Street is partnering with The Women’s Fund of Chattanooga to provide virtual monetary donations toward feminine hygiene products and other products for those in need. Customers who make a donation before Jan. 7 will be entered into a drawing to win free ice cream for a year. Ben & Jerry’s is offering many runner-up prizes available as well. All proceeds are being directly donated to the partner organizations.

While much of the work of the Women’s Fund is focused on changing laws or policies, for the past year and a half, the organization has also been working to fight the effects of period poverty in and around Chattanooga. Period poverty is a global issue affecting women and girls who don’t have access to safe sanitary products, according to a news release from Ben & Jerry’s.

One out of five girls have missed school due to lack of period products, the release continues. While 88% of women agree that period products are a basic necessity, they are still taxed in Tennessee as nonessential goods. This campaign is designed to help girls stay in school and have access to the products they need when they are on their period.

Ben & Jerry’s is located at 201 Broad St. and is open noon–10 p.m. daily.

Chambliss Center partners with Isaiah 117 House

Chambliss Center for Children is joining forces with Northeast Tennessee-based nonprofit Isaiah 117 House to provide a living space for children in foster care who are awaiting a foster placement.

“Tennessee continues to make strides in the life sciences realm,” says Tennessee Department of Economic & Community Development Commissioner Bob Rolfe. “Companies in this industry provide high-wage, high-growth opportunities to Tennesseans, and we appreciate Confluent Medical for choosing to invest and create jobs in our state.”

The Chattanooga Regional Homeless Coalition will receive a large grant to support rapid rehousing and shelter for the local homeless community. The $2.5 million grant will go directly to local agencies that provide relief to the homeless in Chattanooga and 10 surrounding rural counties.

“This program allows for landlord incentives, such as double deposits and support services, to be used to recruit compassionate property owners to help us out in a tight housing market,” Winter says. “Due to increasing rents and a housing shortage, our partner agencies have struggled with being able to find affordable housing for those in need, even when resources are in place to help, and so these landlord incentives will open new doors.”

The Chattanooga Regional Homeless Coalition applies for federal and state funding to be distributed to local agencies that provide relief and advocacy for the homeless community. For these agencies to receive a portion of this ESG, applications are to be submitted through thda.org/government-nonprofit-partners/emergency-solution-grants-esg-program.

The deadline is Jan. 15.

The Chattanooga Regional Homeless Coalition serves as the coordinating agency of Southeast Tennessee’s homeless response system.

Source: Chattanooga Regional Homeless Coalition

Tennessee Aquarium upgrades HVAC systems for safety

The Tennessee Aquarium has completed an infrastructural project to increase air circulating volume throughout its buildings while improving air filtration. The Aquarium recently was awarded a Tennessee Community CARES Program grant to respond to the impacts of COVID-19. It used the majority of the money to upgrade existing heating, ventilation and air conditioning systems within its buildings.

The Aquarium purchased 10 HVAC units. It installed eight units in the River Journey and Ocean Journey buildings and two units in the ticketing center and administration buildings.

“These new units will increase airflow and air quality within our buildings,” says Rodney Fuller, the Aquarium’s director of facilities and maintenance.

“The science tells us increased airflow and better filtration reduces the risk of exposure,” Fuller says. “As a nonprofit, we were grateful to receive the funding to add another layer of safety for our guests, staff and volunteers.”

Source: Tennessee Aquarium
Pandemic by the numbers: Telling, horrifying

By Adam Geller | AP National Writer

Month after dismal month, Americans have been inundated by an ever-rising tide of devastating numbers. Hundreds of thousands of deaths. Tens of million unemployed.

By mid-December, five in every 100 Americans — more than 16 million — had been infected by COVID-19. Those numbers testify to a historic tragedy. But they don’t fully capture the multitude of ways, large and small, that the virus has upended and reconfigured everyday life in the U.S.

For that, there are a host of other numbers. Some may be less familiar than others, yet all are just as telling in calculating the pandemic’s sweeping impact.

Miles that Americans did not drive because they were unemployed, working or studying from home and traveling less: 35.3 billion (through August)

■ School lunches and breakfasts that went unserved in March and April after schools were closed: 400 million

■ Number of people participating in Zoom meetings by the end of March 2020: 300 million

■ Employment rate of low-wage workers as the year nears its end, compared to January: down 20.3%

■ Employment rate of high-wage workers compared to January: up 0.2%

■ Share of small businesses that are still closed even as the U.S. economy has reopened: 28.8%

■ Drop in the number of passengers traveling on U.S. domestic flights this spring: 272.01 million, a decline of 76% (March to July, compared to the same period in 2019).

■ Dollars the international airline industry has lost this year: $118.5 billion

■ Passengers screened by Transportation Security Administration agents at U.S. airports April 14 last year: 2.21 million

■ Passengers screened by the TSA April 14 this year: 87,534

■ Number of TSA screening agents who have tested positive for COVID: 3,575

■ Number of TSA agents at New York’s John F. Kennedy International who have tested positive: 152

■ Number of people who went to a New York Broadway show during the first week of March: 253,453

■ Number of people who have been to a Broadway show since mid-March: 0

■ Number of jobs lost at New York City restaurants and bars between February and April: 233,751

■ Number of jobs regained at New York City restaurants and bars during the pandemic: $62.5 billion, up 21.8% compared to January: down 2.7%

■ Total sales of alcoholic beverages during the pandemic: $62.5 billion, up 21.8% compared to January: down 2.7%

■ Online sales of alcohol in September compared to a year ago: up 256%

■ Sales of tequila for home consumption increased 898%

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Snowball or avalanche?

De-stress holiday debt with plan to pay off presents

By Sean Pyles

In a holiday season that many of us will spend apart from loved ones, gift-giving might feel even more important than usual. After all, if you can't travel to see family, at least you can see them unwrap gifts over a video call, right?

And just as many families will use a video service for holiday celebrations this year, many will also turn to credit cards to cover their expressions of love. Three-quarters of holiday shoppers planning to use credit cards to purchase gifts this year, a NerdWallet survey of 2,049 U.S. adults conducted online by The Harris Poll reports.

Using credit cards can be a great way to earn rewards or get cash back, but make sure you know how to dig out of the debt you ring up. Otherwise, you might be still paying off the debt late into next year, something 33% of 2019 holiday shoppers who used credit cards said they were still doing when surveyed in September. Here’s how to handle holiday debt.

What do you owe?

First, catalog your holiday debt. Log in to each credit account and note the balance and interest rate. Consider creating a simple spreadsheet or using a debt tracker to keep accounts organized. If you have debt that’s not on a credit card, such as a shopping loan from a company like Klarna, list that, too.

With your debts sorted, turn to your budget. The 50/30/20 budget is an easy template. With this approach, half of take-home pay goes toward necessities, like housing and groceries. Then, 30% goes toward wants, like takeout or a nice bottle of Champagne to celebrate bidding farewell to 2020 on new year’s eve. Lastly, 20% of your income goes toward debt and savings.

As you hash out your budget, pin down how much money you can allocate toward debt each month. Divide the total debt by that amount to estimate how fast you can rid yourself of debt, keeping in mind that accruing interest can increase the balances.

Focusing on what you can pay monthly helps make your debt more manageable, says Kathleen Burns Kingsbury, a Vermont-based wealth psychology expert who helps people understand the personal factors of money decisions.

“Ask what you can reasonably pay off each week or each month and really work at achieving it,” Burns Kingsbury says. “From a psychological standpoint, this helps you feel a sense of success, and the more successful you feel, the more motivated you are to continue that behavior.”

Find your payoff path

Your best route to resolving holiday debt depends on your cash flow, credit score and personal preferences. Here are a few:

• Pay off the full balance with the first statement: If you have the cash, this is the fastest way to deal with debt — and the cheapest, since you avoid paying interest. According to the NerdWallet shopping survey, 35% of holiday shoppers who added credit card debt in 2019 took this approach.

• Roll a snowball or kick off an avalanche: The “debt snowball” and “debt avalanche” are two popular debt payoff methods. Which is right for you depends on your financial priorities.

With the debt snowball method, you focus on paying off the smallest balance first, then roll the amount you were paying on that first debt into the next largest. The amount you’re paying on the focus debt keeps growing, like a snowball rolling downhill. You might choose this if you need the early wins from paying off the first accounts to keep you motivated.

The debt avalanche method may be best if you want to pay as little in interest as possible. With this route, you prioritize paying off the debt with the highest interest rate first, regardless of balance size. Again, when that first debt is done, you put the amount you were paying on that into the next highest interest account, repeating until you’re debt-free.

• Consider a balance transfer card: To avoid costly credit card interest, look into taking out a balance transfer credit card with a 0% APR promotional period, says Mike Cocco, an Equitable financial adviser based in Nutley, New Jersey.

“Once you have that, you’re eliminating interest, which can allow you to pay off debt a lot quicker,” Cocco says. “Then, be cognizant of when the 0% APR period runs out and work backward to create a reverse Christmas Club for paying off your debt. If you have $1,000 on the card and 12 months interest-free, you have to pay at least $83 per month.”

To get a 0% balance transfer offer, you’ll need good to excellent credit. In general, that means a score of 690 or higher, although credit scores alone don’t guarantee approval. Issuers will look at your income, existing debts and other information.

Regardless of which debt payoff method you choose, the important thing is to find a plan and commit to it. Taking decisive action to resolve your debt can ensure you are debt-free faster — and maybe let you start building up savings for the 2021 holiday season.

Sean Pyles is a writer at NerdWallet. Email: spyles@nerdwallet.com. Twitter: @SeanPyles.
Assess family needs

You might have life insurance, but is it enough?

You probably need life insurance if your death would cause financial hardship to someone else. If the only coverage you have is through your job, though, you may not have enough. Fortunately, buying life insurance has gotten easier in some ways during the pandemic. Plus, coverage may be cheaper than you think.

The rising COVID-19 death toll has led more people to at least think about their life insurance needs, and many have taken action. One in 4 Americans who have life insurance say they purchased or increased their coverage because of COVID-19, a New York Life survey conducted Oct. 29 to Nov. 2 by The Harris Poll reports. Many of those who purchased or increased their coverage were motivated by fear of being diagnosed with the disease (30%) or knowing someone who had COVID-19. A survey by insurance industry trade group LIMRA this summer found nearly six in 10 Americans (58%) say they have a heightened awareness about the importance of life insurance, and about three out of 10 (32%) who were shopping for life insurance said it was in response to COVID-19.

The number of term policies, the most popular type of life insurance, rose 10% in the third quarter compared with a year earlier, LIMRA found. That was the largest increase in 18 years.

"Obviously, the pandemic is making people much more sensitive to their mortality," says Alison Salka, LIMRA research director. "So we see more people aware of the need for life insurance."

Still, LIMRA estimates that 30 million American households don’t have coverage, and another 30 million don’t have enough. The average coverage gap between what people have and what they need is about $200,000. LIMRA says, "There is a perception about, ‘Well, I have it at work, and that’s got to be enough,’" says Marc Cadin, CEO of Finseq, another insurance industry group. "Most people have not done the work to really understand what would happen if they were to prematurely die.

Employer-provided life insurance policies are typically capped at certain dollar amounts, such as $20,000 or $50,000, or limit coverage to one to two times an employee’s annual pay. That may seem like a lot, but parents with young children may need 10 times their salary or more to replace their incomes until the children are grown. (Other types of insurance you may get from your employer, such as accidental death or critical illness policies, generally are too narrowly focused to protect you adequately.)

Even if your need is more modest—your partner requires your income to pay the mortgage, for example—an employer-provided policy might fall short. Plus, you typically lose your coverage if you lose your job, as many Americans have during the pandemic.

Having your own policy means your beneficiaries will remain protected. And thanks in part to the pandemic, you may be able to get coverage faster and without a medical exam.

Increasingly, insurers are automating and accelerating the application process, LIMRA’s Salka says. Instead of sending someone to your home to check vital signs and collect blood and urine specimens, some insurers are waiving exams or are exclusively using exam and lab data provided by the applicant’s physician. This trend was already underway, but social distancing and other pandemic challenges mean more insurers are adopting these practices, Salka says.

Life insurance is often cheaper than people expect. Cadin says a 40-year-old man in excellent health might pay $193 a year for a 20-year term policy for $500,000. A 40-year-old man, also in excellent health, might pay $341 for the same coverage.

Term insurance covers people for a specified period of time, which is typically 10, 20 or 30 years. Term policies are significantly less expensive than permanent life insurance, which has additional features such as a cash value that can be borrowed against and that grows over time.

But the higher costs of permanent policies can tempt some buyers to skimp on coverage. If you do need life insurance—and you probably do if someone would be financially impacted by your death—then your priority should be getting enough.

How much is that? A life insurance calculator can help you refine your estimate. You may want to replace your salary for 20 or 30 years if your children are young, for example, and perhaps provide a college fund.

You might want to add in your mortgage balance and any other debts. If you’re a stay-at-home parent or other unpaid caregiver, consider how much it would cost to hire someone to provide those services and for how many years. For example, your children may need a full-time babysitter until they’re old enough for school and then a part-time one until they’re in their teens.

Once you have a total, subtract your “liquid” assets, such as savings accounts, college funds and any life insurance you already have. That’s the amount of life insurance you should start shopping for, without delay.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lawson@nerdwallet.com. Twitter: @lizweston.
Newsmakers

Strickland named senior mortgage officer

First Horizon Bank recently named Darren Strickland senior mortgage officer. He will serve the areas of Chattanooga, Cleveland and North Georgia.

Strickland comes to the position with more than 25 years of experience in the mortgage industry. He is a certified mortgage loan officer and a member of the Chattanooga Mortgage Bankers Association.

Strickland graduated from the University of West Georgia with a bachelor’s degree in finance and business administration. He is a former president of the Chattanooga Mortgage Bankers Association and a past recipient of the Chattanooga Mortgage Banker Association and a past recipient of the Chattanooga Mortgage Banker’s Award of Excellence.

Gravitt appointed to second Registers term

During the recently held Tennessee Registers Association Conference in Knoxville, TPA president Sherna Traylor appointed Hamilton County Register of Deeds Marc Gravitt to a second term as the organization’s legislative chairman.

Gravitt’s responsibilities include advocating for register’s legislation while explaining the negative impact some legislation might have on county registers.

The Registers Association exists to create standard recording practices throughout the state.

TAFP honors Arnold as top 2020 family physician

The Tennessee Academy of Family Physicians has named Dr. Kelly Arnold of Erlanger Health System the 2020 Family Physician of the Year. The TAFP gives the annual award to a family medicine philosopher who “has made an outstanding contribution … to the advancement of health and medical education,” the organization says in a news release.

The TAFP chose Arnold for her work founding and running the Clinica Medicos, a medical clinic modeled after global mission clinics, and providing health care accessible to Chattanooga’s underserved Latin community. The clinic provides a full spectrum of primary health care.

Arnold also developed an Advanced Obstetrics and Urban Mission Family Medicine fellowship program that allows family physicians to pursue additional training for serving marginalized populations in cities and rural areas worldwide.

Arnold is a family medicine physician with Erlanger Primary Care’s UT Family Practice office.

Nurse practitioner joins CHI Memorial

Nurse practitioner Adria Sherrill has joined CHI Memorial Center for Healthy Aging. Sherrill earned undergraduate and advanced degrees in nursing from the University of Tennessee at Chattanooga.

Sherrill is an advanced registered nurse practitioner and certified in family medicine by the American Academy of Nurse Practitioners. CHI Memorial Center for Healthy Aging focuses on adults aging into geriatrics, as well as treating complex age-related conditions, including memory loss, falls and balance issues and dementia related behavioral problems.

Safehaven hires Russell to develop clinical processes

Safehaven, a long-term care program for traumatic brain injuries, has hired registered nurse Emily Russell to develop and implement clinical processes for its nursing team. Russell has worked in home health, long-term care, assisted living and dialysis. Russell lives in Chickamauga with her husband and two teenage sons.

Learn more: www.safehavenjaf.org

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Green|spaces receives $10,000 to support BIG

The Build It Green community-resiliency program at Green|spaces will continue to grow thanks to a $10,000 grant from Truist Financial Corporation.

The BIG program began several years ago in partnership with Build Me A World, a Chattanooga-based mentorship organization. As a sustainable building workforce development program, participants receive a biweekly living allowance plus a continuing education stipend when they finish the program.

Participants also complete community service projects, including work with Reflection Riding Arboretum and Nature Center, as well as small scale construction projects, such as building a new greenhouse for Chattanooga’s Metropolitan Ministries.

“BIG inspires a passion for craftsmanship, creating mentorship opportunities and facilitating community connections,” says Christian Shackelford, program director. “It’s about painting a picture of the possibilities.”

Unique Simmons plans to continue her education with a degree in chemistry once she finishes the BIG program. Her fellow team member, Mark Lykes, wants to find steady construction work because he likes working with his hands.

And Dexter Talley, who graduated from last year’s BIG class and now serves as a team leader, plans to take his building knowledge to renovate properties in his community, such as the hair salon he owned before COVID-19.

“Green|spaces receives $10,000 to support BIG - Page 9

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Photograph provided
The Build It Green community-resiliency program at green|spaces provides participants with training and job placement assistance.
person and one support person. They had not wanted to make any decisions about how to proceed in Vader’s care until they saw him. They also didn’t know the visit was approved just in time for the two of them to be with him when he died. Vader took his last breaths with his daughter and wife of 56 years, the two people that made up their threesome.

But now they were just two.

“This isn’t about compassion,” Kingsley says of the isolation policy. “This is about risk management. And people are dying alone as a result. And that is not compassionate care. That is not the way this should work. I didn’t know for sure if we were going to get in to see him and we did. And I think when she (her mother) saw him, she realized how bad he really was.”

Kyle Brogdon, director of marketing and communications for HighPoint Health System and SRMC, says end-of-life care decisions are medical decisions made by a patient’s attending physician and family. End-of-life visitation decisions are also made on a case-by-case basis by the physician and care team, based on many factors.

“The visitation policy at Sumner Regional has changed several times during the COVID-19 pandemic, based on the community spread of the virus,” Brogdon adds. “The hospital visitation policy shifts to protect patients and staff from potentially being infected by people unknowingly carrying the virus into the hospital from the community.”

Kingsley realizes just how lucky she and her mom were to be able to be with Stultz in his final moments, and that he died peacefully surrounded in their love.

“We had a beautiful end because we were able to all three be holding hands together,” she continues. “And I was holding my mom’s hand and my dad’s hand, and they were holding each others hands, and he died peacefully. But it shouldn’t have been such a fight for us to do so. There’s so many people out there who’ve been devastated by this, whose loved ones died alone with no one there.

“There is no way that anybody should have to die alone,” Kingsley adds.

**Alone among thousands**

As of Dec. 13, Vader Stultz was one of 5,344 Tennesseans to die of COVID-19. His family is one of 5,344 families grieving the loss of a family member in a way they never thought they would have to.

But among thousands of families suffering, for Kingsley, it had always been just the three of them. An only child, she adored her parents, Wanda and Vader Stultz. Their relationship wasn’t just one of mutual love either – they lived across the street from each other in Gallatin. The three of them saw each other every day. They are meals together with her husband Billy and their dogs played together. Wanda and Vader got to dote on their grandsons Harper and Will every day.

So when her father died Oct. 6 of COVID-19 just days after his diagnosis, she compares the loss to a three-legged stool getting its most solid part kicked out from under it.

“It’s just been my mom and dad and I for my whole life,” Kingsley says. “Other people come in, but they’re my core strength. And as an only child, I don’t have siblings to lean on. Billy (her husband) is amazing, but anything we go through, it’s just been the three of us. Like right now, dealing with all this, I want my dad here to talk about it.”

Her father, Vader Thomas Stultz, was a Marine and Vietnam War veteran. He entered the Marine Corps his senior year of high school, finished basic training and was deployed to Cuba, Australia, Puerto Rico and the Mediterranean before returning home in 1964. When he came home, he met and married Wanda after just two weeks of dating.

While he was in the Marine Corps Stultz completed two combat tours in Vietnam. When he returned to the states he was stationed in Effingham, Illinois. In 1985 he moved his family to Hendersonville, where he worked for the Postal Service until he retired in 2000.

Kingsley says her parents were concerned about catching the coronavirus, but not scared about it. They wore masks and took precautions, and Kingsley says they had been limiting the boys going over to visit, and if anyone in the house so much as had the sniffles, they did not visit at all.

“My dad was always like, ‘I just want to protect your mom.’ He’s always been our protector,” Kingsley recalls.

Stultz had a condition called myelofibrosis, also known as chronic lymphocytic leukemia, which is a slow hardening of the bone marrow. Stultz had suffered a head injury at the beginning of the year, so he needed monthly checkups with the hematologist at the Alvin C. York VA Medical Center in Murfreesboro.

On Sept. 14, he was admitted after some concerns from a routine checkup. On that day, he tested negative for COVID-19. He was released from the VA on Sept. 25 and was not tested again despite Kingsley saying she voiced concerns.

By Sept. 27, Vader was struggling to breathe. Kingsley thought her father had pneumonia and called 911. When the ambulance pulled away, she says she had a feeling it would be the last time she would see him at home. She was right.

But even more devastating would be the next nine days in isolation from his family, his last days on earth separated from his two strongest supporters.

“It still didn’t occur to me that he had COVID because he had just come home from the VA and they told us he was negative. When he entered that hospital, and it says on his paperwork that the patient was tested; and the patient tested negative,”
Cold weather is setting in but the housing market remains hot as weather cools.

The number of houses being shown remains higher than the same period a year ago across most of the country, which suggests strong buyer demand is likely to continue into what is typically the slowest time of year.

But with inventory remaining constrained in most markets, sellers continue to benefit from tight market conditions. These conditions are leading to price increases locally and across the nation.

However, November saw mortgage rates reach record lows again, helping to offset the monthly mortgage payment increases caused by the rise in home prices.

New construction is also roaring forward, and Realtors are working to help people build a new home with these incredible rates.

The Dow Jones Industrial Average topped 30,000 for the first time. These records have provided encouragement for buyers to move forward on home purchases, which continued to remain strong for the month.

Purchases, which continued to remain strong for buyers to move forward on home purchases, which continued to remain strong for the month.

New listings in the Chattanooga region slightly increased 0.4% to 932. Pending sales were up 10.3% to 912. Inventory levels shrunk 51.8% to 1,399 units.

Years later, after becoming a wife and a mother and reaching her mid-30s, the answer still eluded her.

Eventually, Andrews listened to what everyone was telling her: She should become a Realtor.

“I was a Zillow addict,” she says by phone while driving between appointments. “I knew the price of every house that had sold in the last six months within 15 miles of me. I was obsessed. And everyone in my life was saying, ‘You’re weird about this; why don’t you become a real estate agent?’”

Andrews was open to the idea, she says, but her hands were full.

“When you have little kids, there’s no time for anything else. But after my son started preschool, I saw the light at the end of that tunnel.”

Andrews was still merely exploring the idea of becoming a Realtor when she sat down with Bekah Cochran at Keller Williams two years ago. Thirty minutes later, she was on fire.

“Bekah is feisty and energetic,” Andrews recalls. “When I left her office, I said, ‘I’m going to be a real estate agent!’

Eight weeks later, her freshly printed license in hand, Andrews began working. But unlike during her foray into social work, the question of what she wanted to do when she grew up never again percolated in her thoughts.

“It feels like this is what I was created to do,” she gushes. “Real estate is a wonderful match for my strengths and the things I enjoy.”

Andrews says one of her fates is linking people to opportunities. “I’m a connector,” she explains. “When a friend is looking for a job, I send them job listings every day.”

Andrews says she simply likes finding things for people, which makes real estate a wonderful fit for her.

“When I have a client who wants to buy or sell a house, or both, I get to network and look at properties that are just down the street from where they live. I also serve as a property manager, which is a great way to learn about the market.”

Most people who start in real estate exit the business after a year or two. Andrews says she’s also a self-starter, which serves her well as a solo agent.

“I’m not on a team; no one calls me and asks, ‘Have you done your lead generation? Have you followed up with your clients?’ It’s all on me to manage and figure out. I love that, too. I’ll never work for anyone ever again.”

Also serving Andrews well, she says, is her nose-to-the-grindstone work ethic.

Even busier.

Six-figure income; her sophomore run has been just as busy.

“People who start in real estate exit the profession in a few years,” she states. “There’s a statistic that 25% of Realtors quit after the first year. I’m not one of them.”

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“You’re weird about this; why don’t you become a real estate agent?”

When she was younger, Lillian Andrews often pondered what she wanted to be when she grew up. She initially settled on social worker, but when she realized that was not the right career for her she questioned the wisdom of what she wanted to do with her life once again bubbled up in her thoughts.

Two years later, Andrews’ license was issued, and she entered the Slowest Time of Year Real Estate market.

“November was my busiest month to date,” she says. “I closed $1.7 million.”

Andrews says this level of productivity would not have been possible without the support of her husband, Ryan Bales, a software engineer with Chattanooga-based Ambition.

“One day, I was a stay-at-home mom who had dinner on the table every night and my house was super clean, and the next day, I was working 80 hours a week—and he just jumped in,” she says. “That would have been very hard without his support.”

Andrews also credits the training she received at Keller Williams with giving her a firm foundation on which to build her business.

“I took advantage of every learning opportunity. I even spent an entire morning at a Starbucks talking with every single person about real estate.”

Andrews says she could have been shrinking and refused to do the training exercise, but instead, she “just went for it.”

“I didn’t get any business from it, but the more you put yourself out there and have conversations with people, the more comfortable you feel.”

Andrews feels comfortable in the city she’s called home since she was 9. Born in Baltimore, her family moved to Signal Mountain when her father, Jackson Andrews, began working at the Tennessee Aquarium while it was still under construction. (He’s now the aquarium’s vice president and chief operating officer.)

Following the guidance of career assessment tests that suggested she was suited for a career with a service component, Andrews earned an undergraduate degree in sociology at the University of Tennessee at Chattanooga.

After teaching at a community school in Northern California for two years with AmeriCorps, Andrews moved to St. Louis, where she earned a master’s degree in social work at Washington University.

As Andrews tested the waters of her chosen career path, she received at Keller Williams with giving her the bountiful fruits of her labors. During her first full year in real estate, she earned a six-figure income; her sophomore run has been even busier.

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she points out.

David K. DeRemer, deputy chief communications officer with U.S. Department of Veterans Affairs, said in an email that with community transmission rising in Tennessee, it is impossible to determine where any individual originally contracted the virus.

Drain of restrictive visitation

During widespread community transmission of COVID-19, the Centers for Disease Control says visitor access to health care facilities should be restricted. Only visitors essential for helping to provide patient care or are caring for pediatric patients should be allowed.

The rules concerning visitation at long-term care facilities in Tennessee during the pandemic, like hospitals, has also been extensive, and depend on the county case numbers, positivity rates and community spread. Facilities that choose to reopen to visitors must first test all staff and residents at least once and have no new COVID-19 cases in residents or staff members in the previous 28 days.

Rebecca Kelly, state director of AARP, is part of a new statewide long-term care task force that aims to have more clarity and understanding about the visitation policies for facilities for concerned family members and staff.

“Our focus seems to largely be on the physical risk, but we’ve got to balance that with the impact on mental health as well,” Kelly explains. “Just the staffing to support visitation and virtual visitation for in-home nursing is huge. You have to schedule a time to book a staff person to go to the room of your loved one to help them with FaceTime. So we’ve just got to keep working on solutions that are easier. Because this is only going to get worse.”

Kelly says COVID has pushed the issues surrounding public health and aging in place to a level that can’t be ignored.

“This pandemic has shined a spotlight on the vulnerable parts of our infrastructure,” Kelly says, who along with her husband, has a 98-year-old parent in an assisted living facility, and two other parents living at home. “So I see this from all angles.”

Kelly says families recognize the incredible challenge nursing homes are facing right now with their own staff shortages, but that has to be balanced with the mental impact of the grief that families are going through with not being able to see their loved ones in their final days and hours.

“Often, especially with long-distance caregivers and families, the holidays are the one time during the year, or two times, they’ve had a chance to visit with their loved ones. And to pull that option away is truly devastating,” she acknowledges.

Instead, she recommends families think through new opportunities to make memories, going back to traditional methods of communicating, because this is going to be the normal for some time yet to come.

Kelly says in many ways health care workers are turning to the work hospice workers have been doing in terms of communicating with families during end-of-life care as a roadmap for what’s next.

“Even before people are at end of life, we may have a lot to learn from hospice,” she says. “They understand what’s happening physically, and they communicate well with the family, and can often be the go-between for family and the loved ones. They know when and how to do that, and (we) are trained well in that area.”

Of course, it is another thing to pay frontline health care workers and nursing home staffers for the training it takes to make those personal connections between residents and families, and being able to handle that emotionally.

“I think that’s going to be what we look
Wanda and Vader Stultz were married in 1964. He died in October to COVID-19. His wife was able to spend his final 30 minutes with him as he died.

back on in history as being the most difficult thing of this pandemic - not just the loss of jobs, the loss of health, and loss of life, but the loss of the connections that we once were able to have. And I think as we move forward, it’s important for all of us to think creatively about how we can build community around individuals and add more in long-term care facilities.”

Moving past COVID

The weekend of the funeral, Kingsley says she was still in complete shock, trying to wrap her head around the fact her father was gone and trying to connect with much-needed loved ones and honor him in a way that also didn’t expose her high-risk mother to COVID-19.

“I can’t bear to lose her to this, too,” she says.

She really wanted to talk to her dad about what he thought of the funeral, or her eulogy, because those were the kinds of conversations they used to have.

Some days are better than others. One day, helping her mom file all the necessary paperwork for Social Security, life insurance and VA benefits, they had a stack of death certificates that all listed hypoxemia due to respiratory failure, COVID-19 virus as the cause of death.

“That was a bad day.

“It was just like a smack in the face, you know, and I thought I’d been doing really well,” she continues.


Wanda and Vader Stultz were married in 1964. He died in October to COVID-19. His wife was able to spend his final 30 minutes with him as he died.

But it is also the everyday moments that make her catch her breath all over again.

“I live across the street from my parents, and seeing my dad’s truck sitting there, or looking out from where my desk is to where his porch swing is, where he used to sit every morning and drink coffee with the dogs, I just expect to see him there. Or expect to pass him on Douglas Bend going to Walmart when he’s not supposed to be.”

When a loved one dies it is hard not to relive the last days and weeks, and how you might have been able to make a difference in the outcome. It’s a mental burden that can be exhausting.

And it doesn’t take away the sting of hearing him tell her he loved her the last time over a video chat.

“I just keep thinking, if I could just rewind the clock, could I have done something different? Could I have fought harder for something? Could I have called 911 sooner?”

Kingsley says her mom Wanda is in many ways doing better than she is because she’s actually acknowledging that she’s sad and acknowledging this sucks and not trying to be anything, but what she is in that moment, and not making any apologies for it.

“I think she’s doing OK, but it’s just so early,” Kingsley adds. “It wasn’t until he got COVID that his life, our lives, changed forever. There was just no way he was coming back from that. And it was just insult to injury when we couldn’t be there, to encourage him to fight.”

Photograph provided

Wanda and Vader Stultz were married in 1964. He died in October to COVID-19. His wife was able to spend his final 30 minutes with him as he died.
NOTICE OF SUBSTITUTE TRUSTEE’S SALE

A DEBT. ANY INFORMATION OBTAINED WILL BE SUBJECT TO CONFIRMATION BY THE LENDER OR SUBROGEE.

This sale is subject to all matters shown upon any recorded plat, map, or other plat, except as otherwise stated in this notice.

The property is subject to any and all real estate taxes, ordinary or special, due and payable, and that the undersigned, Rubin Lubin TN, PLLC, has been appointed as Substitute Trustee by instrument to be recorded in the Register's Office of Hamilton County, Tennessee.

This property is being sold with the express reservation that it is subject to confirmation by the lender and/or Substitute Trustee. This sale may be rescinded at any time.

This property is being sold under power of sale as set forth in a Deed of Trust, and the title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee. The Property is sold as is, where is, without representations or warranties of any kind, including fitness for a particular purpose or use.

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THE LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
STATE OF TENNESSEE
GENERAL SESSIONS COURT OF HAMILTON COUNTY

Docket Number: 20015517

JOHN H. MCBRIDE and the case will be set for hearing ex parte or without ALBERT EMANUEL DURHAM answers and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by ALBERT EMANUEL DURHAM. This case will be set for hearing ex parte or without ALBERT EMANUEL DURHAM presence.

This 13th day of November 2020.

LARRY L. HENRY, Clerk
Jillian Lively, Deputy Clerk

Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No. 20015517

DIVISION I
COURTNEY LINDSEY DURHAM
vs
ALBERT EMANUEL DURHAM

STATE AND COUNTRY OF ORIGIN

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### Foreclosure/Trustee’s Sales Scheduled in the Next 6 Weeks

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### Court Notices

**Non-Resident Notice**

**State of Tennessee, County of Hamilton**

**Docket No. 20119511**

**DIVISION IV**

**AN MER L. EGGLESTON VS ANGEL R. CHAVARRIA-MONTERO**

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 ANGEL R. CHAVARRIA-MONTERO.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident, and makes defense to said complaint in the offices of the Circuit Court Clerk of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by ANGEL R. CHAVARRIA-MONTERO and the case will be set for hearing ex parte or without ANGEL R. CHAVARRIA-MONTERO presence.

This 30th day of November, 2020.

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

Attorney for Plaintiff:

PRO SE

**STATE OF TENNESSEE**

**GENERAL SESSIONS COURT OF HAMILTON COUNTY**

Docket Number: 1605126050

### Misc. Notices

**Public Notice**

In the city of Chattanooga, TN – Chattanooga County. A vehicle title is being applied for to complete a vehicle purchase. The vehicle is a 1993 4 Door In fly, Model- 045. Tan in color with 130 miles. The VIN is 2HNFH423WDB00000. A request is being made that any and all interested parties holding an interest in the vehicle, please contact Celeste Carter at 206 W Ridgewood Ave, Red Bank, TN 37415 by certified mail with return receipt within ten (10) business days of the publication of this ad.

Dec. 18, 2020

### Public Notice

**City of Red Bank**

The Public Hearing will be conducted at the following Red Bank City Council meeting to be held on the following dates and times:

**PUBLIC NOTICE**

The following vehicles will be sold at public auction in and around Chattanooga, TN on or after 1/02/2021 at 8:00am:

- **2005 Ford**, Vin# 1FTYR14U25PA77009, in possession by certified mail, return receipt within ten (10) business days of the publication of this ad.

Dec. 18, 2020

**PRO SE**

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### Columns

**Foreclosure/Trustee’s Sales Scheduled in the Next 6 Weeks**

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GREATER CHATTANOOGA ASSOCIATION OF REALTORS®
ANDREWS  From page 11

career, she realized the temperature didn’t suit her. “It’s important work, but it was never like my perfect fit, or what I wanted to do forever,” she says.

Although Andrews ditched the notion of being a social worker, she met and committed to her husband while in St. Louis, and the couple lived in the city for 12 years. During this time, Andrews worked in a series of jobs in the nonprofit realm and academia, and then shifted to parenting full-time after the birth of their son, Eamon.

Real estate piqued Andrews’ interest when she and her husband bought their first home. “Our Realtor was amazing. I told my husband, ‘That looks fun. I could do it.’ He agreed, but the timing wasn’t right.”

Wanting to move back to Chattanooga to be near family, Andrews pointed her husband to the job listing at Ambition. When the company hired him, they had less than two weeks to move.

Life as a wife, mother and now a Realtor is a balancing act, Andrews says. Her days begin early and end late, with work bookending a few hours of home schooling in the morning.

When Andrews is finally finished with real estate for the day, her husband often has a plate of homemade pasta or pizza waiting for her. “We’re big cooks; we make 99.9% of our meals, so our kitchen is busy,” she says.

The rest of her household is busy, too, with her daughter, Frannie, and the family’s new “COVID puppy,” Ruby, also needing attention. Thankfully, she has the perfect job not just for her, but for any busy parent, she adds.

“Real estate is a wonderful career for a parent of a young child. Very few jobs allow you to make this kind of money and have that much flexibility.”

No longer fixed on what she wants to be when she grows up, but instead confident in her future as a Realtor, Andrews has plans for growth, but is keeping her cards close to her chest.

Instead of discussing her projections, she ends the call by saying the appreciates each opportunity to not only grow her business but her knowledge as well.

“When I started in real estate, I wanted to learn everything,” she says. “I still feel that way. Every deal is different and teaches me something new. That part of it is fun for me.”

Searches taking longer

Homebuying interest actually increased amid the pandemic

The pandemic has changed many consumer purchasing habits in the Chattanooga area, from opting for more takeout to attending fewer impersonal entertainment events. But how did the pandemic affect bigger purchases, like homes?

The National Association of Home Builders’ latest “Housing Trends Report” finds that homebuying interest actually increased amid the pandemic in the third quarter of 2020.

Home buying began ramping upward at the beginning of the second half of the year. Among the 13% of American adults considering a future home purchase in the third quarter of 2020, half have moved beyond planning and are actively trying to find one to buy, compared to less than half (44%) a year ago.

The COVID-19 pandemic and record-low mortgage rates are likely contributors to this increased activity. The jump in interest primarily comes from a majority of millennials (58%), adults 24 to 39 years old, and Gen X (52%), adults 40 to 55 years old. Homebuyer perceptions also changed in terms of the ease in searching for a home. More than one-in-four prospective buyers (28%) in the third quarter of 2020 said they expect their search for a home to become easier in the months ahead, while a majority (61%) expect it will be harder or stay the same.

By contrast, a year earlier, fewer buyers (21%) expected availability improvements and more buyers (68%) thought it would be difficult to search for a home.

Strong new and existing home sales in the summer of 2020 might have been a factor contributing to buyers’ improved expectations for housing availability.

As the number of active buyers searching for a home increases, the length of time spent searching also continues to grow. In the third quarter of 2020, 62% of buyers who were actively engaged in the purchasing process have spent three months or more looking for a home, compared to 58% a year earlier.

Geographically, larger shares of prospective buyers in every region of the nation, including the Chattanooga area, are actively trying to find a home to buy compared to a year ago. In terms of the type of home attracting prospective buyers, interest in newly-built homes rose to 31% in the third quarter of 2020, up from 18% a year earlier.

To find a real estate professional or a qualified homebuilder in the Tri-state area, visit the online membership directory of the Home Builders Association of Greater Chattanooga at HRAGC.net.
Sorry, not driving $107K Porsche in the snow

All-wheel-drive SUV alternatives for winter

By Travis Langness | Edmunds

Winter is coming, as is the unpleasantness of driving on wet, snowy or icy roads. A vehicle with all-wheel drive can help maximize traction in these conditions.

With four wheels being powered instead of two, you’ll have a better chance of avoiding spinning your vehicle’s wheels and getting stuck.

A lot of people buy an SUV to get all-wheel drive. But you might not need all the capability that an SUV provides. Maybe you want a smaller vehicle or one that’s more fun or fuel-efficient.

In today’s marketplace, there are many non-SUVs that offer all-wheel drive. Edmunds’ experts have compiled five of their favorites. Note that the following prices include destination charges.

2021 Mazda 3

The Mazda 3 is one of the most refined and enjoyable small cars to drive. Mazda offers two body styles: a regular sedan or a hatchback with more cargo space. You can get both with all-wheel drive.

Look for a Mazda 3 in the 2.5 S trim level or the new-for-2021 2.5 Turbo. All-wheel drive is optional on the 2.5 S and standard on the 2.5 Turbo. The 2.5 S has a 186-horsepower four-cylinder engine, while the 2.5 Turbo offers 250 horsepower.

The Mazda 3 doesn’t have as much rear legroom as other top small cars such as the Honda Civic, but what it does have is useful enough for adults on short journeys. Starting manufacturer’s suggested retail price: $23,045

2021 Kia K5

The K5 name might be unfamiliar. It’s an all-new sedan that replaces Kia’s previous midsize sedan, the Optima. But don’t let the newness throw you off. Edmunds named the K5 its top-rated midsize sedan, and it’s a class leader in almost every regard.

All-wheel drive is up for grabs on the midlevel LXS and GT-Line trims, both of which feature a turbocharged four-cylinder engine that produces 180 horsepower. Kia offers a luxury-oriented EX trim and an even more powerful K5 GT trim, but you unfortunately can’t get all-wheel drive on either. Starting MSRP: $37,635

2021 Toyota Sienna

You might think an SUV is the only way to get all-wheel drive and abundant family-duty versatility. But Toyota has offered all-wheel drive on its Sienna minivan for more than a decade now. That’s also true for the redesigned 2021 Sienna.

Notably, the Sienna is now exclusively a hybrid. Its four-cylinder hybrid powertrain isn’t overly powerful it has 245 horsepower but it does provide an attractive EPA-estimated 35-36 mpg in combined city/highway driving.

The new Sienna also has an SUV-inspired center console, available second-row seats with extendable footrests, and seven USB ports to keep all of your electronics fully charged. And when it comes to all-wheel drive in the Sienna, you can have it on any trim level. Starting MSRP: $37,635

2021 Volvo V90

With excellent interior materials and a sleek exterior look, the Volvo V90 wagon feels classy whether you’re starting at it in your driveway or you’re driving it to work. The V90 has abundant cargo space and a comfortable ride on the highway, plus it offers a few sporty options if you want your drive to be more entertaining.

All-wheel drive comes with the V90’s more powerful T6 engine, which makes 316 horsepower. Go with the R-Design trim level and you’ll get sportier suspension calibration, sport front seats and paddle shifters on the steering wheel. Not bad for a family wagon that will easily see you through the winter months. Starting MSRP: $58,795

2020 Porsche 911

A sports car for the wintertime? You can do it with the Porsche 911. Naturally, the 911 is engaging to drive thanks to its rapid acceleration and communicative handling. Yet with its small but useful back seat, comfortable highway ride and wealth of available driver safety aids, it’s also one of the best daily-driver sports cars out there.

All-wheel drive is standard on the Carrera 4 and Carrera 4S trim levels, which have 379 horsepower and 443 horsepower, respectively. So, yes, the 911 is up to the task of winter driving. The only issue you might have is whether you can stomach sending your $100,000 Porsche out into the muck. Starting MSRP: $107,850

Edmunds says

No matter what kind of car you’re looking for, there’s probably a vehicle in

December 18-24, 2020

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There was a time when offensive balance was a trendy thing in the NFL. It was the way you built a team to operate with equal parts run and pass, and using them to complement each other.

That was before the league became focused on passing first with quarterbacks like Aaron Rodgers and Patrick Mahomes. Then there was the influx of dual-threat quarterbacks who can be just as dangerous with their legs as their arms – or in the case of Lamar Jackson and Kyler Murray – perhaps even more so.

Consider the 2020 Tennessee Titans a throwback to those days of offensive balance.

The Titans are poised to become the first team in 14 years to have a running back for 1,500 yards and have two wide receivers exceed 1,000 yards each. With three games to play, Derrick Henry already has 1,532 yards rushing and is on pace to lead the league for a second consecutive year. Wide receivers A.J. Brown (837 yards) and Corey Davis (836) need to average just over 54 yards each in the final three weeks of the regular season for the Titans to become the first team since the 2006 Rams to reach such an exclusive list.

For about a 12-year stretch, it was how some of the NFL’s most dynamic offenses operated and won games.

The feat had never been accomplished before the Detroit Lions – with Hall of Fame running back Barry Sanders, quarterback Scott Mitchell and receivers Herman Moore and Brett Perriman of the Lions – did it in 1995. The Lions started a trend by doing so in three consecutive years, 1995-97. But with the nice balance that comes with threats in both the run and the pass, the Titans can keep the pressure on their opponents and exploit matchups whenever possible.

“We’ve had guys step up all over the offense and make plays consistently for us. Teams can’t really key in on one thing,” Tannehill says. “If they want to throw the kitchen sink at stopping Derrick, then we’ve got guys on the outside that can make plays. If they want to sit back and try to cover, obviously Derrick can make them pay on the inside. Having that combination across the offense is good for us.”

While the numbers are nice, Brown says they are secondary to team success.

“To be honest, it doesn’t really mean anything at this point. We’re trying to get wins, we’re trying to go to the playoffs,” Tannehill says. Brown, who also had 1,000 yards as a rookie last season. “I’m just trying to answer the call when my number gets called to make plays. You get all these stats and stuff, they don’t matter. That’s my mindset about it.”

Still, the milestone isn’t completely lost on the players and what that accomplishment could mean in terms of signifying their all-around success. “It would mean a lot,” Davis says. “It’s definitely one of my goals, to reach 1,000 yards. It’s been one of my goals ever since I’ve been playing receiver. I want to get 1,000 yards every year, so it would mean a lot.”

“No time for letdown vs. outmanned Detroit

By Terry McCormick

First down

Don’t let up now. The Titans showed what they were capable of against a bad Jacksonville team, not allowing the lowly Jaguars much sign of life in Sunday’s win. The Lions, too, are a non-contender, but the Titans can’t allow them to find life early and stick around to be in position to pull an upset.

Second down

Be prepared for Matthew Stafford. Despite the Lions’ struggles, Stafford is still a quality quarterback and has been for most of the time he’s donned a Detroit uniform. The Titans defense, which has been bad and banged up for a good part of the season, needs a solid effort to keep Stafford from having a big day.

Third down

Keep running with Henry. Derrick Henry needs just 8 yards to eclipse that cold weather has arrived, and the Titans need their running game in top shape down the stretch.

Fourth down

Spread the ball around. The Titans have plenty of weapons beyond just Henry, and Ryan Tannehill has done a marvelous job of getting A.J. Brown, Corey Davis and other role players involved. The more the Titans can move the ball around to different players, the more it should keep the Lions defense guessing and off balance.