The Rathskellar, a popular tavern and restaurant located on Cherry Street between Sixth and Seventh streets since 1935, has closed its doors at that address. Mr. and Mrs. Vernon Keiley Jr., who have operated the Rathskellar since 1953, announced another similar restaurant will be opened, possibly in the spring in another location. All the fixtures and furnishings of the old Rathskellar will be used in the new location to preserve the traditional atmosphere. The Rathskellar was first operated by the late Albert Schlickling who opened the popular spot in 1935.

The Chattanooga Times' 25 Neediest Cases Fund hit an all-time high Christmas Eve of $17,627.64. This annual appeal has been held each Christmas season for 55 years. The previous high was $15,949.56, reached last year. Donations are still being accepted although the appeal has officially ended. The money will be administered by the Family Service Agency here during the coming year.

Snow flurries in the Chattanooga area gave residents a small taste of a white Christmas Dec. 25 although there was no accumulation. Driving conditions on Signal and Lookout Mountains were hazardous as ice formed on the highways, about 32 cars were stranded on the Sequatchie...
After nearly 20 years of practicing law, Sheri Fox finally has a corner office. She took up residence in the space when Legal Aid of East Tennessee—where she serves as executive director—moved into its new home on the fourth floor of the Krystal Building in downtown Chattanooga in November.

Not only is it Fox’s first corner office, it’s also the largest workplace she’s ever occupied, she says. And it’s all hers—until Jan. 15, when she’ll leave Legal Aid ahead of moving to Savannah, Georgia, to begin the next chapter in her life.

“I’m excited about moving somewhere warmer and closer to family and friends, including my children,” she says.

Before Fox leaves the Scenic City for a more temperate clime, as well as the warmth of familial bonds, she’ll tie a bow on an industrious five years with Legal Aid.

Fox joined the nonprofit law firm in early 2016. During her tenure, staff attorneys served 51,034 clients and pro bono volunteer attorneys handled 4,381 cases, returning $255 million to the local economy, Fox says.

“T_hanks to the hard work and dedication of the Legal Aid team and the support of the legal community and our funders, we

By David Laprad

Outgoing Legal Aid of East Tennessee director happy with progress during tenure

FOX >> PAGE 3
BTI names Chambliss attorneys Aiken, Pickering Client Service All-Stars 2020

BTI Consulting Group has named Chambliss, Bahner & Stophel attorneys William Aiken and William Pickering 2020 Client Service All-Stars. This annual ranking honors lawyers nominated by corporate counsel of Fortune 1000 companies and other major industry businesses.

Aiken and Pickering are among a group of 475 attorneys selected nationwide for dedication to client service, putting Chambliss as one of the 13.4% of firms with two or more Client Service All-Stars.

According to BTI, "These standout attorneys impress corporate counsel with their keen understanding, business impacts and unswerving commitment to client objectives - an astounding feat when also assessing a global pandemic alongside growing client expectations of law firms."

Chambliss is one of only 29 law firms also recognized as part of BTI's 2020 Client Service A-Team ranking for "adopting powerful client service initiatives and engaging in meaningful, actionable and in-depth client feedback."

BTI’s 19th Annual Client Service All-Stars report shares that both Aiken and Pickering are recognized as Client Service All-Star MVPs. The MVP status means Aiken and Pickering are among 12.8% of attorneys who achieved All-Star status for consecutive years.

Both attorneys have been named All-Star multiple times throughout their careers. Aiken is among select attorneys in the country to have previously been named a Super All-Star and is a two-year Client Service MVP. Pickering is also a two-year Client Service MVP.

BTI acknowledged Aiken for his work in mergers and acquisitions; however, his practice also focuses on corporate law, commercial contracts and business transactions. His clients consist of large companies in manufacturing, distribution, health care and other sectors.

Aiken has been listed in Mid-South Super Lawyers and as well as The Best Lawyers in America since 1993. He has been honored by Best Lawyers three times as both the Chattanooga Corporate Lawyer of the Year and the Chattanooga Health Care Lawyer of the Year.

BTI recognized Pickering for his work in labor and employment law. He serves as labor and trial counsel for some of the Chattanooga area’s largest companies and has successfully defended high stakes business and employment cases in multiple states.

Pickering has consistently been listed in The Best Lawyers in America for labor and employment law and litigation and was named Chattanooga Labor and Employment Litigation Lawyer of the Year in 2015 and Chattanooga Employment Law-Management Lawyer of the Year in 2016.

In recognition of his work as a litigator, Pickering has been elected to membership in the American Board of Trial Advocates.

Source: Chambliss, Bahner & Stophel

County side of Signal Mountain Christmas Day afternoon and salting crews were sent there to clear the road. Chattanooga entertained a record-breaking number of convention delegates in 1970, and they stayed longer and spent more money than ever before, Hubert Fry, president of the Chattanooga Convention and Visitors Bureau, reported. The city had 95 conventions which brought $5,610 delegates staying 212,987 delegate-days.

The Parkridge, Chattanooga’s newest hospital, is nearing completion and will open in February. It will have the largest and most up-to-date X-ray laboratory in the area, John Conroy, administrator, said.

About 250 Junior Achievers from 10 Tennessee cities were in Chattanooga Sunday through Tuesday for a conference with headquarters at the Rock House Motor Inn. Delegates discussed management problems, business economics and other subjects relating to the free enterprise system, they heard addresses by U.S. District Judge Frank W. Wilson, Dr. Arthurs Vieth and Dr. Frederick A. Peery of the UTC faculty.

Harry White, president of the Greater Chattanooga Area's largest companies and as labor and trial counsel for some of the Chattanooga area’s largest companies and has successfully defended high stakes business and employment cases in multiple states.

In recognition of his work as a litigator, Pickering has been elected to membership in the American Board of Trial Advocates.

Source: Chambliss, Bahner & Stophel

accomplished both of those objectives."

In one key initiative, Fox spearheaded efforts to diversify and increase the firm’s funding. Through this endeavor, Legal Aid secured several statewide grants in partnership with legal aid organizations across Tennessee.

The additional resources helped the firm to not just weather the pandemic but bolster its delivery of services during the crisis. “A year and a half ago, COVID would have had a much larger negative impact on our ability to help people,” Fox adds.

Fox also found ways for transactional attorneys to support Legal Aid. She recruited Huch Blackwell to help negotiate the firm’s lease in the Krystal Building, for example, and enlisted Baker Donelson’s assistance on labor and employment matters.

Lawyers and staff from Miller & Martin and Chambliss, Bahner & Stophel in Chattanooga and Kramer Rayson and Wood McClane in Knoxville also contributed their time and resources.

“Outside counsel has been huge for us,” Fox says. “The attorneys provided their time and expertise, and we didn’t have to spend any of our budget on paying for those services.”

Before joining Legal Aid, Fox did civil defense work at Baker Donelson for 14 years. During this stretch of her career, she gained experience at both the trial and appellate levels in state and federal courts and became a shareholder.

Fox also served on Baker Donelson’s Pro Bono Committee and became a steady volunteer with Legal Aid’s Pro Bono Project. The Tennessee Supreme Court recognized her involvement when it named her an Attorney for Justice – a designation the court gives to attorneys who do at least 50 hours of pro bono work over the course of a year – on multiple occasions.

Marshall Peterson, who chaired the search committee that recruited Fox, said Fox’s legal experience and commitment to civil justice led to the board’s unanimous decision.

“I’m confident Ms. Fox’s energy and perspective will serve the people of East Tennessee well,” Peterson predicted.

Russell Gray, managing shareholder of Baker Donelson’s Chattanooga office, also lauded Fox’s commitment to pro bono work and said she has a knack for “generating creative ideas and making those ideas become reality.”

“Sheri will have a positive impact not only on Legal Aid but also on the community,” Gray forecast.

Fox says her desire to help people who couldn’t afford a lawyer spurred her to leave Baker Donelson and join Legal Aid.

“I wanted to help people. At Baker Donelson, I often represented defendants against self-represented parties who didn’t understand the law or the legal process and, as a result, were quite disadvantaged. I believed I had a calling to help Legal Aid ensure access to justice for everyone.”

Fox says she will carry this calling with her to Savannah, where she’s arranged to practice with a small plaintiff’s firm.

“I’ll still be representing individuals and helping them access justice,” she says.

Fox calls her departure “bittersweet” and says she’s been saying “thank you” to the people you handle and your overall support of the community.”
Healthcare Heroes Care Fund raising money to support CHI Memorial workers

CHI Memorial Foundation is asking the Chattanooga community to support the hospital’s staff by giving to the Healthcare Heroes Care Fund.

The fund will provide financial support for medical staff struggling to provide for their families and equipment to ensure staff safety. It also will subsidize a “recharge room” for health care workers.

Contributions to the Healthcare Heroes Care Fund can be made at memorial.org.

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Healthcare Heroes Care Fund

Siskin Hospital gets accreditation for post-professional residency program

The American Board of Physical Therapy Residency and Fellowship Education has granted the neurologic physical therapy residency program at Siskin Hospital five-year accreditation status following a recent survey.

Siskin’s physical rehabilitation neurologic residency program provides education and clinical experience to physical therapists in the field of neurology.

The physical therapy resident participates in four clinical rotations, treating traumatic brain injury, stroke and spinal cord injury as well as other neurological conditions and vestibular pathologies. The program will graduate its first resident in January, at which point a second resident will begin the residency program.

Grades of Siskin’s physical rehabilitation neurologic residency program complete their residency in preparation to acquire their board certification as a neurologic clinical specialist. The examination for this credential is offered through the American Board of Physical Therapy Specialties in the spring following completion of the residency program.

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Erlanger Board implements raises for employees

Erlanger Health System’s board of trustees approved raises for eligible employees, implemented the management incentive plan payout for the previous fiscal year at a reduced amount, approved enhancements to existing 403(b) and 457(b) retirement plans and approved the payout of Dr. William Jackson’s performance bonus from his original employment agreement.

The board voted unanimously to issue a raise for all eligible Erlanger employees. Executive leadership and clinicians with contracts containing productivity incentives were not eligible.

Recently, leadership recommended and implemented a salary adjustment for bedside RNs and MA's that went into effect Dec. 13 to eligible employees.

Each year, the board gives the leadership team specific goals. These goals are tied to an incentive plan, and the goals are measured at the end of each fiscal year. This month, the board voted to pay 50% instead of 100% of the earned incentive plan payout for fiscal year 2019-2020.

Recognizing that leadership worked diligently throughout the fiscal year and pandemic, the board felt it was appropriate to reduce the payout due to the uncertainties faced in the upcoming months, the board says in a news release.

The board approved enhancements to Erlanger’s existing 403(b) and 457(b) retirement plans as provided by the SECURE Act.

The modification allows associates to take an in-service distribution for qualified births and adoptions.

Erlanger associates who are new parents can withdraw up to $5,000 from their 403(b) or 457(b) retirement plans after the birth or adoption of a child without penalty. When Jackson took the helm of the health system in 2019, the board tasked him with three non-financial goals that would trigger his incentive pay if he met them by their due dates.

The first goal required completion of a reorganization of the management structure of Erlanger by Dec. 31, 2019. Second, Jackson was to present to the board an acceptable plan to address relations between community and employed physicians by March 31, 2020. He was to also present a plan to reorganize the Erlanger Medical Group governance structure, also by March 31, 2020.

According to trustee John Germ, Jackson completed each of these goals before the required dates.

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By mail
Single copy • 50 cents
Postmaster send changes of address to: Hamilton County Herald P.O. Box 3008
Memphis, TN 38173

Hamilton County Herald
USPS #120710
published weekly by Hamilton County Herald, LLC., Periodicals Postage paid at Chattanooga, Tennessee

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For questions or suggestions, you may call during normal business hours.

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December 25-31, 2020

www.hamiltoncountyherald.com

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BASF Chattanooga recently donated more than $14,000 to several area organizations as part of Giving Tuesday. The recipients included the Chattanooga Fire Department, the Chattanooga Police Department, the Chattanooga Zoo, the Chattanoog-Hamilton County Rescue Service, the Dallas Bay Volunteer Fire Department, Brainerd High School’s STEM program, the Humane Educational Society, McKamey Animal Center, the NAACP, Northside Neighborhood House, the Salvation Army’s Chattanooga area command and the United Way.

In addition, BASF’s Chattanooga employees recently donated hundreds of toys to Toys for Tots, the U.S. Marine Corps Reserve program that provides gifts to children and families throughout the community. BASF has provided holiday toys and meals to Chattanooga-area families in need for more than three decades.

Fetch! Pet Care opens in Chattanooga, Cleveland

Professional dog walking and pet sitting service Fetch! Pet Care has launched franchises in Chattanooga and Cleveland. Owner Kaitlin Wendel says she’s looking forward to providing a wide range of services for clients’ four-legged family members, including puppy care, private dog walking, pet sitting, overnight care and pet taxi services.

“I enjoy working with both animals and people,” Wendel says. “My No. 1 pet care tip is to treat your pets as you would any other family member. They deserve the best in their short life.”

Wendel handpicks and trains each dog walker and pet sitter on her team. Her staff is bonded, insured and background-checked, and have specialized skill in caring for dogs, cats, birds and other small caged animals, according to a news release from Fetch! Pet Care.

To establish a relationship between pet and sitter — and to ensure a good fit — Wendel offers a free consultation to every client. The company also uses a mobile scheduling and communication app that allows owners to manage their pet’s care and receive updates on their pet’s schedule and services.

Wendel has a 1-year-old orange tabby cat named Aries.

For a free consultation, contact Wendel at 423 558-0953 or kaitlin.wendel@fetchpetcare.com.

Fetch! Pet Care currently has over 70 franchise locations in 24 states.

Source: Fetch! Pet Care

www.hamiltoncountyherald.com

December 25-31, 2020

BASF Chattanooga donates money, toys to area organizations

BASF Chattanooga recently donated more than $14,000 to several area organizations as part of Giving Tuesday. The recipients included the Chattanooga Fire Department, the Chattanooga Police Department, the Chattanooga Zoo, the Chattanooga-Hamilton County Rescue Service, the Dallas Bay Volunteer Fire Department, Brainerd High School’s STEM program, the Humane Educational Society, McKamey Animal Center, the NAACP, Northside Neighborhood House, the Salvation Army’s Chattanooga area command and the United Way.

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Source: Fetch! Pet Care
Restaurants to retailers, virus transformed business

By Paul Wiseman, Alexandra Olson | AP Business Writers

It would be just a temporary precaution. When the viral pandemic erupted in March, employees of the small insurance firm Thimble fled their Manhattan offices. CEO Jay Bregman planned to call them back soon — as soon as New York was safe again.

Within weeks, he’d changed his mind. Bregman broke his company’s lease and told his two dozen or so staffers they could keep working from home — possibly for good.

The gains were at once unexpected and immediate. Bregman is saving money on rent. He no longer has to persuade recruits to relocate to a crushingly expensive city. He’s increased his staff by 20% and for the first time added new hires in Texas and California.

“I was very skeptical at first that we could conduct business this way for a long time,” Bregman said. But having employees work from home proved a “huge benefit” for everyone.

Like no other event in memory, the pandemic has upended economies in the United States and across the world — transforming how people work, travel, eat, shop and congregate. It has changed how students are educated, how people communicate, how households are entertained and which industries, geographic areas and categories of people will thrive and which will suffer.

It has widened a gap between educated and affluent people who can work from home and the less fortunate — people in lower-income households without college educations or high skills who depend solely on wages rather than stock or home equity gains — who now stand to be left further behind. And it’s forced many working mothers to quit their jobs for lack of child care.

The economy shed a shocking 22 million jobs after the pandemic struck. Many employers have since recalled some of their furloughed workers. Yet the recovery has slowed. Not until the end of 2023 does Moody’s Analytics foresee the U.S. economy regaining its pre-pandemic employment level. In the most bruised sectors — hotels, for example, and retail — changing economic habits mean that employers may never need as many workers as they did before the pandemic.

Even after vaccines have conquered the virus, economies have restored their health and jobless people have found work again, the economic landscape will almost surely look different. Among the many life-altering consequences of the year 2020, the coronavirus reshaped how people and businesses engage economically.

At the very least, the virus accelerated trends that were already well underway: A shift away from physical stores toward the online and the streaming of movies and shows. Video-conferencing replacing much business travel.

“We’re not going back to the same economy,” Federal Reserve Chair Jerome Powell told a European Central Bank forum last month “We’re recovering, but to a different economy.”

Businesses are rewriting their business plans to keep up. Warner Bros Pictures announced this month that all its 2021 movies, including a new “Matrix” movie and “Godzilla vs. King Kong,” will stream on HBO Max at the same time that they appear in theaters — a seismic shift for Hollywood. Restaurants are testing delivery-only “ghost kitchens” to keep serving customers who remain wary of crowded dining rooms.

Even so, economists say it’s far from certain which of the myriad changes will prove permanent and which may fade as people’ve been holed up at home for months return to their pre-pandemic routines.

Will white-collar workers yearn for their old cubicles and face-to-face contact with friends and colleagues? Will foodies return to fashionable restaurants, young people to the hottest bars? Will audiences once again gather, elbow to elbow, for symphonies, Hollywood blockbusters and Broadway musicals? If attendance doesn’t return to normal, can those industries survive?

For the economy’s vast retail sector, the urgent question is: Will customers want to shop in physical stores in numbers anywhere near what they used to be?

Retailers like Lisa Shah are holding out hope. Shah has since built up her online store, changed the brands she offers and dangled discounts. She keeps asking herself what else she can do.

“I don’t know where else to pivot,” she said. “We’ve pivoted so much.”

Optimistically, some experts detect a collective hunger to return to the old ways, at least for people with the means to do so — to the familiar and comfortable routines of gathering at bars, dining in restaurants, strolling in stores, flying off on vacation.

“I don’t think you should overestimate how much will be permanently changed” by the pandemic, said Jacob Kirkegaard, senior fellow at the German Marshall Fund of the United States. “The idea that COVID will be a fork in the road for a lot of things — I am personally skeptical.”

People, Kirkegaard said, “want to go to restaurants. They want their life back, not a new life they haven’t tried before.”

China, where the virus originated, may provide a hint of what’s to come for others. After that nation mostly contained the virus with a draconian lockdown and became the first major economy to emerge from the pandemic, normal life reasserted itself with surprising speed. People returned to restaurants and shops, even though guards still check temperatures at malls and supermarkets. Cinemas are about half-full but have reopened. Chinese are beginning to travel for fun again.

Missing the office, not the commute

Uncertainty about COVID’s lasting impact is evident in how companies and workers have spent months weighing the pros and cons of remote work.

Thimble’s head of product, Mitch Kushinsky, enjoys the flexibility of working at home. He has an old dog that needs to go out every hour to relieve himself. If he didn’t work at home, Kushinsky would probably have had to put the dog down.

He doesn’t exactly miss the commute downtown from the Upper West Side.

Then again, Kushinsky has to share the home workspace with his wife, who can be noisy. There’s the unexpected: When a pipe burst in his building, he found himself working alongside construction workers who had to tear down a wall in his apartment to make the repair.

Sometimes, he just misses being with co-workers.

“You learn a lot just being around people,” Kushinsky said. “You lose that working remotely.”

For all the attention focused on employees who can work effectively from home, they are hardly a majority. According to a McKinsey Global Institute study of 800 jobs in nine countries, only a fraction of people work in jobs that can effectively be done remotely — fewer than 30% of workers in the United States, for example, and fewer than 12% in India.

Still, a McKinsey survey of 800 corporate executives worldwide found that 38% of them expect their employees who are now working remotely to continue to do so at least two days a week after the pandemic.

That compares with 22% in surveys before the pandemic, according to McKinsey.

The shift is big enough to have far-reaching implications — improving the quality of life for some, while deepening inequality and hurting some urban economies. Empier cities are a grave threat to downtown restaurants and retailers that depend on office workers. Rents in cities like San Francisco and New York are sinking as more people move out.
I don’t miss driving. I don’t miss traffic. I have more time than before,” Brown said. “This year, it’s already up. Even have time to buy a Christmas tree. Last year, she didn’t want to feel like work in customer service centers, answering questions by phone or online, will work in customer service permanently.

Before COVID, Pambianchi said, “there were a lot of things they thought they couldn’t do remotely. Not only have they done it; they have done it successfully for eight or nine months.”

Jazmyn Brown worked at Verizon for more than six years, rising to manager by the time the pandemic hit. When her store closed, she was transferred to customer service, a job she will do from home permanently.

“Brown, 31, is delighted. The move eliminated a long commute that kept her away from home in San Diego every day from 8 a.m. to 6 p.m. and gave her less than an hour with her young son. Now, she ends her workday at 4:45 p.m., with just a quick drive to Amiciwhip up the 2-year-old from his grandmother’s house. Last year, she didn’t even have time to buy a Christmas tree. This year, it’s already up. “Everything has slowed down, and I have more time than before,” Brown said. “I don’t miss driving. I don’t miss traffic, I don’t miss doing the same tasks over and over again this year.

The National Restaurant Association estimates that one in six U.S. restaurants – more than 100,000 – have closed. Many that stayed open shifted to takeout and delivery, but they need fewer staff. The association estimates that 2.1 million U.S. restaurant workers remained out of work in November. Hudson Riehle, who leads research for the association, predicts that U.S. restaurants will collect $659 billion in revenue this year – down 27% from the roughly $900 billion the association had forecast earlier this year.

Independent restaurants were hit hardest, said Rick Camara, a dean at the Institute of Culinary Education in New York. Loans from the government’s Payroll Protection Program helped initially. But that money has long run out. After an anemic holiday season, Camac expects another big wave of closures early in 2021.

By contrast, some fast-food chains have largely recovered, thanks to a growing customer use of drive-thru and curbside service. In China, the world’s second-largest economy after the U.S., spending at restaurants was up 0.8% in October from a year earlier. But customers are still uneasy. Some bring their own utensils, and restaurant staff keep up hand sanitizer at the front door. “Now, I will be more careful,” said Chen Luping, a 58-year-old mother of two in Beijing.

The pandemic has accelerated a trend toward takeout and delivery that was already well underway before the virus hit. In February, 63% of U.S. restaurant goers were eating their food elsewhere; by the third quarter of the year, that figure reached 90%, Riehle said.

Even when restaurants eventually reopen at full capacity, in-person dining may never revert to its pre-pandemic levels because so many people now prefer eating at home, says David Portolatin, an analyst with The NPD Group.

Restaurants are rethinkingu the amount of dining space they need and are adding drive-thru lanes. Starbucks is closing 400 U.S. cafes and speeding up its plans to build drive-thru only – pickup locations. Numerous have slimmed down to control costs and focus on food that travels well. Ghost kitchens, which prepare food for delivery only, may proliferate. Carrabba’s Italian Grill, a 220-restaurant chain, has launched a delivery-only brand called Tender Shack out of its kitchens.

“We fast forwarded about five years into the future in a few months’ time,” Portolatin said.

Buenaventura kept afloat in several ways. Brenda’s French Soul Food reopened for takeout and delivery. And she’s now shipping meals nationwide through a service called Goldbelly. Buenaventura sold out of Thanksgiving dinner kits and is creating some for Christmas.

Smaller takeout-focused branches elsewhere, including Brenda’s in Oakland, which opened just before the pandemic, are thriving. And soon, Buenaventura will start delivery in Silicon Valley through a ghost kitchen. She’s been able to retain 75% of her staff.

“Out of necessity,” she said, “we figured out a new path together.”

The coronavirus pandemic ground most corporate travelers. And it demonstrated that much of the business that used to be done in-person can be achieved as effectively, or nearly so, via email and Zoom conference calls. Amazon, which told its employees to stop traveling in March, says it’s saved nearly $1 billion in business travel expenses so far.

Any long-term decline in business travel would have far-reaching consequences – for corporations as well as for the airlines, hotels and restaurants that cater to them. Business travel accounts for more than a fifth of global spending on travel and tourism.

Delta Air Lines CEO Ed Bastian has suggested that business travel could settle into a “new normal,” 10% to 20% below where it used to be. Southwest Airlines’ CEO Gary Kelly noted that while overall passenger revenue has dropped 70%, business travel – normally more than one-third of Southwest’s traffic – has tumbled 90%.

“I think that’s going to continue for a long time,” Kelly said.

One possibility: Instead of sending executives out on regular trips to check on field operations, major companies could fly key employees to headquarters once a year. As a result, expenses so far this year, destinations have so far managed to weather the storm. German restaurants and hotels in top tourist destinations like the seashore or the Alps – especially those with outdoor terraces or beer gardens – enjoyed some respite over the summer, as many people vacationed at home rather than flying to Mediterranean destinations. It’s unclear, though, whether that trend will continue.

The pandemic has also changed – or sped up changes in – how people shop. Worried about venturing out in the pandemic, people shopped much more online. When they had to go out, they favored one-stop shopping at big box stores and discounters.

The trend toward online shopping has been growing, of course, for years. But the pandemic accelerated it by perhaps two years. Big box stores like Walmart and Target and other big retailers that are deemed “essential” also benefited from being allowed to stay open when much of the economy was locked down in the spring.

V.S. non-store retail sales (including e-commerce) grew 5.6% faster than store sales from January 2011 through this March. Since then, the gap has ballooned to 24.4%, according to Retail Metrics, LLC. Traditional retailers are retreating in the face of competition: 11,157 U.S. stores have closed this year, far surpassing the previous high for store closures: 8,706 in 2017, according to CoStar Group, a real estate research firm.

Copying discount stores, retailers like Kohl’s and Macy’s added curbside pickup for the first time this year. Best Buy is reducing the amount of floor space set aside for in-store shopping and devoting more to in-store pickup and to support deliveries of online orders.

In China, too, e-commerce has experienced a huge boost. Housebound families shopped online, paying with internet- and cellphone-based systems. Online merchants posted double-digit sales gains during the pandemic. Traditional retailers, which had to shutter for two months, are struggling to draw back shoppers, even with discounts of up to 70%.

E-commerce accounted for 24.2% of Chinese retail spending in October, versus 14.3% in the United States, the biggest share for any major country.

The decline in traditional retailing, coupled with the rise in people working at home, carries ominous implications for commercial real estate, too. Demand for office and retail space throughout urban downtowns is likely to stay weak, offset only partially by e-retailers’ growing need for warehouse space.

The exodus of downtown workers has been devastating for neighborhood restaurants like Forlini’s, a Chinatown fixture since 1956 popular with lawyers and judges who work in lower Manhattan.

Derek Forlini, who inherited the business from his father and now runs it with a cousin, used to relish chatting up customers in the dining room. He was always surprised and delighted when a judge recognized him in the street.

Over the summer, Forlini erected an outdoor dining space and installed plexiglass shields indoors. But the lunchtime crowds never came back. At first, Forlini thought back nearly all his 20 or so employees.

Yet within weeks, he had to cut the staff down to about 10. He couldn’t bring himself to let any more staffers; many are longtime friends.

“I couldn’t cut any chefs,” Forlini said. “I just couldn’t pick and choose.”

Forlini and his cousin eventually had to forgo their own salaries to keep paying the staff. When New York reinstated a ban on indoor dining this week, Forlini decided to close the restaurant – not forever, he hopes.

Wiseman reported from Washington. Dee-Ann Durbin in Detroit; Anne D’Elia in New York; Joye N. Rosenberg and Jake Cleis in New York; David McClell in Frankfurt, Germany; Joe McDonald in Beijing; and Cici Chen in Shanghai contributed to this report.
Financial Focus
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Time for new year’s financial resolutions

Many of us probably felt that 2020 lasted a very long time. But now that 2021 is upon us, we can make a fresh start — and one way to do that is to make some new year’s resolutions. Of course, you can make these resolutions for all parts of your life — physical, emotional, intellectual — but have you ever considered some financial resolutions?

Here are a few such resolutions to consider:

• Don’t overreact to events. When the coronavirus pandemic hit in mid-February, the financial markets took a big hit. Many people, convinced that we were in for a prolonged slump, decided to take a “circuitous” and headed to the investment sidelines. But it didn’t take long for the markets to rally, rewarding those patient investors who stayed the course. Nothing is a certainty in the investment world, but the events of 2020 followed a familiar historical pattern: major crisis followed by market drop followed by strong recovery. The lesson for investors? Don’t overreact to today’s news — because tomorrow may look quite different.

• Be prepared. At the beginning of 2020, nobody was anticipating a worldwide pandemic and its terrible consequences, both to individuals’ health and to their economic well-being. None of us can foretell the future, either, but we can be prepared, and one way to do so is by building an emergency fund. Ideally, such a fund should be kept in liquid, low-risk vehicles and contain at least six months’ worth of living expenses.

• Focus on moves you can control. In response to pandemic-related economic pressures, some employers cut their matching contributions to 401(k) plans in 2020. Will some future event cause another such reduction? No one knows — and even if it happens, there’s probably nothing you can do about it. Instead of worrying about things you can’t control, focus on those you can. When it comes to your 401(k) or similar employer-sponsored retirement plan, put in as much as you can afford this year, and if your salary goes up, increase your contribution.

• Recognize your ability to build savings. During the pandemic, the personal savings rate shot up, hitting a record of 33% in April, according to the U.S. Bureau of Economic Analysis. It fell over the next several months, but still remained about twice as high as the rate of the past few years. Of course, much of this surge in Americans’ proclivity to save money was due to our lack of options for spending it, as the coronavirus caused either complete or partial shutdowns in physical retail establishments, as well as dining and entertainment venues. But if you did manage to boost your own personal savings when your spending was constrained, is it possible to remain a good saver when restrictions are lifted? Probably. And the greater your savings, the greater your financial freedoms — including the freedom to invest and freedom from excessive debt. When we reach a post-pandemic world, see if you can continue saving more than you did in previous years — and use your savings wisely.

These aren’t the only financial resolutions you can make — but following them may help you develop habits that could benefit you in 2021 and beyond.

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor (member SIPC).
Contact Stan at Stan.Russell@edwardjones.com.

Johnson named finalist for Superintendent of the Year

Hamilton County Schools superintendent Bryan Johnson is a finalist for 2021 National Superintendent of the Year. The School Superintendents Association named Johnson and three other superintendents across the U.S. as finalists.

The SSA is a professional organization that serves more than 13,000 educational leaders and recognizes the talent as well as vision of public school leaders annually through its National Superintendent of the Year program.

The selection criteria for the award includes learning leadership, communication, professionalism and community involvement.

Earlier this year, the Tennessee Organization of School Superintendents selected Johnson as the 2021 Tennessee Superintendent of the Year.

“I’m honored to be considered for National Superintendent of the Year,” Johnson says. “This recognition isn’t about my work but the collective work of our school board, teachers, staff, parents and community, who have all been laser-focused on serving children.”

Despite the overwhelming obstacles presented by the global pandemic, our team hasn’t wavered from its commitment to educational excellence, and I’m grateful to serve alongside these heroes.”

The final interviews and news conference for National Superintendent of the Year will take place Jan. 8. The winner will be announced at the Virtual National Conference on Education Feb. 18.

Source: Hamilton County Schools

SquareUp donates more than $10,000 to Chattanooga Community Kitchen

SquareUp Foundation, the charitable arm of SquareOne Holding Company, raised more than $10,000 for Chattanooga Community Kitchen during a monthlong fundraising event at STIR and City of Confusion.

Throughout November, the restaurants allocated a portion of their proceeds to SquareUp Foundation. SquareOne Holding Company recently presented the donation to Chattanooga Community Kitchen.

The contribution was part of SquareUp’s commitment to organizations in the local community. SquareOne Holding Company created the foundation to support charitable organizations in each city where it owns and operates restaurants.

In addition to Community Kitchen, the Chattanooga restaurants also support Reflection Riding Arboretum & Nature Center.

SquareUp also assists restaurant employees who require financial support during times of economic hardship through the HOPE (Helping Our People in Emergencies) Fund. Donations ranging between $500 and $1,000 help employees facing natural disasters, illness, injury or other emergencies.

Source: SquareUp

McKamey Animal Center modifies operations

McKamey Animal Center will modify its operations Jan. 1 in order to continue providing emergency animal services. These changes will primarily affect the center’s animal admissions and veterinary services departments.

Beginning Jan. 1, all shelter-related activities — including intake, adoptions and veterinary appointments — will be by appointment only. McKamey will not be accepting walk-ins or drop-offs.

Residents of Hamilton County who live within the city limits of Chattanooga or Red Bank can make an appointment to surrender their pet or bring in a loose dog by calling 423 305-6500. (Residents living outside these areas should contact the Humane Educational Society for assistance.) McKamey will no longer accept animals from outside of Hamilton County.

McKamey also is suspending intake of healthy outdoor cats until further notice. The center will work with citizens to set up spay and neuter appointments for community cats and will provide resources and support those dealing with nuisance cats.

Veterinary services will be limited to preventative services (vaccines, microchips and spay or neuter surgeries) and will be offered only to Hamilton County residents.

Animal services officers will continue to prioritize emergency calls, including those involving animals experiencing cruelty, animals that are ill or injured and animals posing a danger to the public or other animals. Hamilton County residents can call 423 305-6500 to report an emergency or obtain advice and support for managing a non-emergency situation.

McKamey also continues to need adoptive and foster homes for its animals, and encourages anyone who might have room in their home for a homeless pet to contact the center at www.mckameyanimalcenter.org/adoption.

Source: McKamey Animal Center
NEW YEAR’S EVE  From page 1

Convention & Visitors Corporation (NCVC), estimates hotels will be at 50% capacity and generate far less spending than the $26.5 million that visitors dropped last year.

Rob Mortensen, president and CEO of HospitalityTN, sees the same bleak picture. HospitalityTN represents the interests of Tennessee’s lodging, dining and tourism establishments and the related businesses involved in the hospitality and tourism industry.

“(Tourists) spend money on restaurants and they spend the night,” he says. “In Pigeon Forge and Sevierville, 30 years ago you went through there in the winter and there wasn’t a whole lot open.

“And then they thought of this great idea of having Winterfest and because of that there’s been a lot of revenue.”

“In Nashville, that was kind of the idea about New Year’s Eve. It helped everyone during that lull period. That was a huge help when times were good. Now that times are bad, that lifesaver isn’t really there.”

And anyone thinking they’ll rent an Airbnb anywhere in the state and throw a big New Year’s Eve bash will have to think again. The rental company is way ahead of you. It has announced strict restrictions for New Year’s Eve bookings, making it harder for guests without a history of positive reviews to make local and last-minute reservations.

“We have carefully developed this New Year’s Eve initiative informed by [host] feedback along with a review of our data, and setting them off at home.”

Kevin Walters, the communications director representing the State of Tennessee’s Fire Marshal’s Office, wishes you wouldn’t.

“We’re urging consumers to take a moment, take a breath and consider problems they could create for themselves,” he says. “We want Tennesseans to follow the law and stay safe. We don’t want there to be any injuries or a fire that could result in a fatality.”

And with COVID-19 straining hospitals, health care workers would rather not have fireworks injuries adding to their burden.

Walters says 9,100 fireworks injuries were treated in emergency rooms in 2018, and about 45% of fireworks injuries are burns. Consumers who set off fireworks at home also face potential insurance liability issues.

Hey, but how about sparklers? Surely, they’re OK.

“People might think of sparklers as being similar to toys,” Walters says. “I want to change people’s thinking about that.

“Sparklers can burn as hot as 1,200 degrees Fahrenheit. (Injury) can happen in a moment when your attention is distracted, and the next thing you know your child has a burn. We are probably more distracted this year than ever before. When you add distractions into the mix you’re upping the ante.

“There are safe ways to celebrate and we urge consumers to celebrate safely like never before,” he says.

The Nashville Convention and Visitor’s Corp. started planning its annual and highly successful Jack Daniel’s Music City Midnight: New Year’s Eve in Nashville in early July, not knowing what the fall and winter would bring.

What happened next is a good illustration of how many organizations that host and sponsor blockbuster events in Tennessee have had to readjust their thinking in unprecedented ways.

“Because I live with a glass half full, I thought wouldn’t it be nice if we could send 2020 out and kick off 2021 with a live event,” Spyridon recalls. “There was some false hope. The idea was we were going to transition from Keith Urban as our headliner to another A-lister. We started some conversations about who was available, but all of that was done with an eye toward we can’t make a decision until fall.

“A lot of that was contributed to the fact that in June we thought we might be able to do a July 4 event live. And as we saw the end of June come and cases spiked that told us to walk slowly.”

The NCVC didn’t decide to turn the

In late summer, when my pandemic boredom hit a peak, I started writing a novel – a project I’ve thought about for years but have always put off. I thought to myself, I never would have expected that I could stay home for so many consecutive days, so perhaps I’m capable of more than I think. I try to hit a certain word count goal a few times a week and am now a hundred pages in. God willing and the creek don’t rise, I’ll finish before the spring.

-Heather Iverson of Nashville, silver linings of the 2020 pandemic.

systems and tools,” Airbnb states. “We believe this plan will help prevent large gatherings while supporting the type of safe, responsible travel that benefits guests, hosts and the neighborhoods they call home.”

OK, no big parties, no crowded restaurants or bars and no fireworks. But all those fireworks stands you pass on a routine year – how about picking up a few
live event into a virtual one until late fall. The New Year’s Eve show will now be televised and will feature indie rock band Moon Taxi and powerhouse trio The Shindellas. It will air from 10:30 p.m. to midnight on WTVF-NewsChannel 5.

“The show will include highlights from previous years and CNN will feature the countdown live. “It’s been different,” Spyridon says. “The focus is on the quality of the broadcast and not the show itself. There’s a sense of obligation to our industry and our city that we give it a try. It’s a little more work and energy but giving it the effort is important.”

The NCVC also created a New Year’s Eve Box of Cheer that can be delivered to hotel rooms. It includes a craft cocktail mixer, a shot glass made by Jack Daniels, a guitar pick magnetic bottle opener for other celebratory beverages (it’s OK…you’re in a hotel room!) and locally made chocolates. “Music City has consistently hosted hundreds of thousands of spectators to ring in the New Year, and while we are sad to ask the crowds to stay home, we are ecstatic about the opportunity to say goodbye to 2020,” said Spyridon in a press release announcing the change. “We hope everyone will tune in to enjoy the live music and the start of 2021. You can expect us to be back next year with the biggest show ever. We have some making up to do.”

This year was hard in many ways, but my kids have read more books than ever before, they’ve pursued hobbies they’ve never had time for before, they’re thriving in virtual school, they’ve learned to cook and we’ve all enjoyed spending more time together.

–Stephanie Miller of Nashville, silver linings of the 2020 pandemic.
Happy client or commission?

Ossmann draws on experience to make sure deal suits all parties

As a former counselor, Ronda Ossmann knows the importance of listening to people. The only way she could help her clients, she says, was to pay close attention as they voiced their problems or aspirations.

Ossmann is now employing this same skill as a Realtor. As her buyers discuss these transactions, but the end result is beneficial to everyone.

People know homeownership is among the most solid investments one can make to begin building their personal wealth. But owning a home doesn’t just benefit the homeowner.

Homeownership provides social stability, builds communities and is a driving force for the national economy. In fact, Lawrence Yun, chief economist for the National Association of Realtors, said recently real estate makes up about one-fifth of the U.S. economy. Many might not realize it, but homeownership creates jobs through remodeling, landscaping, lawn service, furniture and appliances and home improvement.

There are so many people and occupations that are impacted simply by owning a home.

Realtors have been on the front line making the magic happen for their clients in this unconventional housing market. I’m proud of the work we’ve all put in to making sure that people, clients and community were able to experience from varied experience as she serves her buyers and sellers and builds her nascent business.

Like many Realtors, Ossmann became an agent after working in other professions. As such, she’s able to draw

Ronda Ossmann is a Realtor with Coldwell Banker Kinard Realty in Ringgold, Georgia. As she serves homebuyers and sellers, she draws on a pool of experience in previous careers.

Photograph provided

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More often than not, this works well, Ossmann says. But on at least one occasion, the solution eluded her no matter how intently she listened to her clients.

“I showed a couple 25 houses. They put in offers on four of them, but in each case, there was a hiccup,” she says. “I knew something was going on, so I suggested they put their house on the market since they were going to have to move anyway.”

The moment the “For Sale” sign pierced the couple’s yard, the woman started to cry.

“As sellers are excited when I put a sign in their yard,” Ossmann continues. “I sensed that he wanted to sell their home but she didn’t.”

When Ossmann suggested as much, the woman opened up and shared her feelings, which she had been keeping to herself.

Even though the couple took their house off the market and canceled their search for a new home, Ossmann was pleased with the outcome of their association, she says, because it’s her job to make sure her clients end up where they belong.

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Ossmann, who’s licensed in Tennessee and Georgia, says she likes being part of the Coldwell Banker family and says the brokerage has helped her business to thrive. “I love the camaraderie in the office and how willing everyone is to answer my questions,” she says. “The training has also helped. When I was with Mary Kay, I taught hundreds of women how to run a business, and now I have that here.” Although Ossmann is enjoying the small-town life in Ringgold, she grew up near Tampa Bay. After earning a degree in psychology at the University of Southern Florida because she was “interested in what makes people tick,” she began working for Charter Hospital.

When Ossmann hit a ceiling in her career, she earned a master’s degree in counseling and then continued with Charter, her work bringing her into contact with “every kind of population imaginable,” she says. Ossmann eventually married, entered private practice and moved to rural Pennsylvania for her husband’s job. While there, she opened two church-based counseling centers. When one of her children needed to be home-schooled due to learning disabilities, she stepped back from that work.

Although Ossmann’s three children are now in their twenties, they’re all still at home—which suits her fine. Her middle child is studying pre-med at Emory University in Atlanta online, while her oldest and youngest are working locally and considering their options. Ossmann doesn’t just have a full nest, she also has a full life outside of work. She and her family attend Redemption to the Nations Church in Chattanooga, where she sings in the choir and volunteers with outreach efforts.

Ossmann spends her spare time reading, playing tennis and hiking. While she misses skiing in Pennsylvania, she says the abundance of outdoor activities in the Chattanooga area helps to fill that void. Circling back to work, Ossmann says she enjoys drawing on her past experiences as she serves her clients, and compares her life to an intricately woven tapestry in which the individual sections form a complete picture. “I’m in that next stage of life—even though I’m not an empty nester,” she jokes. “I want to be where God wants me to be. I want to help families find a home where they’re comfortable and safe and can flourish.”

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Plusses, minuses of freelancing

Ready to make the jump to being your own boss?

Right about now, you’d pounce on just about any job. One that’s different from the one you have. A job that pays better or offers flexible hours so you can deal with virtual schooling, unimpeded.

Or just a job, any job that helps close the gaps you’ve had since spring. You’re talented, conscientious, time-sensitive and easygoing, and in “The Big Leap” by Martina Flor, you’re ready for the next step.

Is there such a thing as the perfect job? There might be. Imagine doing work you enjoy for a boss you love, sitting in a chair you picked out in an office you decorated.

Of course, Flor says, “this will not happen overnight.” First, she says, remember that a freelancer, by definition, is an entrepreneur, and there’s a lot involved in that.

To help you stay focused on it all, consider using a “scope map.” Determine the best timing for this. Will you keep a day job to help pay the bills for now or are you all-in?

Remember you’re about to be “the boss,” and while there are benefits to it (earning potential, setting your own work hours), there are also many “challenges” (client deadlines, managing your time).

To start:

■ Build and maintain a good website. That’s where you’ll present yourself to attract new clients and utilize the portfolio you’ll have.

■ Consider creating more than one income stream: Teaching, speaking and other jobs-within-jobs are great ways to make money.

■ Know where to find clients.

■ Price your work right.

■ Learn how to read a contract and negotiate.

■ Find your own most effective way of organizing everything.

This is not to say that author Martina Flor’s ideas are wrong; they’re just not complete. There’s a lot on portfolio creation and management, but not nearly enough warnings about making sure one has what it takes for successful entrepreneurship. Little is mentioned about seeking advice or mentors. The parts on organization and focus are way too light.

Still, for unemployed readers, new grads, or anyone sick of waiting for life to normalize, this book is golden. In easy-to-understand, honest language, Flor sparks thoughts and offers ideas; paired with another how-to-entrepreneur book, that could be the start of something big.

And there’s the important part: paired with something else. This is a very good book but it needs a companion so find something complementary, then find “The Big Leap” and jump in.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
Leaky defense must slow potent offense

By Terry McCormick

The Titans head to the proverbial Frozen Tundra of Lambeau Field for a rare Sunday Night prime-time game, one circled as a highlight of the season since the 2020 schedule was announced.

In years past, any Titans game that wound up Sunday night was due to flex scheduling by the league. But this appearance is by design, and it will be a big order for the Titans to try and fall against Aaron Rodgers and the Packers.

First down

Think along with Matt LaFleur. LaFleur was the Titans offensive coordinator for one season only – 2018. Mike Vrabel’s first year as head coach – before he bolted for Green Bay to become the Packers head coach.

While LaFleur was only in Nashville for one year, he left his mark, most notably in that the system he installed is still primarily what Anheuser Smith has perfected with Ryan Tannehill in Tennessee. That said, Vrabel, as the Titans de facto defensive coordinator, will have to be sharp to match wits with LaFleur, even though they know his system and his style.

Second down

Get some pressure somehow, someway. Aside from his insurance advising partner Patrick Mahomes, Rodgers is about as good as it gets as an NFL quarterback. Rodgers won’t scramble and make something out of nothing as often as Mahomes, but he is still makes the offense go.

The Titans, who have had pass rush issues all season, have to find creative ways to at least disrupt Rodgers’ rhythm on occasion. Otherwise, it will be a long night for the Tennessee defense.

Third down

Use offense to benefit defense. The Titans have shown they have quick-strike ability, just like the Packers do. They have scored 40 points or more times this season, and scored 40-plus points for the fourth time this season in Sunday’s 46-25 romp against the Detroit Lions.

Along the way, some gaudy numbers have been put up, ones that if they continue could put this year’s Titans team among some of the most elite offenses in NFL history.

As for the defense, well, mama always said if you can’t say anything nice . . .

On Sunday, the defense had some of its usual problems – allowing the Lions to convert 58% of their third-down tries and again recorded zero sacks of Matthew Stafford. Tennessee’s highlight was three takeaways and a fourth-down fake punt stop when rookie wide receiver Nick Westbrook-Ikhine stopped the Lions’ C.J. Moore a half yard short of the first down marker.

With all that is so good about the offense and so questionable about the defense, exactly what should we expect from this Titans team once the playoffs roll around.

At their worst, we have seen them lose to a two-win Cincinnati team and trail $8-$7 at home to Cleveland.

While it is good the Titans have taken care of business the past two weeks against NFL dregs like Jacksonville and Detroit, the real test is to see just how much of a contender the Titans might or might not be comes in front of the entire nation Sunday night at Lambeau Field.

All eyes will be on the Titans to see how Derrick Henry, Ryan Tannehill & Co. stack up against a Green Bay Packers team led by future Hall of Fame quarterback Aaron Rodgers and coached by one-time Titans offensive coordinator Matt LaFleur.

The Packers are the No. 1 seed in the NFC and a bona fide Super Bowl contender, especially if the NFC playoffs run through the Frozen Tundra.

Coach Mike Vrabel and his players know Sunday night’s game is a measuring stick for where the franchise stands among the league’s best teams. It also is vital in the race for the AFC South, with the Titans having the same record but holding a tie-breaker advantage with the Indianapolis Colts.

A division championship would mean at least one home playoff game.

Safety Kevin Byard knows it will take a great effort to win in Green Bay.

“We want to be playing our best ball in December, and we feel like we can play better,” he says. “So that’s a great feeling knowing that we can always improve, so that’s going to be the main thing this week.

“We’re going to have a big matchup Sunday night against Green Bay, top in the NFC North, so we’re going to have a big challenge, so we’re going to have to get up on them boys. Kind of enjoy this for right now and maybe in a couple of hours I’m going to start watching film of Aaron Rodgers.”

Cornerback Will Compton echoes Butler’s assessment and says the challenge is at hand for the Titans to prove themselves.

“At the end of the day, we are playing a December game, we are on a roll right now, Green Bay is on a roll right now. They are the best team in the NFC, and we are going up North in their territory, so it is damn near playoff football,” Compton says.

“We have got to get ready for this one. You are going to have Christmas and stuff, some distraction this week, but I know the guys are going to be hungry for this one, but we got to make sure we stay sharp, keep improving each and every day. “We got a big one up north in Green Bay.”

Sunday Packers game seen as beginning of playoffs

Titans ready (or not) for prime time

Photo by Brett Carlsen | AP
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that may be the biggest silver lining of this year, a new focus as we knew it and an unknowable future. Oddly, uncomfortable place between life as we put a wide array of homemade sausages that would pair perfectly with soft pretzels and a flavorful mustard.

In Knoxville you won’t do any better than the Shrimp Dock for savory seafood spreads. Or go all-out and order a low-country seafood boil with shrimp, andouille sausage, corn on the cob, red potatoes, lemons, whole garlic and spices. You can customize your boil with crawfish, king crab legs, mussels and clams. And if an ooey gooey serving of cheese is your comfort food, stop by the Blue Fox Cheese Shop in Chattanooga for its Raclette at Home Kit, which includes a cheese-melting pan and the cheese, pickled and grilled vegetables, and salami.

Or get creative and fashion your own meat and cheese board from your favorite grocery store. The rule of thumb for me is three – soft, hard and blue. Add meat and cheese board from your favorite grocery store. The rule of thumb for me is three – soft, hard and blue. Add some pickles, olives, crackers and dried fruit. And a cheese-melting pan and the cheese, pickled and grilled vegetables, and salami.

Do Good


Ingredients from local purveyors. This year, in particular, they could use your support. The Bloomy Rind offers cheese boxes curated by professional cheesemongers. And the shop is donating 10% of all December cheese sales to The Nashville Food Project, which provides fresh, nutritious meals to those suffering from food insecurity.

If meat is your treat, consider the options at Bare Bones Butcher or Porter Road Butcher. Bare Bones can curate a complete charcuterie platter with side offerings including cheeses, craft honey and gourmet crackers. Both shops have a wide array of homemade sausages that would pair perfectly with soft pretzels and a flavorful mustard.

In Knoxville you won’t do any better than the Shrimp Dock for savory seafood spreads. Or go all-out and order a low-country seafood boil with shrimp, andouille sausage, corn on the cob, red potatoes, lemons, whole garlic and spices. You can customize your boil with crawfish, king crab legs, mussels and clams. And if an ooey gooey serving of cheese is your comfort food, stop by the Blue Fox Cheese Shop in Chattanooga for its Raclette at Home Kit, which includes a cheese-melting pan and the cheese, pickled and grilled vegetables, and salami.

Or get creative and fashion your own meat and cheese board from your favorite grocery store. The rule of thumb for me is three – soft, hard and blue. Add some pickles, olives, crackers and dried fruit. And a bottle of bubbly, of course, to say good riddance to 2020.

In 2020, most of us came face to face with a thing called liminal space, that uncomfortable place between life as we knew it and an unknowable future. Oddly, that may be the biggest silver lining of this year – learning to wait patiently for the unpredictable to resolve itself.

Spyridon will take something into 2021 he never imagined this year, a new focus on charitable giving born of the twin catastrophes of the tornadoes earlier this year and the ongoing pandemic.

Using a foundation created in 2006, the agency distributed more than $2.5 million to help not only those in the hospitality and music industry but the public at large.

“It was kind of a weird year because Butch is always selling, and this year it was good to give back to the community,” says Bonna Johnson, vice president of corporate communications. “When the tornadoes and COVID hit, we pivoted and started raising money for nonprofits.”

When disaster strikes again (please not in 2021), Spyridon will be ready. “We want to be better prepared to jump in quicker and help,” he says. “We feel like we’ve helped make a difference.”

Spyridon’s other silver lining involves the New Year’s Eve show.

“We actually will make money on this event for the first time,” he says. “It won’t be much but we’ll actually net a small profit where normally it’s a big financial loss, but we make it up for it in media and visitor spending.”

From a business perspective, he’s also optimistic.

“We truly think the second half of the year looks pretty good,” he says. “The vaccine has given some of our clients some comfort. We have a good shot at holding our business and even getting some ramp up. With a little luck and hard work we start to feel it by late March.”

For Mortensen, the future is a mixed bag statewide. The resort areas near the Smoky Mountain National Park did well in 2020.

“Sevierville and Gatlinburg have had a record year,” he points out. “The Smoky Mountain National Park has had a record year. If you look at the state as a whole Nashville has done the worst. Memphis was challenged, as well.”

He believes business travel will come back, but perhaps not at pre-2020 levels.

“I’m not sure business travel will ever come back the way it was,” he adds.

“You look at 2020... our travel expenditures were down by millions of dollars. Our business travel will take a long time to come back. That becomes a bit of a challenge because our hotels depend on that kind of travel.

And then there’s the tale of big versus small. Larger hotels and restaurant chains could better withstand the economic devastation in 2020. Most small businesses had no such cushion.

“Some of the bigger hotels and restaurants are betting on a brighter tomorrow,” he says. “But there are a group of folks out there who are shutting down and we may hear about it in the news or never hear about it.”

And speaking of houses, you – dear readers – have two jobs to do this New Year’s Eve and Day. The first is to take a few coins outside your front door Dec. 31 and bring them back inside on Jan. 1. That Appalachian tradition means that you are bringing money into the house the first day of the year for wealth.

The second is to make some kind of pork, black-eyed peas and greens New Year’s Day so that you live high off the hog, with a good dose of luck and even more wealth in the coming year.

Come on - 2021 is depending on you.
Edmunds names its top new cars for 2021

By Ronald Montoya | Edmunds

Every year Edmunds’ experts put their heads together to determine the very best new vehicles on sale. Spread across eight categories, the Edmunds Top Rated Awards are given to the cars, trucks and SUVs that rank at the top of their class according to Edmunds’ vehicle testing program. That means each winner has been tested at the Edmunds test track and thoroughly evaluated over many miles of real-world use.

We’ve highlighted the four first-time winners for 2021, along with a returning champion from last year’s awards. The vehicles are listed in ascending order by manufacturer’s suggested retail price and include destination charges.

**Top-rated sedan: 2021 Kia K5**

Starting MSRP: $24,455

What Edmunds’ experts say: “The all-new Kia K5 has the style and substance to set it apart from other midsize family sedans. It’s impressively easy to drive and comfortable on longer trips thanks to a smooth ride and an exceptionally quiet cabin. “Wireless connectivity for Apple CarPlay and Android Auto smartphone integration is standard, and that’s just the beginning of a rich feature list that somehow manages to undercut the competition on price at every level.”

Counterpoint: “The K5’s sloping noseline can make it hard to get in and out for taller rear passengers.”

**Top-rated truck: 2021 Ford F-150**

Starting MSRP: $30,635

What Edmunds’ experts say: “The Edmunds Top Rated Truck must balance capability, comfort, technology, innovative features and value. The Ford F-150 was already one of the best pickup trucks on the market, its significant list of additions and improvements for 2021 could cement its standing for years to come.”

“Thanks to a raft of new features and high-end tech advancements, including an optional hybrid powertrain, the F-150 unseats the incumbent Ram 1500 as Edmunds’ top truck for 2021.”

Counterpoint: “The Mach-E’s front seats are somewhat uncomfortable for taller drivers.”

**Top-rated luxury EV: 2021 Ford Mustang Mach-E**

Starting MSRP: $43,995

What Edmunds’ experts say: “A true luxury experience is the main focus of this award, but value is also taken strongly into account. The Mercedes-Benz E-Class delivers on both fronts, with a refresh for 2021 helping it move into the No. 1 spot for this category.”

“A particular highlight is the car’s new infotainment system that allows you to operate most of the car’s systems with voice commands. On top of that is the E-Class’ peerless combination of a premium interior, a smooth ride, top-notch construction and excellent advanced driver safety aids.”

Counterpoint: “The Mach-E’s trunk capacity is small by segment standards, although the available E-Class wagon solves that problem.”

**Edmunds says**

Save time on researching your next vehicle purchase by checking out Edmunds’ Top Rated award winners for 2021. Head over to Edmunds (www.edmunds.com/top-rated) to see the full list of winners, and then go test-drive them for yourself and see if you agree with our picks.

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