By David Laprad

Sunshine Loveless grew up in a place where being gay was not acceptable. To avoid rejection, she buried her orientation where those who would condemn her would not see it.

Loveless eventually found the freedom to reveal who she was on the rivers of the Southeastern U.S. “It took a long time for me to be able to come out,” she says. “One of the first places I felt safe doing that was as a raft guide in the river community. It was a welcoming and open place where people accepted me as I was. And that doesn’t exist everywhere we walk in this world.”

Today, Loveless, 42, expresses not only who she is but also her love for all things outdoors as a guide for her Chattanooga-based business Outshine Adventures.

Loveless leaves virtually no stone unturned as she leads hikes and mountain bike excursions along the region’s 100 miles of undulating trails – stopping occasionally to appreciate a scenic overlook or waterfall or dive into a swimming hole. Loveless also offers serene paddleboard trips down the Tennessee River Blueway or the tributaries of the Hiawassee or Ocoee for people who want to connect with nature. And if someone has an itch to scale a boulder or climb one of the more than 3,000 rock faces in and around Chattanooga, Loveless will strap on her mountaineering gear and lead the way.
Early interests lead Metcalfe to health care law

By David Laprad

Louis Metcalfe has always been interested in rules. As a boy, he devoured a book about football in which his favorite sections were those that explained the guidelines of the game.

Years later, Metcalfe, a 26-year-old attorney with Chambliss, Bahner & Stophel, says he’s made good use of a book on HIPAA laws.

“Health care isn’t the easiest area of the law to practice, but I enjoy the investigative aspect of it,” Metcalfe says. “Finding the rule that applies to the matter I’m handling can be satisfying.”

Metcalfe has been with the health care group at Chambliss since graduating from Vanderbilt University Law School last year. He was introduced to the team as a summer associate and then accepted an offer to work with the firm.

“I picked Chambliss because I like its people,” Metcalfe adds. “I work with several partners who have been doing health care for a long time and they’re always helpful. I can bounce things off of them when I’m unsure about something.”

Metcalfe says his fledgling practice often involves the workaday duties of a corporate attorney, only focused on health care. Mergers and acquisitions, employment law and more regularly make their way to his desk, as does regulatory compliance, which is more specific to his field of growing expertise.

Metcalfe says the most enjoyable aspect of his work involves interacting with Chambliss’ clients, which he’s gradually doing more and more.

“When you don’t interact with your clients, you tend to forget why you’re working for them,” he muses. “So, talking with clients and getting to know them as people gives me the perspective I need on the work I’m doing.”

Metcalfe says his fascination with rules sparked an interest in the law at a young age. His casual curiosity turned to resolve while he was taking a high school history class in which he read different Supreme Court cases and studied excerpts from the opinions.

That was my favorite thing to do in school that year,” Metcalfe recalls. “Even though reading about court cases steered him to law school, Metcalfe didn’t want to become a trial attorney. Instead, he eyed health care early on.

“My little sister was sick growing up, and I spent a lot of time in doctor’s offices with her so I was interested in the health care system and how it works,” he remembers. “When I got along well with everyone in the health care group at Chambliss, they naturally slotted me in.”

While Metcalfe can locate a resource that details the laws pertinent to any endeavor in which he’s involved at work, he lacks a definitive rule book for an even newer venture at home – parenthood.

Metcalfe and his wife are the proud but exhausted parents of a 5-month-old daughter whose internal clock is not yet in sync with theirs. This means busy evenings, sleepless nights and hectic mornings are a matter of policy in their household.

“I’m not getting much sleep these days,” he sighs. “It’s a crazy, crazy time.”

Metcalfe says he does his best to be present when he’s home with his family and then present with his colleagues, clients and responsibilities at work. Keeping the craziness in perspective helps, he adds.

“I’m taking it day by day and bearing in mind my fascination with the rules that govern our work.”

Photograph provided

Louis Metcalfe is an associate with Chambliss, Bahner & Stophel, where he works with the health care group. He says a fascination with rules led him to the law.

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Fundamental role of federal courts is to say what the law is

“It is emphatically the province and duty of the judicial department to say what the law is. Those who apply the rule to particular cases must of necessity expound and interpret that rule. If two laws conflict with each other, the courts must decide on the operation of each. So if a law is in opposition to the constitution ... the constitution, and not such ordinary act, must govern the case to which they both apply.”

With these words in the famous Marbury v. Madison case, Chief Justice John Marshall explained early in our history the essence of the fundamental role of the federal courts in American government. In short, that role is to “expound and interpret” the law, including the Constitution, to resolve specific disputes.

Chief Justice Marshall was not saying the other two branches of the federal government – the legislative and executive branches – have no role in interpreting the Constitution. They obviously do and must have a role. But both branches must follow the Constitution and they cannot do so without an effort to interpret it.

In drafting laws, Congress must respect what the Constitution says – and that entails a degree of interpretation. In executing the laws, the president must stay within the bounds of the Constitution. That also entails interpreting the meaning of the Constitution.

Inevitably, however, conflicts will arise when the legislative and executive branches differ in their interpretations. For example, Congress might pass a law it thinks is constitutional but the president might disagree and refuse to enforce it. Or the president might think the executive branch has the power to take certain actions but Congress might disagree.

The nation could not function without a mechanism to resolve such deadlocks between branches over the legitimacy of their actions. So, whose interpretation of the Constitution prevails? Congress, being an elected body, will always be dependent on public opinion. If Congress passes a law that’s popular with the people, it’s unlikely to then turn around and agree the law it just passed is unconstitutional and cannot be enforced.

It’s also proper for the executive branch to be responsive to the desires of the majority. Both of these branches are designed to be influenced by public opinion – but public opinion can change frequently.

This leaves the judicial branch. The judicial branch is not an elected body and thus is insulated from the direct pressure of popular opinion. Federal judges have life tenure, so they can focus on the Constitution and not the momentary desires of the majority of the public.

Judges owe their allegiance strictly to the Constitution and laws rather than any particular segment of the population. And because they have life tenure, they do not turn over in office as frequently as the members of the other branches. Thus, they can take a longer-term view of matters and look beyond the fracas of the moment.

This helps ensure stability in the law and uniformity and consistency in constitutional interpretation.

Moreover, interpreting statutes and regulations is what judges do routinely in deciding legal disputes and instructing juries on the law to apply during civil and criminal trials. Interpreting the Constitution fits closely with these duties and within these skill sets.

Through the federal courts’ expounding and interpreting the law, suffocating conflicts between the branches of the federal government are avoided. The federal government and our society also have a definitive source of constitutional interpretation to follow. The wisdom of Chief Justice Marshall still serves us well.

The United Way of Greater Chattanooga and its nonprofit support program Venture Forward hosted the second annual Celebrate awards May 19. More than 200 Greater Chattanooga leaders, volunteers and community advocates gathered at Waterhouse Pavilion to celebrate this year’s nominees.

This year’s awards featured five categories: Collaboration of the Year, Innovation in Action, Volunteer of the Year, Nonprofit Leader of the Year and Nonprofit of the Year. A group of volunteer judges from the Greater Chattanooga area selected the finalists and the winners.

**Shaw Innovation in Action Award: Gaining Ground Grocery**

Gaining Ground Grocery helps find access to affordable and healthy food. Partnerships with local farms supply the store, and customers are encouraged to bring their own bags or containers. Now in Highland Park – a food desert – the store gives people of all ages access to meats, produce and eggs at reduced prices.

**Collaboration of the Year Award: The Community Foundation of Greater Chattanooga and Habitat for Humanity**

The Community Foundation and Habitat for Humanity’s Eviction Prevention Initiative focuses on housing stability. Goals include increasing housing stability through legal representation, case management and access to funding; collecting and sharing data to inform policy solutions; and increasing community awareness of housing issues.

**Elder’s Ace Hardware Volunteer of the Year Award: Iain Hoefl e**

Hoefl e volunteers at the Chattanooga Community Kitchen. In 2021 alone, he helped the team repurpose pallets into shelves, raise funds to replace tools that were damaged in a flash flood, find and fix a leak and teach other volunteers how to use tools so they could contribute to other projects.

**Roper Corporation Nonprofit Leader of the Year Award: Amy Jo Osborn**

Osborn is the president and CEO of the Austin Hatcher Foundation for Pediatric Cancer. She suffered a personal tragedy and turned her grief into action and started the Austin Hatcher Foundation.

**Double Cola Nonprofit of the Year Award: Children’s Advocacy Center of Hamilton County**

Children’s Advocacy Center of Hamilton County works with child protective services, law enforcement, prosecutors and medical and mental health professionals to provide coordinated responses to child abuse victims and non-offending caregivers. The nonprofit also provides intervention services, clinical services, evidence-based child abuse prevention education programs for adults and children and more.

**Source: United Way**

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**Chatanooga United Way announces Celebrate winners**

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**Source: United Way**

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**>> Metcalfe From page 2**

mind that I’ll hopefully be sleeping more someday.”

Metcalfe is originally from Nashville and wound up in Chattanooga via Covenant College, where he studied English.

While he was a student at Covenant, Metcalfe took two international trips that transformed his mindset. From his seminary classes in Columbia to his visits to a mosque and a Hindu temple in India, he learned that other cultures think and do things differently than Americans.

“Even during those brief trips, I saw how people view the world differently and gained a unique perspective on certain things, such as how other cultures treat time. We’re very prompt and rushed. I learned that the way we do things is not the way things have always been done or always the best way to do things.”

Metcalfe also demonstrated a proclivity for service and leadership at both Covenant, where he became student body president, and Vanderbilt, where he did a term as honor council president.

He says both experiences were rewarding and that he’d like to someday take on local leadership roles. However, he recognizes the importance of working his way up an organization’s ladder and is looking forward to “paying his dues,” he adds.

In the meantime, Metcalfe plans to watch Chattanooga and his practice grow.

“Any exciting new businesses are coming in and people are starting among new endeavors. I’m eager to see what’s coming and become more involved.”

At least after he gets more sleep.
HHM CPAs welcomes manager, accountant

HHM Certified Public Accountants has hired Blake Kinder as a manager and Joseph Burd as a staff accountant.

Kinder is a manager in HHM’s advisory services group. With over a decade of experience in corporate and private finance, he specializes in mergers and acquisitions, valuations and general advisory for the firm’s clients.

Before joining HHM, Kinder worked seven years in corporate strategy and treasury at a Fortune 500 company. He also gained experience in managing treasury, capital and risk for a private equity portfolio company.

Kinder holds a Chartered Financial Analyst designation and received an MBA from the University of Tennessee at Chattanooga after completing his undergraduate studies at the University of Tennessee, Knoxville.

Burd interned a year and a half in the audit department of HHM. In his position, he prepares individual and business tax returns, completes audit fieldwork and prepares financial statements.

Before joining HHM, Burd completed an internship with a Fortune 500 insurance company in their Accounting Center of Excellence. He graduated magna cum laude from UTC in May with a degree in business administration.

First Horizon names treasury sales officer

First Horizon Bank recently named Scott Smith its treasury management sales officer. Smith has 17 years of banking experience, including more than 13 years in commercial banking.

He began his career with JPMorgan Chase Bank in the commercial real estate group and later moved into corporate banking. Smith’s career progressed as he became a commercial risk and compliance officer before moving to Chattanooga to become relationship manager for another bank.

He holds a degree in economics from the University of Houston.

As treasury management sales officer, Smith will develop prospective treasury management clients throughout commercial lines of business within the Chattanooga and Northwest Georgia markets. He will work with relationship managers to develop, review and analyze client needs as well as provide consultative solutions.

Smith is also charged with assisting customers in finding efficiencies using multiple banking and financial products.

Smith is a board member of the Tennessee River Gorge Trust and RiseUP Cooperative and a volunteer with Big Brothers/Big Sisters of Chattanooga. He and his wife reside in North Chattanooga.

Phillips joins WTTA board

The City of Red Bank has appointed Commissioner Pete Phillips to serve on the board of commissioners for the Hamilton County Water & Waste Treatment Authority.

Phillips brings 20 years of experience as a Red Bank business owner and resident to the board.

Austin Hatcher expands team

The Austin Hatcher Foundation recently added Shayna Ryan and Rachel Youngblood to its staff and promoted Emily Osborne.

As marketing coordinator, Ryan will support the foundation’s efforts through community engagement, traffic engagement and marketing initiatives.

Ryan graduated from Lee University in May with a degree in digital media journalism and public relations.

As patient navigator, Youngblood will greet families as they enter the foundation’s Education Advancement Center and interact with patients. She will also help monitor and organize the foundation’s electronic medical records system and schedule visits for patients.

Youngblood earned a degree in psychology and master’s in social work from UTC. She has a background in health care administration and organizational development and is pursuing her license in clinical social work.

As executive assistant, Osborne will work with the foundation’s president and CEO to manage schedules and appointments, create proposals and reports and support partnership efforts. Osborne is working toward an MBA at Middle Tennessee State University.

Chattanooga BASF manager receives national award

The Manufacturing Institute recognized BASF operations manager Brittany Davis as an emerging industry leader at the 10th annual STEP Ahead Awards. Davis has been with BASF full-time for eleven years, is involved in the BASF TECH Academy, a program that introduces students to technical and craft careers through hands-on demonstrations and experiments at Chattanooga State, tours of local employers and career-focused discussions with BASF employees.

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Learn more at www.bASF.us/women.

News of the Week June 3

Dr. William C. Green, director of the Harriet Cohn Mental Health Center in Clarksville, has been appointed superintendent of the Mocsasin Bend Psychiatric Hospital, Dr. Richard Treadway, state commissioner of mental health, announced this week. Dr. Green succeeds Dr. Guy Zimmerman who resigned recently to become director of the Plateau Mental Health Center in Cookeville.

The City Commission’s subsidization of Southern Coach Lines for fiscal 1971-72 ending June 30, is costing $40,000 more than was first estimated. The actual subsidy will be about $200,000 instead of the original estimate of $250,000, city auditor Bill Zachry told the commissioners.

Soddy-Daisy has received state approval for a sanitary landfill on Lovell Road, south of Lovelady Road, Virgil Adams, city manager, reported. He said he believes the site is the first sanitary landfill in Hamilton County to be approved by the state health department’s solid waste division. Oscar Ritchie is owner-operated of the Lovell Road landfill and has a contract with the city for garbage disposal.

City departments and U.S. government agencies here have provided 1,431 jobs for young people this summer, but there were 5,000 applicants for these places, Mayor Richard Davis said. Mayor Robert Kirk Walker reported.

Paul W. Shepherd, Realtor, has been named 1972 Realor of the Year by the Chattanooga Association of Realtors. The honor also carries with it the nomination as Tennessee’s Realtor of the Year. The state award will be announced during the annual meeting in Knoxville in mid-June. Rudy H. Waldorf, a partner in Herman Waldorf & Company, was named salesman of the year by the Chattanooga Association of Realtors. The

Osborne

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– CHATTANOOGA –

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Urban League expanding literacy initiative

The Urban League of Greater Chattanooga is collaborating with Hamilton County Schools and the Tennessee Department of Education on a new initiative called Connected Literacy. The City Commission adopted five resolutions Tuesday as the first step in issuing another announcement.

The Department of Education is funding the free, 12-week tutoring program, which is open to any HCS student in first, second or third grade who’s reading below grade level and to those who need additional help to stay on track.

All tutors are Hamilton County School educators or tutors who have participated in the Department of Education’s Early Reading Training. Each 30-minute session will focus on skill development and use the Tennessee Foundational Skills Curriculum Supplement.

Tutors will work one-on-one or in small groups with no more than three students to help assess and accomplish individual literacy proficiency goals.

The Urban League’s recent State of Black Chattanooga report notes that only 36.6% of all third grade students in the county have been deemed proficient in reading, with further race-based disparities seen across the county.

Black students in Hamilton County have the lowest literacy proficiency of only 17.2%, followed by a 21.2% proficiency rate for Latinx students.

Registration for Connected Literacy at connectedliteracy.tnedu.gov. There are a limited number of spots.

No documentation is required to enroll a student in the program and the student’s school will work with the parent or guardian through the registration process.

Learn more at www.uchatt.net or contact Robin Stumers at 423 756-1762 or rstumers@uchatt.net.

Source: Urban League of Greater Chattanooga

Nonprofit BLVD to host open-air markets along Rossville Boulevard

The BLVD Project and Rossville Downtown Development Authority will host three open-air markets at a refurbished vacant lot this summer.

The BLVD Project and Rossville Downtown Development Authority will host open-air markets at a refurbished vacant lot this summer. The BLVD is a grassroots group of businesses and residents that are seeking to improve food access, safety, transportation, aesthetics and business along the Rossville Boulevard corridor.

The markers will take place at the vacant lot located at 207 Chickamauga Ave, June 3, July 1 and Aug. 5, 4-8 p.m., and will feature vendors selling locally grown produce, original artwork and consumable goods.

BLVD Project Executive Director Heather Herweyer says the group decided to host open-air markets after completing a series of workshops led by the U.S. Environmental Protection Agency.

The EPA granted workshops to select cities across the country to stimulate economic development and to ensure vacant lots and increase community access to fresh produce.

“We believed a market in this area would have the most potential to lead to future development,” Herweyer says. "Residents in our area travel to other parts of Chattanooga and Northern Georgia to have fun and procure goods. We wanted to see if a fun event would convince them to stay here and spend their money on our local businesses.”

Rossville Downtown Development Authority Executive Director Toby Hill says the markets will give residents a chance to “feel Rossville.”

“This event gives us a much-needed opportunity to be a destination – even if it is for only a few hours. We want to be seen and experience Rossville differently.”

The markets will feature local businesses like Flora de Mel. Owner Jay Martin says the events will be a welcomed change.

“The markets will bring energy, creativity and much-needed love to downtown Rossville.”

Sponsors include Bridge Innovate, Simply Bank and CSL Plasma. Become a vendor at www.rossvillega.gov/rossville-bvld-market.

Source: The BLVD

UTC Urban Vision Initiative ready to launch

Over the past year, University of Tennessee at Chattanooga entrepreneur-in-residence Mike Bradshaw has laid the groundwork for an entrepreneurship program intended to alleviate poverty and increase wealth-building among the economically and socially underrepresented within Chattanooga’s urban core.

The philosophy behind Urban Vision Initiative is that “anyone can be an entrepreneur and that entrepreneurship can be a pathway out of poverty,” Bradshaw says.

Approximately 18% of Chattanoogans live in poverty, with many starting their own businesses to provide life-sustaining income. UTC will provide these entrepreneurs with instruction and mentoring to help them grow their businesses and achieve profitability as quickly as possible.

As program facilitator, Bradshaw will match entrepreneurs with the program, introduce and pair UTC student consultants with these entrepreneurs, blend in community mentors and incorporate the knowledge and expertise of university faculty and staff.

UVI is collaborating with numerous local partners, including LAUNCH Chattanooga, Tech Goes Home, The Company Lab, La Pae, Pathway Lending, Tennessee Valley Federal Credit Union and the City of Chattanooga.

With a mission of fostering and creating 100 sustainable new ventures over the next five years, UTC is ready to launch.

“Our first cohort is ready to start in the fall and it’s all very exciting,” Bradshaw says. Learn more at utc.edu/uv.

Source: UTC

>> 50 YEARS AGO <<

first at the Read House and then visited Oak Ridge, the largest city in the three new counties in the district, where he made another announcement.

The City Commission adopted five resolutions Tuesday as the first step in issuing $7.6-million in bond. The resolutions include $1 million for the airport; $1.5 million for improvements to public buildings; $500,000 for parks and playgrounds; $41.6 million for urban renewal projects and $3 million for sewers and sewer facilities.

Howard Sompayre an official of DuPont here, qualified Tuesday for the Aug. 3 Democratic primary for the office of 3rd District congressman. He is the only Democratic candidate so far to announce for the office now held by Rep. LaMar Baker. This will be Sompayre’s second try for the office. He was defeated in 1970 by Democrat Richard Winningham for the nomination, who in turn, was defeated by Republican LaMar Baker for the office.

Source: UTC

Photograph provided

Mike Bradshaw is the first entrepreneur-in-residence in the University of Tennessee at Chattanooga’s Center for Innovation and Entrepreneurship.

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New limits expand 401(k), IRA opportunities

You could spend two or even three decades in retirement. So, to pay for all those years, you’ll probably need to take full advantage of your retirement accounts. And in 2022, you may have expanded opportunities to deduct retirement plan contributions on your tax return.

Before looking at what’s changed this year, let’s review the key benefits of these accounts:

- **Traditional IRA** – You typically contribute pretax (deductible) dollars to a traditional IRA, and your earnings can grow tax-deferred.
- **Roth IRA** – You invest after-tax dollars in a Roth IRA, so your contributions won’t lower your taxable income, but your earnings can grow tax free; provided you’ve had your account at least five years and you’re 59½ or older when you begin taking withdrawals.
- **401(k)** – A 401(k) or similar plan (such as a 403(b) for state and local government employees or a 403(b) for employees of public schools or nonprofit groups) is generally funded with pretax dollars and provides tax-deferred earnings. Some employers offer a Roth 401(k), in which employees contribute after-tax dollars and can take tax-free withdrawals if they meet the same age and length-of-ownership requirements as the Roth IRA.

So, what’s different about these plans in 2022? First, consider the traditional IRA. If you – and your spouse, if you’re married – don’t have a 401(k) or similar plan, you can always deduct the full amount of your contribution on your tax return, no matter what you earn. But if one or both of you are covered by an employer-sponsored plan, then your deductions could be reduced or eliminated based on your income.

Single taxpayers can claim the full deduction if your modified adjusted gross income (MAGI) is $68,000 or less ($109,000 for married filing jointly), with deductibility decreasing at higher income levels and phasing out entirely at $78,000 ($129,000 for married filing jointly). But here’s the key point: Compared to 2021, these ranges are $2,000 higher for single filers and $4,000 higher for those who are married and filing jointly – which means that this year, you might have more opportunities to make deductible contributions.

And a similar type of increase applies to Roth IRA eligibility. In 2022, if you’re a single filer, you can put in up to $6,500 ($7,500 if you are 50 or older) in a Roth IRA if your modified adjusted gross income (MAGI) is less than $120,000 – up from $125,000 in 2021. Allowable contributions are reduced at higher income levels and phased out if your MAGI is $120,000 or more, up from $140,000 in 2021. If you’re married and file jointly, the respective ranges are $204,000–$214,000, up from $198,000–$208,000 in 2021. Again, higher ranges may mean more opportunities for you. (Consult your tax adviser to determine your eligibility to contribute to a Roth IRA or make deductible contributions to a traditional IRA.)

And finally, the annual contribution limit for 401(k), 457(b) and 403(b) plans is $20,500 – up $1,000 from 2021. If you’re 50 or older, you can put in an extra $6,500 this year, for a total of $27,000.

These changes may not seem monumental, but when you’re saving for retirement, any opportunities to invest and potentially reduce taxes, of whatever size, can be valuable. So, review your options to determine how you can help yourself move closer to your retirement goals.

Edward Jones, its employees and financial advisers cannot provide tax or legal advice. You should consult your attorney or qualified tax adviser 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.

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Keep maintenance costs in mind

Don’t let your first car be a $30K, multiyear mistake

By Colin Beresford

Buying your first car is already an intimidating experience, but it can be even more overwhelming amid historic supply shortages.

In March of this year, the average price of a used car was $27,246, reports Cox Automotive, an automotive marketplace and data company. That’s 28% higher than a year ago.

Those price increases have caused monthly payments to swelled. Average payments for used cars reached $498 in the last quarter of 2021, Experian reports. In addition, the average loan term for used vehicles was 67-plus months, or more than five years.

For many, cars are a necessity. If you have little or no credit, no co-signer or just a limited budget, it can be easy to accept a loan that pushes your budget or binds you to a car for six, even seven years.

Not being ready before stepping onto a car lot can open the door to making a purchase you’ll later regret. Set your limits before you ever stop at a dealership. With the right preparation, you can keep your purchase from becoming a burden.

Secure a loan

Your first step is calculating what loan payments you can afford and the total loan amount that’s within your budget.

To keep your monthly loan payment below 10% of your take-home pay, and if you’re buying a used car, keep your loan term less than 36 months. If you’re looking for a new vehicle, keep the term less than 60 months.

Limiting your loan term will save you money on interest and will lower the risk of your loan becoming upside-down – owing more than the car is worth.

Numbers in hand, start looking for a lender that will give you a loan. Getting preapproved for a loan before visiting dealer lots can give you a better negotiating position, keep you from going over budget and reduce what you pay in interest.

With little or no credit history – especially since you have not had a car loan before – your best shot at being approved for a loan at the lowest interest rate is to apply with a co-signer.

With the right credit history – especially since you have not had a car loan before – your best shot at being approved for a loan at the lowest interest rate is to apply with a co-signer.

But if that’s not a possibility for you, there are still financing alternatives available:

- One of the first places to look are banks and credit unions, particularly institutions that you have an established relationship with.
- Search your area for lenders with fewer miles will often be the better choice, if all else is equal.
- You may not be buying the car of your dreams, but you could be living with your choice – and making payments on it – for years to come.

Colin Beresford is a writer at NerdWallet. Email: cberesford@nerdwallet.com. Twitter: @Colin_beresford.
SUBSTITUTE TRUSTEE’S SALE

Sale at public auction will be on July 14, 2022 at 10:00 A.M., at the Suburban Estates, LLC, located at the Hamilton County Courthouses, 625 Georgia Ave., Chattanooga, Tennessee pursuant to David A. Arnold, being the undersigned Substitute Trustee. A proclamation that the sale will begin on the day and time stated above. No person shall be entitled to purchase at the sale unless the person shall deposit with the Substitute Trustee at the time of purchase for cash or certified funds ONLY, the following described property:

The right is reserved to adjourn the day of the sale and place or days and time and place of sale and the sale may be further advertised. Any right of equity of redemption, statutory or otherwise, and hoseward are warded in accordance with the terms of the sale and title is the title to be good and the undersigned will sell and convey as Substitute Trustee.

The right is reserved to adjourn the day of the said Trustee in the interest of the tract of land located in Chattanooga, Tennessee, to wit:

The terms of said Trustee of Trust may be modified only by other instruments appearing in the public record, and a delay in the date and time and place for the sale may be further advertised. Any right of equity of redemption, statutory or otherwise, and hoseward are warded in accordance with the terms of the sale and title is the title to be good and the undersigned will sell and convey as Substitute Trustee.

The right is reserved to adjourn the day of the sale and place or days and time and place of sale and the sale may be further advertised. Any right of equity of redemption, statutory or otherwise, and hoseward are warded in accordance with the terms of the sale and title is the title to be good and the undersigned will sell and convey as Substitute Trustee.

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BUILDING PERMITS

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<tr>
<th>Record #</th>
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<td>2-22-1269</td>
<td>William Blair Real Companies, Inc.</td>
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The sale of the described property shall be subject to all matters shown on recorded plat; any unpaid taxes; any restrictive covenants, easements or setback lines that may be applicable; any prior liens or encumbrances shown on said plat or any priority against this tract; and any matter to which an accurate survey of the premises might disclose. This property is subject to confirmation by the buyer or Substitute Trustee. This sale may be referred to the court. The right is reserved to adjourn the day of the sale to another day, time, and place certain without further notice.

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“Chattanooga is on the map as an adventure destination. People from across the country are traveling here to access the outdoors,” she notes. “But few people have the equipment or the skills they need to do the things they want to do. Going with an outfitter can plug you into those special places.”

One of Outshine’s most popular attractions is its Bat Cave Adventure Paddle, which takes place every Friday at dusk. Each week, Loveless guides a group of thrill-seekers on a short paddle to the mouth of a Nickajack Lake cave, where hundreds and sometimes thousands of endangered gray bats emerge for their nightly feeding.

“As Loveless steers her fellow paddlers toward the cavern, she sets expectations for what’s about to happen. “Most people my age and above picture Scooby Doo, with the bats flying out at your face,” she laughs. “But the actual experience is peaceful. The bats come out slowly. It’s calming to watch them do what they naturally do.”

Loveless first encountered the Nickajack bats while working for Outdoor Chattanooga, which offered a trip to the cave. Her job with the nonprofit also introduced her to the wealth of recreational opportunities in the area. Eager to launch her own venture, she started Outshine as a side hustle in 2018. Loveless was dreaming big. She enjoyed every recreational opportunity the outdoors offered and wanted to lead people wherever her passions took her. But she lacked the capital to purchase the necessary equipment.

So, Loveless started small. “Recreational equipment is expensive,” she explains. “So I bought two paddleboards, which was all I could afford.” Loveless offered bat tours of her own. When Outdoor Chattanooga stopped taking people to the cave, word-of-mouth about her excursions spread, creating an opportunity for which there was no money.

Then came the day a motorist rear-ended the truck Loveless was driving. “The insurance company appraised my vehicle and gave me a $7,000 check,” Loveless smiles. “Instead of fixing my truck, I bought more paddleboards.” Loveless has since fitted Outshine with all the gear she needs to offer a variety of experiences – including a solar powered camper van that allows individuals and groups to embark on curated excursions throughout the southeast.

“The outdoors intimidates a lot of people, so we’ll ask a few questions and then create an itinerary,” Loveless says. “You can add inflatable paddleboards, electric bikes and mountain bikes.”

The van comes stocked with an outdoor cooking set, a propane stove, bed linens and water, turning it into a hotel room on wheels. “All you need to do is show up with your clothes, your food and your sense of adventure,” Loveless says.
Think about costs beyond sale price

Finding the best neighborhood for your new home

Buying a home in a neighborhood that fits your lifestyle is essential. If your new neighborhood doesn’t meet your needs, the choice can cause headaches for years. The location of your home makes a significant difference in the quality of your life. With a competitive housing market, you might need to expand your home search, but how do you decide which neighborhood is right for you?

Experts recommend creating a checklist of neighborhood features you value the most. To help you narrow your choices, consider the following:

Schools and commute

If you have children or if you’re planning to start a family, evaluating the quality of the school system is usually at the top of the must-have list. Homes located in quality school districts improve your home’s resale value.

The best place to start is by visiting the school district’s website for information about graduation rates and test scores. If you commute to work or other locations daily or even a couple of times a week, factor in travel time to these locations at different times throughout the day, including heaviest traffic times.

Neighborhood amenities

Think about different elements of your lifestyle and how the ideal neighborhood can complement your needs.

Cheryl Moore with Core Homes: “If you have children, you might be drawn to a neighborhood with a pool, community green spaces, playgrounds or close to parks. Streets with stretches of level grade are great for bikes and scooters. Older homebuyers also appreciate walkable streets for convenient exercise. Lifestyle amenities such as a peaceful lake setting or a close-by golf course are big draws for people who are empty-nesters or are retired. We’re always happy to help our prospective homebuyers find just the right community and home for their family.”

HOA fees, property taxes

As a future homeowner, you’re responsible for paying for more than just your mortgage. Depending on what city or county the neighborhood resides in, the property taxes you pay might vary.

Ask your real estate agent about the current tax rate and how much it has increased in the last several years. You’ll want to factor the amount into your overall budget.

Also, many neighborhoods have HOA fees to maintain common areas, such as a pool or nearby park. These fees vary. Depending on where you decide to live and what type of home you purchase, you’ll have to pay a monthly or annual fee.

Age of development

If you’re a younger family, a newer development might provide the chance to meet other families that share your life experiences and interests. On the other hand, older developments will have more mature landscaping and bigger lot sizes.

An historic neighborhood rich with character might have one-of-a-kind curb appeal but an older home might also require a significant amount of repair work.

To get started on finding a community that’s the right fit for your family, visit the Home Builders Association of Greater Chattanooga’s member directory at www.HBAGC.net.

Outshine Adventures offers guided paddleboard tours, hiking tours, mountain bike clinics, women's retreats and yoga. People here who are not OK with that.”

Loveless can trace her professional roots in the outdoor adventure business to her move to Tennessee in 2000. While taking a whitewater rafting trip on the Ocoee, she asked the guide if he was paid to lead them.

After he said yes, she grabbed an application and was then working for the same company the following summer.

A decade in social work and a bout with cancer convinced Loveless to start her own business, but she says she lacked the confidence to try. That changed after she met Michelle in 2016.

“Michelle gave me the support and encouragement I needed to start a business, so I quit my job, sold my house and moved to Chattanooga,” Loveless recalls.

Now Loveless hopes the people she and Michelle guide find the freedom to be who they are, whether they’re hiking along one of Chattanooga’s winding trails, paddleboarding down the Tennessee River Blueway or striking the upward facing dog on bobbing waters.

“We’ll probably lose some customers because we’re promoting ourselves as a queer-owned business, but it’s more important for us to invite those who don’t feel safe everywhere to join us.”

Learn more at outshineadventures.com.
As a boy, Asher Black developed a robust work ethic on the family farm in Petersburg, about 70 miles south of Nashville. Mowing, trimming and weed eating were all on his list of chores. Black began lending a hand at his family's homestead while he was still dreaming of someday being 10. Dressed in a T-shirt, blue jeans and boots, he'd help to erect a treehouse, garden and even slaughter livestock.

“I kicked off my journey on the farm at age 6,” he recalls.

Black was near the end of a 15-hour weeding marathon when he decided the farm life would not be for him. He was, however, drawn to creating things with his own hands, so he started a cellphone repair business.

“I bought, sold and fixed phones in high school,” he says plainly, as if everyone starts a business at that age.

Black liked having ownership of an endeavor, so after he graduated, he skipped college to carve out a place in the business world.

“If I’d wanted to become a doctor or a lawyer or something else where college made sense and I knew my trajectory, then that would have been a fantastic use of my time,” Black says. “But I thrive on developing relationships and making sales, so I decided to go that route.”

Black’s aunt, Nashville Realtor Holly Black, suggested real estate.

“Asher’s work ethic has always been impressive,” she says. “Whether it was working on the farm or running his cellphone repair business, he was a self-starter.”

Black is also not afraid to talk with people or try something new, his aunt continues. Rather, she believed his “bold and adventurous spirit and willingness to learn from others” would propel him to success.

Speaking of age, Black was 19 when he took his aunt’s advice in March of last year. He also hung his freshly minted license at the company for which she works – Keller Williams. Based locally, he joined the team at KW’s Greater Downtown Realty.

It now seems as if his aunt’s forecast is coming true. Since selling his first home three months after becoming licensed, Black says he’s completed more than 40 closings.

He attributes his success to the work ethic he developed on the family farm.

“Two things can be nurtured in a young man who’s forced to weed eat for 15 hours straight: Either a phenomenal work ethic or a resentment toward weed-eating. I was lucky to have it go the first route.”

Many new Realtors join a team of agents, as a group environment can surround a rookie with experienced colleagues and feed them leads or appointments while they’re learning the ropes.

But not Black. Accustomed to building projects from the ground up, he stepped out on his own.

“I didn’t like the idea of giving away 50% of my commission because I knew I would earn it,” he shrugs.

Despite his age, Black also abstained from relying on social media to attract clients. Instead, he used an old-fashioned sales tool: cold calls.

“I thought, ‘I’ll do this for six months, and if I don’t sell anything, then I’ll try a different approach,’” he notes. “I did my first closing during my third month, and by my sixth month, I was up to six closings.”

Black says his ability to form relationships with clients was the key to his triumph.

“In 90% of my cold calls, I form the relationship during the follow-ups. The first step is cold calling a neighborhood and learning if there’s an opportunity or interest in selling. I try to not be sales-y Farm work or home sales: The decision was easy

Black blazes a different path in new career

By David Laprad

Asher Black is a 20-year-old Realtor with Keller Williams Greater Downtown Realty. He says he’d rather make cold calls and knock on doors than use social media to drum up business.

“I knew Asher would quickly rise to the top in real estate because he has a drive like I’ve never seen in men his age.”
Chattanooga homeowners can now build accessory dwelling units

In a step toward Chattanooga Mayor Tim Kelly’s initiative to increase access to homes residents can afford, the Chattanooga City Council voted last week to approve an ordinance allowing homeowners living on single-family lots to build accessory dwelling units on their property under certain conditions.

Accessory dwelling units, alternatively known as in-law suites, carriage houses or granny flats, are often found above garages, in a detached structure or either above or below the principal dwelling.

Their construction will help address the city’s deficit of more than 5,000 housing units while providing space for seniors to age in place and for multi-generational households to live together.

“Many Chattanoogaans are worried about being priced out of living in the city,” Kelly says. “This ordinance offers an immediate opportunity for residents to increase their property values and the city’s affordable housing supply, all while maintaining the character of our neighborhoods.”

The new ordinance states accessory dwelling units must be permanent structures limited to 700 square feet in size, with one accessory dwelling unit permitted per single-family dwelling.

The unit cannot be in the front-yard setback. They also will be limited to two stories when the height of the primary home is more than one-story, or no more than 24 feet when the primary home is one-story.

The ordinance does not supersede homeowner association rules or historic district guidelines related to accessory dwelling units and existing parking must be maintained or replaced if parking is lost in the course of creating the accessory dwelling unit.

Accessory dwelling units must also follow all design standards applicable to single-family detached houses.

Source: Office of the mayor

Black says the second key to reaching 50 homes during his second year is continuing to focus on sellers rather than buyers.

“The market is moving at a hundred miles per hour. If you can sign a seller, you’re pretty much guaranteed a paycheck.”

Black says reaching the 50-home milestone will position him to achieve his future goals. Among these is purchasing investment properties.

He already has his first – purchased not for himself but for renting to tenants. Meanwhile, he’s leasing a residence close to Highland Park.

From there, Black ventures out to do CrossFit, play soccer in a recreational league and attend services at Brainerd Baptist Church.

Meanwhile, his aunt watches from Nashville, growing more and more impressed.

“It’s an absolute joy to watch him grow as an agent,” she says. “I’m looking forward to seeing him meet and exceed his goals.”

Super Crossword puzzle solution for this week:
Foreclosure Notices

Continued from page 8

announcement at the time and place for the sale set forth above. All right and equity of re-

demption, statutory or otherwise, homestead, and dower are expressly waived in said Master

Deed, 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 use or purpose. THIS LAW FIRM IS ATTEMPT-

ING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 

Horton, Ballard & Pemerton, PLLC, ATTN: Bill Pemerton, Esq., Substitute Trustee 735 

Broad Street, Chattanooga, Tennessee 37402.

Fax: (423) 826.2639. WWW.HPBLAWFIRM.COM Tel: (423) 826-2640

W. Pemerton, Esq., Substitute Trustee 735 

Horton, Ballard & Pemerton, PLLC, ATTN: Bill

May 20, 27, June 3, 2022 Frr22523

ING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

JUNE 30, 2016

In the Register’s Office for Hamilton County, Tennessee:

This is improved property known as 1384 

Meadowood Drive, Hixson, Tennessee;

lot thirty-four (34), Meadowood Subdivi-

sion, as shown by plat of record in plat book 27, page 107, in the register’s office for Hamilton County, Tennessee;

subject to terms, provisions, cov-

enants, conditions, restrictions, easements, charges, assessments and liens provided in the covenants, 

conditions, restrictions of record in book 1556, page 203 in the register’s office of Hamilton County, Tennessee, 

but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under title 42 of the United States code, or (b) relates to handicap but does not discriminate against handicapped persons.

subject to all restrictions as set out in plat book 27, page 107, in the register’s office of Hamilton County, Tennessee.

subject to any governmental zoning and/or subdivision ordinance or regu-

lation in effect thereon.

also being the same property conveyed to 

Ronald Z. Wright and wife, Angeline H. Wright, by warranty deed dated June 30, 2016, executed by Ronald Z. Wright and Angeline H. Wright, husband and wife, to Susan VoSS, Trustee, of record in book 10788, page 610, register’s office for hamilton county, tennessee;

subject to ucc financing statement of record in book 11677, page 608, register’s office for hamilton county, tennessee;

this is improved property known as 1384 meadowood drive, hixson, tn 37343.

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AMERICA’S DEADLIEST 
SHOOTINGS ARE ONES 
WE DON’T TALK ABOUT

On any given day in America, an average of 63 of our mothers, brothers, 
partners, and friends are taken from us by gun suicide. But tomorrow’s 

deaths could be prevented. Give your loved ones a second chance at life. 
Store your guns safely: locked, unloaded, and away from ammo.
TRUSTEE’S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated April 13, 2011, executed by JEFFREY T. JONES, JESSICA D. BINKLEY, INC., Trustee, of record in book 969, page 694, in the Register’s Office of Hamilton County, Tennessee;

WHEREAS, said Deed of Trust is duly recorded in Plat Book 29, Page 158, in the Register’s Office of Hamilton County, Tennessee;

WHEREAS, default having been declared and duly verified by said Trustee, and as provided in said Deed of Trust, the undersigned will sell, at public sale, on or about 11:00 a.m. on FRIDAY, JUNE 24, 2022, at the West Door of the Hamilton County Courthouse, in CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, situate the highest and best use, free from all encumbrances as well as any priority created or claimed by virtue of said Deed of Trust, but the undersigned will sell without warranty of any kind, and is subject to all applicable governmental entities’ right to redeem; and

WHEREAS, default having been declared and duly verified by said Trustee, an adjourned public sale shall be held on the second adjacent Saturday following the sale date, at 11:00 a.m., at the Hamilton County Courthouse, in Chattanooga, Hamilton County, Tennessee, situate the highest and best use, free from all encumbrances as well as any priority created or claimed by virtue of said Deed of Trust, but the undersigned will sell without warranty of any kind, and is subject to all applicable governmental entities’ right to redeem.

In addition, the following parties may claim an interest in the subject property: A. Individuals who have a claim, or who may claim a lien to the subject property; B. Any holder of a security interest in the subject property; C. Any holder of any other lien or encumbrance interest in the subject property; D. Any person who has a moral right to the property; E. Any person who has a claim to the property; F. Any person who has a legal right to the property; G. Any person who has a property right to the property; H. Any person who has a property right to the property; I. Any person who has a property right to the property; J. Any person who has a property right to the property; K. Any person who has a property right to the property; L. Any person who has a property right to the property; M. Any person who has a property right to the property; N. Any person who has a property right to the property; O. Any person who has a property right to the property; P. Any person who has a property right to the property; Q. Any person who has a property right to the property; R. Any person who has a property right to the property; S. Any person who has a property right to the property; T. Any person who has a property right to the property; U. Any person who has a property right to the property; V. Any person who has a property right to the property; W. Any person who has a property right to the property; X. Any person who has a property right to the property; Y. Any person who has a property right to the property; Z. Any person who has a property right to the property.

This sale will be subject to all applicable governmental entities’ right to redeem, including but not limited to the priority of any fixture filing, the priority of any prior lien or encumbrance, the priority of any priority created by a previous sale, and the priority of any other lien or encumbrance.

In addition, the following parties may claim an interest in the subject property: A. Individuals who have a claim, or who may claim a lien to the subject property; B. Any holder of a security interest in the subject property; C. Any holder of any other lien or encumbrance interest in the subject property; D. Any person who has a moral right to the property; E. Any person who has a legal right to the property; F. Any person who has a property right to the property; G. Any person who has a property right to the property; H. Any person who has a property right to the property; I. Any person who has a property right to the property; J. Any person who has a property right to the property; K. Any person who has a property right to the property; L. Any person who has a property right to the property; M. Any person who has a property right to the property; N. Any person who has a property right to the property; O. Any person who has a property right to the property; P. Any person who has a property right to the property; Q. Any person who has a property right to the property; R. Any person who has a property right to the property; S. Any person who has a property right to the property; T. Any person who has a property right to the property; U. Any person who has a property right to the property; V. Any person who has a property right to the property; W. Any person who has a property right to the property; X. Any person who has a property right to the property; Y. Any person who has a property right to the property; Z. Any person who has a property right to the property.

This sale will be subject to all applicable governmental entities’ right to redeem, including but not limited to the priority of any fixture filing, the priority of any prior lien or encumbrance, the priority of any priority created by a previous sale, and the priority of any other lien or encumbrance.

In addition, the following parties may claim an interest in the subject property: A. Individuals who have a claim, or who may claim a lien to the subject property; B. Any holder of a security interest in the subject property; C. Any holder of any other lien or encumbrance interest in the subject property; D. Any person who has a moral right to the property; E. Any person who has a legal right to the property; F. Any person who has a property right to the property; G. Any person who has a property right to the property; H. Any person who has a property right to the property; I. Any person who has a property right to the property; J. Any person who has a property right to the property; K. Any person who has a property right to the property; L. Any person who has a property right to the property; M. Any person who has a property right to the property; N. Any person who has a property right to the property; O. Any person who has a property right to the property; P. Any person who has a property right to the property; Q. Any person who has a property right to the property; R. Any person who has a property right to the property; S. Any person who has a property right to the property; T. Any person who has a property right to the property; U. Any person who has a property right to the property; V. Any person who has a property right to the property; W. Any person who has a property right to the property; X. Any person who has a property right to the property; Y. Any person who has a property right to the property; Z. Any person who has a property right to the property.

In addition, the following parties may claim an interest in the subject property: A. Individuals who have a claim, or who may claim a lien to the subject property; B. Any holder of a security interest in the subject property; C. Any holder of any other lien or encumbrance interest in the subject property; D. Any person who has a moral right to the property; E. Any person who has a legal right to the property; F. Any person who has a property right to the property; G. Any person who has a property right to the property; H. Any person who has a property right to the property; I. Any person who has a property right to the property; J. Any person who has a property right to the property; K. Any person who has a property right to the property; L. Any person who has a property right to the property; M. Any person who has a property right to the property; N. Any person who has a property right to the property; O. Any person who has a property right to the property; P. Any person who has a property right to the property; Q. Any person who has a property right to the property; R. Any person who has a property right to the property; S. Any person who has a property right to the property; T. Any person who has a property right to the property; U. Any person who has a property right to the property; V. Any person who has a property right to the property; W. Any person who has a property right to the property; X. Any person who has a property right to the property; Y. Any person who has a property right to the property; Z. Any person who has a property right to the property.
JUNE 3-9, 2022 Page 15

**PUBLIC NOTICES**

**Hamiton County Herald**

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**SUBSTITUTE TRUSTEE’S NOTICE OF SALE**

Sale at public auction will be on the 7th, 2022, at 11:00 AM, local time, at the west door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, pursuant to the Deed of Trust executed by Larry Jefferson Nichols, unmarried man, to Lakeside Title & Escrow, LLC, as Trustee for Mortgage Company, LLC, as Mortgagee or the Mortgagee’s attorney.

This property is being sold with the express reservation that the property is sold subject to any and all unpaid taxes, prior liens and encumbrances of record; and the title thereto is subject to any and all restrictions, easements or setback lines that may affect the above described property, as well as any as may previously created a fixture filing, and to any matter that an accurate survey of the property may disclose and any matter that is under dispute, not lien, tax, deed, judgement, or other bidders.

Insufficient funds will not be acceptable; any prior liens or encumbrances shall control.

The right is reserved to adjourn the sale to another time.

The property is sold without any representation or warranty, expressed or implied.

This property is sold with the right to reject any and all bidders. Insufficient funds will not be acceptable.

The property is sold without any representation or warranty, expressed or implied.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATION OR WARRANTIES, EXPRESSED OR IMPLIED.

The property is being sold with the express reservation that the property is sold subject to any and all unpaid taxes, prior liens and encumbrances of record; and the title thereto is subject to any and all restrictions, easements or setback lines that may affect the above described property, as well as any as may previously created a fixture filing, and to any matter that an accurate survey of the property may disclose and any matter that is under dispute, not lien, tax, deed, judgement, or other bidders.

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Insufficient funds will not be acceptable; any prior liens or encumbrances shall control.

The right is reserved to adjourn the sale to another time.

The property is sold without any representation or warranty, expressed or implied.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATION OR WARRANTIES, EXPRESSED OR IMPLIED.
THE LAND REFERRED TO HEREIN BELOW IS 615 Walnut Street, Chattanooga, TN 37402, duly appointed agent, by virtue of the power, Tennessee. PLLC, having been appointed as Substitute of Trust was last transferred and assigned to WHEREAS, the beneficial interest of said Deed of Trust of November 7, 2016, to JEREMY STARR CLANTON, JOHN CLANTON, conveying certain real property therein described to JOSEPH L PITT JR, as Trustee, as substitute for Herbert F. Pitt in Book GI 8493, Page 599-612 as Instrument 21-121136, filed in the Register’s Office of Hamilton County, Tennessee.

NOTICE OF SUBSTITUTE TRUSTEE’S SALE WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust noted December 12, 2014, in Deed Book GI 3309, Page 1659-1662.

NOTICE OF SUBSTITUTE TRUSTEE’S SALE WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust noted December 12, 2014, in Deed Book GI 3309, Page 1659-1662. This sale will be advertised in the Hamilton County Herald, Chattanooga, Tennessee. This sale shall continue to be pursuant to the power and authority vesting in the substitute trustee, by instrument to be filed for record in the Register’s Office of Hamilton County, Tennessee.

NOTICE OF SUBSTITUTE TRUSTEE’S SALE WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust noted December 12, 2014, in Deed Book GI 3309, Page 1659-1662.
JUNE 3-9, 2022

805-815, respectively, in the Register's Office of Hamilton County, Tennessee, as recorded in Plat Book 68, page 199, as revised in Plat Book 214, page 101, dated December 18, 2020, in the original principal amount of $166,122.46, plus interest at the rate of 7% per annum on the unpaid balance from the date thereof at the rate specified; and 2.) a promissory note from Grantor to Bank, dated December 18, 2020, in the original principal amount of $166,122.46, plus interest at the rate of 7% per annum on the unpaid balance from the date thereof at the rate specified.

The original Deed of Trust has been recorded December 22, 2020, at Book 12284, page 506-815, respectively, in the Register's Office of Hamilton County, Tennessee, as recorded in Plat Book 68, page 199, as revised in Plat Book 214, page 101, dated December 18, 2020, in the original principal amount of $166,122.46, plus interest at the rate of 7% per annum on the unpaid balance from the date thereof at the rate specified.

The source of Grantor's interest is found in the Tennessee Deed of Trust from Ryan S. Beagles and Rhonda A. Beagles, who, having been given as provided by law; and the obligations remaining in default, this sale will be held on or about 11:00AM local time on June 3, 10, 17, 24, 2022 at Book 9426, Page 783, in the Register's Office of Hamilton County, Tennessee, as recorded in Plat Book 68, page 199, as revised in Plat Book 214, page 101.

The Land referred to in this policy is described as follows:

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 HENRY LEE SHYNE III. IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless HENRY LEE SHYNE III 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 HENRY LEE SHYNE III and the case will be set for hearing ex parte or without HENRY LEE SHYNE III present.

This 3rd day of May, 2022.

L. Larry Henry
Circuit Court Clerk
J. Wheeler
Deputy Clerk
Attorney for Plaintiff:
REBECCA DEAN KENNEDY
BEAN BRIAN SEAY and the case will be set for hearing ex parte or without HENRY LEE SHYNE III present.

TENNESSEE, HAMILTON COUNTY

805-815, respectively, in the Register's Office of Hamilton County, Tennessee, as recorded in Plat Book 68, page 199, as revised in Plat Book 214, page 101.

The following real estate located in Hamilton County, Tennessee, is sold to the highest bidder subject to all unpaid taxes, prior liens, and any other liens of record.

Located in the City of Chattanooga, Hamilton County, Tennessee:

Lot Number Ten (10), Highland Terrace Subdivision, as shown by plat of record in Plat Book 20, Page 54, in the Register's Office of Hamilton County, Tennessee.

IT IS ORDERED that publication be made requiring ex parte or without HENRY LEE SHYNE III and the case will be set for hearing ex parte or without HENRY LEE SHYNE III present.

This 3rd day of May, 2022.

L. Larry Henry
Circuit Court Clerk
J. Wheeler
Deputy Clerk
Attorney for Plaintiff:
REBECCA DEAN KENNEDY

BRIAN SEAY and the case will be set for hearing ex parte or without HENRY LEE SHYNE III present.

This 3rd day of May, 2022.

L. Larry Henry
Circuit Court Clerk
J. Wheeler
Deputy Clerk
Attorney for Plaintiff:
REBECCA DEAN KENNEDY

Non-Resident Notice
State of Tennessee, County of Hamilton Docket No. 22D849 DIVISION III

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless HENRY LEE SHYNE III 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 HENRY LEE SHYNE III and the case will be set for hearing ex parte or without HENRY LEE SHYNE III present.

This 3rd day of May, 2022.

L. Larry Henry
Circuit Court Clerk
J. Wheeler
Deputy Clerk
Attorney for Plaintiff:
REBECCA DEAN KENNEDY

LISA CAROL OXFORD

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 LISA CAROL OXFORD.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless LISA CAROL OXFORD 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 LISA CAROL OXFORD and the case will be set for hearing ex parte or without LISA CAROL OXFORD present.

This 3rd day of May, 2022.

L. Larry Henry
Circuit Court Clerk
J. Wheeler
Deputy Clerk
Attorney for Plaintiff:
LISA L. CONNER

LEAH E. SMITH

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 LEAH E. SMITH.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless LEAH E. SMITH 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 LEAH E. SMITH and the case will be set for hearing ex parte or without LEAH E. SMITH present.

This 3rd day of May, 2022.

L. Larry Henry
Circuit Court Clerk
J. Wheeler
Deputy Clerk
Attorney for Plaintiff:
LEAH E. SMITH

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 REBECCA DEAN KENNEDY.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless REBECCA DEAN KENNEDY 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 REBECCA DEAN KENNEDY and the case will be set for hearing ex parte or without REBECCA DEAN KENNEDY present.

This 19th day of April, 2022.

L. Larry Henry
Circuit Court Clerk
J. Wheeler
Deputy Clerk
Attorney for Plaintiff:
LAURA CONNER

Stuart D. Heidbreder, Esq., Substituted Trustee, (the "Trustee"), for the benefit of the Mortgagee or the Mortgagee's attorney.

IT IS ORDERED that publication be made requiring ex parte or without HWY LEE SHYNE III and the case will be set for hearing ex parte or without HWY LEE SHYNE III present.

This 3rd day of May, 2022.

L. Larry Henry
Circuit Court Clerk
J. Wheeler
Deputy Clerk
Attorney for Plaintiff:
HWY LEE SHYNE III
Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No. 21D1549
DIVISION IV

ROSA JACINTO PÉREZ
VS
ANNELA VARGAS GARCIA

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, since the ordinary process of law cannot be served upon ANELIA VARGAS GARCIA by publication.

This 25th day of May, 2022.

Lary, Henry L. Circuit Clerk

Deputy Clerk

Attorney for Plaintiff:
ANDREA L. CRIBBEN-ACOSTA
June 3, 10, 17, 24, 2022

Clay County News

STATEWIDE CLASSIFIED ADS
Reaching more than 797,000 Readers Every Week!

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

Auctions

GET THE WORD OUT about your next auction! Save Time & $$. One Call For All. Your ad can be published in our newspaper + 102 other TN newspapers. For more info, contact this newspaper’s classified advertising department or call Becky Moats 931-624-8916.

Cable / Satellite TV

DirectTV Satellite TV is starting at $74.99/month! Free Installation! 160 channels available. Call now to get the Most Sports & Entertainment on TV 855-706-4230.


Help Wanted

RECRUITING HEADQUARTERS? We Can Help! Advertise your job opening in this newspaper + 102 newspapers across the state of Tennessee One Call / Email for ALL! Contact our classified department or email bmoats@tnpress.com.

VIAGRA and CIALIS USERS! A cheaper alternative to high drug prices! 50 Pill Special - Only $99. 100% guaranteed. Call NOW: 866-974-1546.

Wanted

Become a Published Author. We want to Read Your Book! Dorrance Publishing Group - Trusted By Authors Since 1920 Book manuscript submissions currently being reviewed. Comprehensive Services: Consultation, Production and Distribution - Contact Beth Dorrance at 1-877-278-8282 or email dorranceinfo.com/tnpress #6282

Advertise Throughout Tennessee

YOUR LOW COST ADVERTISING Solution! One call or your 25 word ad will appear in 103 Tennessee newspapers. $0 Down Financing Offer. Request A FREE Quote call now before the next power outage: 1-888-669-5542.

Snow Hill Road – Rezone R-1 Single-Family Residential Zone
2022-0145 – Beam Bowl, LLC – 1200 Jud Road – Rezone R-1 Manufacturing Zone to C-3 Commercial Business Zone with conditions Mandatory Referrals

A Resolution to Adopt the East Brainerd Area 11 Plan
May 31, 2022

Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No. 21D1549

DIVISION IV

ROSA JACINTO PÉREZ
VS
ANNELA VARGAS GARCIA

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, since the ordinary process of law cannot be served upon ANELIA VARGAS GARCIA by publication.

This 25th day of May, 2022.

Lary, Henry L. Circuit Clerk

Deputy Clerk

Attorney for Plaintiff:
ANDREA L. CRIBBEN-ACOSTA
June 3, 10, 17, 24, 2022

Clay County News

STATEWIDE CLASSIFIED ADS
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GET THE WORD OUT about your next auction! Save Time & $$. One Call For All. Your ad can be published in our newspaper + 102 other TN newspapers. For more info, contact this newspaper’s classified advertising department or call Becky Moats 931-624-8916.

Cable / Satellite TV

DirectTV Satellite TV is starting at $74.99/month! Free Installation! 160 channels available. Call now to get the Most Sports & Entertainment on TV 855-706-4230.


Help Wanted

RECRUITING HEADQUARTERS? We Can Help! Advertise your job opening in this newspaper + 102 newspapers across the state of Tennessee One Call / Email for ALL! Contact our classified department or email bmoats@tnpress.com.

VIAGRA and CIALIS USERS! A cheaper alternative to high drug prices! 50 Pill Special - Only $99. 100% guaranteed. Call NOW: 866-974-1546.

Wanted

Become a Published Author. We want to Read Your Book! Dorrance Publishing Group - Trusted By Authors Since 1920 Book manuscript submissions currently being reviewed. Comprehensive Services: Consultation, Production and Distribution - Contact Beth Dorrance at 1-877-278-8282 or email dorranceinfo.com/tnpress #6282

Advertise Throughout Tennessee

YOUR LOW COST ADVERTISING Solution! One call or your 25 word ad will appear in 103 Tennessee newspapers. $0 Down Financing Offer. Request A FREE Quote call now before the next power outage: 1-888-669-5542.
Vols carry ‘swagger’ of No. 1 seed into NCAA Tournament

By Rhiannon Potkey

Given his status as a former All-American at Tennessee, Chris Burke expects to be asked questions about the Vols baseball team. But the level of interest this season has gone to another level.

In airports, at stadiums, in restaurants. Fans, coaches, players. Nearly everyone almost everywhere wants to talk about the Vols.

From their home runs to their fur coats to the 100+ mph fastballs, the Vols have captured the imagination of the baseball world this season.

“I think why people are so fascinated with this team is the dominance and power,” says Burke, an ESPN and SEC Network analyst. “It’s like the UNLV basketball team and their swagger in the early 90s and the Miami football teams in the 80s. They were way more talented than you and overwhelmed you and had a bunch of fun doing it.”

Tennessee has already earned acclaim as one of the top teams in history through the regular season. But the Vols can secure their status as one of the all-time greats by winning a College World Series title.

Tennessee (53-7) was awarded the No. 1 overall seed in the NCAA tournament for the first time in program history. The Vols will host a regional this weekend at Lindsey Nelson Stadium that includes Georgia Tech, Campbell and Alabama State. Tennessee opens against Alabama State Friday at 6 p.m. ET.

Should the Vols win, they will host a Super Regional next weekend for a return trip to Omaha.

The Vols reached the CWS last season for the first time since 2005. Many thought they may take a slight step back to rebuild, but they returned even better.

After being picked to finish fourth in the SEC East, the Vols won the SEC regular-season and tournament titles for the first time since 1995. Their 49 regular-season wins and 25 SEC wins were program records.

They lead the nation in home runs (137), slugging percentage (.613) and ERA (2.37) by a significant margin. Tennessee has eight players with double-digit home runs.

“This team is really special just from the fact they are so balanced and they are not just good at one thing. They are really good at everything,” says Kendall Rogers, the Vols exude a swagger and confidence that thrills fans and can rankle others. They celebrate home runs with bat flips, Daddy hats and fur coats, and aren’t afraid to engage in a little verbal sparring with opponents.

“People just assume they are bad boys, but I think their attitude makes this team really good,” Rogers says. “This is a club where if someone punches them a little bit, they kind of take it personally. It’s one thing for it to be like that a couple of years ago when they were trying to establish themselves as a program. But they still have that attitude when they are really good.”

Yet in the clubhouse, the Vols have no sense of entitlement. The mix of veterans and rookies are willing to play any role asked on any given day.

“They’re attacking on the mound, they’re attacking defensively and they’re attacking offensively. Just one of the better teams that I’ve seen in the 20 years that I’ve been around, without question,” Corbin says. “Tony has done a good job with them. Their whole staff has.”

The culture change has been felt both on and off the diamond. After years of begging fans to come to games, the Vols are the hottest ticket in town. They’ve turned Lindsey Nelson Stadium into a hostile venue for opponents. And while upgrading facilities has become a high priority for UT athletics director Danny White, he’s also spending a good chunk of time these days fending off suitors of Vitello when major jobs open around the country.

“This group of juniors and seniors has changed the culture at Tennessee the last few years from a place literally nobody feared to a place that is rowdy and really, really
Comparing Escalade, new Grand Wagoneer

By Michael Cantu | Edmunds

Jeep has come out with a new three-row large SUV, the Grand Wagoneer. It dusts off a nameplate not used since the early 1990s and stands as the brand’s most expensive and luxurious model. Immense power, impressive technology and a premium cabin are the highlights rather than Jeep’s typical trail-busting capabilities.

Of course, there’s another American SUV that plies these same gilded halls, the Cadillac Escalade. Since its recent redesign, the Escalade has been Edmunds’ top-ranked large luxury SUV. Can the new Grand Wagoneer beat out the Cadillac Escalade? Edmunds’ experts compare these rivals to find out.

Power, fuel economy

The Grand Wagoneer offers two engine choices, the base 6.4-liter V8 engine that produces 471 horsepower and 455 lb-ft of torque and an optional turbocharged six-cylinder diesel that pumps out 300 hp and 442 lb-ft. In Edmonds’ testing, the V8 was good enough to hustle the Grand Wagoneer from 0 to 60 mph in just 5.7 seconds. That’s a full second quicker than the Escalade, which comes with a 6.2-liter V8 with 420 hp and 460 lb-ft. Cadillac doesn’t offer a more powerful engine upgrade, though there is an available turbocharged six-cylinder diesel that churns out 277 hp and 460 lb-ft.

This diesel is the fuel economy champ of the contest, earning an impressive EPA-estimated 23 mpg in combined city/highway driving. Otherwise, you’re looking at 15-17 mpg for the Grand Wagoneer or 16 mpg for the V8-powered Escalade.

The superior fuel economy of the Escalade’s available diesel engine is appealing, but buyers of big SUVs typically desire big-time power. Winner: Grand Wagoneer

Features, value

The Grand Wagoneer is expensive. The upscale SUV starts at $89,995, including destination charge. But there’s a reason for that sky-high starting price. Besides packing standard four-wheel drive, the Grand Wagoneer comes loaded with standard features such as premium leather upholstery, two large center touchscreens, a 19-speaker McIntosh audio system, an adaptive air suspension, and a full suite of advanced driver aids. Optional features are just as impressive.

The Cadillac Escalade has a much lower starting price of $77,790, though it doesn’t include any of the above features as standard equipment besides a similar audio system. Comparable features, with the exception of the dual center touchscreens, are available on higher trim levels.

The base starting prices of the Escalade’s highest trim levels, Premium Luxury Platinum and Sport Platinum, are only a few thousand less than the Grand Wagoneer’s highest Series III trim that offers more features.

Value is pretty even, but there’s one feature that tips the scales: Cadillac’s Super Cruise system. This is a trick hands-free driving system that can be used on many freeways to help reduce the monotony of long drives. Jeep doesn’t offer a driver assist system comparable to Super Cruise.

Winner: Escalade

Cargo, towing

Large SUVs are expected to offer a lot of cargo space, and the Grand Wagoneer doesn’t disappoint. Behind the third row, you’ll find 27.4 cubic feet of cargo space, and 70.9 cubic feet with the third row folded down. With the second and third rows folded, the Grand Wagoneer maxes out at 94.2 cubic feet. Its maximum towing capacity is a stout 9,650 pounds when properly equipped—enough to pull a sizable travel trailer or toy hauler. The Cadillac Escalade posts similar cargo numbers for typical use. There are 25.5 cubes behind the third row and 72.9 cubic feet behind the second. But drop both rear rows and the Escalade can hold a superior 121 cubic feet of stuff. There’s also the longer Escalade ESV model, which is even roomier.

Jeep plans to offer an extended-length Grand Wagoneer L, but it won’t be out until the 2023 model year. The Cadillac does come up a little short on maximum towing capacity—8,200 pounds in the right configuration—but it’s the more versatile hauler.

Winner: Escalade

Ride, comfort

The latest Cadillac Escalade does an excellent job ironing out bumps and keeping the ride comfortable over rough pavement. The Grand Wagoneer isn’t as impressive. It handles smaller bumps well, but larger ones and uneven pavement can create some uncomfortable body motions that could jostle passengers. But Jeep claws back into contention in regards to seating. All three rows provide luxurious seating, and the front seats come standard with heating, ventilation and massage functions. The Escalade’s front seats are pretty nice, but rear passengers aren’t treated to the same levels of comfort as they are in the Grand Wagoneer.

Winner: Tie

Edmunds says

Both models are impressive luxury SUVs, and picking one or the other isn’t an easy choice. But overall we think the Escalade is the better buy considering its more flexible pricing, greater cargo capacity and exclusive hands-free driving system.

Michael Cantu is a contributor at Edmunds. Follow Michael on Instagram.