By David Laprad

Toccora Johnson-Petersen was 6 when her mother hit her with harsh facts about growing up black in a poor Chattanooga neighborhood.

As Johnson-Petersen was dressing for her first day of kindergarten in the bathroom of their West Side apartment, her mother said she’d become a teen mother, would never finish high school and would be working in fast food as she entered adulthood.

“She said those were the numbers that came out of our neighborhood,” recalls Johnson-Petersen, who is now 39. “She then told me I could make different choices.”

Fuming about someone declaring what her future would be, Johnson-Petersen decided the information her mother had conveyed would not be her fate.

“I said, ‘I am going to defy those odds. I am not going to have a baby at a young age, I am going to graduate from high school and I will do more than work in fast food.’”

LEADING OTHERS TO ‘DEFY ODDS’

Girls, Inc. CEO pushes powerful message learned from her mother

Photograph provided
Girls Inc. of Chattanooga CEO Toccora Johnson-Petersen speaks with guests at the UnBought & UnBossed fundraiser luncheon in May.

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Lynda Minks Hood
EXECUTIVE DIRECTOR

Bar Association

Walsh finds his fit in practice, location

Commercial real estate attorney began career in class action mass torts

By David Laprad

Attorney Patrick Walsh would like to apologize for what he says is his most glaring flaw: His love for University of Kentucky Wildcats basketball.

Despite moving to Chattanooga last fall, a full season of local and regional college hoops hysteria failed to convert Walsh to a Mocs or Volunteers fan. “UK fans are known for being emotional and living and dying with the team,” confesses Walsh, 33, adding the fault lies with his father.

“I didn’t become a fan voluntarily. I blame my dad and being born in Lexington and going to UK (for undergraduate school). Life conspired against me to throw my lot in with them.”

Walsh is joking about his Wildcat fandom being a character defect, of course. He’s also kidding when he says he’d like to blame genetics on his choice of career. He actually became a lawyer because he wanted to do something different from his father.

“I come from a family of teachers. And I didn’t want to follow in that tradition. I wanted to do things my way.”

Walsh initially considered working in the medical profession. He says Biology 101 cured him of that notion.

“I’d heard about weed-out classes – and that class weeded me out,” he laughs. “A lot of young folks go to college with the notion of becoming a doctor and then find out it’s not for them.”

Walsh preferred history and discovered it dovetailed nicely with his enjoyment of reading and writing. He also enjoyed the analysis involved and the way modern research tools and fresh thinking can recolor the past.

“Most people don’t realize history is alive and open to interpretation. Things that are literally written in stone can always be understood a different way.”

Walsh attended The University of Louisville School of Law and then remained in the city as he began to work. Although Walsh says he had shown a flair for property law in class – he earned an award for having the highest grade in the subject out of 90 students – his initial foray into the practice of law involved pursuing claimant side class action mass torts.

Walsh finds his fit in practice, location

Walsh is a commercial real estate attorney with Chambliss, Bahner & Stophel. He says he enjoys identifying his clients’ needs and concerns and producing solutions that places them in the best possible position.
Public Education Foundation announces new STEM Fellows

The Public Education Foundation has selected 31 teachers from the Southeast Tennessee region to participate in the 10th cohort of its STEM Fellows program during the 2022-2023 academic year.

The teachers will engage in a year of professional learning about best practices in STEM education and will have numerous opportunities to visit businesses in the region that benefit from the STEM skills their employees have learned.

The PEF Innovation Hub leads the fellowship in partnership with Hamilton County Schools, Benwood Foundation and the Tennessee STEM Innovation Network.

STEM Fellows will engage in site visits and learning sessions with local business and industry partners – including Volkswagen, the Chattanooga Business Development Center and Branch Technology – to help teachers prepare students for the workforce.

The fellows also shadow leaders at businesses in their community to develop a deeper understanding of current workforce needs.

The previous cohort featured job shadows at a range of businesses including Naturally Knotty Hair Care, the Tennessee Aquarium and Branch Technology.

The 2022-2023 STEM Fellows Cohort includes:

- Joyce Baker, Tyner Academy
- Kayla Bowman, Daisy Elementary
- Mandy Carter, Lookout Valley Elementary
- Sarah Conrad, Waterville Community Elementary
- Robbie Dillard, Orchard Knob Middle
- Alyssa DiNitto, Chattanooga School for the Arts and Sciences
- Kimberly Folson, Willow Oaks Elementary
- Ayana Gustus, Tyner Middle
- Layricia Harjes, Brown Middle
- Alden Hawkins, Thrasher Elementary
- Natasha Hennessy, Brown Academy
- Emily Hurst, HCS Innovation Team
- Diane Johnson, East Lake Academy of Fine Arts
- Patti Jones, East Lake Academy of Fine Arts
- Olivia Kame, STEM School Chattanooga
- Ginger King, Ooltewah Middle
- Chris Kizziah, Red Bank Middle
- Abby Klett, Dalewood Middle
- Ashley Lepard, East Side Elementary
- Antonia Lutrell, Spring Creek Elementary
- Ricky McEvoy, Thrasher Elementary
- Amanda Panter, Red Bank High School
- Ronda Phillips, Donald P. Yates Primary
- Emily Rossman, Harrison Elementary
- Stephanie Smith, Hixson Middle
- Brooke Smith, East Brainerd Elementary
- Lori Spencer, Brainerd High
- Bruce Stubblefield, Ooltewah High
- Jami Thomasom, Dalewood Middle
- Traves Welch, East Lake Academy of Fine Arts
- Jeanette Yann, Spring Creek Elementary

Over the last 10 years, more than 270 teachers from 125 schools and 18 districts have graduated from STEM Fellows cohorts.

Source: Public Education Foundation

Women of Distinction announces 2022 honorees, luncheon

Women of Distinction of Greater Chattanooga will host its benefit luncheon Wednesday, Oct. 19.

“This year’s honorees have set themselves apart through their civic, cultural, philanthropic and environmental commitments. We’re looking forward to celebrating them,” steering committee member Lynda Minks Hood says.

Women of Distinction has honored more than 340 local women since 1983. This year’s proceeds will benefit Dolly Parton’s Imagination Library, a program that mails free books to children up to age 5.

Tickets are available at womenofdistinction.org.

The 2022 honorees are Rebecca Ashford, president, Chattanooga State Community; Cindy Hall Chandler, attorney, Spears Moore Rehman & Williams; Patti Lamsey Dungan, retired; Angeline Betty Faithful, community volunteer; Dr. June Hanke, Ph.D., associate professor, UTC; Martina Shereese Harris, interim dean of nursing and allied health, Chattanooga State Community College; Renee Nail, executive director, Scenic City Women’s Network; Janelle Reilly, CEO, CHI Memorial; Jody Bothea Riggs, private wealth adviser, Ameriprise Financial; Mary Anne Kaiser Williams, development manager, Tennessee Aquarium

Source: Women of Distinction of Greater Chattanooga

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Green Spaces, Reflection Riding and TVA.

Walsh says he enjoyed the work and the interactions involved in bringing a deal to the closing table – but he and his wife were eager to move closer to her family in Alabama. So, when a recruiter reached out to Walsh last year about a possible position in Chattanooga, he was open to moving.

“We’d visited Chattanooga before and liked it. It couldn’t have worked out better.”

Today, Walsh maintains a commercial real estate practice focused on representing buyers, sellers and lenders in transactions involving multifamily, retail and warehouse sites. He often helps clients obtain financing and assists them with reviewing and negotiating leases.

Walsh says he also works as an extension of his clients’ teams by identifying new projects and capitalizing on development opportunities. His work is far from done when he leaves his office downtown and makes the short commute to his Northshore home, though. As the husband of Baker Donelson labor and employment attorney Ashby Angell and the proud father of “two bouncing baby boys,” his inbox at home is piled high when he arrives.

“The experience has been overwhelming but wonderful,” Walsh says after several seconds of contemplation about what to say about parenthood.

If the experience has been consuming, Walsh jokes that he might be to blame.

“My wife jokes that I spoke it into existence. We were taking a walk the day before the first ultrasound and I said, ‘Wouldn’t it be funny if there were two in there? And there were.’

Walsh says he wishes he could speak things into existence at Chamblis but that any results he achieves for his clients are the result of experience and hard work.

“We pull off miracles every day,” he smiles. “Maybe that makes up for me being a Wildcat fan.”

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From page 2

“It was interesting work,” he notes. “Few people do it, and it’s high-stakes work because you’re representing a large group of folks. I was able to help with several cases that had a lot of media coverage and effected some change.”

In one matter launched in 2015, the firm for which Walsh worked sued an online fantasy sports app for allegedly skirting various state gambling laws.

“The … [defendant] was saying it wasn’t gambling because skill was involved. I believe they were still negotiating that as I was leaving. Those kinds of cases can go on forever.”

Walsh later seized an opportunity to join a boutique real estate firm out of a desire to shift his practice to a less adversarial area of the law.

“It was an opportunity to get in on the ground floor with folks who were at the top of their game and were kind enough to take a chance on me,” he recalls. “I must have killed the interview.”

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“We pull off miracles every day,” he smiles. “Maybe that makes up for me being a Wildcat fan.”
Newsmakers

Chattanoogans join Leadership TN NEXT

Leadership Tennessee has selected six Chattanoogaans to take part in the fifth class of Leadership Tennessee NEXT, a program that offers early and mid-career professionals personal and professional development while fostering a greater understanding of the state and its resources.

Leadership Tennessee is welcoming a class of 30 professionals who represent the diversity of the regions and industries of the state. The class will meet four times during the program year, conducting sessions in Pickwick Landing, Chattanooga, Memphis and Nashville.

Over the course of the program, participants will connect to a cross-generational network of state leaders while participating in non-partisan dialogue on issues of state importance.

Leadership Tennessee has graduated over 140 Leadership Tennessee NEXT members. Leadership Tennessee NEXT Class V members include:

- Kartissa Jones, administrator, Department of Early Learning, city of Chattanooga
- Spencer Klein, project manager – advanced nuclear technology, Tennessee Valley Authority
- Dr. Sarah Lane, principal, Hamilton County Schools
- Kristen Pavlik McCallie, executive director, Chattanooga Middle School for Girls
- Andrew Zito, vice president, Chattanooga Lookouts
- Mincy Whitaker, formerly of the Ringer Festival

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Friends of the Festival adds Freeman, Mincy

Friends of the Festival – the umbrella organization for Rivertown Festival, Riverfront Nights, and other local events – has added EPB’s Evann Freeman and local attorney Chrissy Mincy to its board.

Freeman joined EPB as director of government relations in 2019 and leads government relations and economic development efforts for the utility.

Before that time, Freeman spent a decade in government relations working for retired Sens. Lamar Alexander and Bob Corker.

Chrissy Mincy, founding attorney of Mincy Law, joins Freeman as a new member of the board. Mincy specializes in divorce and child custody litigation.

Before her legal career, Chrissy worked in live music production, including working for multiple venues across the Southeast and a major record label.

50 Years Ago

News of the Week June 17

Regional prisons for the Chattanooga and Johnson City area have been given approval by the state building commission and Correction Commissioner Mark Luttrell will visit the areas soon to select sites for the construction. Each will house 800 prisoners and cost about $3 million. Prison labor will be utilized as much as possible in the construction, Commissioner Luttrell said.

Mrs. Lillian C. Knox, 89, of Red Bank, one of the oldest members of First Cumberland Presbyterian Church died June 8 in a local hospital. She was a retired school teacher, having served 40 years in the city and county school systems.

The Erlanger Hospital board of trustees has asked the County Council for a 1972 budg appropriation of $2,793,000, an increase of $793,000 over last year. Much of the increase would go to salary increases, but the board noted that private hospitals “are draining off many paying patients” which causes operating costs to rise with no revenue to meet the costs.

The hospital plans to increase the room rates by $5.90 per day, July 1, in an effort to offset increase costs.

Hamilton County Herald (TN)

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JUNE 17-23, 2022

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The Austin Hatcher Foundation for Pediatric Cancer will host its 15th annual Celebration of Life and Hope Oct. 22. The gala-style event will include family testimonies, live and silent auctions, live music from the Emerald Empire Band, a photo booth, an open bar, specialty cocktails, food and additional entertainment.

People and organizations from throughout the South have donated vacations and other items for the auctions. The online auction will open Sept. 1 and the live and silent auctions will take place the night of the event.

The foundation’s co-founders Jim and Amy Jo Osborn are chairing this year’s Celebration of Life and Hope. The Osborn family founded the Austin Hatcher Foundation in 2006 after the loss of their son, Austin Hatcher Osborn, to a rare and aggressive form of pediatric cancer.

Each Celebration of Life and Hope honors one family that’s facing pediatric cancer. This year’s honorary family is the Henry family. Emily and Ben Henry have four boys; their second youngest, Fisher, 8, was diagnosed with leukemia in 2020. The family will share its story the night of the event.

The Celebration of Life and Hope will be held at the foundation’s Education Advancement Center, located at 1705 S. Holtzclaw Avenue. VIP and general admission tickets are available for purchase at www.CelebrationLH.com. Doors will open for VIP hour at 6:30 p.m.; general admission entry will begin at 7 p.m.

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Platinum sponsors include U.S. Xpress, Guide On Group, Mountain View Auto Group and Hamico. Contact AmyJo@HatcherFoundation.org to inquire about sponsoring the event or donating auction items.

Source: Austin Hatcher Foundation

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*Requires purchase of annual plan. Special price is for first Lawn application only. Requires purchase of annual plan, for new residential EasyPay or PrePay customers only. Valid at participating TruGreen locations. Availability of services may vary by geography. Not to be combined with or used in conjunction with any other offer or discount. Additional restrictions may apply. Consumer responsible for all sales tax. Purchase of annual lawn plan required for Healthy Lawn Analysis, which is performed at the first visit. *Guarantee applies to annual plan customers only. BBB accredited since 07/01/2012. ©2022 TruGreen Limited Partnership. All rights reserved. In Connecticut, B-0153, B-1380, B-0127, B-0200, B-0151.
Crypto: Investment or speculation?

With cryptocurrencies so much in the news, you might be wondering if you should invest in them. But “invest” may not be the right word – because, in many ways, cryptocurrencies, or “crypto” for short, are more speculation than investment.

But what’s really the difference between a speculator and an investor? Probably the main factor is the differing views of time. A true investor is in it for the long term, building a portfolio that, over many years, can eventually provide the financial resources to achieve important goals, such as a comfortable retirement. But speculators want to see results, in the form of big gains, right now – and they’re often willing to take big risks to achieve these outcomes.

There’s also the difference in knowledge. Investors know that they’re buying shares of stock in a company that manufactures products or provides services. But many speculators in cryptocurrency don’t fully comprehend what they’re buying – because crypto just isn’t that easy to understand. Cryptocurrency is a digital asset, and cryptocurrency transactions only exist as digital entries on a blockchain, with the “block” essentially being just a collection of information, or digital ledgers. But even knowing this doesn’t necessarily provide a clear picture to many of those entering the crypto world.

In addition to time and understanding, two other elements help define cryptocurrency’s speculative nature:

• Volatility – Cryptocurrencies are subject to truly astonishing price swings, with big gains followed by enormous losses – sometimes within a matter of hours. What’s behind this type of volatility? Actually, several factors are involved. For one thing, the price of Bitcoin and other cryptocurrencies depends heavily on supply and demand – and the demand can skyrocket when media outlets and crypto “celebrities” tout a particular offering. Furthermore, speculators will bet on crypto prices moving up or down, and these bets can trigger a rush on buying and selling, again leading to the rapid price movements. And many purchasers of crypto, especially young people, want to see big profits quickly, so when they lose large amounts, which is common, they often simply quit the market, contributing to the volatility.
• Lack of regulation – When you invest in the traditional financial markets, your transactions are regulated by the Securities and Exchange Commission (SEC), and the firms with which you invest are typically overseen by the Financial Industry Regulatory Authority (FINRA). Other agencies are also involved in regulating various investments. These regulating bodies work to ensure the basic fairness of the financial markets and to prevent and investigate fraud. But cryptocurrencies exchanges are essentially unregulated, and this lack of oversight has contributed to the growth of “scam” exchanges, crypto market manipulation, excessive trading fees and other predatory practices. This “Wild West” scenario should be of concern to anyone putting money in crypto.

The cryptocurrency market is still relatively new, and it’s certainly possible that, in the future, crypto can become more of an investment and less of a speculation. In fact, Congress is actively considering ways to regulate the cryptocurrency market. But for now, caveat emptor – “let the buyer beware.”

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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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Tips on how to afford your medications, support your health

The cost of prescription drugs in the U.S. can be enough to make you sick. What you pay varies enormously depending on the drug, the pharmacy, your insurance plan and your deductible, among many other factors. A drug that may have been cheap or at least affordable the last time you filled it could be far more expensive or not covered at all the next time.

Others have no idea what a prescription will cost until they get to the pharmacy counter, says Leigh Purvis, director of health care costs and access for AARP’s Public Policy Institute. Still, finding a way to afford your meds is important. People who don’t take medicine as prescribed because of the cost could wind up sicker – or dead.

“What is a potentially relatively small problem today, like high cholesterol, could turn into a much bigger problem like a heart attack down the road if you don’t treat it,” Purvis says.

Check with doctor, insurer
Your doctors might not know what your medications cost you since they’re dealing with dozens of insurance plans with different formularies, or lists of drugs, and how they’re covered, Purvis explains. In addition, insurers might strike deals with certain pharmacies, so a drug that costs $60 at one could cost $160 at another.

If affording a drug is a challenge, your physician might be able to suggest alternatives, such as a generic or a different type of medication. Two other questions you can ask: Is a medication you’ve been taking for a while is still necessary, and what lifestyle changes might reduce or eliminate the need for prescriptions.

If you have insurance, review your drug coverage options carefully each year at open enrollment — that yearly period in the fall when you choose your health insurance for the following year. Make a list of all your medications with their dosages, and check how those are covered by each plan. Insurers regularly change their formularies, so you may need to switch plans to get the best coverage.

And even if your drugs are covered, you’ll typically have to pay out of pocket for prescriptions until you meet your deductible.

Your insurer or pharmacy may offer a mail-order option to reduce costs, but don’t assume that’s your best option. Shopping around could deliver significant savings.

Check online prices
Start your search online. The number of online pharmacies has exploded in recent years, giving you many more opportunities to save.

Amazon launched a full-service pharmacy in 2020, joining more established dispensaries, such as Costco.com and


The startups usually don’t take insurance, but their prices can be less than the typical copayment, Consumer Reports finds. For example, the consumer research organization found a 30-day supply for 20 milligrams of atorvastatin – a cholesterol drug – ranged from $14.60 at Amazon and $13.99 at Costco to $3 at Honeybee and just 54 cents at ScriptCo.

By contrast, insurance copayments for workers with prescription drug coverage averaged $11 to $12 last year for the least expensive drugs, including many generics, according to KFF, the nonpartisan health care think tank formerly known as the Kaiser Family Foundation.

Your savings might be offset by membership fees: Amazon’s Prime membership, which you’ll need if you want the lowest prices, is $139 per year or $14.99 per month, while ScriptCo charges $140 per year or $50 per quarter. Costco has a membership fee of $60 a year, but you don’t need to be a member to order prescriptions online or at its warehouse stores.

Other discounts
GoodRx has a website and an app that allows you to compare prices at nearby chain pharmacies and provides free coupons that can save up to 80% off the list price. You’ll find another price comparison tool that includes local pharmacies at NeedyMed, a nonprofit that helps people find drug manufacturing discount programs and other ways to reduce medication costs.

In addition, several chains including Walgreens, Walmart, Kroger and H-E-B have discount programs.

One often-overlooked alternative for Medicare beneficiaries is the Extra Help program, aimed at helping older people with limited incomes and resources pay for their medications, Purvis says. You can apply online or by calling 800 772-1213.

Watch for interactions
Finding the best prices can take significant time and effort. And people who shop aggressively for the lowest cost drugs could face a hidden risk if they’re getting multiple medications from different pharmacies, Purvis warns. Without a single pharmacist overseeing their care, they risk potentially harmful drug interactions.

You can use an online drug interaction checker like the one at WebMD, but ideally you would ask your primary care doctor or a pharmacist to review your full list of medications at least once a year.

“Making sure that somebody has an eye on the big picture care is really important,” Purvis says.

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

A summer job: Good for the teenage soul and wallet

By Tommy Tindall

It’s been a rough couple of years, especially for teenagers. Between the shutdowns and the shift to contactless everything — including education — adolescents got a pretty raw deal. They could use a break this summer. Actually, they could use a job.

There’s good news for teenagers ready to work. Unemployment is under 4% overall, and the rate for teens 16-19 was just over 10% in April, according to data from the U.S. Bureau of Labor Statistics.

And the “help wanted” signs hanging in the storefronts of so many businesses drive the point home.

It could be a prime time for teens on break to fill the void, earn a wage and learn some life skills along the way.

A (teenage) workers market

The hot job market applies to teenagers, too, says Cornelius Thomas, a career development coordinator at Smithfield-Selma High School in Smithfield, North Carolina.

Thomas, whose role keeps him connected with local employers, has seen the leverage turn to the student worker as of late. “It’s become more and more common for employers to reach out to career development coordinators with incentivized opportunities for students,” he says.

The positions can be lucrative too. He says internships now come with pay more often than not, and some of his students have taken fast food jobs that start at $12 an hour. That’s a few bucks better than the federal minimum wage.

Confidence cure

Opportunity knocks at a time when teens could use a boost.

The last couple of years took a toll on teen confidence, says Jennie Marie Battistin, a licensed marriage and family therapist based in the greater Los Angeles area. She says it’s not uncommon for ordinary interactions, like speaking to a server at a restaurant or checking out at a grocery store, to feel uncomfortable.

“Having an outside job helps bring confidence in that they can talk to others in the outside world,” Battistin says.

With children everywhere on edge, a classic summer job, like lifeguard, restaurant server, camp counselor or cashier, could sub as a master class on human interaction, in real life.

Mindfulness over media

While it may be instinctive for parents to shield their teens from another source of stress, the summer job might actually help teens escape some of the pressures of today.

That’s because they’re signing off social media, engaging with co-workers and making connections in the real world, Battistin says. “They’re learning practical tasks. That helps their brain kind of just stay mindful and present in that moment.”

Battistin makes the idea of mindfulness feel attainable and necessary right now.

“When we stay mindful in the moment, we are present with the activity. We’re shutting out all the chatter of the craziness of the world. And we’re realizing, ‘I can accomplish this task and I can feel good,’” she says.

A paycheck prevails

While mindfulness is bliss, money is motivation.

“A lot of the students that I work with are interested in jobs primarily for the paycheck,” says Margaret Sproule, a career coach at Radford High School in Radford, Virginia. But their spending goals have evolved with the times. They’re after “some discretionary money so that they can help with their phones, or their gaming systems and the games that they want.”

It’s a delicate balance between needs and wants, says Thomas, who encourages his students, especially those with

Super crossword

By Linda Thole

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

**Difficulty levels:** Easy Moderate Challenging H00 Boy

**Difficulty this week:**

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Super Crossword puzzle solution for this week:
Notices of Substitute Trustee’s Sale

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated December 27, 2006, and the Deed of Trust of even date securing the same, recorded January 25, 2007, in Deed Book GI 10360, Page 396, in the Register’s Office of Hamilton County, Tennessee, to wit:

The sale of the above-described property shall be subject to the covenants, terms, conditions, and restrictions contained therein, and any other restrictive covenants, easements or set-back lines that may appear on record. The sale is free from all exemptions, statutory or otherwise, homestead, public outcry to the highest and best bidder. The sale is free of all liens, taxes, or encumbrances as well as any priority created by a future filing; and to any matter that an accurate survey of the premises might disclose. This property is being sold with the express reservation that it is subject to confirmation by the lender or Substitute Trustee. This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements or set-back lines that may be applicable; any statutory rights of redemption of any govern- mental agency, state or federal; any prior liens or encumbrances; any taxes, licenses, or fees created by a future filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above-referenced property:

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Johnson-Petersen did work at McDonald’s as a teen, but the job was a steppingstone, not a dead end. “My parents wanted me to learn about economic freedom and responsibility, which I did. Nothing against working in fast food, but I eventually had to move on.”

Johnson-Petersen did not become a young mother, though, and she did graduate from high school — as class salutatorian. She also earned bachelor’s and master’s degrees at the University of Tennessee at Knoxville.

Today, Johnson-Petersen is the CEO of Girls Inc. of Chattanooga, the local arm of a national organization that aims to prepare young women to become leaders locally and nationally.

If the statistics Johnson-Petersen’s mother passed on were dire in 1989, they might be more so now. According to a fact card Girls Inc. distributed at its UnBought & UnBossed fundraiser luncheon in May, one in three girls does not read at their grade level, one in four believes they are not proficient in math or science — leading to 33% fewer women than men STEM graduates — and one in seven will not graduate high school on time.

Perhaps as a result, the card notes, 80% of U.S. Congress is made up of men. For these reasons and more, Girls Inc. strives to “inspire and equip all girls to be strong, smart and bold,” Johnson-Petersen says, quoting the organization’s mission statement. “We help girls become better students, better family members and responsible and productive citizens,” she continues in her own words. “We do this by being a place where they can make mistakes and then learn from them. “I can’t think of a better place to pour into our youth.”

Although Girls Inc. has been serving the Chattanooga community since 1961, Johnson-Petersen did not attend its programs. But her adolescent experience could still verify that it takes a village to raise a child.

Johnson-Petersen’s village started at home and expanded from there. “I saw everything my parents did to give me a better life — the sacrifices they made every day — and while I didn’t always make the right decision, I tried to make them proud.”

Johnson-Petersen’s early forays into her community included weekly trips to Sunday School at Missionary Baptist Church on Ruby Street, where her teacher used the King James Bible to teach her to read before she started kindergarten. “I was the only child among much older kids, but when it was my turn to read, my teacher didn’t let me play the ‘I’m only 5’ card. She worked with me every Sunday, word for word, until I got it.”

“I wanted to be on the same level as the other kids, so I also learned to comprehend what I was reading. So, when my mom spoke with me on my first..."
day of school, I understood what she was saying and decided I had something to prove.”

Johnson-Petersen also learned the value of outreach at her church.

“Church is where I began to understand the importance of community,” she explains. “I learned you have to go to the people. I was 8 or 9 when I started tagging along with the adults. Then I started inviting other kids to Vacation Bible School.”

Johnson-Petersen says her experiences in Chattanooga’s public schools also impacted her in a big way. She remembers Dr. Edna Varner, her middle school principal, as being especially influential.

“She taught me about having standards and realistic expectations. When I told her I was in love with a boy and we were going to get married someday, she said, ‘Ya’ll probably won’t end up together.’”

In essence, Johnson-Petersen says, Varner fed her truth without being harsh.

“I remember her saying he was a great guy but we were too young to be thinking about the future and would eventually go down different paths.”

As Johnson-Petersen forged a path through early adulthood, she had a vague notion of where she wanted to go but no specific destination.

She began college in 2001 intent on becoming a dentist, but her first chemistry class disabused her of the notion.

“Chemistry was eye-opening for me,” she says. “I went to my lectures and labs but thought I could study a few days before a test. I didn’t have the discipline I needed to be in those kinds of classes.”

Fortunately, college was a place where Johnson-Petersen could “make mistakes and then learn from them.” Instead of letting the failing grade stain her transcript like a hideous ink blot, she retook the class twice. After earning a B+, she was ready to put chemistry behind her.

Johnson-Petersen also shifted from the dental track – a goal she said was only about financial gain – to public health.

“I’d always wanted to provide people with information and help them set goals, so I asked myself, ‘Since I’m not going to be a dentist, how do I educate the community on the importance of dental care?’”

Johnson-Petersen did case preparation for the State of Tennessee after finishing college but she didn’t like being boxed in a cubicle, talking with clients on the phone. “I wanted to see the people I was helping,” she explains.

As Johnson-Petersen tried to forge a new direction, she applied for a job for which the employer said she was overqualified. Instead of hiring her, the person handed her a list of nonprofits in Chattanooga and suggested she apply with them.

Girls Inc. was at the top of the list. The organization hired Johnson-Petersen in 2010 and made her its manager of elementary programs. Five years later, Girls Inc. promoted her to senior director of program operations.

Johnson-Petersen knew she’d found her destination when she saw the impact Girls Inc. can have on a young woman.

“Many of the girls were just like I had been growing up and I liked pouring into them.”

Although Johnson-Petersen enjoyed her work, she aspired to leadership. So, when the CEO position became available, she tossed her hat into the ring.

“I’ve always wanted to be in charge of whatever I was doing,” she laughs. “When I was a cheerleader, I wanted to be the captain, and when I worked at McDonald’s, I wanted to be a team leader, so I did those things. And when the CEO position became available at Girls Inc., I thought, ‘Why wouldn’t I?’”

When Girls Inc. hired Melissa Blevins...
Owning a home is great reason to celebrate

Each June, Greater Chattanooga Realtors joins other associations around the country to celebrate homeownership by showcasing individual homeowners, government officials and various programs that protect and promote the American dream of homeownership.

The purpose of Homeownership Month is to encourage current and future homeowners to advocate for homeownership and to ensure current and prospective homeowners have their voices heard at local, state and national levels of government.

To many people, homeownership offers a sense of pride and security. It also represents a testament to one’s hard work and sacrifices.

As Realtors, we believe it’s vital to take time to observe and promote homeownership and the benefits it provides. In addition to personal pride, homeownership strengthens American communities, offers generational-building opportunities and helps to stabilize and solidify America’s broader economy.

Here’s an interesting fact that highlights the importance of real estate transactions to our economy: Every property sold in Tennessee in 2021 generated $93,000 for the economy. This amount includes the economic impact of real estate-related industries on the state economy as well as the expenditures that result from the sale of a single home, including home construction costs and real estate brokerage, mortgage lending and title insurance fees.

While home prices have increased, the National Association of Realtors recently released a study showing that the U.S. homeownership rate surged 1.3% to 65.5% in 2020—the highest annual rise ever—as 2.6 million more households became homeowners compared to 2019.

From restaurants to real estate

Schober’s move pays on personal, professional levels

By David Laprad

People who work in restaurants sometimes say they could write a book about the experience. If Michael Schober ever writes his memoirs, he might include a chapter about how a phone call can change a life.

Schober, 34, was working an evening shift at J. Alexander’s in Chattanooga several years ago when local real estate broker and owner Doug Edrington called from his home to report half of his to-go order was missing.

“IT was his wife’s meal, so he was going to come back for it,” Schober remembers. “He didn’t want to drive all the way so I met him at a gas station.”

The level of service impressed Edrington.

“Michael was a true leader who put his customers first,” Edrington recalls. “I experienced that firsthand.”

People who know Edrington even casually are aware his recruiting radar is always on. They also know he loves to eat at J. Alexander’s. Combining those passions turned the restaurant into an occasional source of agents for the broker.

(Edrington once told the Hamilton County Herald he convinced Marcus Holt to join The Edrington Team over a meal at the restaurant. He also drafted J. Alexander’s bartender Kevin Jennings to join the team.)

Edrington was enjoying yet another meal at J. Alexander’s when he suggested Schober become a Realtor and be a part of The Edrington Team at Berkshire Hathaway HomeServices J Douglas Properties. While Schober was grateful for the opportunity, he decided to stay put.

“I fell in love with hospitality while in college,” Schober explains. “My first job while I was in college was at a restaurant.”

Instead, Schober spent a few more years working in various roles in the service industry until he found himself unemployed after leaving a company that was unable to provide him with an opportunity for advancement.

“If I’m not growing, I’ll get bored,” he cautions.

When Schober met Edrington and Holt by chance and the real estate pros once again suggested he join the business, he was finally game.

Schober had risen through the ranks at J. Alexander’s to become a manager and then spent several years in leadership roles with the restaurant. He also carries a business management degree from the University of Tennessee at Knoxville. But he had no
Housing affordability: Should you buy now or wait?

Game is changing

Housing affordability has continued to be a challenge for the housing market as it grapples with a lack of inventory due in large part to five factors: labor, land or lots, lending, lumber and other material costs, and laws and regulatory burdens. COVID-19 has exacerbated a number of these factors – notably material costs and labor shortages – and kept inventory low, which has caused housing prices to soar and priced numerous Americans out of purchasing a home.

According to recent research from the National Association of Home Builders, higher mortgage rates and double-digit growth in home prices are discouraging a growing share of buyers from engaging in the purchase process. At its peak in mid-2021, 61% of prospective buyers were trying to find a home to buy; that share has dropped back to pre-pandemic levels at 46%.

Nationally, of the buyers who were actively engaged in the process of finding a home in the first quarter of 2022, 67% have spent more than three months unsuccessfully searching for a home. Although the majority will continue to search for a new home, a growing segment of prospective homebuyers are choosing to wait.

According to the NAHB’s latest Home Trends Report, the share of prospective buyers postponing their home search until next year has risen steadily from 20% in the second quarter of 2021 to 25% in the first quarter of 2022. Chattanooga-area prospective buyers might be wondering if they should buy now or postpone. We posted this question to Parry Becknell, loan officer with PrimeLending to find out.

Becknell said, “The fear of higher interest rates, general inflation and home price inflation are in the back of everyone’s mind. But we need to remember that interest rates are still low, and with inflation causing prices to go up, the longer we wait to buy a home, the higher the cost we will incur.”

“Now is the time to plan to buy your home – whether it’s an immediate or a long-term goal.”

Obtain information on the NAHB’s efforts to combat housing affordability and a list of professionals who can help you purchase your new home at www.HBAGC.net.

Mark Spain Real Estate names Jan Cooper director of sales

Mark Spain Real Estate has chosen Jan Cooper to lead the office and sales team at its new Chattanooga location.

Cooper brings more than a decade of leadership, sales team management and team building experience to the position.

“Jan is a great addition to our team,” says Mark Spain president and CEO John Makarewicz. “She’s goal-oriented, an excellent communicator and an effective leader.”

Mark Spain opened its Chattanooga office in May. The city is the third in which the company has opened an office this year. The brokerage plans to open five Southeastern locations by midyear, which will expand its reach to 16 offices in six states.

Mark Spain is at 200 W. Martin Luther King Boulevard in downtown Chattanooga.

The company jumped from $1.4 billion in annual gross sales in 2020 to $3.3 billion in 2021.

More at markspain.com.

Mark Spain Real Estate announces construction-related courses

The Economic and Workforce Development Division at Chattanooga State Community College has launched a series of construction-related courses that will take place this summer and fall.

A two-day estimating course will be held June 29-30, 8 a.m.-noon.

Chattanooga State will offer a limited residential contractor licensing course on two subsequent Fridays and Saturdays in July. Each 32-hour course will help individuals transition to a fully licensed contractor.

Participants will learn how to read blueprints, build to specifications and adhere to codes and regulations.

Students interested in working as heavy equipment operators can receive training in earth-moving heavy equipment operations and safety procedures.

The program uses the latest equipment and follows OSHA safety standards and manufacturer’s requirements. This course will begin Aug. 22 and run Monday through Friday until Sept. 30.

Chattanooga State will also offer National Electrical Code training for individuals needing various types of electrical licenses. Participants will study electrical essentials and calculations. The course is 12 sessions in length and will

Mark Spain Real Estate
Jan Cooper, director of sales

Mark Spain Real Estate

Chattanooga State announces construction-related courses

200 W. Martin Luther King Blvd

Chattanooga, TN 37403

(423) 629-0700

www.markspain.com

Mark Spain Real Estate is a regional organization with more than 2,500 members servicing Hamilton and Sequatchie counties in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. The association is one of approximately 1,100 local associations and boards of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors owns and operates a multiple listing service that’s one of approximately 600 MLSs in the country and services more than 2,700 users.
Jean-Marie sober living opened by Launch Pad

The Launch Pad, a 12-step sober living program for women in recovery, opened its second home June 9. Kristen Hutton, founder, CEO and president of Hutton Construction, Real Estate and Development Company, funded the home, which The Launch Pad has dubbed The Jean-Marie Home.

The home will host 10 residents and is located in Chattanooga’s southside. Hutton’s personal journey of 37 years of recovery. The Launch Pad provides a haven for its residents for up to two years. During that time, residents attend weekly Alcoholics Anonymous and Narcotics Anonymous meetings and group therapy sessions. They also obtain gainful employment and enhance life skills.

Launch Pad founder and president Scottie Bowman started building the organization’s first home in October 2018. The home opened in 2020 and hosts eight residents.

Bowman recognized the need for a safe place for women to recover throughout her 20-year journey in recovery. This led to the creation of the Launch Pad.

Board members serving the Launch Pad include Bowman, Melissa Zimmerman (secretary), Kristen Hutton (vice president), Kathy Clark, Mark Hite, Donna Nelson Coleman, Susan Stein, Dr. Deborah DiStefano, Christi Homar, Randy Durham and Jamie Buttram.

Learn more at lpchatt.org.

Source: The Launch Pad

Photograph provided

COURSES

be held Tuesdays and Thursdays from July 12 to Aug. 18 at Chattanooga State’s Kimball site.

Individuals who have completed the Tennessee residential contractor license course may choose to attend a two-day seminar to prep for the exam.

Chattanooga State will also offer exam prep for the Tennessee residential, commercial and industrial contractor license and the Tennessee residential small commercial contractor license.

All three Contractor Licensing exam preps will be offered live and online July 8-9.

Register online at www.chattanoogastate.edu or contact Chattanooga State’s Economic and Community Development Office at 423 697-3100.

Source: Chattanooga State

SCHOBER

experience in real estate – so The Edrington Team paired him with a mentor.

That mentor was none other than Jennings – who formerly worked under Schober at J. Alexander’s.

“Jennings taught Schober the ins and outs of real estate and walked him through his first 10 deals. Schober says Jennings’ analytical approach to real estate and in-depth schooling in the processes gave him a solid foundation on which to begin contributing to the team. After a couple of years of building momentum and reaching a point of steady and sustainable growth, Schober says he told Edrington he was ready to do more.

A year later, Edrington offered to promote Schober to mentor. Schober seized the opportunity.

New Schober says he loves helping other agents learn the business.

“Starting out in real estate is daunting. You have no idea where to begin. So having someone there to guide you is important. I enjoy teaching people how to do something I know how to do pretty well.”

Schober continues to function as a full-time Realtor, as well, which gives him fodder for his training. He says one of the most important lessons he teaches The Edrington Team’s new recruits is the importance of reputation in Chattanooga – a midsize city that becomes smaller over time.

“At the end of the day, I have the best job possible so you’ll want to work with me again and refer me to other people. It would be nice not to feel like I have to duct and hide if I see you at the grocery store,” Schober says this sometimes means calling for patience when helping a buyer to find the right home for them.

“They might be chomping at the bit to get into a particular house and I’ll know they’ll be mad at me someday if I left them go through with it.”

As Schober has trained former logistics managers, one-time band directors and more, he’s learned a thing or two as well.

One is to allow his pupils to find the desire to succeed on their own and then teach them how to achieve that goal.

“I can’t teach someone how to have the drive to do well. But if they have passion, swagger and intelligence, then I can teach them everything else they need to know.”

Schober found his motivation to reach the top in real estate in the woman he wanted to marry. They met when he was still working in the restaurant industry and was unable to spend consistent time with her.

“I wanted to do something that would allow me to marry her and have a family – and that meant not working in a restaurant,” he remembers. “There were days when I closed the restaurant and there were days when I arrived at 5 a.m. to open it.”

Although Schober no longer works in hospitality, he loves to cook and can often be found laboring over a meal when getting together with friends and family. The latter is happening regularly now that he and his wife are new parents.

Schober could certainly write a book about the trials, tribulations and joys of being a father. But for the time being, he’ll likely put penning his memoirs on hold so he can help his fellow agents begin to write their own story of success.
BUILDING PERMITS

THERE ARE NO BUILDING PERMITS TO DISPLAY THIS WEEK

Without further publication, upon announcement at the time and place for the sale shall be set above, the terms of sale shall be:

1. That the property shall be sold for cash, free and clear of any rights of homestead, or under any of the foregoing. Such property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. If the sale is set aside for any reason, the Purchaser at the sale shall have the option to pay the purchase price. The Purchaser shall not have the option to pay the purchase price. The terms of sale are CASH. Any right of equity of redemption, statutory or otherwise, and homestead are expressly waived in said Deed of Trust, but the under-

2. That the property shall be sold subject to all unpaid taxes, prior liens and encumbrances of record. If the sale is set aside for any reason, the Purchaser shall have the

3. That the property shall be sold subject to all liens and encumbrances that have been given as provided by law; and the securing of the Deed of Trust, accrued interest

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It’s time to talk about Alzheimer’s.
may be an attempt to collect a debt and any limitation, warranties regarding condition of the reservation that the sale is subject to confirmation of the auction in the form of a certified/ at the foreclosure sale, the entire purchase accord with the terms of said Deed of Trust, by Movement Mortgage, LLC, its successors and assigns; filed by Movement Mortgage, LLC, will, on by Movement Mortgage, LLC, its successors and assigns; as nominee for Movement Mortgage, LLC, to the highest bidder FOR THAT PURPOSE.

GOVERNMENTAL, STATE OR FEDERAL; ANY STATUTORY RIGHT OF REDEMPTION OF ANY UNPAID TAXES; ANY RESTRICTIVE COVENANTS, CONDITIONS AND EASEMENTS CONTAINED IN DOCUMENT OR IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

THIS CONVEYANCE MADE SUBJECT TO THE FOLLOWING:

Any governmental zoning and subdivision ordinances in effect thereon, Conditions, restrictions, reservations, limitations, easements, any liens, etc., etc., as set out in instrument recorded in Book 3652, Page 534, in the Register's Office of Hamilton County, Tennessee.

THIS CONVEYANCE MADE SUBJECT TO THE FOLLOWING:

Any governmental zoning and subdivision ordinances in effect thereon, Conditions, restrictions, reservations, limitations, easements, any liens, etc., etc., as set out in instrument recorded in Book 2126, Page 186, in the Register's Office of Hamilton County, Tennessee. THE TRUSTEE.

FILED IN THE NAME OF THE UNITED STATES OF AMERICA, PURSUANT TO 28 U.S.C. § 2410, AS THE TRUSTEE, BY THE TRUSTEE, ON SEPTEMBER 21, 2018, AT RECORD NUMBER 2018100100250 IN THE REAL PROPERTY RECORDS OF HAMILTON COUNTY, TENNESSEE.

TITLE GUARANTY & TRUST COMPANY, AS TRUSTEE, ON OR ABOUT 11:00AM, AT THE HAMILTON COUNTY COURTHOUSE, CHATTANOOGA, TENNESSEE, OFFER FOR SALE CERTAIN REAL ESTATE, AS DESCRIBED TO THE HIGHEST BIDDER FOR CERTIFIED/iban.com, dba MGM Financial, its successors and assigns recorded at 9:00AM, on the 27th day of October, 2019, and recorded on October 7, 2019, in Book 11775, Page 720, Instrument No. 20191007001012, in the Registrar's Office for Hamilton County, Tennessee: "DEED OF TRUST," CONDUCTED BY PADGETT LAW GROUP, ITS SUCCESSORS IN INTEREST, SUBSTITUTING TRUSTEE, ON OR ABOUT 9:00AM, AT THE HAMILTON COUNTY COURTHOUSE, CHATTANOOGA, TENNESSEE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

IN THE CITY OF CHATTANOOGA, HAMILTON COUNTY, TENNESSEE:

LOT TWENTY-FIVE (25), HAMILTON OAKS SUBDIVISION, AS SHOWN ON THE PLAN OF RECORD IN PLAT BOOK 43, PAGE 156, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

LOT FOURTEEN (14), HAMILTON OAKS SUBDIVISION, AS SHOWN ON THE PLAN OF RECORD IN PLAT BOOK 43, PAGE 156, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE.

THE HERRERA'S DESCRIBED REAL PROPERTY LOCATED IN HAMILTON COUNTY, TENNESSEE; TEN (10) FOOT DRAINAGE EASEMENT AS SHOWN, DESCRIBED OR NOTED ON RECORDED PLAT;

FIFTEEN (15) FOOT SANITARY SEWER EASEMENT AS SHOWN, DESCRIBED OR NOTED ON RECORDED PLAT;

THE AFTERMATH OF DEED OF TRUST.

THE ABOVE DESCRIBED REAL ESTATE, TO BE SOLD SUBJECT TO ALL LIENS, EASEMENTS, AND LIMITATIONS OF RECORD, AND IN CONSIDERATION OF THE DUE PAYMENT OF THE FULL AND FAIR VALUE THEREOF, AS MORE FULLY SHOWN ON THE PLAN OF FAIRFAX HEIGHTS, AS SHOWN BY THE REGISTER'S OFFICE OF THE COUNTY OF HAMILTON, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

THE STREET ADDRESS OF THE ABOVE DESCRIBED REAL ESTATE IS 625 GEORGIA AVENUE, CHATTANOOGA, TN 37402, BUT SUCH ADDRESS IS NOT PART OF THE LEGAL DESCRIPTION OF THE PROPERTY. THE ABOVE DESCRIBED REAL ESTATE IS SUBJECT TO OCCUPATION(S) IN POSSESSION.

NOTICE IS HEREBY GIVEN TO THE UNITED STATES OF AMERICA, PURSUANT TO 28 U.S.C. § 2410, AS THE TRUSTEE, BY THE TRUSTEE, ON OR ABOUT 9:00AM, AT THE HAMILTON COUNTY COURTHOUSE, CHATTANOOGA, TN 37415, BUT SUCH ADDRESS IS NOT PART OF THE LEGAL DESCRIPTION OF THE PROPERTY. THE ABOVE DESCRIBED REAL ESTATE IS SUBJECT TO OCCUPATION(S) IN POSSESSION, AND IN CONSIDERATION OF THE DUE PAYMENT OF THE FULL AND FAIR VALUE THEREOF, AS MORE FULLY SHOWN ON THE PLAN OF FAIRFAX HEIGHTS, AS SHOWN BY THE REGISTER'S OFFICE OF THE COUNTY OF HAMILTON, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

THE STREET ADDRESS OF THE ABOVE DESCRIBED REAL ESTATE IS 625 GEORGIA AVENUE, CHATTANOOGA, TN 37402, BUT SUCH ADDRESS IS NOT PART OF THE LEGAL DESCRIPTION OF THE PROPERTY. THE ABOVE DESCRIBED REAL ESTATE IS SUBJECT TO OCCUPATION(S) IN POSSESSION.

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SUBSTITUTE TRUSTEE’S NOTICE OF FORECLOSURE SALE

Default having been made in the terms, conditions, and payments provided in a certain Deed of Trust dated August 15, 2014 executed by DAVID E. LUSK, SINGLE MAN, and A. WARDEN FORTNER, trustee(s), of record in book 1029, page 431, for the benefit of Regions Bank D/B/A Regions Mortgage, loan number 3818 KINGWOOD CIRCLE, CHATTANOOGA, HAMILTON COUNTY, TENNESSEE, to secure the indebtedness described; the entire indebtedness having been declared due and payable by Regions Bank D/B/A Regions Mortgage, either by virtue of the power and authority vested in me as Substitute Trustee, as required by law. A copy of the instrument of record in the Register’s Office for the county and state above set forth and described is available for inspection at the offices of the Circuit Court Clerk of Hamilton County, Tennessee, to wit: 501 Veterans Parkway, Chattanooga, TN 37403.

The sale will be conducted at 11:00 a.m. (Local Time), on FRIDAY, JULY 15, 2022, at the West Door of the Hamilton County Courthouse, in CHATTANOOGA, HAMILTON COUNTY, TENNESSEE. The sale will be conducted according to the form of a foreclosure sale described in T.C.A. 35-5-101 et seq. The notice of this foreclosure is being given to the person in possession of the property. The person in possession of the property, any representative concerning any aspect of the property, any party to the instrument of record in the Register’s Office for the county and state above set forth and described is required to contact the Substitute Trustee for the required notice of the sale.

The Substitute Trustee reserves the right to rescind the sale if any party has not been given all notices required before the sale.

THE RIGHT OF REDEMPTION IS RESERVED TO ADJOURN THE AUCTION IN THE FORM OF A CERTIFIED/BANK CHECK MADE PAYABLE TO OR ENDORSED TO LAW OFFICE OF J. PHILLIP JONES, 1800 HAYES STREET, NASHVILLE, TN 37203 (615) 254-4430.

J. PHILLIP JONES/ JESSICA D. BINKEY, substitute trustee.

June 17, 24, July 1, 2022

FLR258A

July 01, 2022

Court Notices

STATE OF TENNESSEE

GEOSSON FRIDAY, Plaintiff

vs.

ANNAN P. CALDWELL, Defendant

No. 22D416

In the Circuit Court for Hamilton County, Tennessee

ORDER OF PUBLICATION

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 defendant of the publication, and to make defendant aware of the time and place set for the sale of the subject property by a third party, and to require the defendant to appear at the time and place stated above and defend this suit, or judgment may be entered against defendant. This Order will be published in newspaper(s) by County as required by law.

LARRY L. HENRY, Clerk

Humphreys Deputy, Circuit Court Attorney for Plaintiff

MAYFIELD AND LESTER, P.A.

The Circuit Court for Hamilton County, Tennessee

May 27, 3, 10, 17, 2022

FLR258B

Non-Resident Notices

State of Tennessee, Plaintiff

vs.

REBECCA DEANN KENNEY

Docket No. 22D416

In the Circuit Court for Hamilton County, Tennessee

ORDER OF PUBLICATION

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 defendant of the publication, and to make defendant aware of the time and place set for the sale of the subject property by a third party, and to require the defendant to appear at the time and place stated above and defend this suit, or judgment may be entered against defendant. This Order will be published in newspaper(s) by County as required by law.

LARRY L. HENRY, Clerk

Humphreys Deputy, Circuit Court Attorney for Plaintiff

MAYFIELD AND LESTER, P.A.

The Circuit Court for Hamilton County, Tennessee

May 27, 3, 10, 17, 2022

FLR258B

Non-Resident Notices

State of Tennessee, Plaintiff

vs.

ANNA L. SEWELL, UNMARRIED,

Dockets: 22D416 and 21D1549

In the Circuit Court for Hamilton County, Tennessee

ORDER OF PUBLICATION

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 defendant of the publication, and to make defendant aware of the time and place set for the sale of the subject property by a third party, and to require the defendant to appear at the time and place stated above and defend this suit, or judgment may be entered against defendant. This Order will be published in newspaper(s) by County as required by law.

LARRY L. HENRY, Clerk

Humphreys Deputy, Circuit Court Attorney for Plaintiff

MAYFIELD AND LESTER, P.A.

The Circuit Court for Hamilton County, Tennessee

May 27, 3, 10, 17, 2022

FLR258B
June 13-17, 2022

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They swept the SEC regular-season and record 57 wins, including a 31-1 start. (57-9) had put together one of the best that you saw that weren't crisp.”

happened, maybe some things showed up nothing new in my opinion. So when that we got stunned a couple of times. That's head coach Tony Vitello says. “I think year. Really all kids just in general,” UT

guys have their thoughts on Nebraska, College World Series. They are the third straight No. 1 national seed to get eliminated in the super regionals, and fifth in the past eight NCAA tournaments to not reach the College World Series.

The only No. 1 seed to ever win the College World Series was Miami in 1999. “It’s obviously emotional, and our guys have their thoughts on Nebraska, which is what all kids do this time of the year. Really all kids just in general,” UT head coach Tony Vitello says. “I think we got stunned a couple of times. That’s nothing new in my opinion. So when that happened, maybe some things showed up that you saw that weren’t crisp.”

Before the major upset, Tennessee (57-9) had put together one of the best seasons in college baseball history. The Vols finished with a school-record 57 wins, including a 31-1 start. They swept the SEC regular-season and tournament titles, and led the nation in home runs and ERA throughout most of the season.

But instead of boarding a flight to Omaha, the Vols will need to begin preparing for the future much sooner than they envisioned. They will be losing some major pieces to the program’s recent success through graduation and the Major League Baseball draft.

Junior Jordan Beck, sophomore Blake Tidwell, junior Drew Gilbert, redshirt junior Ben Joyce and senior Trey Lipscomb will likely be leaving for the draft. Beck, Tidwell and Gilbert are potential first-round selections.

Junior Cortland Lawson and redshirt sophomore Jorel Ortega could be drafted and would have a decision to make, depending on how high they go. Evan Russell, Luc Lipcius, Redmond Walsh, Camden Sewell and the other seniors will be departing.

Although the talent and veteran experience will be tough to replace, there is an incoming freshman class that is stocked with potential.

Tennessee should be very strong in the circle again with a plethora of high-quality arms on the roster.

Sophomore Chase Dollander (10-0, 2.39 ERA), freshman Chase Burns (8-2, 2.91), freshman Drew Beam (8-1, 2.72), junior Kirby Connell (4-0, 1.66) and junior Will Mahrey (2-0, 2.65) all had strong seasons.

Redshirt junior pitcher Seth Halvorsen, a transfer from Missouri, was sidelined with a fractured elbow. His addition to the rotation should be a huge boost for the Vols.

That said, Tennessee has already dipped into the transfer portal again to restock the roster with more are likely coming. Kansas shortstop Maiu Ahuna committed to Tennessee last week while making a visit to Knoxville.

Ahuna was one of the top players in the transfer portal. The 6-foot-1, All-Big 12 first-team selection hit .396 with eight home runs and 48 RBIs as a sophomore for the Jayhawks last season.

The results on the field since Vitello arrived have been a good sales pitch for transfers, but he knows it takes more to lure high-level prospects.

“We get our recruits around our players so they can hear it straight from their mouths,” he says. “And I think one thing you will hear from our players – just like our coaches like working around each other – they enjoy being with each other.

“That’s not why everyone leaves their current situation, because they weren’t enjoying it, but that’s a box that I think needs to be checked.”

Entering the postseason, Tennessee was a near unanimous lock to make it to Omaha. Few thought the Vols would be eliminated at all, yet alone at home.

But the unseeded Irish didn’t let the odds discourage them after going on the road to win a regional in Statesboro, Georgia, a week before. They surprised the Vols with a Game 1 win and then rallied from 3-1 down in the seventh in the final game.

Tennessee had been 49-0 when leading after six innings until Notre Dame ended the streak at the worst possible time.

For the seniors who helped quickly build UT from a baseball afterthought to a polarizing title-contending program, the end hit like a gut punch. Vitello tried to put their contributions into perspective in the immediate aftermath.

“He said we put them in a really good position to keep this dynasty going,” Lipcius says. “So much emotion because everyone loves everyone. A fantastic team and an unforgettable one.”

The memories will linger for many months and years to come. They will wonder what could have happened with a team that seemed destined for a CWS title.

The Vols ignited a passionate fan base, re-wrote the record books and gained national attention. But they fell short of their ultimate goal and the chance to cement a legacy in college baseball lore. Flights and hotel rooms had to be canceled and CWS tickets went on resale for other fans to purchase.

It was an agonizing exit for another No. 1 seed in a sport known for its fickle postseason.

“I would like to make it automatic,” Vitello says of reaching the CWS. “I’d like to be able to recruit that well. I certainly can’t coach that well, but it isn’t automatic. Ask any team in the country that gets there or has ever played there or has ever come up short. It is not automatic.”
Chip shortage lingers

High prices, low inventory the are new norm for car shoppers

By Ronald Montoya | Edmunds

Shopping for a new or used car over the last couple of years has become a more challenging endeavor. Because of the COVID-19 pandemic and its after-effects, we’ve had to deal with factory closures, supply chain issues, a worldwide shortage of semiconductor chips, vehicle shortages, price hikes on dealer lots and fewer discounts. Throw in sky-high fuel prices and rising interest rates, and it’s enough to make people throw their hands up in resignation.

"Consumers in need of a new ride this summer need to break old habits and learn how to smartly navigate today’s market," said Ivan Drury, Edmunds’ senior manager of insights. "You can’t simply walk into the dealership expecting to find bargains, incentives or even the vehicle you want."

With this in mind, here are a few issues you need to know about the current car-buying climate, plus tips on best managing them.

Problems lingering

Many people who were on the fence about buying a new car likely decided to wait out the chip shortage. In a recent interview, however, Intel’s CEO, Pat Gelsinger, was quoted as saying he expects the chip shortages to persist until 2024.

Part of the problem is that building new semiconductor factories is a complicated and expensive process that takes years. Another issue is somewhat of a Catch-22: There are shortages of chipmaking machines, and they need chips to run, as well. Plus, the lead time on those machines can be about two to three years before they’re up and running.

Tip: If you choose to wait this out, make sure your vehicle is able to last for at least a few years. Now is the time to fix any lingering issues or give it that much-needed maintenance.

Paying sticker or more

The good old days of steep discounts or bonus cash from manufacturers are long gone. You’re far more likely to run into vehicles with markups or “market adjustments” than one with a discount. We’ve seen markups as low as $1,000 and upward of $50,000 for high-end luxury vehicles. You’ll also find vehicles with numerous dealer-installed accessories that can add thousands to the price of a car. Customers don’t have much leverage in negotiations these days, and if you’re not willing to pay the asking price, there’s a good chance someone else will.

Tip: It may take some searching, but there are a number of dealerships that choose not to add markups. They’ll usually advertise it on their website or you can call ahead to ask. If you must deal with a markup, know that the dealership is sometimes willing to negotiate on that amount.

Selection remains limited

“While inventory numbers will eventually normalize, consumers should probably get used to the idea of ordering a surplus of choices at a dealer’s lot,” said Jessica Caldwell, Edmunds’ executive director of insights. Caldwell says it is likely that automakers will be more conservative with their production numbers in the future and attempt to shift some of their sales to build-to-order.

Tip: Those set on a certain color or hard-to-find combination of options are better off ordering the vehicle. Patience is a must, as a special-ordered car can potentially take many months to arrive. If you need a new car in a shorter time frame, you’ll need to be flexible on colors, options or even the model itself. This is the best way to increase the number of in-stock vehicles you can choose from.

Loans more expensive

In May, the Federal Reserve announced that it had raised interest rates by half a percentage point, the highest increase in over 20 years. Edmunds data shows that the average annual percentage rate, or APR, for new financed vehicles in April was 4.77%. Used cars tend to have higher rates, and in April, the average used car loan APR was 8%. This isn’t much higher than a year ago, but the Federal Reserve has indicated that it plans to increase rates a few more times in 2022.

Tip: If your credit isn’t the best and you’re shopping for a used car, make sure to check with different lenders before the purchase to secure the best rate. Look into certified preowned vehicles as an alternative. They cost more than the average used car, but they’re more likely to have promotional interest rates that are lower than the average APR. Plus they come with the peace of mind of an added warranty.

Edmunds says

Shopping for a car today can seem daunting, but if you temper your expectations, shop with reputable dealerships and, if possible, plan to order your vehicle, you’ll be way ahead of the curve.

Ronald Montoya is a senior consumer advice editor at Edmunds and is on Twitter.