Keller Williams Realtor Angela Pierce was spending time with her extended family when the inevitable happened: Someone mentioned the housing market.

Pierce, 37, enjoys getting together with loved ones and talking about anything but real estate. But as someone who typically says she works “eyes open to eyes shut,” she’s also accustomed to impromptu discussions about home sales with clients, friends and “strangers at the grocery store.”

“Everyone wanted to talk with me about real estate because it’s a hot topic,” she says. “Since I’m always thinking about work, even when I’m not in front of a computer, I was game.”

Pierce listened before she spoke.

“One person said their neighbor sold their house in three hours. Another person said the market will cool down as interest rates rise. And then someone else said the market is going to crash because we’re running out of houses to buy and sell.

“I said, ‘All of you are right. Each of those things is happening. But they’re also colliding with one another, so thinking you can predict a certain outcome based on a single detail is wrong.’

As Pierce spoke with her family, she began to envision the housing marketing as an individual with three distinct personalities, all of which are involved in a tug-of-war.

The first personality to emerge was a sleek businesswoman with big sunglasses and a Prada purse, Pierce says with a smile. When this personality is dominating a transaction, houses attract multiple offers and sell with blinding speed. But it’s also easy for a Realtor to lose a bidding battle.

To temper this, Pierce sets realistic expectations with her buyers from the beginning of their house hunt.

“I tell them we’re probably going to make offers on several houses and will likely lose a few of them,” she says. “Real estate used to be about planning and maneuvering, but there’s no time for that now. You have to just throw everything you have at a house.

“When you lose, it’s not because they didn’t like your strategy, it’s because everything you have isn’t enough.”
McClarty looks back on path to historic appointment

By David Laprad

John McClarty was 4 years old when the dream that would guide his life awakened in him as his father spoke about the lawyer he had hired to handle a car accident case.

Seventy years later, McClarty can still see the respect on his father’s face. “As a kid, I wanted my dad to look at me like that,” he says.

McClarty says his mother’s distress as she spoke about a friend whose estranged husband had killed her with an ice pick – a common household utensil in the 1940s – also impacted his thinking. “I wanted to help people resolve their disputes without resorting to violence.”

Although most childhood reveries eventually fade, McClarty’s dream of becoming a lawyer only brightened over time. Even though he grew up poor in West Chattanooga – and in a world in which he was not guaranteed admittance to a university – he was determined to become an attorney.

“My dad said I always talked about becoming a lawyer as I grew up,” McClarty recalls. “I even tried to represent my brothers whenever they were in trouble.”

McClarty not only overcame the odds stacked against him and became a lawyer, but he also became a state judge – the first African American to do so in Tennessee.

McClarty’s youngest daughter, Tiffany, believed this was a story worth telling, so she encouraged her father to write his memoirs. His account of his life is now bound in a thin but handsome hardbound volume titled simply “The Dreamer: John W. McClarty.”

“She said it would teach younger people they could bring out their potential and put it to good use if they put their mind to something and then worked on it,” McClarty explains. “And nobody can tell your story the way it should be told but yourself.”

As the “The Dreamer” begins, McClarty paints a picture of a hardworking youth who spent more time working than he did studying, giving him an auspicious start as a scholar.

“I worked long hours at Central Avenue Super Market in junior high school and high school. On school days, I would work from 8 o’clock until 8:30 before school and then four o’clock to 7:30 after school. On weekends, I would go to work at eight o’clock in the morning and stay there until eight or nine o’clock at night. It stunted my educational growth. I did not realize how far behind I was until I started college.”

Three armed robberies at his place of employment solidified McClarty’s resolve to become an attorney. “One guy came in with a .45, one came in with a .38 and one came in with a .38.”

Burbank joins CHI Memorial as senior legal counsel

Christie Kizer Burbank is the new senior legal counsel for CHI Memorial.

A graduate of Sewanee and the University of Tennessee College of Law, Burbank has more than 20 years of experience in regulatory, transactional and contract law and has represented a variety of health care providers throughout Tennessee and Georgia, including facilities, physician groups and individual providers.

Burbank has spent the majority of her career at Miller & Martin as partner and health care practice group leader working on joint ventures and management relationships, physician group practice and compensation issues, hospital and physician agreements, physician recruitment issues, medical director and specialty service agreements, compliance plan development, licensure, certification and accreditation issues, operational and patient care concerns and employee health and wellness programs.

Burbank was most recently a partner at Rainey, Kizer, Reviere & Bell, a law firm with offices across Tennessee.

Source: CHI Memorial
McMahan Law uses anniversary to ‘Pay It Forward’

McClarty ran with the idea. He also took two friends — his roommate, Mitchell Johnson, and his classmate, Howard Reddy — along for moral support.

“We went to the library every day after our classes were over and stayed until it closed. On weekends, we would be in the library from the time it opened until it was about to close. They were already good students but they went to encourage me.”

By the time McClarty graduated from college, his grades were just shy of putting him on the dean’s list.

Although the U.S. Army drafted McClarty out of college in 1971, the military diverted him from the front lines in Vietnam to Germany, where he served as a clerical assistant for the training officers.

When he returned to the States, he earned his juris doctor degree from Southern University, an historically black school in Baton Rouge, Louisiana. I still wanted to be a part of the organized system we have that helps
Newsmakers

Police lieutenant completes FBI National Academy

East Ridge Police Department Lt. Josh Creel has graduated from the FBI National Academy.

The academy is a 10-week professional development class for law enforcement executives.

Community Foundation adds four board members

The Community Foundation of Greater Chattanooga recently welcomed four new board members: Gene Geiger, Andrea Hardaway, Saip Schwartz and Dr. LeAndra Ware.

Geiger graduated from Florida State University and became a licensed certified public accountant before starting his career with Deloitte. He later co-founded compliance and cybersecurity firm ALIGN.

Hardaway is the president and managing partner of First Property Management. She has also served on the board of directors of the Hamilton County Baptist Association and an equity owner of the firm.

A third-generation graduate of Baylor School, he received his Bachelor of Arts in international relations and his Master of Arts in organizational behavior from Stanford University. He received his MBA from the Fuqua School of Business at Duke University.

Schwartz served on the board of directors of the Jewish Community Center of Japan and on the finance and development committee of The American Club Hong Kong. He recently began serving on the investment committee of the Public Education Foundation of Chattanooga.

Ware is the executive principal of Howard School. She has served in leadership roles for Hamilton County Schools for more than 26 years.

Her awards include 2019-2020 Tennessee Principal of the Year, 2019-2020 Hamilton County Schools Principal of the Year, the Times Free Press Excellence in Administration Award, the Hamilton County Education Association’s Distinguished Principal of the Year Award and the 2019 Ruby Hurley Educator of the Year.

50 Years Ago

News of the Week June 24

The City Commission has approved the appointment of Frank Orend as regional manpower director for the Chattanooga area. Upon accepting the new post, Mr. Orend resigned as manager of the economic development and research committee for the Greater Chattanooga Chamber of Commerce.

Mrs. O.L. Miller, Rossville, has been named recipient of the Boyt Memorial Award of Golden Deeds from the Rossville Exchange Club. She was cited for her efforts in establishing the Rossville library and other civic activities.

The Hamilton County Baptist Association has submitted an offer to the Chattanooga Housing Authority to purchase land in the Golden Gateway on which to construct an office building. If accepted, the association plans a building to contain about 100,000 square feet at a cost of about $150,000. The parcel of land sought is on Riverfront Parkway across from Combustion Engineering metallurgical building.

Raymond F. Hale Jr., Chattanooga Realtor, was elected president of the Tennessee Association of Realtors at the organization’s annual convention held recently in Knoxville. Charles F. Fair of Chattanooga was elected secretary-treasurer of the statewide association.

John T. Lupton, vice president of Consolidated Properties Corp., and head of Coca-Cola bottling plants in several cities, was elected chairman of the board of trustees of that Chattanooga Art Association at the annual meeting last week. Other officers are Sebert Brewer, vice president; Mrs. A. William Holmberg, secretary and W.A. Bryan Patten, treasurer.

Rudy H. Waldolf, a partner in Herman Waldolf & Co., has been named Salesman of the Year by the Tennessee Association of Realtors.

50 YEARS AGO – PAGE 10

has named Shahen Tennesse Sportscaster of the Year three times.

Alayne Zwick will also join the morning news team, anchoring Local 3 News Early Today at 4:30 a.m. and reporting live from 5:7 a.m. weekdays. Zwick joined Local 3 last year as a host and then moved into a reporting position.

Before joining Local 3, Zwick was a host for World Wrestling Entertainment and a traffic anchor and reporter for Spectrum News in New York City. In her role at Spectrum, Zwick was nominated for an Emmy for her work in local news.

Local 3 sports reporter Ben Bobick will step up to run the Local 3 sports department. Bobick joined Local 3 in 2018. He launched “Horsing Around” to highlight high school basketball players from across the 16 counties Local 3 serves.

The Associated Press named Bobick Tennesse Sportscaster of the Year Award in 2020.

GPS names Cornelius new softball coach

London Cornelius is the new coach of varsity softball at Girls Preparatory School. She replaces Susan Crownover, who retired at the end of the 2022 season.

In addition to her duties as a coach, Cornelius will teach middle school physical education.

Cornelius is an all-state player and two-time regional player of the year at Creekview High School in Canton, Georgia. She then played collegiately at Chattanooga State Community College for one year before transferring to play three years at North Carolina Central University.

During her year at Chattanooga State, Cornelius started 56 games and batted .430 with 24 stolen bases, earning second team all-conference accolades. At NCCU, she made an impact as a two-time team captain while starting in all 93 games during her junior and senior years.

During her final college season, Cornelius batted .288 while leading the team in runs scored and stolen bases.

As a coach, Cornelius started as a volunteer assistant at Broughton High School in North Carolina before coaching as an assistant for NCCU from 2014-2017. She then served as a physical education teacher and director of athletics at Wake Forest Charter Academy in North Carolina from 2018-2021.

Cornelius holds a Bachelor of Arts in recreational administration from NCCU and a master’s in Teaching from the University of North Carolina at Wilmington.

Hamilton County Herald 103 years of service

Telephone 800-420-5103 3712 Ringold Rd. #270
Chattanooga, TN 37412

– CHATTANOOGA –
David Laprad
Editor
dlaprad@hamiltoncountyherald.com

Dianna Chambers
Display Advertising
dhamber@tnledger.com
615-254-5552

Foreclosures, Public Notices
legal@hamiltoncountyherald.com
911-521-1196

Circulation, Online Subscriptions
customerservice@hamiltoncountyherald.com
800-420-5103 ext. 103

– CORPORATE OFFICES–
193 Jefferson Ave., Memphis, TN 38130
Eric Barnes
Publisher, CEO
ebarnes@memphisdailynews.com

Lyle Graves
Associate Publisher, Executive Editor
lyl@tnledger.com

Pam Carroll
Chief Financial Officer
pcapshaw@memphisdailynews.com

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The editors are responsible for the writing and display of the news, data and features in this newspaper. If you have a question or suggestion, you may call during normal business hours.

– David Laprad, Editor
615-395-4702
dlaprad@hamiltoncountyherald.com

www.hamiltoncountyherald.com
JUNE 24-30, 2022
The University of Tennessee at Chattanooga is one of 15 stops on the upcoming U.S. tour of the Kyiv City Ballet from Ukraine.

The tour marks the first time the Kyiv City Ballet has performed in the U.S. The company is scheduled for three performances in the newly renovated Roland Hayes Auditorium in the UTC Fine Arts Center Oct. 5-7.

Ticket prices and purchase locations are not yet finalized and will be announced at a later date.

The Chattanooga Ballet is a co-sponsor of the Kyiv City Ballet performances in Chattanooga and will perform Oct. 6-7.

“This will be a major cultural event in the city and provide an opportunity for the people of Chattanooga to support these Ukrainian artists, who are unable to return to their home,” says Pam Riggs-Gelasco, dean of the College of Arts and Sciences at UTC.

The Kyiv City Ballet’s first stop on its U.S. tour will be Wilmington, North Carolina on Sept. 16. Other locations include major cities such as New York, Chicago, Charlotte and Detroit and smaller towns such as Opelika, Alabama; Lafayette, Louisiana; and Jonesboro, Arkansas.

The tour will include a full-length performance of Russian composer Pyotr Ilyich Tchaikovsky’s “Swan Lake” and a mixed repertory program of three ballets: “Thoughts,” a contemporary ballet; “Tribute to Peace,” a neo-classical work; and “Men of Kyiv,” a Ukrainian folk dance.

With no knowledge that Russia would invade Ukraine the next day, the Kyiv City Ballet took one of the last flights out of the country Feb. 23 and traveled to Paris to begin a long-planned European tour. It has not returned home since.

“We are honored to share the beauty of ballet with U.S. audiences through Ukrainian artists,” says Ivan Kozlov, the company’s artistic director. “Touring the States for the first time with a range of ballets makes an important global statement. It demonstrates the resilience of the Ukrainian people.”

The company’s principal dancer is Vsevolod Maevsky, a former student of Kozlov’s. Two of Ukraine’s prima ballerinas, Krystyna Kadashevych and Oksana Bondarenko, will perform with the company on its U.S. tour.

Source: UTC

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Caron, a 5-year-old.

*Photo provided by UTC*
SUBSTITUTE TRUSTEE’S SALE

Sale at public auction will be on July 7, 2022, at about 11:00 AM, local time, at the west door of the Hamilton County Courthouse, 1651 Walnut Street, Chattanooga, TN 37402, pursuant to the Deed of Trust executed by Glen Brown and Elizabeth Brown, husband and wife, to A & R Title Inc., as Trustee for New Century Mortgage Corporation dated February 19, 2009, in Book GI 7858, Page 867, Instrument No. 2006030200001, in the Register’s Office for Hamilton County, Tennessee. This conveyance is subject to any and all applicable restrictions, building setback lines, and any easements which may be of record in the Register’s Office for Hamilton County, Tennessee. For further information, call 423-755-1031.

FOR THAT PURPOSE.

SALES TO TAKE PLACE ON 2022-07-11

714 Maryland Circle, Chattanooga, 37412

Property Address

SALES TO TAKE PLACE ON 2022-06-27

1373 Meadowtree Drive, Hixson, 37434

Published Date

2022-05-27; 2022-06-03; 2022-06-10

Borrower

Bank of New York Mellon Trust Company

Attorney

Other Choice Notice Solutions

Property Address

SALES TO TAKE PLACE ON 2022-07-15

3512 Skipper Avenue, Chattanooga, 37410

Published Date

2022-06-17; 2022-06-24; 2022-07-01

Borrower

Mortgage Electronic Registration Systems Inc

Attorney

Mocsary, Richard F

SALES TO TAKE PLACE ON 2022-07-14

11162 McDhgee Road, Apison, 37302

Property Address

2013 11th Avenue, Chattanooga, 37407

Published Date

2022-05-24; 2022-06-21

Borrower

Reverse Mortgage Funding LLC

Attorney

Better Choice Notice Solutions

SALES TO TAKE PLACE ON 2022-07-07

809 Lindsey Avenue, Chattanooga, 37421

Published Date

2022-05-22; 2022-06-07; 2022-07-04

Borrower

Specialized Loan Servicing LLC

Attorney

Hanover Steamfitter Union

SALES TO TAKE PLACE ON 2022-07-12

4241 North Smith Street, Chattanooga, 37411

Published Date

2022-05-06; 2022-06-03; 2022-07-01

Borrower

Bank of Tennessee

Attorney

Wilson & Associates, PLLC

SALES TO TAKE PLACE ON 2022-07-11

4241 North Smith Street, Chattanooga, 37411

Published Date

2022-06-03; 2022-06-10; 2022-07-01

Borrower

Mortgage Electronic Registration Systems Inc

Attorney

Chris Lambert

SALES TO TAKE PLACE ON 2022-07-10

SALES TO TAKE PLACE ON 2022-06-27

3137 Meadowtree Drive, Hixson, 37434

Published Date

2022-05-27; 2022-06-03; 2022-06-10

Borrower

William D. Lanford

Attorney

Wilson & Associates, PLLC

SALES TO TAKE PLACE ON 2022-06-30

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SALES TO TAKE PLACE ON 2022-07-14

1312 Skipper Avenue, Chattanooga, 37410

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Regions Bank d/b/a Regions Bank

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Better Choice Notice Solutions

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Borrower

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Attorney

Wilson & Associates, PLLC

SALES TO TAKE PLACE ON 2022-07-27

2414 Blue Ridge Dr, Soddy Daisy, 37379

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2022-06-03; 2022-06-10; 2022-07-17

Borrower

Carrington Mortgage Services LLC

Attorney

Better Choice Notice Solutions

SALES TO TAKE PLACE ON 2022-08-03

9857 Dayton Pk, Soddy Daisy, 37379

Published Date

2022-06-17; 2022-06-24; 2022-07-01

Borrower

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Brentwood, TN 37027

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Wilson & Associates, PLLC

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Soddy Daisy

Bettis, Don, 18, 54, 94, 134, 174, 214, 254, 294, 334, 374, 414

If you purchase a foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a check certified made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful bidder at the time the foreclosure deed is delivered.

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6207 Old Water Oak Road, Suite 203

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ARE WE THERE YET?

CROSSWORD

P5

Adcock, Elisa, 14, 54, 94, 134, 174, 214, 254, 294, 334, 374, 414

Sewing Centers.

International Council of Shop-

American, Tennessee and Chat-

in general business law.

construction, leasing and sales,

practices in all aspects of com-

member of the Law Review. He

of Memphis and a 1977 gradu-

years, and is a 1974 magna cum

attorneys: Stephen Parish, Pamela

& Fleenor recently added three

firm of Duncan, Hatcher, Hixson

clinic during his third year in law

state planning. However, as he

his grandfather suggested practic-

change direction. No one else would have

a recipient of the Benwood

University of Tennessee.

Parish has been practicing

Pro bono work gives

a RIVER CITY ROUNDABOUT

P7

Single Copy 50¢
Financial Focus

Stan Russell
Stan.Russell@edwardjones.com

Take steps toward financial freedom

Next week, we observe Independence Day, an opportunity to celebrate all the liberties we enjoy in this country. Of course, there are different types of freedoms – such as financial freedom, which can open the doors to many other opportunities. What steps can you take to gain your financial independence?

Here are a few suggestions:
• Save, invest … and repeat. There’s really no shortcut to achieving financial freedom – you do have to save and invest for many years. And that means you should take full advantage of the opportunities available to you. If you have a 401(k) or similar retirement plan at work, try to put in as much as you can afford each year, and when your salary goes up, increase your contributions. Even if you have a 401(k), you may also be eligible to fund an IRA. Both a 401(k) and an IRA offer tax benefits and an array of investment options, so they are powerful retirement savings vehicles.
• Invest for growth. How much you invest is obviously a key factor in reaching your financial freedom. But how you invest is also important. If you’re going to accumulate the resources you need to retire comfortably and meet your other financial goals, you will need to devote a reasonable percentage of your investment dollars to growth-oriented vehicles, including stocks and stock-based mutual funds. Of course, these investments will fluctuate in value, so you’ll need to be prepared to accept a certain level of risk. Your individual risk tolerance will help determine how much of your portfolio should be devoted to growth investments.
• Put financial windfalls to work. Whenever you receive a financial windfall, such as a bonus from your employer, a tax refund or even an inheritance, consider putting some of it to work in your investment portfolio. Over time, these windfalls can add up.
• Reduce your debts. It may be easier said than done, but try to reduce, or eliminate, as many debts as you can. The less money you have to pay each month on your debts, the more you’ll have available to save and invest. Of course, some debts, such as your mortgage, can’t be easily erased, but if you can find ways to cut down on spending, you may be surprised at how much progress you can make toward debt reduction.
• Prepare for the unexpected. Life is unpredictable – and some unforeseen events could threaten your ability to achieve, and maintain, your financial independence. For example, if you were unable to work for a while due to illness or injury, you might be forced to dip into your savings and long-term investments just to help meet your cost of living. You can help protect yourself from this risk by building an emergency fund containing several months’ worth of living expenses, with the money kept in a liquid, low-risk account. And you may want to consult with a financial professional to learn about other protection strategies.
It will take a concerted effort to reach your financial independence – but, like all freedoms, it offers immense benefits.

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

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

Check your credit report for medical debts

Health care bills are about to become far less threatening to the financial well-being of millions of Americans. The three major credit bureaus are erasing most medical debts from people’s credit reports, and the Biden administration is reducing or eliminating medical debt as a factor in government lending decisions.

Here’s what you need to know about medical debt now.

Affects 1 in 5 households
Roughly 1 in 5 U.S. households have medical debt, the Consumer Financial Protection Bureau reports. Some aren’t insured, while others struggle to pay deductibles and other cost-sharing. Insurance billing is byzantine, to say the least, and it’s easy to lose track of a bill while your insurer decides how much or whether to pay.

Many of these unpaid bills wind up on people’s credit reports. The CFPB found medical debts on 43 million credit reports last year, and medical debts made up 58% of all bills in collections as of the second quarter of 2021. Collections can depress your credit scores, which can make it harder to get loans or require you to pay higher interest rates. Bad credit also can cause you to be turned away from jobs or apartments and require you to pay more for car and home insurance.

Newer versions of credit scoring formulas treat medical debt less harshly, since research shows health care bills aren’t as reliable as a gauge of creditworthiness compared to other types of collections. But most lenders still use older credit scores that don’t distinguish medical debt from other overdue bills.

Rather than wait for lenders to update to the latest credit scores – a process that could take years, if it ever happens – the CFPB announced March 1 it would investigate whether medical debt should be included on credit reports at all. Seven days later, the three credit bureaus – Equifax, Experian and TransUnion – responded by promising to remove nearly 70% of medical debts from consumer credit reports within the next year.

Medical debts disappearing
Starting July 1, all paid medical collections will be eliminated from people’s credit files, and no unpaid bill will be reported until 12 months have passed – an increase from the current term of six months. By June 30, 2023, the three bureaus will also stop reporting unpaid medical debts under $500.

Consumer advocates hailed the changes but noted that those with larger debts would still face credit damage. About 16 million people (6% of U.S. adults) owe more than $1,000 in medical debt, and 3 million (1%) owe more than $10,000, according to KFF, the nonprofit health research organization formerly known as the Kaiser Family Foundation.

Recent moves by the Biden administration could help improve access to credit. Vice President Kamala Harris proposed additional reforms April 11, including reducing or eliminating medical debt as a factor in government lending decisions. That should make many home and business loans easier to get.

Also, Veterans Affairs, which has already erased $1 billion in copayments owed by veterans, promised to streamline the process so more low-income vets can have their VA bills forgiven. The VA has also stopped reporting most veterans’ medical debts to the credit bureaus.

What you can do
Soon you won’t have to worry about a minor medical bill tanking your credit scores. But catastrophic medical bills could still upend your finances. Consider taking the following steps to reduce your vulnerability to medical debt:
• Stay covered, if you possibly can. Insured people enjoy more consumer protection, and better access to health care, than the uninsured. People who aren’t covered by workplace insurance or government plans such as Medicare can find coverage through Affordable Care Act exchanges. Start your search at healthcare.gov. Most uninsured people qualify for subsidies to make premiums more affordable.
• Check all medical bills for errors. Billing errors are common, so request itemized bills for hospital stays and complex procedures. Dispute any mistakes you find.
• Ask for help. Hospitals and other health care providers may have financial assistance programs that could reduce or eliminate your bills. (Nonprofit hospitals are required to have such programs but may not offer help unless you ask.)
• Avoid using credit cards if you can’t pay in full. Credit cards tend to have high interest rates that make debt harder to pay. Many health care providers offer interest-free payment plans that allow you to pay off your bill over time.

Liz Weston is a columnist at NerdWallet, a certified financial planner and author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lizweston.
Go for the Double Stack

Made in the shade: Treat yourself at Kenny’s Southside

By David Laprad

It seems like only yesterday when Kenny’s Southside Sandwiches opened in the Market Street spot where Porker’s Bar-B-Que served patrons for more than 25 years before closing in 2017. Always on the hunt for new eateries, I remember it piquing my interest as I drove by. Without knowing anything about the food or staff, I spotted the large shade tree that stood over its patio and thought it looked like the best lunch spot in town.

Four years and one pandemic later, I was boring my Uber driver with idle chitchat when he asked where I was taking me.

When I said Kenny’s, he perked up. “I’ve eaten there,” he said, sounding excited. And then he told me about everything he’d ordered — in detail.

From the Croque Madame — a breakfast sandwich with city ham, Gruyere, bechamel, egg and herbs on sourdough — to the avocado toast, he described each item like he was reliving a meal at a fine restaurant. Clearly, the place made an impression on him.

This in turn made me wish I was going to eat breakfast instead of lunch and grumble at the Friday traffic that was slowing his progress.

My Uber driver’s radiant account of his meals at Kenny’s made sense given the pedigree behind the place. The spot takes its name from its owner, Kenny Burnap, a longtime sous chef at St. John’s Restaurant.

As the story goes, when Burnap saw the space was available, he and Josh Carter, owner of St. John’s, seized the opportunity to showcase Burnap’s skill with meats and side dishes in a casual venue.

The server relayed these details to me as I perused a pair of menus, one of which listed the daily staples and the other of which outlined a number of specials, each of which sounded special indeed.

I came close to ordering the Summer Veggie Melt, a vegetarian’s dreamwich featuring Food Hub’s zucchini, cauliflower, Signal Mountain Farm’s tomatoes, housemade ricotta, provolone and basil-arugula pesto. (Note the use of local ingredients where possible.) It sounded good.

But I couldn’t get what the server had said about Burnap’s knack for preparing great meats out of my head, so I asked her about the Double Stack Burger. When she said it was made from ground brisket, I was sold.

After selecting potato salad for my side, I settled in for the wait and looked through the window at the patio. It was too hot to eat outside, even in the shade, and I made plans to return to Kenny’s when the temperature was below sizzling. It just looked like the best lunch spot in town.

I was comfortable inside, though, and not only because the temperature in the dining area was cool. There’s ample space between the tables to be alone with your thoughts, or smartphone, and the decor is sparse but nice.

Speaking of sizzling, my Double Stack was a steaming wonder when it arrived. Imagine two patties of seared beef covered in melted cheddar and slipped — along with your choice of condiments — between the two halves a toasted bun. If you don’t get the picture, then look at the picture.

To my relief, the Double Stack tasted as good as it looked. Apparently, Burnap’s gifts include preparing burgers that are not only perfectly singed and thoroughly cooked but also as tender and juicy as they come. His experience in fine dining is not wasted on his casual venue.

I was going to nitpick about the size of the Double Stack, which left me wanting more, but then I realized I complained about the same thing in my last two restaurant write-ups. Clearly, this issue lies with me and not Chattanooga’s generous dining establishments.

Although the sidewalk sign outside Kenny’s indicates it’s open Tuesday through Sunday, it’s actually open Wednesday through Sunday 8 a.m.-3 p.m.

But not to worry, as that still gives you five days each week to experience the delicious food at this truly special place.

And if you happen to visit Kenny’s on a day when the temperature outside is tolerable, try eating on the patio. It just looks like the best lunch spot in town.

Kenny’s Southside Sandwiches
www.kennysandwiches.com
423 498-5888
1251 Market Street

Kenny’s also serves a variety of breakfast sandwiches and dishes.
EPB dedicates second set of community murals

EPB dedicated 11 new community murals on the second side of its 10th Street substation last week with a ceremony honoring the artists and community partners. The second set of murals faces the same area as the first set of murals, which were dedicated in 2020.

An outside group of community stakeholders used an anonymized judging process to select the following artists that live and work in the EPB service territory based on the artistic value and thematic relevance of their submissions:

- Laura Dahlke, The Good Guys
- Karen Estes, Voices of MLK
- Jerome Foster, Fostering a Colorful Moment in Time
- Ann Jackson and Mimi McAllister, All Created Equal
- Madison Myers, Sandy the Flower Man
- Dannita Noble, MLK Paved the Way
- La-Tesia Poole, Mahogany Songbird
- Rea Shaw, I Heart Chattanooga
- Nathaniel Stepney, Remembering Booker T. Scruggs

The following Chattanooga-based artists painted the murals on the second side of the EPB 10th Street substation: Rea Shaw, Sara Tolbert, Jerome Foster, Ann Jackson, Nathaniel Stepney, Laura Dahlke, Karen Estes, Madison Myers, Mimi McAllister, Dannita Noble and La-Tesia Poole. (Not pictured: Ty Swint)

- Ty Swint, MLK: The Voice of Love, Peace, Justice & Equality
- Sara Tolbert, Empress of the Blues
- Several of this year’s artists focused on people, stories and themes related to Chattanooga history. Madison Myers, a second-year muralist who graduated from the University of Tennessee at Chattanooga in May, painted a portrait of the late Sandy Bell, a local icon known as “The Flower Man.” Bell died in 2019.

Even though the working mother is stretched thin, Pierce says, people can depend on her. The same is true of purchasing a home in a market that’s not only smarting from a lack of inventory but is also reeling from the fears of people who believe current inflation might spark a recession.

Pierce quotes a Forbes article in which experts predict the 30-year, fixed mortgage rate will vary from 4.8% to 5.5% by the end of 2022 and gradually decline to 4.4% by 2024. (Mortgage rate predictions for 2022 published June 9 on forbes.com.) Even at these rates, people who purchase a house will gain considerable equity between now and when pundits believe interest rates will dip again, Pierce adds.

When asked how many homes she expects to sell this year, Pierce says, “An agent out of Maryland had a client sign a two-year lease for $55,000. Whereas even with a higher interest rate, if you buy a $300,000 house and appreciate is around 15%, you’re still going to gain $45,000 in equity.”

Pierce says, “People were hearing ‘now is the time to buy’ but that’s not the case. Buying a home is not a recession-proof investment. But it’s not a recession-proof investment for a seller, either. The same is true of purchasing a home, and the reason is the same: A seller or a buyer is in a market that’s not only smarting from a lack of inventory but is also reeling from the fears of people who believe current inflation might spark a recession. Pierce says, “According to Realtor.com, we’re 5.24 million houses short of where we need to be in order to have a level playing field for buyers and sellers. And that’s due to the recession in 2008, when building came to a halt and was in a holding pattern until 2012. I tell people who are afraid of another recession that nothing is more recession-proof than housing. So, again, feeling like this is not the time to buy is incorrect.”

Pierce says she told her family the same thing she tells her buyers as she sets their expectations: Given the number of opposing forces in the market and the velocity at which they are colliding, predicting how a seller will receive any offer is hard. But she’ll do her best, based on her expertise, to help them win the struggle.

“This job would be easier with a crystal ball,” Pierce laughs. “I can advise you on what I believe based on my experience, but I can’t see the future.”

An approximate 46% increase in the number of illegitimate births in Chattanooga occurred in the years between 1968 and 1971. Mrs. Katherine Hastings, director of the Florence Crittenten Services reported on the Adult Education Council’s “Point of View Program” Sunday on TV Channel 12. A three-alarm fire gutted most of a downtown landmark at 618 Cherry Street Sunday night. The building most recently housed the Rathskellar Restaurant and Tavern, which had been in operation for many years before going out of business last year, and Turner Hall, was constructed in 1888. The Signal Mountain plant of General Portland Cement Co., has completed installation of precipitators to control its particulate air pollution problem. William Smith, plant manager, reported this week. The $2-million project’s mechanical hookups were completed during the final three days of last week, Mr. Smith said.

Mrs. Isabel Langley, local Realtor, was elected secretary-treasurer of the Women’s Council of the National Association of Real Estate Boards for Tennesee at the state convention held in Knoxville. She is active in the Chattanooga Board of Realtors and is a past president of the local chapter of the Women’s Council of NAREB.
May 2022 Housing Market Statistics

After two years of record-setting activity, there are emerging signs that the national housing market might be cooling. High home prices and a surge in mortgage interest rates are slowing buyer activity, with home sales declining for the third consecutive month under the weight of soaring homeownership costs.

The National Association of Realtors reports existing home sales were down 2.4% from the previous month, while pending sales fell 3.9% as of last month, extending the trend of recent months. Economists predict sales will continue to soften in the near future, which may put downward pressure on home prices.

Across the country, the slowdown in sales has provided a much-needed lift to housing supply, with inventory increasing 10.8% from the previous month, the NAR reports, although supply remains down 10.4% compared to this time last year with only 2.2 months’ supply of homes at the current sales pace.

As the nation continues to explore ways to solve the ongoing housing shortage, estimated at 5.5 million homes, the White House recently unveiled the Housing Supply Action Plan, which aims to extend the trend of recent months. Economists predict sales will continue to soften in the near future, which may put downward pressure on home prices.

Locally, a somewhat different picture has emerged for May with inventory and sales increasing. When looking at the local market, new listings in the Chattanooga area have increased 9.5% to 1,415. Pending sales were increased by 4.5% to 1,162. Inventory levels grew 4.8% to 1,232.

From hospitality to selling homes

Career change a natural for Keller’s Pierce

By David Laprad

Growing up, Angela Pierce heard many of the things exasperated parents say to correct the behavior of their children. She learned money does not grow on trees, for example, and that her mother had an extra pair of eyes in the back of her head.

But her parents never asked her if she was born in a barn because, well, she wasn’t.

Pierce grew up in a Sparta barn her father purchased in 1977 and then gradually began to remake into a home for his family.

“My dad taught me you can teach yourself how to do anything as long as you know how to read,” Pierce recalls. “He checked out all kinds of books from the local library and taught himself how to renovate the barn with his own two hands.”

“Gradually” is the key word, Pierce adds, as his father labored alone.

“My dad was a one-man band, so it was an ongoing project for years and years. When he died in 2000, my mom hired a bunch of people to finish the work. We joke that the house still wouldn’t be finished if dad was still alive.”

Although Pierce’s father never completed all the work he set out to do, he gave her a childhood of memories about how a home can be an expression of love.

“I remember coming in from playing with friends and seeing dad on a ladder painting my bedroom ceiling pink,” Pierce says with a smile. “He reached down and tapped my nose with the paintbrush. Every inch of that house is about family to me.”

When Pierce, now 37, found herself at a professional crossroads in 2015, she realized her memories of being raised in a barn her father transformed into a home gave her a sense of direction. Instead of spending her career in hospitality, as she originally intended to do, she became a Realtor.

“I worked at a hotel while I was in college,” explains Pierce, who took classes at the University of Tennessee at Knoxville. “A friend said I could do my homework when there was no one to check in. While that was not correct, I discovered I was a natural hostess. I loved meeting people who were on vacation. They were always in a good mood.”

Pierce changed her major from communication to hospitality and tourism and began to envision a future in the service industry. But after she and her husband had their first child, she realized there was a difference between being good at a job and loving it.

“I was working weekends and holidays— all those times when I wanted to be with my family instead of watch other people spend time with theirs.”

Real estate provided not just an escape hatch from hospitality but a door to work Pierce found deeply satisfying.

“Buying a home is a huge transaction,” she says. “It’s where a family will spend holidays, blow out birthday candles and find sanctuary at the end of a hard day. To be entrusted with that purchase and help someone find what I grew up with is an honor.”

Pierce credits Realtor Bekah Cochran of Keller Williams Greater Downtown Realty for recruiting her and then planting her feet in fertile soil. Cochran served as the agent when Pierce was at the starting gate.

Angela Pierce is a residential Realtor with Keller Williams Greater Downtown Realty. She says her love of real estate stems from watching her father turn a ramshackle barn into the home in which she grew up.

“I worked at a hotel while I was in college,” explains Pierce, who took classes at the University of Tennessee at Knoxville. “A friend said I could do my homework when there was no one to check in. While that was not correct, I discovered I was a natural hostess. I loved meeting people who were on vacation. They were always in a good mood.”

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Greater Chattanooga Realtors this spring awarded five $2,500 college scholarships through its Community Scholarship Program.

The association selected the recipients following a review of their application, letter of recommendation, introductory video and academic record.

“With more than 40 outstanding and accomplished applicants, it was difficult to choose the finalists,” says Julie Alcantara, 2022 chair of Greater Chattanooga Realtors’ Consumer Education & Scholarship Committee. “We wish all the applicants well in their future educational endeavors.”

“This scholarship is one example of the many ways in which our Realtors give back to the community,” says Derek English, 2022 president of the association. “Our board of directors is committed to making this scholarship available each year—and I believe its legacy will be felt far into the future.”

“I was proud to help get this scholarship underway when I was president,” adds Robert Backer, 2021 president of the association. “Education is important to everyone in this community and we’re pleased to help these young people begin their journey in higher education.”

The 2022 recipients of a Greater Chattanooga Realtors Community Scholarship are:

- Haven Blair, Chattanooga Creative Arts
- Bailey Fowler, Ridgeland High School
- Jaylan Sims, Tyner Academy
- Erika Steiman, Collegiate High of Chattanooga State
- Qijun “Jerry” Zhang, McCallie School

Source: Greater Chattanooga Realtors

Photographs provided
Julie Alcantara, Consumer Education & Scholarship Committee 2022 chair; scholarship recipient Haven Blair; and Melissa Sarabia, Chattanooga Creative Arts college and career adviser.

Greaters Chattanoogae Realtors communications director Josh Branum and scholarship recipient Bailey Fowler.

Greater Chattanooga Realtors CEO Carol Seal and scholarship recipient Jaylan Sims.

Scholarship committee member Deborah Biancofiore and scholarship recipient Erika Steiman.

McCallie School associate director of college counseling Abbie Roberts, scholarship recipient Qijun “Jerry” Zhang and scholarship committee member Chele Sherwood.
Preparing your home for severe summer weather

From flooding to tornadoes, Mother Nature’s wicked rages can take a toll on your home. And now, the National Oceanic and Atmospheric Administration has predicted an above-normal 2022 Atlantic Hurricane Season.

Even though Chattanooga is not in a hurricane-prone area, we unfortunately have seen tornadoes and severe storms that were the product of hurricanes and tropical storms.

Additionally, natural disasters can happen at any time and anywhere, as the devastating Easter 2020 tornadoes in our area sadly reminded us.

Due to the unpredictability of the climate, it’s essential to take steps now to prepare your house and yard to withstand extreme weather.

Before you begin, review your insurance policies to ensure you’re covered for losses that might occur from a natural disaster.

An increasing number of homes and communities throughout the country are at risk of wildfires, floods and other natural disasters. As a result, many insurance companies are providing fewer options, drastically increasing premiums, or dropping out of specific markets.

With this in mind, you must talk to your insurance company about any concerns or coverage questions you might have.

The best way to keep water out of your home is to prevent it from entering it. A list of the many places water can enter your residence would surprise you. Sealing cracks in windows, entry doors and garage doors is an excellent place to start.

Local hardware stores sell a variety of sealant options depending on your needs. High winds can easily tear through double doors, French doors and sliding patio doors that have no structural device between them. You might need to purchase and install special hardware to ensure the doors are secure where they meet.

For example, try bolts that fasten the door into the framing at the top and the bottom.

Your home’s roof can shield its interior from the outside elements. Apply sealing around your chimney or vent pipes to help prevent water from seeping into your home. A qualified contractor can check for the structural integrity of the roof system.

Also clean out clogged gutters and downspouts. If rain can’t run through the gutters and downspouts, it’ll spill over the sides, landing in areas where it can soak through to your home’s foundation, causing flooding and structural damage.

It’s about more than rain, heat

Outside, protect your home from objects that can take flight during a storm. Remove dead and dying limbs from your trees and secure lawn furniture, trash cans, flowerpots and other yard ornaments.

High-speed winds could transform any of these objects into flying missiles traveling toward your house.

You should also tie down oversized items such as sheds, doghouses, playhouses, swing sets and boats.

When you and your house are prepared, you’re more likely to weather the most brutal storm with minor property damage. Taking time now to prepare your home for storm season could save you a lot of money later.

To find qualified professionals to help with storm preparations for your home, visit the Home Builders Association of Greater Chattanooga member directory at www.HBAGC.net.

Pierce and her husband purchased their home on Missionary Ridge when they relocated from Knoxville to Chattanooga in 2008 and remained a friend of the family in the years that followed.

Pierce became a Realtor in 2015 and then remained with Keller Williams when she “spread her wings and flew from the nest” a few years later. She says the emphasis Cochran places on client education continues to influence her business today.

“My greatest value lies in my ability to teach a client how to buy a home,” Pierce notes. “Things in this market move fast and you have to make big decisions quickly with very little information. The more you know about the process, the better prepared you’ll be to make those decisions.”

Pierce still carries the memories of how her father’s ambition and love for his family reshaped a rundown country barn into a home, so she understands the importance of making a good decision.

She says she and her husband also made the right choice when their purchased their home, even if the leaves fall off the tree and you look out one side of my son’s bedroom window, you can kind of see the lights in Rossville.”

Pierce and husband David, a pre-closer at Cumberland Title, now have three sons that “keep [her] ... on her toes” but also act like a “built-in fan club” that keeps her motivated.

“They’re always cheering me on. I couldn’t ask for better.”

While the doors of the home in which Pierce is raising her children differ from those of the barn in which she grew up, the heart is the same. It’s a place where she and her family spend holidays, blow out birthday candles and find sanctuary at the end of a long day.

“We love to pile onto the couch and binge TV,” she says. “I’d like to do a lot of stuff outdoors, but that wouldn’t be true.”

Best of all, living in a house allows Pierce to tell her kids something her parents were never able to say to her when she brought them to the end of their wits: “You weren’t raised in a barn!”

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**GCR PRESIDENT**

> Founded in 1912, Greater Chattanooga REALTORS® 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/board of REALTORS® nationwide that comprise the National Association of REALTORS®. Greater Chattanooga REALTORS® owns and operates a Multiple Listing Service (MLS), which is one of approximately 600 MLSs in the country and services more than 2,700 MLS users.

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**AMERICA’S DEATHLY SHELTER SHOPS—ONCE WE DONT TALK ABOUT IT**

On any given day in America, an average of 63 of our mothers, brothers, partners, and friends are taken from us by gun violence. 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.
The sale of the above-described property shall be subject to the same terms and conditions as those described in the Deed of Trust, said property being real estate located in Hamilton County, Tennessee, and shall be sold at public auction on the premises of the Sheriff, located in the County of Hamilton, Tennessee, on the premises of the Hamilton County Courthouse, as shown by the following description:

Begun and bounded as follows:

Beginning at the south west corner of the intersection of Hillsboro Road and the former U.S. Highway 70, said point being also the west line of the Mary Johnson Plat, being the same property conveyed to Mrs. J. L. Johnson under Deed of Trust recorded in Hamilton County, Tennessee, in 1927, Book 237, Page 149; thence due west along the west line of said plat, a distance of 220 feet to a point; thence north 89 degrees 42 minutes 49 seconds east, a distance of 297.40 feet to a point; thence south 57 degrees 42 minutes 44 seconds east, a distance of 84.37 feet to a point; thence north 89 degrees 42 minutes 49 seconds west, a distance of 297.40 feet to a point at the beginning.

The premises hereby described do include the following legal description:

THE TURLINGTON MANSIONS, as shown by the following legal description:

Lot 2, Block X, Rollingwood Addi- tion to Hillwood Hills, as shown by plat recorded in Plat Book 28, Page 3, the Register’s Office of Hamilton County, Tennessee. For prior title and last instrument of record affecting title to the above described property, see Book 212, Page 379, Register’s Office of Hamilton County, Tennessee.

For further information and to view the property, contact the Sheriff of Hamilton County, Tennessee.

The Sheriff of Hamilton County, Tennessee, has determined that the property is subject to the following restrictions:

Restricted to the use of single-family residences.

Warranties of any kind, including fitness for a particular use or purpose.

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“Everything was always very tidy. Then my family noticed how disorganized I had become.”

Thomas, living with Alzheimer’s

When something feels different, it could be Alzheimer’s.

Now is the time to talk.

www.HamiltonCountyHerald.com
Adapt to survive

Malls are dead – again; But they will be reinvented

You never had trouble saying "goodbye."

Goodbye, paycheck! Goodbye to the space in your closet and kitchen, spare change from the couch and the car console! Goodbye, everyone! You won’t be back any time soon because you’re heading for the mall now.

As you’ll see in “Meet Me by the Fountain” by Alexandra Lange, the mall just isn’t what it used to be.

Viktor Gruenbaum knew design. He fled the Nazis in Vienna in 1938, immigrated to New York, changed his surname and almost immediately landed a job creating buildings for corporate exhibitors at the New York World’s Fair. He then worked as a designer for high-end boutiques and stores and, turning his eye toward the problems facing downtown stores versus suburban stores with more parking, Gruen saw a solution: he created the first mall.

“It was a national event,” Lange says. Within a very short time, other designers realized shoppers perceived the mall as a “treat” and made it even more so. Rocks, ponds and greenery were added to malls, along with park benches and mini-zoos. Child-friendly zones were created. Stores were required to upgrade or remodel every few years, and underperforming stores were dropped, often in favor of national chains.

Then, about 20 years after its creation, the mall itself began to morph into open-air marketplaces.

“Then, about 20 years after its creation, the mall itself began to morph into open-air marketplaces. This was, Lange says, both good and bad. Marketplaces revitalized downtowns and made use of abandoned or derelict buildings—but creators often ignored the three things that made such pedestrian malls work.

So if the mall needed to change, why not go bigger? Why not invite senior mall-walkers and teenagers flush with cash and young arcade gamers? In fact, what about offering public spaces for meetings and movie theatres and restaurants for every budget?

It sounded great, and shoppers loved it — until they didn’t. In 1980, says Lange, the notion that the mall was “dying” was first raised in the media. It wasn’t the last time...

When was the last time you were in a mall? For most Americans, it was sometime this week. “Meet Me by the Fountain” explains how that happened.

Or, more specifically, how it happens since malls have never stopped changing to become what shoppers want in the moment. Even the word, Lange says, is going out of favor. This shift has been for the better. Malls of the 1960s were marred by racism, and malls of the ’80s by a certain amount of blight. Still, despite all the mall killjoys who crow about their demise, Lange pooh-poohs any sort of death.

Malls survive by adapting — something they’ve done well — but they can do better, she says, by tapping into nostalgia. That’s one thing, she points out, that Americans love.

Reading this book is like looking in the nooks, crannies and hidden hallways of your local shopping emporium with a critical eye. It’s a hark back to your childhood in the most intriguing way. “Meet Me by the Fountain” is a very good buy.

Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
Step up to luxury with Audi A3 or Volvo S60

By Michael Cantu | Edmunds

More power, comfort, refinement compared to find out. Edmunds' experts highly rated luxury sedans. Which one driver aids and optional plug-in hybrid longer, but its distinctive design, standard ride and top-notch technology features. Its enjoyable performance, comfortable year, the Audi A3 stands out by way of Value and features It also packs impressive standard features such as heated front seats, a 10.1-inch touch-screen display and a panoramic sunroof. Notable optional features include several advanced driver aids, a digital instrument panel and a Bang & Olufsen audio system.

The 2022 Volvo S60's starting price is considerably higher at $40,295, mostly because it's a slightly larger and more powerful sedan. It offers similar standard features and a full suite of advanced driver aids, something that's optional on the A3. The S60's optional features are also comparable. Thanks to the A3's redesign, it provides some of Audi's latest tech including a modern-looking and easy-to-use touch-screen entertainment system. The S60 has a 9-inch center touch screen, but in our experience, its user interface had a steep learning curve and wasn't as intuitive as the A3's. When it comes to advanced driver aids, such as adaptive cruise control, we've found that the Audi's aids operated better, it can also travel about 40 miles on all-electric power from a fully charged battery and then get an estimated 31 mpg combined when operating as a regular hybrid.

Engines, fuel economy
Luxury sedans should provide plenty of power, and fuel efficiency is more important than ever with today's sky-high fuel prices. The A3 wins with a narrow victory. It uses a turbocharged 2.0-liter four-cylinder engine that's labeled B5. It makes 247 horsepower and 258 lb-ft, so it's a bit more powerful than the A3's base engine. However, its EPA-estimated 30 mpg combined makes it slightly less fuel-efficient. And that's with front-wheel drive. Go with all-wheel drive in the Volvo and you're looking at 28 mpg combined.

There are other options if you want more power. Audi offers the sport-tuned S3, which is similar to the A3 but has a 306-horsepower engine. Volvo, for its part, has the S60 Recharge. The Recharge has a plug-in hybrid powertrain that creates a whopping 455 horsepower. Even better, it can also travel about 40 miles on all-electric power from a fully charged battery and then get an estimated 11 mpg combined when operating as a regular hybrid.

Winner: Volvo S60

Driving and comfort
Audi and Volvo cite very similar acceleration for the base engines with front-wheel drive, which is around 6.5 seconds. The optional engines also have similar acceleration; Audi cites a 4.5-second 0-60 mph sprint for the S3, and Volvo says the S60 Recharge can do it in 4.3 seconds. Comfort is similar in both cars. They have smooth rides and supportive front seats that are great for daily commutes or long highway trips. The S60 is a slightly bigger car, however, and that pays dividends by way of its roomier back seat and trunk.

The A3 pulls back into contention in this category by being the better car for driving enjoyment. It feels small and nimble and can tackle a curvy road with ease. The bigger and heavier S60 is competent around turns but isn't as engaging or fun.

Winner: Tie

Edmunds says
The A3 wins with a narrow victory. It delivers everything an entry-level luxury sedan should and does so at an agreeable price. Volvo's S60 isn't quite as well rounded, but it's still an excellent choice, particularly if you're interested in a plug-in hybrid.

Michael Cantu is a contributor at Edmunds and is also on Instagram.