New life for historic Oak Grove

Developer Collier looks to turn 100-year-old mill into a community

By David Laprad

Developer Ethan Collier has a varied collection of hats he wears from time to time. One day, he might don his engineer hat as he works with his team at Collier Construction to figure out how to plant a community on a parcel of land. Another day, he might put on his financier hat as he assembles the money he needs to pay for the project. But as Collier surveys a large empty plot in Oak Grove, a razed neighborhood located off the southern end of Main Street, he puts on his professor hat and launches into a history lesson.

“This was a mill town,” Collier begins as he watches a dump truck rumble across a far-off tract. “It had its own baseball team and day care. Most of the housing supported the mill.”

The mill to which Collier is referring is the 350,000-square-foot concrete behemoth behind him. It was once the home of Standard Coosa Thatcher, a textile factory that employed about 2,200 people in its heyday.

“Most of our nation’s mills were in the Northeast until TVA drew them south,” Collier continues. “Bad farming practices made the soil less fertile and impacted the industry across the east, so mills popped up about 100 years ago. Since there was no housing and no cities to support them, mill owners built little towns around their factories.”
Family tradition steered by a dynamic matriarch

60-year attorney didn’t want any CPAs in her clan

By David Laprad

This is the first installment in a series of articles featuring families in which successive generations have practiced law. In this entry, Chambliss, Bahner & Stophel attorney Shelton Chambers sits down with her father and aunt to remember how the legal practice entered their lives and defined their destinies.

When someone chooses the same profession as their mother or father, people say they followed in their parent’s footsteps. A son becoming an entrepreneur, like his mother, or a daughter becoming a doctor, like her father, paints a picture of a young adult stepping in the very tracks their parent made as they walked along their life path.

The footprints into which attorney Shelton Chambers, 39, placed her feet were deeper than most, and the path was well worn, for she did not follow a single parent into the legal profession but two generations of family.

Chambers’ father was among those who preceded her in the practice of law. Hailing from Jasper, Howard Swafford, Jr., 71, spent his life solving the legal dilemmas of whoever walked through the door and could afford his fee.

“There was a time when I’d sue whatever moved,” Swafford declares. “My daughter was at GPS and my son was at McCallie, and that was expensive.”

During breaks from school, Chambers’ voice was often the first one callers heard after they dialed Swafford’s number. Chambers also helped her father with his correspondence. The work helped to shape her aspirations.

“A lot of me becoming an attorney was, ‘This is what the Swaffords do,’” she says. Chambers is seated next to her father at Chambliss, Bahner & Stophel, where she handles trusts and estates and has carved a niche for serving high-net-worth clients.

Joining them at the table is Claudia Swafford Halton, 67, a retired attorney and juvenile court magistrate. Halton is also Chambers’ aunt and Swafford’s sister.

Like Swafford, Halton helped to usher Chambers to the practice of law, although she says she had a lesser role in her niece becoming an attorney than her brother.

That said, Swafford can’t claim to have had the greatest measure of influence on his daughter’s choice of profession. That person was Chambers’ grandmother, who died in 2016 after being a licensed attorney for over 60 years.

But even in death, Claude Galbreath Swafford looms large in any room in which her name is mentioned.

“Our mother thought something was wrong with you if you didn’t go to law school,” Howard says. “She expected us to put an active license to practice law in her casket.”

Chambers remembers her grandmother bristling when she asked her why. “She said, ‘I became an attorney and I will die an attorney.’ It was very dramatic.”

Claude never gave up her role as family empress, either. When she learned Chambers was going to take two years off to become a certified public accountant, she summoned her granddaughter to Jasper for a sound verbal thrashing.

“She was furious,” Swafford laughs. “I assured her I would go to law school as soon as I passed the CPA exam.”

“Mother was not impressed with Shelton becoming a CPA,” adds Howard. “When our generation was coming up, those who were lawyers were very strident about their children going to law school. It was a big deal.”

The introduction of the practice of law to the Swaffords was indeed an event of great importance to the family. To Claude and her attorney husband, Howard Graham Swafford, the legal profession was more than a career, it was the rudder that steered their family toward a better fortune.
It's not in the Constitution

The power to overturn laws: What is the source of judicial power?

Several recent Supreme Court opinions have sparked a great debate in our nation about the role and function of the Supreme Court and, to a lesser degree, federal courts in general.

One aspect of this debate concerns the power of the unelected Supreme Court to overturn laws the elected Congress passed and the elected president signed into law. The debate extends to the power of the court to overturn laws passed by states.

Some critics argue this is undemocratic and an unelected body should not have this power. They also correctly point out that this power, called judicial review, is not mentioned in the Constitution itself. So where does it come from?

Article III of the Constitution establishes the judicial branch and outlines its powers and responsibilities. Critics of judicial review argue that invalidating laws Congress has passed is not mentioned in Article III.

Supporters of judicial review respond that the first sentence of Article III implicitly grants this power. It begins: "The judicial Power of the United States, shall be vested in one Supreme Court, and in such inferior Courts as the Congress may from time to time ordain and establish."

In the view of supporters, "judicial power" includes the authority to determine whether acts of Congress and the president comply with the Constitution.

In 1803, in the famous case of Marbury v. Madison, Chief Justice John Marshall asserted on behalf of the court that it had the authority to determine whether acts of Congress and actions of the president complied with the Constitution. Then-President Thomas Jefferson vehemently disagreed.

But contrary to what some critics argue, Chief Justice Marshall did not just make up the doctrine of judicial review. Although the power is not spelled out in the Constitution, the concept was well known to the people who debated the Constitution.

In fact, such a power in the federal courts was assumed and anticipated by many of the framers and those in the framers' generation. We find evidence of this in the debates about ratifying the Constitution, in the Federalist Papers and in the customary practice at the time.

Constitutional debates

Before becoming a justice, Marshall was active in public life and knowledgeable of the arguments and debates over the proposed constitution. In fact, he was a delegate to the Virginia state convention that considered and ultimately ratified the proposed federal constitution.

Marshall was a leader among those advocating for adoption of the Constitution and was intimately familiar with its contents. He was in communication with leading figures from other states and knowledgeable of their thoughts on the proposed constitution.

Thus, Marshall was personally aware of the framers' intent. Judicial review was not alien to those discussions and debates.

The Federalist Papers

Alexander Hamilton, John Jay and James Madison engaged in a vigorous argument in favor of the Constitution in the 85 essays of the Federalist Papers. In Federalist 78, Hamilton clearly anticipated federal courts having the power of judicial review.

"If it be said that the legislative body are themselves the constitutional judges of their own powers, ... it may be answered, that this cannot be the natural presumption, where it is not to be collected from any particular provisions in the constitution. ... It is far more rational to suppose, that the courts were designed to be an intermediate body between the people and the legislature, in order, among other things, to keep the latter within the limits assigned to their authority."

Hamilton explained that because it is "the proper and peculiar province of the courts" to interpret laws, which includes constitutions. Courts are therefore well suited to determine whether acts of Congress comply with the Constitution: "A constitution is in fact, and must be, regarded by the judges as a fundamental law. It, therefore, belongs to them to ascertain its meaning as well as the meaning of any particular act proceeding from the legislative body."

Other framers shared Hamilton's opinion, although some had a contrary view.

Customary practice

The framers of the Constitution represented the several states and were familiar with the laws, practices and procedure in the states. So were those elected to serve on the state constitutional conventions considering whether to ratify the Constitution. In many of the states, judicial review was already the practice, so it was not radical for that same power to be extended to the federal Supreme Court.

For example, Elbridge Gerry of Massachusetts argued judges in his state set aside laws they deemed unconstitutional under Massachusetts' constitution. During the Virginia ratification convention, Madison applauded Rhode Island, where the courts had refused to execute a law they deemed unconstitutional.

While our country thrives on civil discourse regarding decisions by the Supreme Court, judicial review has been with us almost since the beginning and is now a well-established part of our form of government.

Halton says becoming an attorney was not easy for her mother. Not only were there very few female lawyers when she arrived at the University of Tennessee soon after the end of the Second World War, she also was the target of discrimination and family censure.

"I'm proud to be a lawyer," she says. "If I had not decided to pursue my goal, I probably wouldn't be where I am today."

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50 Years Ago

News of the Week August 5

The Southeast Tennessee Manpower Planning Council — composed of 30 persons from 10 counties with Chattanooga Mayor Robert Kirk Walker as chairman — has been organized here. The council is a merger of the metropolitan city’s program with that of the surrounding counties and is said to be the first such council in the United States. The current programs in the 10-county area involve an estimated $21,481,000 and 45,900 persons of whom 27,000 and $16 million are in Chattanooga. In addition to Hamilton, the counties include Blount, Bradley, Grundy, McMinn, Marion, Meigs, Polk, Rhea and Sequatchie.

Dr. O.M. Derryberry, medical director of health and environmental sciences for the Tennessee Valley Authority, will retire at the end of December. He has been with TVA since 1946 and will continue to serve as a consultant to TVA after his retirement Jan. 1.

New officers elected by the Hamilton County chapter, National Foundation (March of Dimes) are Mrs. Garrison Elder, chairman; William Pettway Jr., vice chairman; and Mrs. Joseph S. Penninger, recording, Mrs. W.D. Gardenshire remains as treasurer and Mrs. William Friss as executive secretary.

The Mispaah Sisterhood of the Juluss and Bertha Ochs Memorial Temple, along with the Talking Books for the Blind and Mrs. Harry Weil’s Braille committee, received awards for distinguished volunteer service to the blind from the Governor’s committee on employment of the handicapped. The awards were presented at the annual meeting of the Tennessee chapter of the American Association for the Blind held last week at the Read House.

Mrs. Lucy Thacher of Lookout Mountain has been appointed chairman of volunteers for the Chattanooga-Hamilton County chapter of the American Red Cross, James Kennedy Jr., chapter chairman, announced Saturday. About 200 new volunteers join the program each year.

W. Arnold Chambers, president of Chattanooga Federal Savings and Loan Association, has been appointed chairman of Group II for the United Fund campaign this fall. R. A. McGinnis, campaign chairman, said volunteers in Group II would solicit about 480 companies and industries employing between 10-16 persons each. Chairman of the four divisions working under Chambers are Carroll Fox, Noel D. Barnett, Arthur L. Burns Jr., and Ted W. Mills.

Blue Cross-Blue Shield paid more than $100 million for health care services provided to Tennesseans in the first half of 1972, an increase of $13 million over the first half of 1971, according to James M. Waters, president. The Blue Cross home office is in Chattanooga in a new building which was completed in 1971. It was recently cited as one of the most efficient new office buildings in the nation by the Administrative Management Magazine.

David D. Wilson Sr., retired farmer and co-owner of L.G. Wilson Grocery Company, died July 31 in a local hospital at the age of 93. His home was at 1712 S. Willow Street. He was a member of Second Presbyterian Church.

State Senate Ray Albright, Rep. Chattanooga, and Robert Watkins, editor of the Labor World, Chattanooga, are among 21 persons appointed by Gov. Winfield Dunn to serve on a new tax modernization and reform commission. Thomas E. Geraghy of Signal Mountain has been appointed by Gov. Dunn to the state board of education, replacing E. H. Kennedy whose term has expired.

Red Bank Mayor Joe Glasscock said Tuesday he will not vote to allow the city to join the Chattanooga Regional Transportation Authority unless Red Bank citizens approve joining in a citywide referendum.

A.C. Pickndley Sr., 81, retired official of the American National Bank and Trust Company, died Tuesday in a local hospital. He was associated for 33 years with the American National until his retirement as manager of the realty department. At the time of his death he managed the A.C. Pickndley Realty Company here.

WTCI PBS appoints new board chair

WTCI PBS named Daniel Fell chair of the governing board during the July 2022 meeting of the Greater Chattanooga Public Television Corporation board of directors. Fell is a senior strategist and consultant for United Health Group’s Optim.

An early Chattanooga entrepreneur, Fell co-founded the marketing and advertising company Daniel+Douglas+Norcross in 1992 in the Chattanooga Business Development Center on Cherokee Boulevard. In 2006, the firm merged with the Richmon, Virginia-based Neathawk Dubuque & Packett, where Fell served as its president and CEO until 2019.

Fell became a member of WTCI’s board of directors in 2018 and served on the executive committee in 2021-2022.

Surgeon Craig joins Chattanooga Heart Institute

Cardiothoracic surgeon John Craig has joined The Chattanooga Heart Institute. Craig earned his medical degree from the University of Tennessee College of Medicine in Memphis, where he also completed a general surgery residency and a vascular surgery fellowship.

Craig completed a cardiothoracic surgery fellowship at Harvard Medical School’s Massachusetts General Hospital in Boston. He specializes in all aspects of cardiac surgery and has more than a decade of experience as a cardiothoracic surgeon.

The Chattanooga Heart Institute offers seven locations in Tennessee and North Georgia. Craig will practice at the office located at 2501 Citico Ave. in Chattanooga.

Learn more at chattanoogaheart.com and call 423 697 2000 to schedule an appointment.

Craig
City earmarks budget savings for parks improvements

Chatanooga’s new Department of Parks and Outdoors is leveraging cost savings from lean operations and staff vacancies to deliver improvements to outdoor spaces in each of the city’s nine council districts.

The department’s design team began working in early April to identify $500,000 in projects that could be executed by the end of the year. After identifying more than 50 ideas, it whittled them down to the final list. Planners prioritized projects based on need, geographic distribution and with an emphasis on the economically disadvantaged areas in the city.

No new public dollars were used in the course of the project and all improvements have already been purchased, though some are still in the delivery process and are not yet fully installed.

The improvements include 60 new dog waste stations, 29 benches and 60 new barbecue grills – 40 of which have been installed – for parks and outdoor locations throughout the city.
• New docks at Williams Island
• Lookout Valley Park has a new playground and swing set
• Frances B. Wyatt Park has a new playground and swing set
• Hixson Park has a new playground
• Greenway Farm Park has new picnic tables and a family-sized barbecue grill
• Jack Benson Heritage Park has new grills, picnic tables and benches
• Sterchi Farm Park has new picnic tables
• Shepherd Park has new shade structures and playground seating
• Harris Johnson Park has new fitness equipment, a new playground and a new border for the playground surface
• Pringle Park has a new playground
• Caruthers Park has a new pavilion
• Church Street Park has a new swing and pavilion
• Ted Bryant Park has a new playground and swing set

Watkins Park has a new playground

Source: City of Chattanooga

You were alive before there was an internet?

Bridging workplace generations takes thought, patience

We’re at an interesting point in business culture. People with many backgrounds and experiences are working together more now than ever before.

Some young team members have never worked at an in-person job and have always had a cellphone. Others started working before laptop computers or the internet even existed. Some have only worked in big corporate environments, while others have been at startups.

These people all have different working styles. They are now collaborating via the tiny camera on their computers.

Variations make communication differences quite interesting to observe. You probably have some co-workers who will only call you if there’s a scheduled meeting on your calendar. Others might send you an unplanned message, asking if you have time to talk, even when there’s no meeting scheduled.

Then there are a handful that will call with no notice. These differences are driven by multiple factors, including generation and work experience.

Similarly, people have different habits when it comes to written communication. Some people prefer email, others like Slack. Within email, there are fairly distinct differences. Some emails are sent from one person to another single person. Others copy to many extra people for informational purposes. Some emails will have recipients included as a blind copy to reduce the number of replies. Others will add additional people to existing email chains.

Over the years, I’ve started to believe there is an inverse relationship with email and the size of the company. The smaller the organization, the more recipients will be included on a single email.

People at startups tend to copy many people at once. This keeps everyone up to date and is seen as more efficient. Within a large company, it’s more common to see email chains that include only the bare minimum number of people. The sender doesn’t want to involve anyone who doesn’t need to be on the email.

The same trend seems to also be true in meetings between two companies. A small company will bring many attendees to a meeting in an effort to show that the company is legitimate. A large company will send one or two representatives to serve as the sole points of contact.

No matter the venue, one thing hasn’t changed: Praise in public and criticize in private. Calling someone out in a meeting in front of others does nothing but hurt your relationship with them.

If you’re asking a colleague for something via email and aren’t getting the results you want, call them or email them – directly. Don’t copy additional people. Even if you aren’t trying to put them on the spot, this is how it will likely feel.

No one wants their shortcomings to be pointed out in front of others. Adjust your approach for better results.

Angela Copeland, a leadership and career expert, can be reached at copelandcoaching.com.

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When can you choose retirement?

If you’re like most people, your work has been a central part of your life. So, wouldn’t it be nice to have the flexibility to decide when you no longer want to work?

Many people of retirement age have achieved this type of control. In fact, two-thirds of workers ages 65 and older say they work primarily because they want to, not because they have to, according to a 2021 study by Edward Jones and Age Wave. But that means one-third of workers in this age group feel financially compelled to work. This doesn’t necessarily mean they dislike the work they do — but it’s probably fair to say they would have liked the option of not working. How can you give yourself this choice?

You can start by asking yourself these questions:

• When do I want to retire? You’ll want to identify the age at which you wish to retire. You may change your mind later and move this date up or back, but it’s a good idea to have a target in mind.
• What sort of retirement lifestyle do I want? When you retire, do you anticipate staying close to home and pursuing your hobbies, or do you hope to travel the world? Would you like to spend your time volunteering? Open your own business or do some consulting? Clearly, some of these choices will require more resources than others, so you’ll want to follow a financial strategy that aligns with the retirement lifestyle you intend to pursue.
• Am I saving and investing enough? As you chart your course toward your retirement journey, you’ll want to assess the sources of income you’ll have available. If you think you may be falling short of achieving your retirement goals, you may need to consider saving more.

By addressing the above questions, you can get a clearer idea of your retirement goals, but you may need to consider saving more.

To ensure the actions in the roadmap are coordinated across city departments and with the community, Kelly has appointed Chris Sands, director of community engagement for the City of Chattanooga, as the interim executive director of community safety and gun violence prevention.

With a background in leadership studies, Sands has experience in community interventions, team building and community coalition building in the nonprofit, faith and private sectors.

Sands will guide the implementation of the roadmap and lead ongoing engagement and collaboration with the city, community, coordinating city- and community-wide action in a common cause.

“Through my years of service working with some of Chattanooga’s most vulnerable families, I’ve seen firsthand how gun violence can rip families and communities apart,” says Sands. “We must come together as Chattanoogans to put a stop to this senseless and tragic violence.”

The full Roadmap to End Gun Violence in Chattanooga is available at cha.city/roadmap.
Five ways to feel richer (even when you’re not)

By Kimberly Palmer

In some ways, feeling “rich” is less about how many zeroes you have in your bank account and more about knowing how to use them to get what you want out of life.

For author and certified financial planner Tom Corley, feeling rich comes from having an Irish pub-style structure in his backyard in New Jersey that allows him to invite friends over for outdoor drinks.

For Liz Gendreau, founder of the website Chief Mom Officer, that feeling comes from taking advantage of free, fun activities like visiting local state parks in her home state of Connecticut.

And financial counselor Andi Wrenn in Raleigh, North Carolina, finds that feeling when she climbs into her RV and goes for a road trip.

“Richness comes from having small, tangible financial goals that you’re working toward,” says Megan McCoy, assistant professor of personal financial planning at Kansas State University.

Those goals could be paying off student loan debt, buying a house, or something unique, like Corley’s backyard structure.

“We asked financial experts to share their tips for how to feel richer today, given the unique, like Corley’s backyard structure. Those goals could be paying off student loan debt, buying a house, or something unique, like Corley’s backyard structure. When she climbs into her RV and goes for a road trip, Raleigh, North Carolina, finds that feeling when she climbs into her RV and goes for a road trip.

“The joy-focused approach also can help with feelings of financial envy. “If you don’t have value-based spending, then you can fall victim to comparing yourself to others and lifestyle creep,” which is when spending grows along with income, Corley warns.

McCoy says that when we constantly compare ourselves with richer neighbors or influencers on Instagram, it’s easy to be dissatisfied. “We need healthy comparisons. Is there someone else you could compare yourself to, such as your past self, or your aunt who worked so hard and got the retirement of her dreams?”

Gendreau suggests hiding posts on social media from people who inspire feelings of jealousy or putting your own spin on them. “If I see something that looks like a lot of fun at a fancy place that’s outside my budget, I might think, ‘Can I do something similar at a lower price point? Do I need to go to a fancy beach place or can I go to a closer place? I don’t need to go to the Caribbean to have fun on the beach.’”

Resilience through savings

“You are going to make mistakes,” says Heath Carelock, a financial counselor and coach based out of Prince George’s County, Maryland. To move past them, he says, it’s important to forgive yourself and to build up a financial cushion. When he was starting out in the working world, he gave himself what he called the “1-2-3-4-5” challenge: He saved $123.45 out of every paycheck.

“Watching your money accumulate is a major way to double down on resilience,” he says. “Then, if you face a sudden unexpected expense, you have a financial cushion to protect yourself, which evokes a feeling of ‘richness’ or comfort.

“People are a lot more relaxed if they have emergency savings so they know they can pay off whatever bills they need to every month,” Wrenn says. She says that even having one or two months’ worth of expenses can provide that elusive feeling of financial well-being.

Budget, pay off debt

“If you don’t track where your money is going, you will feel financially insecure because you’re worried all the time about, ‘Where is my money going?’” Gendreau says. She suggests using a budget to track your spending, especially given current inflation levels.

Debt can prevent people from pursuing their dreams. Carelock says, because instead of putting money toward starting a new business or taking a vacation, you have to put it toward debt payments.

“If it’s not a dream killer, it’s a dream delay,” he says. Using an online calculator to make a plan to pay off your debt can help.

Celebrate your progress

When McCoy finally paid off six figures of student loan debt, she celebrated the first withdrawal-free paycheck. But she says she would have felt even better if she had celebrated her progress along the way instead.

“I had just one moment of happiness that quickly dwindled. If I could do it over, I would celebrate every $10,000 I paid off – then I could have celebrated 10 times.”

Kimberly Palmer is a personal finance expert at NerdWallet and author of “Smart Mom, Rich Mom.” Email: kpalmier@nerdwallet.com. Twitter: @KimberlyPalmer.
Why can’t I afford that?

Wish you were here! Summer travel FOMO is real

By Dalia Ramirez

Views from a tower in Portugal, gondolas in Venice, beaches in the Bahamas – as you scroll through your social media feeds, it seems like everyone you’ve ever met is on a picturesque vacation this summer. Compared to the last two years, 2022 is seeing a steep increase in travel, especially international, and it may feel impossible to keep up. The number of outbound international U.S. flights increased about 97% year-over-year from April 2021 to April 2022, U.S. International Air Travel Statistics finds. Airbnb data from May 2022 also showed an all-time high in long-term stay bookings, with U.S. travelers gravitating toward Italy, Mexico, Costa Rica and the Bahamas, as well as domestic beach destinations.

If you’re not planning to travel this year, hearing about other peoples’ vacations might give you a twinge of FOMO: fear of missing out. But don’t let comparisons pressure you into panic-traveling, Hobica says. “It’s pent-up demand,” says George Hobica, founder of Airfarewatchdog.com. “There’s definitely a fear of missing out.”

How can they afford this?

For many travelers, this summer is an opportunity to travel for the first time in two years, and the anticipation makes it worth the cost. Some are likely even willing to overextend their budgets or go into debt to be able to take their dream vacation. “It’s pent-up demand,” says George Hobica, founder of Airfarewatchdog.com.

“People saved up a lot of money over the past two years and can afford the price increases.” For many, the shift to remote work has also made travel more accessible. Yaslynn Rivera, a Los Angeles-based executive assistant at a video-streaming company, makes the most of working remotely by taking opportunities she would have otherwise been unable to pre-COVID-19. “I have friends from childhood and college who live all over the country now,” she said. “If I’m going somewhere, it’s because I know someone there,” she added, explaining her near-constant location changes. She stays with friends instead of booking hotel rooms and Airbnb, and when she does book a room, she sticks to a tight budget.

“I don’t mind being inconvenienced to have the experience,” she says, citing motel rooms, red-eye flights and working from the road. Though some travelers are in a position this summer to afford luxurious trips, travelers like Rivera make the most of the opportunities and connections they have, even if it means sacrificing convenience. If you work remotely and have a flexible schedule, trying Rivera’s approach could be a good way to add more travel to your summer.

Social media influence

Despite the realities, social media can still make travel look like a Pinterest-worthy paradise. “There’s definitely a fear of missing out,” says Giacomo Moriondo, a Chicago-based client services manager at an aviation services company, referring to seeing friends post from scenic destinations. “I’m jealous; I would love to have the freedom to visit my family in Italy and Argentina, but it’s not financially possible for me this summer.”

Moriondo has felt the pressure to travel this summer, but with an in-office job, limited time off and out-of-budget airfares, his options are restricted. “When you see some people posting lavish vacations, you can’t compare yourself,” Rivera notes. “They might be from a wealthy family or taking a sponsored trip; they’re not on the same playing field.”

Consider limiting your social media intake if such posts are bumming you out. Or if you’re curious, ask consistent travelers how they make their trips happen. People can be refreshingly honest about their circumstances, and the answers might surprise you.

Perks of staying home

U.S. travelers are flocking to vacation destinations in record numbers, but this summer may not be the best time to take the trip you’ve been waiting for. “I personally think this is a bad year to travel,” Hobica says. With rising airfares, strikes in the travel sector and price increases in every category, an international trip – especially with kids – may be more trouble than it’s worth. Resisting the temptation to join the travel rush this summer can help you take advantage of milder weather and crowds in the fall or even next year.

“I would wait until things settle down,” Hobica says. “Too many people are traveling, and there aren’t enough workers to support them; it’s not reliable right now to get where you want to go.”

Meanwhile, if you don’t have a trip planned this summer, plan adventures closer to home. “I turn myself into a tourist in my own city,” says Moriondo. “It doesn’t feel like you’re missing out when you’re doing something yourself.” Exploiting your own city or state, visiting family and friends domestically and seeking low-cost outdoor experiences can enrich your summer and satisfy your travel cravings without overextending your budget.

Dalia Ramirez is a writer at NerdWallet. Email: dramirez@nerdwallet.com.
DRIVEN BY PLAYOFF DISAPPOINTMENT
Titans must overcome tough schedule, better AFC for deeper postseason run

Last season, the Tennessee Titans won the AFC South and entered the playoffs as the AFC’s top seed. It wasn’t good enough, as they lost to the upstart Cincinnati Bengals in the divisional round.

Now the Titans will try to rewrite the past, put last year’s disappointment behind them and get back to the postseason this year with what they hope will be a much different result.

The windows of opportunity for this group of Titans might only be open for another year or two, and the postseason trek doesn’t get any easier with Kansas City, Buffalo and Cincinnati left by young, star quarterbacks.

Other contenders upgraded the all-important quarterback both inside (Matt Ryan for Carson Wentz with the Colts) and outside (Russell Wilson for Drew Lock with the Broncos) the division.

Add the Chargers with their emerging star quarterback, Justin Herbert, and you get the idea of just how tough the playoff road might be.

The regular season also becomes more difficult since last year’s regular-season success (12-5, 5-1) means Tennessee will be playing a tougher-first-place schedule this fall.

Here’s a look at just how this Titans season might stack up — at least from the view of the preseason, before we know exactly which teams will be good and which ones won’t.

Sept. 11: New York Giants
When did the Giants become the Jets? Not that long ago, they used to contend for and win Super Bowls. Now, they’re just another New York football team that can’t find the right quarterback and can be penciled in for last place in their division.

The Titans probably couldn’t ask for a better team to open the season against. Titans 27, Giants 17

Sept. 19: at Buffalo
The Titans have had the Bills’ number the past two seasons, which is interesting since Buffalo has been one of the darling rising teams for a few years now with Josh Allen at quarterback. This time the Titans can have to make the Monday night trip to Buffalo, and the tables will likely turn, unless the Titans defense can frustrate Allen once again. Bills 27, Titans 24

Sept. 25: Las Vegas
It’s a short week after being on the road for Monday night, but the Raiders traveling across a couple of time zones might help offset that. The Raiders are no slouch, even though they could well finish last in the AFC West. Derek Carr is a quality quarterback and has a new weapon in Davante Adams, acquired from Green Bay. This game could be a good test for the Titans’ young secondary. Might also be a good time to use Derrick Henry a lot to control the game. Titans 28, Raiders 21

Oct. 2: At Indianapolis
Tennessee has had Indy’s number the past couple of years after years of Colts dominance with Peyton Manning and Andrew Luck. The Titans’ recent success was rewarded for Colts owner Jim Irsay to speak out about it. Ryan at quarterback might give Indianapolis an early edge with few of his tendencies exposed on film.

Colts 23, Titans 20

Oct. 9: At Washington,
No matter what their name is, the Washington franchise hasn’t exactly been the larges team before. It was some talent on the roster, but it’s asking a lot for Carson Wentz to lead this team anywhere but as an also-ran in the NFC East. The biggest thing the Titans have to worry about is that demon that rears its head occasionally on the road against bad teams. (See Titans at Jets, 2021). Titans 27, Commanders 17

Oct. 16: Bye
Last season the Titans did not have their bye until week 13. With all the injuries they had — setting up a record 91 players — the bye week almost came too late to do much good. This year’s earlier comes earlier than most teams would like, but it does serve a good purpose in that it occurs just before a rematch with divisional rival Indianapolis just three weeks after the teams’ first meeting.

Oct. 23: Indianapolis
Hard to believe the AFC South could be this unbalanced before Hathaways. Is the division race could be settled with these teams playing twice in three games. The Colts, even with better QB play, shouldn’t be able to come in and defeat the Titans, who will have extra rest coming off their bye week. Titans 33, Colts 24

Oct. 30: At Houston
The Texans haven’t been good for a couple of years, but they haven’t been an easy out for the Titans, either. How much Davis Mills progresses could determine whether Houston can keep the score close. Of course, Tannehill will need to be sharper than he was in the first meeting with the Texans in 2021. Chances are, he will be. Titans 34, Texans 23

Nov. 6: At Kansas City
Sunday Night Football against Patrick Mahomes. It will be an uphill challenge, but no one thought the Titans could go to Los Angeles last year and shut the Rams in prime time. Tennessee needs a big game from Henry and a bigger game from the defense. Four road games in six weeks makes this even more difficult. Chiefs 29, Titans 27

Nov. 13: Denver
Russell Wilson brings his act to the Broncos, but the Titans had success winning against him in Seattle last year. Denver won’t be the pushover it has been the past couple of seasons, but the Titans should be able to handle them at home. Titans 24, Broncos 19

Nov. 17: At Green Bay
The Titans didn’t fare so well against Matt LaFleur’s Packers in 2020 when they faced their old offensive coordinator at Lambeau Field. Tennessee has a much better defense now, and the Vrabel has a knack for getting his team up for big games when they are underdogs. This won’t be easy, especially with a short week. (It’s a Thursday night game). Packers 32, Titans 20

Nov. 27: Cincinnati
A rested Titans team will get to host Joe Burrow and the Bengals. Sound familiar? The stakes aren’t nearly as high, but still. The Titans will have to be at their best and will have to avoid turnovers. But in a long NFL season against good teams, sometimes it just doesn’t go the right way. Bengals 21, Titans 17

Dec. 4: At Philadelphia
A.J. Brown wanted out of Tennessee because he wanted a contract bigger than what the Titans were willing to give. Chances are, Brown’s numbers are going to decrease with Jalen Hurts throwing football his way instead of Ryan Tannehill. Both sides will be eager to show who got the better of the move. Titans 34, Eagles 21

Dec. 11: Jacksonville
The Jaguars should be better now that Urban Meyer’s sideshow has moved on and Trevor Lawrence can get some legit NFL coaching. That said, the Jaguars are still far from being a contender. The Titans haven’t had many problems with the Jags recently, a trend that should continue. Titans 38, Jaguars 20

Dec. 18: Los Angeles Chargers
An interesting matchup against a Chargers team that boasts as much star power as nearly any team in the NFL. The Titans usually play well down the stretch of the season against good teams, sometimes getting his team up for big games when they are underdogs. This won’t be easy, especially with a short week. (It’s a Thursday night game). Chargers 31, Titans 26

Dec. 24: Houston
The Texans come to town, and the Titans get a nice Christmas present against a division rival playing out the string and thinking about golf courses in January. The offense should have solidified itself by this point in the season for Tennessee. Titans 34, Texans 23

Dec. 30: Dallas
A second Thursday game on the schedule for the Titans this year brings the likely NFC East winner to town. Dallas should have plenty of offense with Dak Prescott and company, but the Titans defense should be up for the challenge in this one. Look for a steady dose of Henry. Titans 23, Cowboys 19

Jan. 8: At Jacksonville
The Titans should be in position to have either clinched a playoff berth or be in contention to clinch one at this point. If a spot has been clinched, then playoff seeding could be at issue in the regular-season finale. Titans 28, Jaguars 20

Final regular season record: 11-6
How to say no, nope, no way to sexist extra tasks

Two letters.
That’s all it is. Two letters, tongue on the roof of your mouth for the first one, purse your lips for the second letter. Ennnnn-ooooooo. Not gonna, ain’t happening, not a chance, uh-uh, thanks anyway, sorry-not-sorry, no.

So, as Linda Babcock, Brenda Peyser, Lise Vesterlund, and Laurie Weingart ask in their new book “The No Club,” why is that so hard for working women to say?

Left and right. Count ’em, you have two hands and at this moment, both of them are full – at work, home, everywhere. So why did you just say you’d be “happy to” take on another task, even though you’re clearly not?

That’s what a small group of women asked themselves and each other when they got together a few years back. Their lives and jobs were full but they still accepted more assignments without knowing why they did that. They set up what they called The No Club, and began to study this issue in earnest.

In every workplace, there are “non-promotable tasks,” or “NPTs,” as the authors call them. You can probably name some: taking notes for a group, serving on committees, training employees, picking up the slack left over by co-workers who drop the ball. These are tasks that aren’t often visible, are quickly forgotten or go unnoticed. They derail promotions and they can cause a loss of income. And women are saddled with these tasks because they’re asked to assume NPTs more often. But, say the authors, “Women aren’t the problem. Organizational practices are.”

Saying “no” to NPTs begins by identifying them in an average workweek and by knowing what an NPT is and isn’t. Then learn how to change your organization from the bottom up. Talk to management about “the promotability of work” and remember: “This is not a fix-the-women problem.”

Take that as you wish. The fact that a book like “The No Club” even exists shows a need for women to read directions on how to say “no” at work. But does it have to be so nice?

It’s a valid question that readers may ask. The authors show where female employees have gone wrong, where we need help and why, but there’s scant information on how to stand firm when you really, really can’t take on one more thing.

There’s advice on offering a gracious “no,” a different solution or a gentle reason for turning away a request. There’s kind advice on guilt and on starting your own No Club. But not a lot about serious, can’t-budge planting your feet, alas.

Is that a deal-breaker? Depends on how much you want your job.

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Terri Schlichenmeyer’s reviews of business books are read in more than 260 publications in the U.S. and Canada.
By David Laprad

I had a simple plan for my first visit to The Chattanooga Cookie: grab two cookies and leave.

I wasn’t planning a heist so I didn’t think I needed a guy in a van feeding me timestamps through an ear bud:

“You’re inside. Good job. You have three minutes.”

“Two minutes left! Order a chocolate chip and a snickerdoodle and get out!”

“Thirty seconds! It’s time to leave! Can you see the exit?”

In retrospect, I should’ve had a guy in a van because the moment I met Megan McDaniel, one of the owners, my plan fell apart like dry cake.

McClain and her twin sister, Jessica McDaniel, are the co-owners of The Chattanooga Cookie, a new specialty bakery on the Northshore.

McDaniel is a self-taught baker who perfected her recipes and then started selling cookies from her home in Missouri when the pandemic shut down schools in 2020.

The local response was so extraordinary, McClain convinced her sister to move to Chattanooga at the end of 2021 so they could launch their company.

I visited The Chattanooga Cookie during its soft opening July 29, when they filled their racks, during its soft opening July 29, when

During its soft opening July 29, when

they \textit{could launch their company.}

A French vanilla sugar cookie provides a sweet treat on a hot summer day, especially if it is from The Chattanooga Cookie, a new specialty bakery on Chattanooga’s Northshore.

As a woman dressed in an AC/DC hoodie and a pair of blue jeans rolled snickerdoodle dough into large lumps and then placed them on baking sheets, As we returned to the lobby, McClain’s husband rolled a rack of freshly baked chocolate chips cookies out of the kitchen.

Although there was already a tray of chocolate chip cookies in the display, I knew what my freebie was going to be.

Visiting a bakery is all about timing, I once stumbled into Julie Darling Donuts as they were wheeling out a rack of freshly made Blueberry Darlings, and I still feel wistful when I think about how over-the-top delicious they were.)

Picking four more was easy – I selected a Brown Butter Snickerdoodle, a French Vanilla Sugar Cookie, a Peanut Butter White Chocolate and a Chocolate Extreme – and then I was walking out the door.

After driving off, I realized I’d made a tactical error: I should have also ordered a bottle of milk.

Remembering the tortured souls on the “Got milk?” commercials – including the one in which a guy who had an abundance of cookies but no milk realized he was in hell – I left my stash alone until I returned home.

And then I dug in.

When it comes to food, there seems to be a threshold most establishments never cross. You might like Dunkin’ Donuts, but they’re no Julie Darling Donuts, for example.

“Then there’s the rare proprietor that rises to greatness. Chattanooga Cupcake on Broad Street was one such bakery before it closed and Cupcake Kitchen moved in. I once wrote that Chattanooga Cupcake’s creations were “velvety treats that become a Siren’s call that lures the hungry and weak-willed back for more.”

I quickly realized McClain and McDaniel were not attendants in hell; rather, their cookies taste as though they’re made in heaven.

My eyebrows raised as I bit into the chocolate chip cookie. It was – to use an overused superlative – amazing. The snickerdoodle contained a perfect pairing of cinnamon and brown sugar and had enough of a buttersy taste to make Food Network star Paula Deen smack her lips.

But my favorite was the peanut butter cookie, which was as tasty as the ones my mother made when I was a child.

After washing down my third cookie with a swallow of cold milk, I thought it would be wise to save the rest for another day. They’re still in my kitchen, chancing a Siren’s call that’s hard to ignore.

If you live downtown, perhaps you can hear that call, too. It’s emanating from next to Starbucks on Cherokee Boulevard. If you feel compelled to respond, the bakery is open 8 a.m.-8 p.m. Monday through Saturday and 10 a.m.-6 p.m. Sunday.

Just be sure to take a guy in a van with you.
The first of the buildings that would eventually become Standard Coosa Thatcher appeared in 1916, notes ChattanoogaHistory.com. The mill began scaling back its operations in the early 1980s and was fully shuttered by 2003, the website states.

Between then and now, much of Oak Grove collapsed into a crumble of rotted timber and brick. The mill itself, which was formed out of cast-in-place concrete, stood strong, although its abandonment left it vulnerable to the elements, the homeless and artists who spray painted acres of graffiti on its walls.

But as Collier stands in the midmorning shade of the mill, he sees tomorrow instead of yesterday. The once-thriving mill town will become a community again, only instead of manufacturing facilities and company housing, he envisions a sprawl of houses and townhouses extending from the mill, which itself contains multifamily housing, retail establishments and office space.

This will be no small task, Collier admits. His company has completed more than a dozen residential developments and nearly a dozen commercial projects since Collier formed the company in 2000, giving it a solid portfolio. But Collier has never attempted anything of this magnitude.

Stretching from 19th Street to Main Street and Dodds Avenue to Lyerly Street, Mill Town encompasses close to 40 acres, Collier says. He says he plans to build about 800 residential units on the land, including the multifamily dwellings within the mill. The price tag for the development changes whenever the market shifts but currently stands at $180 million.

“It’s a big development that will dramatically change this end of town,” Collier says.

If Mill Town has naysayers, they might be pointing at a St. Louis developer’s failed attempt to transform the mill into an artists’ loft. But those detractors would likely not be considering Collier’s success with other projects many considered impossible. Among these would be 100 at South Broad, the shiniest feather in Collier’s cap.

“Six years ago, no one was investing in South Broad,” Collier recalls. “There was no talk of a Publix or a multi-use stadium, and there were no houses, but I believed it would have value in the long term, so we went in, started building and were successful.”

While Collier is passionate about the easier projects his company handles (he cites Julie’s Park, a small for-lease neighborhood in Red Bank, as an example), he says he feels “called” to tackle the tougher development challenges.

“We excel in identifying projects other developers found to be not financially feasible. When we do our job right, we create something of value for our city.”

“That’s why this project appealed to me. We could buy a farm in Ooltewah and build 200 homes on it, but that wouldn’t change a thing. This area needed the kind of investment we’re making.”

Collier knew Mill Town would stretch his company’s musculature, so he moved its headquarters into Standard Coosa Thatcher’s former research and development lab, which is located a stone’s throw away from the mill.

He then spent 2019 piecing together the 45 or so parcels that now make up Mill Town. After bulldozing the tattered remains of Oak Grove the following year, Collier Construction started building the first phase of the project in 2021.

Priced at $30 million, phase one encompasses the creation of 80 homes but does not include work on the mill. Collier says activating the mill first, or in tandem with the construction of the housing, would be impossible.

“The mill is 350,000 square feet of building that can’t go away. It’s solid concrete, so leveling it would cost more than the land is worth. To activate a building like this, you need a lot of rooftops. Before you can provide the amenities of a town square, you have to build the housing first.”

(Concrete workers used to fashion the mill over 100 years ago is so strong, Collier’s crew was unable to drill into it to hang fire extinguishers.)

Despite the complexity of erecting 80 houses at once, Collier says the hardest part of any project is putting together the money. But here again, the company’s past achievements helped to grease the wheels of the Mill Town project.

“Our success with projects like 100 at South Broad gives us credibility when we say we’re going to invest in something,” Collier says. “When I laid out our vision for this development, our partners and investors were excited.”

The healthy glow of the housing market in 2019 also helped to pave the way for financing, Collier says, but then then pandemic squeezed the supply chain on which developers rely to a trickle.

The latter is no longer an issue, he declares, due to good planning.

“We’re a big buyer, so our vendors are typically pretty responsive. But some things are beyond their control, so we’ve gotten used to doing things differently. When we started building phase one, we ordered the HVAC units and appliances three or four months out, when it used to be three weeks.”

As Collier walks past a row of finished houses on 19th street, he points out several that are occupied. While there are vacancies, if they worry him, the concern doesn’t register on his face.

“We’ll adjust,” he shrugs. “The housing market has its ups and downs, but we’ll be able to ride the waves. We’re concerned about it but not to the point that we’re pulling back our starts.”

The ravenous appetite of investors for rental properties helped to sell phase one. Collier originally planned for the first 80 homes at The Mill to be split evenly between for-sale and for-lease units, but the lion’s share of sales went to investors who are in turn renting the homes.

“And those are not cheap,” he says.

This statement provides an opportunity for Collier to address a topic of importance in Chattanooga: the need for more affordable housing. Whereas Oak Grove was once a neighborhood in which low-income individuals and families could live, it’s poised to become a destination for the upper-middle class.

Collier addressed this issue on the front end of his “surban” renewal project by donating about 10% of the land he purchased to Chattanooga Neighborhood Enterprise, which will have enough real estate to build 70-90 affordable units, he estimates.

“We knew this project would impact this neighborhood in some good ways but also in a bad way. We donated land to CNE to help offset that.”

Those who can afford the cost of a house at The Mill ($385,000, Collier says) will be able to enjoy several amenities, even before the mill is reactivated. Among these are a large courtyard where landscapers are installing a small park.

In addition, each unit comes with a rooftop balcony over looking the courtyard.

Like a proud craftsman who can’t resist showing off his handshake, Collier rabbits into an end unit, up a set of stairs, past the primary bedroom and up another set of stairs to the balcony, where he presents a view of not only the courtyard but also the townhomes to his left.

“You’ll be able to watch your kids play in the park and see who’s coming and who’s going.” Collier beams in a cool space. It feels like a neighborhood.

Collier says the amenities at The Mill will help to justify the price tag — as will the future value of the units, he claims.

“We’ve seen the property values in neighborhoods in which we built rise. At 100 South Broad, we sold at $385,000; four years later, we’ve seen sales at $700,000.”

“The traffic problems we have as a nation aren’t getting better; getting from here to the suburbs is becoming more and more difficult. So when people invest in developments that are close to their jobs, the property values climb.”

A few minutes later, Collier is pulling back a chain link gate and entering the ground floor of one of the buildings that make up the mill. Patches of light illuminate portions of the cavernous room, as well as a few of the thick concrete columns that support the ceiling, but the space is mostly dark and bordered by ink black shadows that hide the walls.

Aug. 11, though, Collier Construction will team up with the Pop-up Project to
RESPA protects buyers and sellers

It’s difficult to believe we’re more than halfway through 2022. Vacations are wrapping up, students are returning to school and Tennessee’s primary election is at hand. We’re all dotting our I’s and crossing our T’s as summer nears its end and fall approaches.

Prudent Realtors do this daily as they assist buyers and sellers under the watchful eye of the Consumer Financial Protection Bureau.

The CFPB regulates the Real Estate Settlement Procedures Act, which was signed into law in December 1974 and became effective June 20, 1975. The act requires those who offer real estate settlement services to provide transparency and specific disclosures.

RESPA was introduced to eliminate abusive practices in the settlement process, prohibit illegal referral fees or kickbacks and limit the use of escrow accounts.

In short, RESPA exists to protect consumers who are buying and selling real estate. The rules and regulations are numerous and often confusing – even to those in the industry. Also, many consumers are unaware RESPA exists.

Why should a buyer or seller care about RESPA? Because the act helps to ensure homeownership is affordable. As a consumer protection statute, RESPA helps consumers “shop” for real estate settlement services. Because of disclosure requirements, it also helps to eliminate hidden referral fees that unnecessarily elevate the cost of certain settlement services.

RESPA ensures buyers have choices when it comes to service providers such as title companies and lenders. While a

Burnside apartment building sells to Nashville-based Material Ventures

Nashville-based Material Ventures has purchased the last of three parcels that make up Burnside, a mixed-use community located off Central Avenue in Chattanooga.

Once fully developed, the project will create more than $37 million in asset value across three buildings and 43 townhomes.

Material Ventures purchased the apartment complex, which includes 33 apartments, Number 10 Steakhouse and 17,000 square feet of additional unfinished space. This is the company’s first investment in the Chattanooga market.

“I’m most interested in properties that have unique history and character,” says Tim Johnson, principal and founder of Material Ventures. “The unfinished space at Burnside is full of possibilities we’re excited to explore.”

SEI Properties initially purchased the 6 acres of abandoned industrial property in 2016. Towson Engsberg and DeDe DuBose Engsberg, the principal owners of SEI Properties, made an offer on the property the day it went up for sale.

“I’d run past this property for years and always thought it had tremendous potential,” says Engsberg. “Initially, we couldn’t gather much interest from banks, but we assembled the right team of visionaries, and Renasant Bank in Atlanta truly partnered with us. They saw everything the place could offer.

“We hope the success of the project will encourage other investors and banks to see the value of taking a creative approach – restoring, cleaning and fixing these old sites – rather than ignoring them or knocking them down.”

GreenTech Homes previously

The collaborative Burnside project has revitalized an overlooked section of Chattanooga’s Southside.
Is that expensive new home worth the investment?

Despite what headlines might state, individuals continue to buy and sell homes. In fact, 80% of the homes sold in May were on the market for less than a month, a National Association of Home Builders analysis finds. For many Americans, owning their own home is worth the time and investment. "Although interest rates are increasing, they're still relatively low compared to previous decades," says Lori Marcus with Lake Homes Realty. "As a lake real estate specialist, I continue to see a strong demand for lake homes in the Chattanooga area. These homes are good investments in addition to providing a gathering place for family and friends. For those looking to sell or buy, now is a good time – before interest rates increase even more. Lake homes and housing in general are great investments and buyer activity remains strong but is less chaotic. Today, we might see four or five offers on a house as opposed to 20 or more a year ago."

The benefits of buying a home are numerous. The new homes that are available on the market today are designed to accommodate a variety of lifestyles, from busy, on-the-go families to flexible spaces ideal for spending more time at home. In addition, many new homes feature a variety of floor plans and amenities to complement everyday family activities. Also, with innovative materials and construction techniques, new homes are built to be far more energy efficient than homes constructed a generation ago. As a result, they're not only more affordable to operate but also significantly more resource efficient and environmentally friendly.

Building standards have changed a great deal over the decades – almost as fast as technology has evolved. Due to this evolution, new homes can accommodate some with balconies and all with two-car garages. In 2021, Method Architecture purchased a 5,000-square-foot building on the property and converted it into office space for the firm. DeDe DuBose Engberg and Towsen Engberg have long invested in the Burnside community with the purchase of the third standalone building. They will convert the 17,000-square-foot building to office space and a design studio.

The first two phases of the townhomes are presold. GreenTech Homes will release the third set of townhomes for presale later this year. The designs include a mix of two and three-bedroom units, each with a sense of well-being. For many, the new homes are the forming of a new neighborhood. When families move into a new community at the same time, lasting bonds of friendship and neighborhood often form right away. Many homebuilders will host community block parties in these developments to help neighbors of all ages meet and connect.

For many people, a home is the single best long-term investment they can make and a primary source of wealth and financial security. In fact, the contrast of wealth-building opportunities between homeowners and renters is striking. On average, someone who owns their home has a household wealth of $255,000, compared to a renter with an average household wealth of $6,300. Americans count on their homes for their children’s education, retirement and overall personal sense of well-being. For more information on the benefits of homeownership and local real estate professionals, contact the Home Builders of Great Chattanooga at www.HBAGC.net.

Source: Burnside
NOTICE OF SUBSTITUTE TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of any covenants, terms, conditions or restrictions of a Deed of Trust Note dated September 22, 2003, and the Deed of Trust was delivered to the Trustee, for the redemption of which, a judicial foreclosure was obtained in the Register of Deeds Office for Hamilton County, Tennessee. Default in the performance of the covenants, terms, conditions and covenants of a Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of any covenants, terms, conditions or restrictions of a Deed of Trust dated August 22, 2003, and the Deed of Trust was delivered to the Trustee, for the redemption of which, a judicial foreclosure was obtained in the Register of Deeds Office for Hamilton County, Tennessee. Default in the performance of the covenants, terms, conditions and covenants of a Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

LOST (2) FINAL, PLAT, BILATERAL FAMILY SUBDIVISION, AS SHOWN BY PLAT OF ROLLING MEADOWS, SUBDIVISION NO. 2, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 134 PAGE 121, IN THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE.

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of any covenants, terms, conditions or restrictions of a Deed of Trust dated June 10, 2004, and the Deed of Trust was delivered to the Trustee, for the redemption of which, a judicial foreclosure was obtained in the Register of Deeds Office for Hamilton County, Tennessee. Default in the performance of the covenants, terms, conditions and covenants of a Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of any covenants, terms, conditions or restrictions of a Deed of Trust dated November 21, 2000, and the Deed of Trust was delivered to the Trustee, for the redemption of which, a judicial foreclosure was obtained in the Register of Deeds Office for Hamilton County, Tennessee. Default in the performance of the covenants, terms, conditions and covenants of a Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

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Foreclosure Notices

Continued from page 15

AND ANY OTHER BIDDERS. INSUFFICIENT FUNDS WILL NOT BE ACCEPTED. AMOUNTS RECEIVED IN EXCESS OF THE WINNING BID WILL BE REFUNDED TO THE SUCCESSFUL PURCHASER AT THE TIME THE FORECLOSURE DEED IS DELIVERED.

OTHER INTERESTED PARTIES: SYCHRONY BANK; ESTATE; HEIRS OF JIMMY M. WILLIAMS

This is an attempt to collect a debt and any information obtained will be used for that purpose.

This is a property improved as 700 N Moore Road, Chattanooga, TN 37411, J. PHILLIP JONES/JESSICA D. BINKLEY, SUB-TIFFUITE TRUSTEE.

This is improved property known as 700 N Moore Road, Chattanooga, Tennessee.

This is improved property known as 700 N Moore Road, Chattanooga, Tennessee.

This is improved property known as 2515 Saddle Horse Trail, Soddy Daisy, 37379

This is improved property known as 3331 Old Mission Rd, Chattanooga, 37411

This is improved property known as 10541 Saddle Horse Trail, Soddy Daisy, 37379

This is improved property known as 4006 12th Avenue, Chattanooga, 37407

This is a property located at 828 Headlyn Drive, Chattanooga, 37412.

This is improved property known as 8919 Bramlett Rd, Harrison, 37341

This is improved property known as 1004 Swope Drive, Chattanooga, 37412

This is improved property known as 608 12th Avenue, Chattanooga, 37407

This is improved property known as 810 Oliva Lane, Soddy Daisy, 37379

This is improved property known as 1200 Whitaker Rd, Chattanooga, 37411

This is improved property known as 1132 Carter Drive, Chattanooga, 37415

This is improved property known as 3209 Curtis St, Chattanooga, 37406

This is improved property known as 242 Headlyn Drive, Hixson, 37343

This is improved property known as 116 Gravitt Rd, Soddy Daisy, 37379

This is improved property known as 10601 Saddle Horse Trail, Soddy Daisy, 37379

This is improved property known as 1800 HAYES STREET

This is improved property known as 242 Headlyn Drive, Hixson, 37343

This is improved property known as 1508 Swope Drive, Chattanooga, 37412

This is improved property known as 3903 17th Avenue, Chattanooga, 37407

This is improved property known as 4212 Highwood Drive, Chattanooga, 37415

This is improved property known as 3208 Headlyn Drive, Chattanooga, 37412

This is improved property known as 8919 Bramlett Rd, Chattanooga, 37421

This is improved property known as 4006 12th Avenue, Chattanooga, 37407

This is improved property known as 1109 Monta Lane, Chattanooga, Tennessee

This is an offer to sell certain property hereinafter described to the highest bidder for cash paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee.
AMERICA’S DEADLIEST SHOOTINGS ARE ON  
WE DON’T TALK ABOUT

On any given day in America, an average of 63 of our mothers, brothers, partners, and friends are taken from us by gun suicide. But tomorrow’s deaths could be prevented. Give your loved ones a second chance at life. Store your guns safely: locked, unloaded, and away from ammo.
<table>
<thead>
<tr>
<th>Record #</th>
<th>Applicant Name</th>
<th>Address</th>
<th>Status</th>
<th>Contractor</th>
<th>Estimated Project Cost</th>
<th>Project Type</th>
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<tr>
<td>B-22-1320</td>
<td>Cari Buch</td>
<td>1720 W 5th St Chattanooga</td>
<td>Active</td>
<td>50,000</td>
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<td>B-22-1321</td>
<td>Reginald Jordan</td>
<td>2513 Taylor St Chattanooga</td>
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<td>Campbell Lewis</td>
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<td>B-22-1523</td>
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<td>1604 Avington Ave 104 Chattanooga</td>
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<td>J M Construction</td>
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<td>Bob Cummings</td>
<td>1826 Terr Lyn Rd Chattanooga</td>
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<td>Ohana Homes</td>
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<td>B-22-1525</td>
<td>Ticha Batchelor</td>
<td>5179 Woodroft Dr Chattanooga</td>
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<td>Durante Home Services</td>
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<td>Anna Kosky</td>
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<td>Jonathan Payne</td>
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<td>Lisa Whitworth</td>
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<td>58,400</td>
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<td>B-22-1605</td>
<td>Joseph Burke</td>
<td>1200 Dugdale St Chattanooga</td>
<td>Active</td>
<td>Brown Dog Construction</td>
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<td>B-22-1606</td>
<td>Jana Myers</td>
<td>210 Peak St Chattanooga</td>
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<td>15,000</td>
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<td>B-22-1607</td>
<td>James Smith</td>
<td>7722 Standifer Gap Rd 102 Chattanooga</td>
<td>Active</td>
<td>Bambuilt</td>
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<td>Mike Morgan</td>
<td>3312 Mountain View Dr Chattanooga</td>
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<td>B-22-1425</td>
<td>John Ryan</td>
<td>3337 Broad Dr Chattanooga</td>
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<tr>
<td>B-22-1551</td>
<td>Cory Whitsett</td>
<td>3000 E 30th St Chattanooga</td>
<td>Active</td>
<td>C NW Construction</td>
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<td>B-22-1630</td>
<td>James Fisher</td>
<td>707 Arlington Ave Chattanooga</td>
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<td>Complete James Fisher Construction</td>
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<td>B-22-1519</td>
<td>Allan Jones</td>
<td>2505 Dodson Ave Chattanooga</td>
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<td>Inner City Electrical Heating And Air Llc</td>
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<td>B-22-1517</td>
<td>Bobby Joe Adamson</td>
<td>4502 Brick Mason Ct Chattanooga</td>
<td>Active</td>
<td>Adamson Developers, Llc</td>
<td>225,420</td>
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<td>B-22-1503</td>
<td>Tim Lind</td>
<td>1817 Jackson St Chattanooga</td>
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<td>Mathews Construction</td>
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<td>B-22-1635</td>
<td>Lauren Daniel</td>
<td>5743 Acadia Dr Chattanooga</td>
<td>Active</td>
<td>Greentech Homes</td>
<td>276,070</td>
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<td>B-22-1618</td>
<td>Randy Chapman</td>
<td>3841 Mountain Top Rd Chattanooga</td>
<td>Active</td>
<td>Chapman Contracting</td>
<td>150,000</td>
<td>Residential</td>
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<tr>
<td>B-22-1634</td>
<td>Champion Windows</td>
<td>4315 5 th Dr Chattanooga</td>
<td>Active</td>
<td>Champion Window Company Of Chattanooga</td>
<td>47,983</td>
<td>Residential</td>
</tr>
</tbody>
</table>

**BUILDING PERMITS**

- **Activity:** Building permits for various projects in Chattanooga, covering a range of Strandier and other areas.
- **Record Numbers:** B-22-1320 to B-22-1634.
- **Applicant Names:** Include Jeremy Moore, Ted Raynor, T'ana Yebba, and others.
- **Projects:** Residential, Commercial, Industrial, and more.
- **Contractors:** Examples include Pratt Homes, Power Home Solar Llc, and more.
- **Estimated Project Costs:** From 10,000 to 700,000 in various currencies.
- **Status:** Projects are marked as Active, Complete, or Stopped.
FORECLOSURE NOTICES

Continued from page 17

Tenn.

If Robbie Stephens does not come to the Court to accept this Default judgment, the Court will order that the default judgment issue and the Court will allow it to proceed with the adjudication hearing in her absence. That means that the state will ask the Court to look at the 2004 property subject to the writ of execution in the County Court of Hamilton County, Tennessee, will be sold as of Hamilton County City Courts, 615 Walnut Street, Chattanooga, TN 37402, at 11:00 AM on the fourth (4th) day after the publication of this last publication of this order, at the Drop Off Office, Register’s Office of Hamilton County, Tennessee, will be sold to the highest bidder subject to all unpaid taxes, prior judgment liens, and prior execution liens.

The sale shall be entitled only to a return of the purchase price. The Purchaser shall have no right to challenge the validity of the transfer of title or to any title factors present in the recorded real property documents of Hamilton County Register’s Office, Tennessee.

Other than the purchase price, the financial services, Inc., the following real estate located in Hamilton County, Tennessee, will be sold to the highest bidder subject to all unpaid taxes, prior judgment liens, and prior execution liens.

The right is reserved to adjourn the day of the sale to the date of the sale to another day, time, and place certain without further publication, upon announcement at the time and place for the sale set forth above. All right and equity of re- demption, statute or otherwise, homestead, and dower are expressly waived in this Default judgment.

This firm's appeal to the Court of Appeals will be governed by the Rules of Procedure for appeals in the Hamilton County General Sessions Court, and that any appeal of this Court's final disposition will be supervised by the Court of Appeals.

For more information obtained will be used for that purpose.

The State of Tennessee, Hamilton County, Tennessee: the ordinary process of law cannot be served upon CHRISTINA CLOSE.

IT IS ORDERED that publication be made for four successive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, notifying said non-resident that unless CHRISTINA CLOSE answers and makes defense in the office of the Circuit Court Clerk of Hamilton County, Tennessee, this case (30 days after the fourth weekly publication of this order, the same will be taken as admitted by CHRISTINA CLOSE and the State of Tennessee, Hamilton County, Tennessee, will be sold to the highest bidder subject to all unpaid taxes, prior judgment liens, and prior execution liens.

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For more information obtained will be used for that purpose.
This 15th day of July, 2022

Larry L. Henry
Circuit Court
Judge

Deputy Clerk

Attorney for Plaintiff:

CUTT ST. LEE BONE

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PUBLIC NOTICE

STATE OF TENNESSEE COUNTY OF HAMILTON

BE IT KNOWN, that the duly appointed Grand Jurois to in-vestigate any public offense which they know or have reason to believe has been committed and which is triable or indictable in this County. Any person having any knowledge or proof that such an offense has been committed may testify before the Grand Jury subject to the provisions of T.C.A. 40-1-104. The present Grand Jury Foremen for the County are: Mr. Jimmy Anderson Room 341 Hamilton County Courthouse Chattanooga, Tennessee 37402 Mr. Hugh Moore Room 102 Hamilton County Courthouse Chattanooga, Tennessee 37402

The newly empanelled Grand Jury will next meet on Monday, September 12, 2022, at 9 A.M. You may be prosecuted for perjury for any false or material evidence which you make under oath to the Grand Jury when you know the statement is false, and when the statement touches on a matter of material point in the question.

VINCE DEAN
CRIMINAL COURT CLERK

AnyNorthern

Aug. 5, 2022

Mrr22682

LEGAL NOTICE

Hamilton County Procurement Department, located at 405 North Highland Park Avenue, Chattanooga, TN 37404 will hold its next year’s sealed bids auction on before 2:00 PM (ET), on Wednesday, September 1, 2022 for the following construction project: Greenwood Road Culvert Replacement Project #25-02-04-01.

The project consists of demolition of existing 48” RCP pipes and installation of a CONTEC Precast Bridge System or approved equal located at Greenwood Road and Bartrum intersection, Harrison, Tennessee. 37341.

A Pre-Bid Meeting will be held via GoToWebinar on Tuesday, August 16, 2022 at 10:00 AM EST. All interested parties may participate in the meeting by joining the WebEx at the scheduled date/time by using access code 801 205 363. A virtual walkthrough will be provided during the Mandatory pre-bid meeting. Meeting invitations will be emailed with a text inviting reference “Greenwood Road Culvert Replacement Mandatory Pre-Bid Meeting invitation request” to HamiltonCountyTenn@bellsouth.net. The project will be advertised for 24 hours prior to the scheduled meeting date/time. Meeting invitations are not required to participate in the Mandatory Pre-Bid Meeting.

Bidding documents will be distributed by: Hamilton County Construction Department at 423-200-7810 for instructions on how to access the internet ftp site in order to download plans and specifications.

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UT’s Hooker ready for football after busy offseason

By Rhiannon Potkey

Hendon Hooker knows sleep is a valued commodity for an athlete in terms of performance recovery. But Hooker has so much he’s excited about each day that it’s hard for him to stay still.

The Tennessee redshirt senior quarterback says he looks forward to getting up each morning and “embracing the grind.” Hooker can’t wait to get to the facility, watch film, work out and throw some passes to his receivers. Then, he jumps on a few calls to discuss his name, image and likeness business deals and check in with his family.

“There’s so many things going through my head. I try to sleep, but the only time I really get sleep is Friday night before games,” Hooker said. “That’s the only time I get sleep, and that takes a little melatonin, because I’m so excited to get up and play.”

Hooker is taking full advantage of his final season of college football. The Virginia Tech transfer is entering his second season with the Vols and will be the team’s starting quarterback from the opening snap this season.

The North Carolina native represented UT at the recent SEC Media Days at the College Football Hall of Fame in Atlanta. Hooker charmed nearly everyone in attendance with his personality, maturity and thoughtfulness.

Along with discussing the team’s outlook this season and his growing comfort in head coach Josh Heupel’s offense, Hooker was promoting a faith-based children’s book he co-wrote with his brother, Alston, a quarterback at North Carolina A&T.

“Growing up in the church, faith is big in my family,” Hooker said. “I’m trying to instill that in my little cousin, Landon Hooker. He’s 6 years old. All he wants to do is play ball all day, so we’re trying to encourage him a little bit more, so we made kind of a more appealing book to kids. But everyone can indulge in some Scripture for sure.”

Hooker can serve as a poster boy for how NIL has changed the landscape for college athletes over the last year. He’s managed to sign several deals with companies to earn money while also using his status to give back to the community.

The day before he arrived in Atlanta, Hooker and wide receiver Cedric Tillman were in New York City. The two-day, expense-paid trip was arranged by Spyre Sports Group, a collective that pays UT athletes.

The purpose of the trip was to network and learn more about NIL. Hooker and Tillman met with companies like Topps trading cards, Barstool Sports, Shake Shack and Fanatics. They visited NASDAQ in Times Square and even had their faces plastered on the side of the iconic building.

“It’s a great thing for us to be able to venture out and learn things that we’re interested in,” said Hooker, who revealed that he regularly day trades on NASDAQ with his sister. “Not just football, but business and putting us in a business mindset early on in life. I think it’s a cool thing.”

Although NIL has been a polarizing subject for some in college sports, Heupel

Hooker shows off the faith-based book he co-wrote with his brother, also a college quarterback.

The orange carpet was rolled out recently for Hooker and teammate Cedric Tillman in New York.

The Power T is one of the strongest brands in all of college sports. It is that because of the passion and pageantry and fan base,” Heupel said. “All things I thought from the outside looking in, but now I have a great appreciation for now that I have been here for 18 months. The state, Vol Nation, across the country – absolutely it is a positive for Tennessee football.”

In Heupel’s view, the value of NIL goes beyond just the money being made. It’s a chance for players to learn more about finances and business at an earlier age.

“It’s an opportunity to educate and empower our student-athletes, which is what college football and the collegiate experience is all about,” Heupel said. “I think it’s dramatically changed the way that young people come into your program, how thoughtful they are about every situation that they’re involved in, how they’re portrayed in what’s out there on social media, the decisions they’re making every night of the week. I think in those ways it’s such an empowering tool for our student-athletes.”

Heupel reflects back to when he was the quarterback at Oklahoma and how much value he and his teammates created for the program during his years guiding the Sooners.

“I would have liked to have had an opportunity to have been afforded to take part in NIL, would have liked to have worn my starting left tackle’s jersey or worn his shirt,” Heupel said. “I look at my own kids, Jace and Hannah, that get a chance to run around the house or run with their friends and wear a Cedric Tillman and Hendon Hooker shirt or jersey. I think there’s an empowering opportunities through NIL.”

Being the starting quarterback at UT will always put a player on a higher platform than many across the country. The ability to capitalize on NIL deals will always be plentiful.

But Hooker realizes his success on the field is what will drive his value even higher. He’s making sure that remains the highest priority.

“I am excited to play ball. It is a blessing. It is what I love to do. It is my happy place,” Hooker said. “Whenever I am on the field, I take it and run with it, because it is my passion. Anytime I am around my teammates or in the facility, it is a blessing. I am going to make plays. I am here to play ball and win ballgames.”

Hooker’s strong work ethic has been a lifelong trait. He’s been conditioned by his family to make the most out of every day and never settle for anything less than his best.

“Honestly, I was kind of raised to do what I’m doing today, from an early age,” he said. “I remember being in third grade and my mom was in the basketball gym with me getting my rebounds at six in the morning before school, and kind of carrying that over."

“Like, this morning, I was up at five o’clock and I’m in a facility working out at 5:30, and then take a shower, hop on the plane, come here. That work has been instilled in me my whole life.”

Largely because of his play behind center, the expectations for the team are much higher than last season. The Vols are picked to finish third behind Georgia and Kentucky in the SEC East in the preseason media poll.

Beyond the opportunity to guide Tennessee on the field, Hooker welcomes the chance to represent the Vols in all aspects and be a mentor to his younger teammates.

“I came here to be a leader at Tennessee, to be a positive light in the community and in my teammates’ eyes as well,” Hooker said. “I want to lead them in the right direction, not just on the field but off the field, whether that is be giving them advice on how to manage their money or how to change a tire. It’s different things that are interwoven into that leadership position.”
Five electric SUVs for almost any budget

By Michael Cantu | Edmunds

In the early days of the modern electric vehicle, your choices were largely limited to a few range-compromised models or an expensive Tesla on the high end. But 2022 offers a much wider variety of excellent EVs to choose from, and many of them are versatile SUVs. The car experts at Edmunds have selected five of the best to help you decide which is the right one for you and your budget. Note that all the vehicles on this list, minus the Chevrolet, are eligible for a $7,500 federal tax credit.

**Chevrolet Bolt EUV**

The Bolt EUV is the crossover version of the Bolt EV hatchback. Thanks to a big price cut for the 2023 model year – and for 2022, via a bonus cash incentive – it will be the most affordable electric crossover SUV on the market.

The Bolt EUV’s low price doesn’t mean it has a shorter driving range or cut-rate interior. The Bolt EUV has a solid EPA-estimated driving range, and it could likely drive farther than the hatchback counterpart did in Edmunds’ real-world range testing.

Inside, you’ll enjoy the Bolt EUV’s large touch screen, digital instrument panel, impressive available tech like the Super Cruise hands-free driving assist system, and features including heated and ventilated front seats. It’s also roomy for passengers. Cargo room is lacking compared to rivals, however.

Starting price: $34,495, or $28,195 after Chevrolet’s bonus cash incentive

**Hyundai Ioniq 5**

The Ioniq 5 is Hyundai’s latest electric SUV. It sports a cool retro-yet-futuristic-looking design and provides nearly as much passenger room as the Hyundai Tucson.

The Ioniq 5’s larger battery pack offers a solid driving range, but it’s a little less than its competitor, the Mustang Mach-E Extended Range, has. However, the Ioniq 5 boasts the quickest potential charging speed on this list when using an appropriate DC fast charger.

Overall comfort is excellent, and the Ioniq 5 is easy to drive. It’s also as quick as a Tesla Model Y Long Range.

Cargo space, though, is average and the front trunk is very small. Inside, you’ll find ample tech. The Ioniq 5 even has the ability to power small household appliances and electronics with its battery.

Starting price: $41,245

**Kia Niro EV**

The Niro EV is another lower-priced electric SUV. It comes loaded with many standard features, including advanced driver aids such as a navigation-based adaptive cruise control system. It also provides plenty of real-world driving range; it went 285 miles on a full charge in Edmunds’ testing.

There’s a lot to like about the Niro EV besides its many features. It has quick acceleration and a smooth ride quality and offers plenty of space for passengers. Its styling is a bit conservative, though some might prefer that. However, the Niro’s interior doesn’t quite have the wow factor expected of a vehicle in this price range.

Starting price: $41,285

**Ford Mustang Mach-E**

The Mustang Mach-E is one of Edmunds’ highest-rated electric SUVs. It’s about the size of an Escape and is offered in many variants from a base standard-range model to a high-performance GT. Driving ranges vary, but most are pretty impressive, especially when you consider that all the Mach-Es Edmunds tested surpassed their EPA estimates.

The Mach-E isn’t as visceral to drive as a true Mustang GT coupe, but it handles well and offers quick acceleration. However, if you were contemplating the GT trim, know that it only delivers peak power in five-second increments. The Mach-E comes standard with many tech features, including a large 15.5-inch touchscreen and a suite of advanced driver aids.

Starting price: $44,995

**BMW iX**

Hoping to get something that’s truly luxurious? While its front-end styling might be polarizing, the iX will otherwise easily satisfy. The initial xDrive50 model for 2022 is impressively powerful, and a more powerful M60 is on the way for 2023.

The iX has a long EPA-estimated driving range, and it easily beat that figure in Edmunds’ testing, going 377 miles.

Hoping to get something that’s truly luxurious? While its front-end styling might be polarizing, the iX will otherwise easily satisfy. The initial xDrive50 model for 2022 is impressively powerful, and a more powerful M60 is on the way for 2023.

The iX is about the size of an X5 but is more comfortable and engaging to drive. Its lavish interior looks like nothing else on the market and offers BMW’s latest iDrive operating system. It’s not as quick as a Tesla Model X, but it offers a more refined driving experience.

**Edmunds Says**

The automotive industry is slowly transitioning to an all-electric future. Even if gas prices return to what they were before, the selection of electric SUVs will continue to expand, and there will soon be one or several for any budget.

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Chevrolet Bolt EUV

Hyundai Ioniq 5

Kia Niro EV

Ford Mustang Mach-E

BMW iX

Photographs courtesy of the manufacturers