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But when Indian immigrants Sonny and Laila Punjani regard the U.S. – they have called it home since 2001 – they see only the bonds that unite its people.

“We came to America as tourists,” says Sonny, 52. “We spent three months visiting friends and family in New York, Florida and Texas, and we realized an educated person who knows English can feel comfortable here.”

Sonny and Laila, his wife, first visited the U.S. in 1999. As they experienced the urban sprawl of New York City, the Atlantic Coastal Plain and the High Plains of Texas, their ability to communicate with the people of every state stood in stark contrast to their life in India.

“Back home, when we travel from one state to another, if we don’t know their language, and if they don’t know English, then we feel like a foreigner in our own country.”

Unlike the U.S., where English is the most prominent language, India has 22 official languages, Babbel Magazine report, and a total of 121 languages and 270 mother tongues, says Berlitz, a language education provider. It’s also home to the world’s oldest language – Hindi.

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First-generation Americans find success in real estate, business

They arrived as tourists, ‘fell in love with America’

By David Laprad

Photograph provided
Sonny and Laila Punjani are Indian immigrants living and working as Realtors in Chattanooga. They say Americans are united in more ways than they’re divided.

A photograph of Sonny and Laila Punjani is provided. They are pictured smiling, holding hands, and looking happy and content in their new home of Chattanooga.

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Chambliss Law hires financial analyst Kujawa

Financial analyst Nick Kujawa has joined Chambliss, Bahner & Stophel, where he will assist management with analyzing quantitative information for decision-making and planning purposes. Kujawa will provide and evaluate financial reports, performance indicators and reporting packages to the firm’s leadership. He will also review the firm’s historical data and industry.

Kujawa is a graduate of the University of Tennessee at Knoxville, where he earned a degree in economics. He spent close to a decade in the mortgage and insurance industries before joining Chambliss Law.

In previous roles, Kujawa was responsible for eliminating redundancy, updating company reporting and fostering stronger working relationships.

Source: Chambliss Law

Chamber selects attorney Adams for leadership program

Chambliss, Bahner & Stophel attorney Stephen Adams will participate in the 2023 cohort of Leadership Chattanooga. Leadership Chattanooga is a leadership development and civic engagement program for established professionals in the greater Chattanooga region.

The program positions civic, nonprofit and business leaders for excellence through learning...
opportunities, community service projects and access to Chattanooga’s top leaders. Over a 10-month period beginning this month and adjourning with a graduation event in May, Adams will join 44 fellow participants in monthly daylong sessions encompassing leadership skills and ways to support the Chattanooga region’s growth and success.

Adams is a shareholder at Chambliss Law and the section chair for the firm’s intellectual property service group. He also leads the firm’s diversity and inclusion committee and serves on the summer associate recruitment committee. Adams regularly volunteers for The Company Lab’s legal office hours and has been active in Startup Week Chattanooga and other startup programming. He’s a member of the Tennessee Intellectual Property Law Association, the Chattanooga Technology Council and the Tennessee PATENTS Pro Bono Assistance Program.

Adams holds both an undergraduate degree in mechanical engineering and a law degree from the University of Tennessee at Knoxville. Before joining Chambliss, he was a shareholder with an intellectual property boutique firm in Knoxville. Adams is a licensed member of the Tennessee Bar and is also licensed to practice before the U.S. Patent and Trademark Office.

The Chattanooga Area Chamber of Commerce selected Adams and his fellow Leadership Chattanooga participants through a competitive application and selection process that considered each candidate’s commitment to community service, dedication to civic engagement, interest in public service, potential for career advancement and alignment with the diversity of the local community. Nearly 1,900 individuals have graduated from Leadership Chattanooga since its inception in 1984.

Sources: Chattanooga Chamber; Chambliss Law
Newsmakers

Believe Bash co-chairs Lauren and Dr. Peter Boehm, Jr., with Jay and Cynthia Dale. The event is scheduled for April 29 at the Chattanooga Area Convention Center.

50 Years Ago

News of the Week August 12

Hamilton County voters gave strong support of a 0.75-cent increase in the sales tax in the Aug. 3 general election and referendum. More than 21,000 voted for the increase and 9,000 plus opposed it. The Republicans gained control of the County Court, electing 10 out of 15 seats on the newly appointed court. The voter turn-out was light and rather apathetic, observers report.

Robert W. Overman Jr., industrial psychologist on the staff of the Chattanooga Psychiatric Clinic, has been assigned to the Chattanooga Police Department on a full-time basis for one year. He will give personnel consultant services in the selection, placement, and nuclear operation as Combustion associations.

American, Tennessee and Chattanooga Bar Association.

William G. Raoul, chairman of the board of Cavalier Corp., has been named chairman of the large-firms division of the United Fund campaign, R.A. McGinnis, chairman of the large-firms division of the Allied Arts membership chairman of the Allied Arts Foundation. He will head the committee which reviews all applications from organizations wishing to join the fund.

H. Whitney Durand and R. Allan Edgar have become partners in the law firm of Miller, Martin, Hitchings, Tipton, Lenihan and Waterhouse. Durand, who earned his law degree from Harvard University in 1962, serves as vice chairman of the Citizens Committee for Better Schools and is a former director of the Hamilton County Young Democrats. He serves frequently as a moderator on the Jaycees’ Point of View TV program. Allan Edgar earned his law degree from Duke University College of Law. A Vietnam veteran, he served as a captain in the U.S. Army Intelligence Corps. He has served as a member of the Tennessee legislature, is a member of the Civilian Club, the Lookout Mountain Presbyterian Church and a director of Senior Neighbors. Both Durand and Edgar are members of the American, Tennessee and Chattanooga Bar associations.

Herbert F. McQueen, director of boiler and nuclear operation as Combustion Engineering, Inc., has been appointed general manager of the company’s Chattanooga works. Howard M. Winterson, president, announced Monday.

McQueen succeeds John H. Slack who was recently named president of Combustion’s NATCO Division in Tulsa, Oklahoma. Mrs. Esther Louise Cisna, 602 James Boulevard, Signal Mountain, wife of Volney J. Cisna, died Monday morning following a stroke. She had been a resident of Signal Mountain since 1936 and was a member of the Signal Mountain Presbyterian Church. She was a graduate of the University of Kansas and was a member of the AUAW, Phi Beta Kappa, national honorary scholastic fraternity; Pi Lambda Theta and the Kimsmos Woman’s Club.

Gerald D. Scott, executive director of Junior Achievement of Chattanooga, Inc. was named to the JA’s national planning conference for 1973 at the national staff conference last week at Lake of the Ozarks, Missouri. He is the first Chattanoogan to serve on the national planning committee. He will represent the 11-state southern region of Junior Achievement.

The City Commission adopted resolutions Tuesday authorizing issuance of $47.6 million in bonds for a number of programs. Included are $3 million for the airport; $1.6 million for urban renewal; $1.5 million for public building improvements; $3 million for sewers and sewer facilities and $500,000 for parks and playground improvements.

The 0.75-cent sales tax increase approved by referendum last week will have an effect Oct. 1, assistant city attorney Randy Nelson said Tuesday. The tax will be effective throughout Hamilton County.

Erlanger selects 2023 Believe Bash co-chairs

Cynthia and Jay Dale, along with Lauren and Dr. Peter Boehm, Jr., are co-chairing Erlanger Health System Foundation’s 2023 Believe Bash gala. The annual fundraiser gala is scheduled to take place April 29 at the Chattanooga Area Convention Center. The event will feature a cocktail reception, a gourmet meal, a live auction, live music and dancing.

“Cynthia and I could not be more excited to partner with the Boehms in co-chairing the 2023 Believe Bash,” says Jay Dale. “We’re passionate about serving Children’s Hospital at Erlanger as our family has experienced wonderful care.”

“Taking care of the children at Children’s Hospital at Erlanger has been part of our family business in neurosurgery since 1947,” says Dr. Boehm. “We’re proud to support such a wonderful organization.”

Southern Adventist welcomes diversity adviser

Dr. Kathy Goodridge-Purnell has joined Southern Adventist University as the new senior adviser to the president on diversity and strategic planning. Originally from England with roots in the Caribbean, Purnell brings decades of relevant experience to the Collegedale campus.

Purnell has experience in shaping and defining an organization’s inclusion, diversity, belonging and equity values. She most recently served as chief diversity, equity and inclusion officer at Pacific Union College in California.

No stranger to Southern Adventist University, she has served as an adjunct instructor in the School of Social Work.

Purnell holds a doctorate in education and professional studies from Capella University.
City accelerates efforts to increase access to parks

The city of Chattanooga has formed a partnership with Trust for Public Land’s 10-Minute Walk Park Equity Accelerator, a new initiative designed to expand residents’ access to parks.

The TPL launched the 10-Minute Walk campaign to help cities ensure every resident can access a park or green space no farther than a 10-minute walk from their home.

TPL’s ParkServe database shows only 39% of Chattanooga residents live within a 10-minute walk of a park and only 8% of the city’s land is used for parks — compared to the national median of 15%. Chattanooga joins Cleveland, Ohio; Fort Worth, Texas; Lexington, Kentucky; Los Angeles; and Scranton, Pennsylvania in the inaugural cohort of the initiative, which will provide resources and technical assistance over a period of 12-15 months.

“Quality parks and green spaces advance the mental and physical health of our communities, revitalize our neighborhoods and create a more sustainable future for our city,” says Chattanooga Mayor Tim Kelly. “The 10-Minute Walk Campaign’s Park Equity Accelerator will make sure every Chattanooga resident has close-to-home access to the extensive benefits parks provide.”

In partnership with the TPL, the city will develop and field-test ideas to tackle inequitable park access, from gaps in safe routes and green space connections to finding ways to better engage residents in park planning.

The results will help the city implement effective policies and strategies to advance local park access and quality in Chattanooga, says Scott Martin, administrator of Chattanooga Parks and Outdoors.

“This collaboration will help ensure we provide every Chattanoogaan with access to quality green spaces, regardless of their ZIP code.”

Bianca Shulaker, senior director of the TPL’s 10-Minute Walk program, says parks are vital for healthy communities. However, years of policies and practices have resulted in underinvestment in neighborhoods, exacerbating the park equity gap and denying millions the health, climate and social benefits of close-to-home access to the outdoors.

“Given the urgency and scale of this nature gap, we’re excited to be launching these partnerships with communities to advance policy and other systems changes that will accelerate equitable access to quality park spaces.”

“All residents in Chattanooga should be able to enjoy the benefits of parks – from improved mental and physical health to greater connectedness and social cohesion – regardless of where they live,” says Odel Durant, Tennessee state director of the TPL.

Source: City of Chattanooga

Another obvious inducement for switching fandoms, perhaps, is an underused color palette,” D’Andrea wrote of the Cleveland Browns, who — pardon my halfhearted effort has been rather halfhearted.

My true pro-football loyalty, as I’ve mentioned before, lies with the New York Football Giants, owing to two factors: 20 years living in New York, and enduring allegiance to their starting quarterback for almost all of those years, Eli Manning.

I’m big on all things Manning. I rooted for the Saints when they drafted Archie, then quickly and permanently dumped them when they did the same to him. Shoo, I even pulled for the Vols when Peyton was there, and (easily) developed an abiding hatred for the Florida Gators.

And when Peyton went on to the Colts, and then the Broncos, I cheered him in both places and (also easily) developed an abiding hatred for his main nemesis, the New England Patriots.

I breathed life back into the Ole Miss program, then went on to deliver a couple of classic Super Bowl victories over those hated Patriots. Hooah!

But Eli no longer suits up for the G-Men, and I no longer live in New York. So it seems reasonable to consider transferring my fandom to the team that plays its home games roughly a mile from my house.

Another obvious inducement for switching teams would be having more to cheer about.

Over the past five seasons, the Titans have won 50 games, while the Giants have managed only 22 victories. And Giants’ prospects for this year do not seem to include making the playoffs, while the Titans would consider it a failure if they don’t.

So I try to remain reasonably current with Titans news, dutifully consuming various team-related reports, including the truly trivial. Which is how I came across an article rating NFL helmet logos.

Hey, sports writers can’t always focus on the battle for left guard and right tackle, which I gather is a Titans concern. And besides, my tolerance for interior line intrigue is practically nil. I know, I know, games are won in the trenches, you have to control the line of scrimmage, establish the run, blah blah blah.

So, anyway, that article about helmet logos: The writer, Christian D’Andrea of USA Today’s For the Win, rated the Titans dead last among the 32 teams.

“Extreme create-a-team vibes remain for a team created in 1999,” he wrote. “Only the three small stars in the logo connect any of this to the Titans’ actual identity.”

Two comments here: One, the three small stars – patterned after the Tri-Star on the state flag – are a perfect, subtle nod to the Titans home. And two, this same writer judged the Titans helmet logo 20 spots worse than that of the Cleveland Browns, who — pardon my shouting – HAVE NO HELMET LOGO.

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated March 13, 2006, and the Deed of Trust of even date securing the same, recorded March 15, 2006, in Document No. 2006031500106, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by Eugene T. Haman, conveying certain property therein described to the highest bidder for the purpose of paying the debt due and payable; and that an agent of Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo USA Holdings, Inc., NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee by Wells Fargo USA Holdings, Inc., will, on August 29, 2022, on or about 12:00 PM, at the Register’s Office, Hamilton County, Tennessee, to which place notice is hereby given that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record.

W & A No. 177222
DATED July 20, 2022
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
July 20, Aug. 5, 2022
FR2657

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated July 21, 2022, and the Deed of Trust of even date securing the same, recorded July 25, 2022, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by Kassie H. Davis, conveying certain property therein described to the highest bidder for the purpose of paying the debt due and payable; and that an agent of Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo USA Holdings, Inc., NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee by Wells Fargo USA Holdings, Inc., will, on August 29, 2022, on or about 12:00 PM, at the Register’s Office, Hamilton County, Tennessee, to which place notice is hereby given that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record.

W & A No. 177446
DATED July 20, 2022
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
July 20, Aug. 5, 2022
FR2657

NOTICE OF TRUSTEE’S SALE

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated July 21, 2022, and the Deed of Trust of even date securing the same, recorded July 25, 2022, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by Kassie H. Davis, conveying certain property therein described to the highest bidder for the purpose of paying the debt due and payable; and that an agent of Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Wells Fargo USA Holdings, Inc., NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duty, and authority vested in and imposed upon said Successor Trustee by Wells Fargo USA Holdings, Inc., will, on August 29, 2022, on or about 12:00 PM, at the Register’s Office, Hamilton County, Tennessee, to which place notice is hereby given that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record.

W & A No. 177446
DATED July 20, 2022
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
July 20, Aug. 5, 2022
FR2657

Any interest in the property held by the United States, Internal Revenue Service, and/or any federal tax lien against the Defendant, Eugene Thomas Naman, recorded in the Register’s Office of Hamilton County, Tennessee, at Book G 10143, Page 398, on or about April 1, 2014, the United States of America, Internal Revenue Service, filed a federal tax lien against the Defendant, Eugene Thomas Naman, recorded in the Register’s Office of Hamilton County, Tennessee, at Book G 10185, Page 331.

NOW, THEREFORE, notice is hereby given that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record.

W & A No. 177222
DATED July 20, 2022
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
July 20, Aug. 5, 2022
FR2657

NOW, THEREFORE, notice is hereby given that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record.

W & A No. 177446
DATED July 20, 2022
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
July 20, Aug. 5, 2022
FR2657
This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above referenced property:

ROSA LEE MULLER
ESTATE OF ROSA MULLER
CITY OF CHATTANOOGA

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record.

W&A No. 352048
DATED July 26, 2022
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
July 29, Aug. 5, 2022
Fr022667

NOTICE OF SUBSTITUTE TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust Note dated November 3, 2020, and the Deed of Trust of even date securing the same, recorded November 4, 2020, in Book No. 612218, at Page M63, in Office of the Register of Deeds for Hamilton County, Tennessee, executed by Erica Cal, conveying certain property therein described to Realty Title & Escrow Services as Trustee for Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Movement Mortgage, Inc., its successors and assigns; and the undersigned, Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by Movement Mortgage, LLC.

NOW THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power, duties, and authority vested in and imposed upon said Successor Trustee, by Movement Mortgage, LLC, will, on September 3, 2022, at or about 11:00 AM, at the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, Chattanooga, Tennessee, offer for sale certain property hereinafter described to the highest and best bidder for cash, and who shall make and sign the contract and certificate of sale at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee. Said sale is free from all exceptions, which are expressly waived in the Deed of Trust, said property being real estate situated in Hamilton County, Tennessee, and being more particularly described as follows:

Lot Twenty (20), Block One (1), Hixson Addition, as shown by plat recorded in Plat Book 4, Page 1, Register’s Office for Hamilton County, Tennessee.

ALSO KNOWN AS: 6315 Walden Avenue, Chattanooga, TN 37421

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose. In addition, the following parties may claim an interest in the above referenced property:

ERICA CAL
THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn 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. In the event of inclement weather, the trustee hereby announces that the sale will be postponed and that notices of said postponement for inclement weather will be mailed to interested parties of record.

W&A No. 352670
DATED July 26, 2022
WILSON & ASSOCIATES, P.L.L.C.,
Successor Trustee
July 29, Aug. 5, 2022
Fr022667

NOTICE OF SUBSTITUTE TRUSTEE’S SALE
WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of a Deed of Trust dated June 3, 2014, executed by HIROSHI LUNEYONIYAMA conveying certain real property therein described to CHARLES E. TOWNHLL, Jr., as Trustee, as same appears in Office of the Register of Deeds for Hamilton County, Tennessee, recorded June 5, 2014, in Book GI 10229, Page 811; and WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to PennyMac Loan Services, LLC who is now the owner of said debt; and WHEREAS, the undersigned, Rubin Lutziu, PLLC, having been appointed as Substitute Trustee by instrument to be filed for record in the Register’s Office of Hamilton County, Tennessee, NOW THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that the undersigned, Rubin Lutziu, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee, will, on September 29, 2022 at 11:00 AM at the West Door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402.
What should you know about IRA rollovers?

If you’ve been contributing to an IRA, you’ve chosen a great way to save and invest for retirement. All IRAs have potential tax benefits and a range of investment possibilities, but not all IRA providers offer the same features.

So, if you decide that your current IRA provider is charging higher fees than you’d like, or perhaps doesn’t offer as many investment choices as you want, then you might choose to move your IRA assets to another provider. How should you go about making this switch?

Here are some options to consider:

• Trustee-to-trustee transfer or direct rollover – You can ask the financial institution holding your IRA to move the money directly to another IRA. No taxes will be withheld from the amount transferred at the time of the transfer. This method is generally hassle-free, but some IRA sponsors will still mail the check to your address of record, so you’d have to forward it to your new IRA.

• Indirect rollover – If you take an indirect rollover, also known as a 60-day rollover, the assets from your existing IRA will be liquidated and the custodian or plan sponsor will send you a check or deposit the funds directly into your bank or brokerage account. This payment may be subject to withholding for federal taxes, and possibly state taxes, unless you opt out of withholding. You have 60 calendar days from the time the funds were withdrawn to deposit the money, including any amount withheld, into a new IRA. If you miss this 60-day deadline, the withdrawal may be taxable at your personal income tax rate, and it could also be subject to an early withdrawal penalty if you’re younger than 59½.

Given the immediate withholding and the possibility of further taxes if you don’t move the money into a new IRA before the 60 days are up, you’ve got much to consider before initiating an indirect rollover. Consequently, you should consult with a financial adviser and tax professional before you make this type of move.

In addition to a rollover from an existing IRA, you may someday want to move the money from your 401(k) or similar employer-sponsored retirement plan to an IRA. This can occur when you retire or change jobs, although if you do take on another job, you might have the options of leaving your 401(k) with your former employer or rolling it over into your new employer’s plan. However, if you do want to move your 401(k) funds into an IRA, you can make what’s known as a direct rollover, in which the administrator of your old retirement plan will send you a check made payable to the custodian of your IRA. No taxes will be withheld, but you need to get the funds transferred within 60 days to avoid any potential tax issues.

You spend years contributing to your IRA and 401(k) – and rightfully so. The future is uncertain, and you want the peace of mind that comes with having more money for when you need it most.

Ms. Ginsburg, who is a certified financial planner and the author of “Your Credit Score,” encourages you to start planning your retirement as soon as possible. This will help you achieve your financial goals and ensure a comfortable lifestyle in your golden years.

Consider targeting any credit card or other variable rate debt, since that’s likely getting more expensive as the Federal Reserve raises interest rates to combat inflation. If you can’t pay this debt off quickly, look into fixing the rate.

You might be able to use a personal loan to pay off credit cards, for example, if you have good credit. If you’re struggling to pay your debt, a nonprofit credit counselor can help you review your budget and discuss options. You can get referrals from the National Foundation for Credit Counseling at www.nfcc.org.

Delay Social Security

One of the best inflation hedges that retirees can have is a mixed-up Social Security benefit, says William Reichenstein, head of research for Social Security Solutions, a claiming strategy website. Social Security benefits are adjusted annually for inflation, so the larger someone’s benefit, the more money they get from each annual cost-of-living adjustment.

The Social Security Administration increased this year’s benefit by 5.9%. The Senior Citizens League, an advocacy group for older Americans, predicted an 8.6% increase in benefits next year.

People can start Social Security as early as age 62, but their benefits are permanently reduced if they apply before their full retirement age, which is currently 66 to 67. After full retirement age, people who delay their applications get an annual 8% boost in their benefit, known as a delayed retirement benefit. Benefits max out at age 70.

Your benefit gets cost-of-living increases whether you’ve started receiving it or not, so you’re not missing out on inflation adjustments when you delay your application, Reichenstein says.

Most people who make it to retirement age will live past the “break-even” point at which the larger benefit they get from delaying exceeds the smaller checks they pass up in the meantime, Reichenstein says. It’s particularly important for the higher earner in a married couple to delay as long as possible. The larger of a couple’s two benefits is what the survivor will get after the first spouse dies.

Also, delaying Social Security benefits could help middle-income people reduce their overall tax burden and leave them with more after-tax money to spend, Reichenstein adds.

The way Social Security benefits are taxed creates a “tax torpedo” – a sharp rise and then drop in the marginal tax rates many retirees pay on their income. (A marginal tax rate is the amount of additional tax paid for every additional dollar of income.) Delaying Social Security and tapping retirement funds instead can reduce the effects of this torpedo for middle-income people who might otherwise see their marginal tax rates double, Reichenstein says.

“Goods and services are purchased with after-taxes dollars, not pretax dollars, so that’s another reason to consider delaying a Social Security benefit,” he says.
Chattanooga gets taste of fresh-from-boat seafood

By David Laprad

Somewhere off the coast of Oahu, Hawaii, the crew of a fishing boat is hoisting a squirming net of tuna out of the salty waters and dropping its contents into a hold.

Within 36 hours, some of those fish will make their way onto the ice that fills the glass display at Chattanooga Seafood Company. From there, the skillets and plates of the local populace await.

Joining the sushi-grade tuna (a term that means the seller has judged it safe to eat raw) on the ice will be thick filets of catfish, tilapia, sea bass, halibut, mahi mahi and more – all transported inland in a matter of hours from various waters to owner T.J. Jones and his staff.

Jones offers more than raw seafood at Chattanooga Seafood Company, located in the former home of Sofa King Juicy Burger (you read that correctly) on Dayton Boulevard in Red Bank. Customers who time their visits well have their pick of trays of smoked salmon, housemade Chatty Krabby Patties, shrimp salad and more.

If Jones is feeling generous – and he always is – his patrons will be able to try a bite of his product before they make what can be an expensive purchase.

The free samples are a hook Jones never regrets casting. “The feedback has been overwhelming,” Jones says on a Friday morning as regulars begin to line up along his display. “We already have some very loyal customers.”

The freshly caught seafood is not the only thing that has drawn these saltwater gourmands to the small gray stucco building and its oversized parking lot. Contained within a wall of industrial refrigerators is a selection of housemade products intended to dress the fish and fill the remainder of a customer’s dinner plate.

Jones sells a lot of dill sauce, which he says pairs nicely with the smoked salmon, and is proud of how well his rémoulade complements his Chatty Krabby Patties.

Customers can also grab a couple of Chatt Town Twice Baked Spuds, a container of mac and cheese and some of Uncle Jeff’s Key Lime Pie and make a quick meal of it.

“Seafood is nature’s fast food because it’s quick and easy to prepare,” Jones says.

Getting fresh seafood into a shop in Chattanooga, which is a six-hour drive from the closest beach, required Jones to establish a network of vendors who excel at bringing the product to inland shops.

Jones makes regular trips to the Chattanooga Airport to pick up seafood from vendors in Boston, for example. Other vendors truck in products harvested from the waters of the East and West coasts and flown in overnight to various warehouses.

This robust network is capable of delivering tuna to the Chattanooga Seafood Company 36 hours after it was pulled out of Hawaiian waters, Jones says.

Not all of the product Chattanooga Seafood Company sells requires such a long reach. Jones says he also offers rainbow trout from Pickett Trout Ranch in Whitwell, a hatchery located 33 miles from the Scenic City.

Jones also has connections that enable him to acquire special items – such as live lobster – when a customer notifies him of their craving at least 24 hours in advance.

All of this is a part of what Jones calls his “crazy idea.” While fresh seafood was available at groceries and restaurants in Chattanooga, it was not as easy to get as it is now.
Sonny and Laila are not wearing cultural bindis, they say. They see the jagged fissures among Americans. But where a natural born citizen might see only division, the couple also sees unity and the things they say truly make America great.

“We fell in love with America,” Sonny says. “With its uniformity and its natural beauty, especially its forests and rivers. Here, we can take a dip in a river. Back home, most of the rivers are dry, and if they are not depleted, then they are too polluted for swimming.”

Eager to relocate to the U.S., the Punjanis spent the next two years planning the move. Sonny also applied his education in business and commerce at his family’s company, which involved purchasing goods wholesale and selling them to retailers. This enabled him and his family to acquire the necessary visas. Sonny and Laila arrived in the U.S. in 2001 with their belongings and a business plan and settled in Vidalia, Georgia, which Laila says was close to family that had emigrated to the U.S.

Vidalia also provided the Punjanis with a small, rural community in which to establish themselves. “We loved our Sweet Onion City,” Laila says with a smile. “We felt at home.”

After settling in, Sonny launched a chain of convenience stores while Laila studied nursing at Southeastern Technical College. But after welcoming their first son into the world in 2004, the couple moved to Chattanooga to take advantage of the public schools.

“We did our research, and the schools here are excellent,” Sonny says.

As Sonny focused on launching a chain of cellular phone outlets and Laila tended to their son, the couple began to search for a home to buy. It was, he says, the final piece of the puzzle that was their American dream.

Finding that piece, however, was more than a bit of a nightmare. “We were working with a Realtor we thought would do an excellent job,” Laila begins. “But she wasn’t doing what she was supposed to do. She wouldn’t write the offers we asked her to write.”

Although Laila says she doesn’t believe the agent was stalling because of their race, their exasperation reached its zenith after a year and a half of working with her. They decided to take matters into their own hands. While driving through the Belleau Woods subdivision in Chattanooga, the couple were drawn to a home with a “For Sale” sign planted in the front yard. But instead of calling their Realtor to arrange a showing, they called the listing agent, whose number was on the sign.

“We said, ‘Are you looking at your sign in a yard. Can you meet us?’” Laila recalls. “He did, and within five minutes, my husband called, ‘This is our first home.’”

Although the Punjanis bought the home, their happy ending came at a steep price, Laila says. “We would have spent $30,000 less a year and a half earlier, but by the time we bought our house in 2007, the market was at a peak and the interest rate was 7 or 8%.”

The homebuying process had been painful and costly, Laila continues, but it also provided an education. By the time the Punjanis closed on their Belleau Woods residence, she knew the intricacies of the homebuying process like few consumers do.

With this in mind, her husband suggested she become a Realtor. “He said I had the ability to communicate well and to understand what people want, and that I would find my clients the perfect match,” Laila says. “Then they would not go through the pain we experienced while looking for a home.”

The time was right, Sonny argued. Laila was no longer studying nursing and their second son was 2 years old, which freed her from constant hands-on care.

“He was worried I would become a luxury home mom, so he pushed me into real estate,” Laila laughs.

Laila became a licensed agent at Crye-Leike’s Gunbarrel Road office in 2011 and began to develop expertise in East Brainerd. Her husband joined her in 2013 to handle commercial listings and sales, which allowed her to focus on residential clients. In 2020, they left Crye-Leike and joined United Real Estate Experts.

Eleven years later, Laila says her job description hasn’t changed. “When a family wants to buy a home, I imagine I am buying it for myself. As I am showing the house, I step into their shoes and ask myself, ‘Do I like the schools? Do I like the backyard?’”

Laila says the happiness and comfort of her clients are more important than the money she earns in exchange for her services. “This is our first home.”

Although the Punjanis bought the home, they never felt like that. “We had spent three months in America and never felt like that,” Sonny notes, the lingual harmony he and Laila experienced in the U.S. as they traveled from state to state made a deep impression on them.

So did the equality among the American people, Laila adds. “You are a human being, regardless of race or religion. If I am walking and I pass out, you will rush to assist me. You don’t care who you are, you just do it.”

While the people living in the various regions of India do not dislike each other, Sonny notes, the lingual harmony he and Laila experienced in the U.S. as they traveled from state to state made a deep impression on them.

Uncle Jeff also taught Jones. Social media and word-of-mouth helped to spread the word about the shop after it opened in March. Jones says the shop also reels in new customers at the Chattanooga Market, where he sets up a booth every Sunday.

All of this keeps Jones hopping like a salmon swimming upstream. And it makes him appreciate the end of each day, when he can take his leftovers home and prepare a quick and easy meal.

He favors his sushi-grade dry scallops, racquetball-sized chunks of meat he says take only a few minutes to prepare. (“Dry” is the seafood industry term for scallops that have not been treated with phosphates.)

“Dry scallops caramelize beautifully and are simple to prepare,” Jones says. “People tend to overthink seafood. I hope we can change that.”
Real Estate

Bubble? No, this is more of a market ‘shift’

If you follow real estate, you know inflation has led to increased mortgage rates, which has also contributed to the recent cooling of the residential market. There are a lot of moving parts, and it’s becoming more difficult to predict where the market is heading.

I always say consult an expert, whether it’s a Realtor, physician or mechanic. I look to two leading authorities when it comes to market trends in real estate: Lawrence Yun, Ph.D., chief economist for the National Association of Realtors, and Jessica Lautz, Ph.D., NAR’s vice president of demographics and behavioral insight.

“Contract signings to buy a home will keep tumbling down as long as mortgage rates keep climbing, as has happened this year to date,” Yun says. “There are indications that mortgage rates might have topped or come close to a cyclical high in July. If so, pending contracts should also begin to stabilize.”

Your business card is a long read. What’s the one thing that gets you out of bed in the morning more than the others?

“Land. It’s cool to play with and it’s a long-term game. I enjoy seeing what’s out there and I love commercial properties. You can rent them and they’re good for your taxes. I also like the ability to bring new ideas to a property. It’s not just about the money; it’s also about the fun.”

Who or what inspired you to pursue so many different ventures?

“My dad, Amin Ali. He was born in Pakistan. When he was 2 months old, his father died in an accident, so he’s worked and hustled his entire life.

“He’s also the kind of person who needs to be involved in the day-to-day operations of his business. He doesn’t want to trust it to someone else because he believes he can manage it better.”

You’re also involved in many different endeavors. In what ways are you different from your dad?

“He’s aggressive in business and doesn’t mind taking risks. I’m more conservative. I like to test the waters. But I do look up to him. When I can’t do something, I go to him and he figures it out in two seconds.”

But you do credit your father with mentoring you in your many ventures.

“My dad is the true jack-of-all-trades. When I went under his wing after I graduated from college, he said, ‘You don’t understand everything now, but give me two or three years and you will.’

“That was too much time for me. I wanted to establish myself faster so I pushed away and tried to do my own thing. But I ended up listening to him and earned my contractor’s license in Georgia and Tennessee in 2018.”

You also became a licensed Realtor in 2018.

“It was a busy year for me. I added real estate because it gave me access to MLS and helped me to understand the process when I’m talking with another agent.”
Make your plans now

It’s almost time for the 2022 Fall Home Show

Although we’re still experiencing record high temperatures as summer continues, students are getting back to the books and all things pumpkin spice are already appearing in stores around Chattanooga.

With those first hints of fall comes the annual Fall Home Show, scheduled for Sept. 24-25. The Fall Home Show is the premier event for the local home industry, with hundreds of booths featuring products and services for new home construction, whole house affordability, kitchens, bathrooms, landscaping and more.

If your business has not yet registered for a vendor booth, here are some reasons you should book now:

There’s no better way to reach your target customers and garner awareness for your business than our Fall Home Show. You can potentially meet with thousands of homeowners who are currently shopping for new homes.

On top of meeting with your target audience, you’ll also be able to network with other home industry professionals. This is a wonderful way to spread the word about your business, as well as secure projects with complementary businesses.

The Fall Home Show also offers a straightforward way to learn about your direct competition. Browsing the show floor not only allows you to get an idea of what other businesses are offering but also helps you find new ways to better reach your customers.

Being a vendor at the show helps you stay on top of the best marketing practices and top home industry trends.

Lastly, you might be surprised to hear you don’t have to be an HBAGC member to join the show. Booths are available to all local home industry businesses and professionals. However, if you choose to become a member, you can receive a discount on your booth space when registering.

For more information and to sign up for the 2022 Fall Home Show, visit the Home Builders Association of Greater Chattanooga’s Home Show website at www.homeshowchattanooga.com.

Trey Moon, owner of Window Works of Chattanooga. "As a local and family-owned business, the Fall Home Show is one of the best ways for us to connect with our customers."

Christopher Dworkin, CEO of the Greater Chattanooga Home Builders Association. "The Fall Home Show is one of our largest events of the year, and we're looking forward to seeing all of our vendors and attendees there."

NAR Chief Economist Lawrence Yun released the following statement after the Labor Department reported U.S. employers added 528,000 jobs in July, suggesting the labor market is withstanding the economic impact of higher interest rates:

"July saw a solid jobs number, with 528,000 net new payroll additions. The 20 million jobs lost during the early months of the COVID-19 lockdown have been fully recovered. More Americans are working today than at any time in history.

"The unemployment rate is 3.5%, matching a 50-year low. Companies have increased wages by 6.2%, though that figure is unable to keep up with 9% inflation. "Help Wanted" signs abound.

"Part of the reason for the worker shortage is due to 3 million more people who aren’t looking for jobs today compared to the number of those looking in March 2020.

"Given the comeback in jobs, how are home sales? They’re running below the pre-pandemic numbers seen in early 2020 and slightly below the 2019 average.

"Mortgage rates appear to be settling down over the past month at below 6%, with the past week dipping to 4.99%, but they are well above the 3.6% to 3.9% rates in the months before the pandemic.

"In other words, home sales are more impacted by mortgage rate changes than jobs. But the recently stabilizing mortgage rates suggest home sales will also soon stabilize and are likely to make steady gains in 2023."

There is value in promoting energy efficiency in listings. Forty-four percent of Realtors say it’s “somewhat valuable,” while 19% say it’s “very valuable.”

Seven in 10 buyers report a desire for the latest in heating and cooling, windows and doors, insulation, lighting and appliances. However, most of the homes buyers are purchasing are 29 years old and unlikely to have the newest features. This disconnect presents an opportunity for Realtors to contact previous clients about satisfaction with their current home and any improvements they have made.

The insight these experts provide is not only interesting but also crucial to getting the full picture of the real estate market.

For more insight, Dr. Jessica Lautz will be the featured speaker at the annual Economic Outlook Luncheon, which Greater Chattanooga Realtors will host in partnership with the Homebuilders Association of Greater Chattanooga Aug. 17. Register to attend at gcar.net/events.

So, consult experts, acquire the data and be prepared. An important step to take in this process is consulting a Realtor to help walk you through the homebuying or selling process.

Realtors work for their clients and communities every day. That’s Who We R.

Founded in 1912, Greater Chattanooga Realtors is a regional organization with more than 2,300 members servicing Hamilton, Sequatchie, cordova, in southeast Tennessee and Catoosa, Dade and Walker counties in northwest Georgia. The association is one of approximately 1,100 local associations and boards of Realtors nationwide that comprise the National Association of Realtors. Greater Chattanooga Realtors owns and operates a multiple listing service that’s one of approximately 600 MLSs in the country and services more than 2,700 users.
Foreclosure Notices

Continued from page 7

Avenue, Chattanooga, TN 37402, to proceed to sell at public auction the highest and best bidder for cash or certified funds ONLY, the fol-

lowing described property situated in Hamilton County, Tennessee, to wit:

17. Lot 222, 121 Driftwood Dr., Chattanooga, TN 37402, to proceed to sell at public auction to the highest and best bidder for cash, the following described property situated in Hamilton County, Tennessee:

780 FLEETWOOD RD, Chattanooga, TN 37409, to proceed to sell at public auction to the highest and best bidder for cash, the

following described property situated in Hamilton County, Tennessee:

WHEREAS, (a) default has been made in the payment of the debt(s) and obligation(s) thereby secured by said Deed of Trust and the
current holder of said Deed of Trust, Trust Bank, formerly known as Branch Banking and Trust Company, (the “Holder”), appointed the undersigned, Brock & Scott, PLLC, as Substit-
utee Trustee, with all the powers, rights, and duties of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitutee Trustee, by virtue of the power and authority vested in it, will on September 22, 2022, at 10:00 AM at the usual and customary location at the Hamilton County Courthouse, Chattanooga, Tennessee, proceed to sell at public auction to the highest and best bidder for cash, the following described property situated in Hamilton County, Tennessee, to wit:

A certain tract or parcel of land located in the City of Chattanooga, Hamilton County, Tennessee:

B. Lot Six (6), Rosemary Heights, as

WHEREAS, (b) default has been made in the payment of the debt(s) and obligation(s) thereby secured by said Deed of Trust and the current holder of said Deed of Trust, Trust Bank, formerly known as Branch Banking and Trust Company, (the “Holder”), appointed the undersigned, Brock & Scott, PLLC, as Substitutee Trustee, with all the powers, rights, and duties of the original Trustee named in said Deed of Trust; and

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Deed of Trust by the Holder, and that as agent for the undersigned, Brock & Scott, PLLC, Substitutee Trustee, by virtue of the power and authority vested in it, will on September 22, 2022, at 10:00 AM at the usual and customary location at the Hamilton County Courthouse, Chattanooga, Tennessee, proceed to sell at public auction to the highest and best bidder for cash, the following described property situated in Hamilton County, Tennessee, to wit:

1. The Palisades Center, Hamilton County, Tennessee, to be sold to the highest and best bidder at public

December 4, 2011, and recorded on January 4, 2012, in Book G 9407, at Page

1. The Palisades Center, Hamilton County, Tennessee, to be sold to the highest and best bidder at public

DO N’T PLAY WITH FIRE.
IF YOU SMOKED, GET SCANNED.
BUILDING PERMITS

Record # Applicant Name Address Status Contractor Estimated Project Project Type
B-22-1641 Joel Warren 6832 Sanatlan Ln Chattanooga Active Jb Warren Construction 150,000 Residential
B-22-1642 Alan Jones 1003 N Hickory St Chattanooga Active Inner City Electrical Heating And Air 40,700 Residential
B-22-1646 Roman De La Rana 4872 Roswell Ave Chattanooga Active Ideal Development Concepts, Llc 280,000 Commercial
B-22-1658 Nathan Tech 1817 Oakville Dr Chattanooga Active Mountain City Tire 80,000 Residential
B-22-1672 Mike Jenkins 2043 8th Ave S Chattanooga Active Inner City Electrical Heating And Air 146,000 Residential
B-22-1685 Higinio Miranda 3801 12th Ave S Chattanooga Active 1,280,000 Commercial
B-22-1823 John Simmons 4410 Highway 58 Chattanooga Active JS Construction 600,000 Commercial
B-22-3588 Matthew Lewis 838 Vine St Chattanooga Active Quality Home Improvements 144,600 Residential
B-22-3642 Ali Zare 1060 E Brainerd Rd Chattanooga Active Inner City Electrical Heating And Air 25,000 Residential
B-22-4582 Sam Doss 2420 Williams St Chattanooga Active 14,000 Commercial
B-22-2945 Justin Cox 2558 4th Ave S Chattanooga Complete The Signature Group, Llc 41,200 Commercial
B-22-3650 Ian Jacobson 2112 Nash St Chattanooga Active J&A Contractors, Inc. 200,000 Commercial
B-22-4177 Jeremy抗击 6200 Hwy 58 Chattanooga Active Jb Construction 14,000 Commercial
B-22-3888 Darrell Page 838 Vine St Chattanooga Active 80,000 Residential
B-22-4577 John Miller 1063 E Brainerd Rd Chattanooga Active 80,000 Residential
B-22-4587 Ben Reed 4273 Benton Dr Chattanooga Active 600,000 Commercial
B-22-724 Sam Doss 3641 Cummings Hwy Chattanooga Active Tbd 14,000 Residential
B-22-773 Sam Doss 3117 Parker Ln Chattanooga Active Kbm Builders 14,000 Residential
B-22-777 Randy Poulson 975 E Brainerd St Chattanooga Active Institutional 944,000 Commercial
B-22-780 Russ Gear 1020 E Martin Luther King Blvd Chattanooga Active Tucker Build 12,000 Commercial
B-22-786 Tony Gruffy 2917 Forts Cit Chattanooga Active Arisan Construction Llc 450,000 Residential
B-22-798 Jureen Morin 731 Lee St Chattanooga Active Jeremy Moore DbA Jem Works 67,000 Commercial
B-22-809 T’ana Yebba 8684 Gemstone Cr Chattanooga Active Pratt And Associates 161,590 Residential
B-22-810 T’ana Yebba 8684 Gemstone Cr Chattanooga Active Pratt And Associates 161,590 Residential
B-22-914 Jeff Cameron 1402 Cemetery Ave Chattanooga Active 35,000 Commercial
B-22-922 Kristin Crossall 1404 Mccacie Ave 102 Chattanooga Active Crowl Construction, Llc 34,900 Residential
B-22-923 Kristin Crossall 1404 Mccacie Ave 104 Chattanooga Active Crowl Construction, Llc 26,000 Residential
B-22-955 Tom Bartos 118 Cross St Chattanooga Active 15,000 Residential
B-22-958 Michelle Hackney 1861 Lea Ln Chattanooga Active Mtb & Associates Llc 117,530 Residential
B-22-959 George Moore 3931 Whitehall St Chattanooga Active 2000 Commercial
B-22-21 Clint Dean 2410 E 19th St Chattanooga Active Modus Build, Llc 115,000 Commercial
B-22-2530 Hawkins 5208 Highway 153 Chattanooga Active 900,000 Commercial
B-22-2559 Lynn Anderson 1001 Airport Rd Chattanooga Active J & J Contractors, Inc. 23,000,000 Commercial
B-22-287 Chris Henegar 1878 Henegar Cir Chattanooga Active Ryno Construction Llc 38,000 Commercial
B-22-2876 Chris Henegar 1874 Henegar Cir Chattanooga Active 185,080 Residential
B-22-2874 Mike Toff 4067 N Hawthorne St Chattanooga Active Charls Campbell Construction 18,000 Commercial
B-22-2879 Chris Henegar 1878 Henegar Cir Chattanooga Active 185,080 Residential
B-22-2880 Chris Henegar 1878 Henegar Cir Chattanooga Active 185,080 Residential
B-22-2884 Mike Toff 4067 N Hawthorne St Chattanooga Active Charls Campbell Construction 18,000 Commercial
B-22-2882 Chris Henegar 1878 Henegar Cir Chattanooga Active 185,080 Residential
B-22-2886 Mike Toff 4067 N Hawthorne St Chattanooga Active Charls Campbell Construction 18,000 Commercial
B-22-2887 Chris Henegar 1878 Henegar Cir Chattanooga Active 185,080 Residential
B-22-2888 Chris Henegar 1878 Henegar Cir Chattanooga Active 185,080 Residential
B-22-2892 Mike Toff 4067 N Hawthorne St Chattanooga Active Charls Campbell Construction 18,000 Commercial
B-22-2913 Omar Samiento 5500 Highway 153 Chattanooga Active Charls Campbell Construction 18,000 Commercial
B-22-2940 Ben Hagaman 3134 Forest Ave Chattanooga Active 750,000 Commercial
B-22-2943 Ben Hagaman 1865 Henegar Cir Chattanooga Active 185,080 Residential
B-22-2947 Chris Henegar 1878 Henegar Cir Chattanooga Active 185,080 Residential
B-22-2948 Ben Hagaman 2055 Forest Ave Chattanooga Active 750,000 Commercial
B-22-2978 Chris Henegar 1878 Henegar Cir Chattanooga Active 185,080 Residential
B-22-2979 Leo Goetz 6005 Woodstock Dr Chattanooga Active 185,080 Residential
B-22-2984 Mark Mccaw 1607 Central Ave Chattanooga Active Tricin, Inc. 2,500,000 Commercial
B-22-2985 John Aaron Frederick 115 Bush St Chattanooga Active Frederick Brothers 224,120 Residential
B-22-2986 John Aaron Frederick 115 Bush St Chattanooga Active Frederick Brothers 224,120 Residential
B-22-2987 John Aaron Frederick 115 Bush St Chattanooga Active Frederick Bros. Construction, Llc 235,690 Residential
B-22-2988 Robert Huffman 5513 Highway 153 317 Chattanooga Active Huffman First Service 80,000 Commercial
This is an attempt to collect a debt, and
and restrictions that may exist, including, but
praisement are waived in said Deed of Trust,
it shall be rescinded only by the Substitute Trustee
in court, and the owner of the debt
Substitute Trustee by instrument recorded
and the undersigned having been appointed
Aug. 12, 19, 26, 2022
Ferraro Hancock and Associates, PLLC
notifying said non-resident of the State of Tennessee, so that
that unless HABIBABBASI answers and makes defense to said complaint in the offices of the Circuit Court of Hamilton County, Tennessee, within thirty (30) days after the fourth weekly publication of this order, the same will be taken as admitted by UNKNOW BIOLOGICAL FATHER and the case will be set for hearing ex parte or without HABIBABBASI present. This 15th day of July, 2022.

Lam L. Henry
Circuit Court Clerk
J. Wheeler
Deputy Clerk

Attorney for Plaintiff:
RICHARD BRENT TEETER
Aug. 12, 19, 26, 2022
Fr22688

Non-Resident Notice
State of Tennessee, County of Hamilton
Docket No. 22D3339
DIVISION I

MELINDA BERNICE BOWMAN
WILLIAM FRANK BOWMAN

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 of the State of Tennessee, so that the ordinary process of law cannot be served upon WILLIAM FRANK BOWMAN.

MELINDA BERNICE BOWMAN
WILLIAM FRANK BOWMAN

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 of the State of Tennessee, so that the ordinary process of law cannot be served upon WILLIAM FRANK BOWMAN.

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This 1ST day of August, 2022.

is to gather feedback on the Code in an effort

and at which time and place said Board will transact such public business as may lawfully

receive.

This 9th day of August, 2022.

This the 9th day of August, 2022.

That means that they will ask the Court to let them present proof without the need for

You may obtain a copy of the Petition and any subsequently filed legal documents or hearing

do not come to the trial, they will nonetheless be allowed to file a Request for Reconsideration of

You are hereby notified of the petition and any subsequently filed legal documents or hearing
dates in the Clerk’s Office at the address shown above.

This the 9th day of August, 2022.

This meeting will constitute the public

For a reasonable accommodation request or if you require language assistance, please notify the

See, will convene and meet in open session on

District. The request can be viewed online at the Regional Planning Agency website at www.

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LEGAL NOTICE

Hamilton County, Tennessee is soliciting sealed bids for the purposes of establishing a one (1) year unit pricing contract with three (3) one-year renewal options for Bulk Del-King Salt royalty utilized by the Hamilton County Highway Department. Bids will be opened at 10:00 AM (ET) on Tuesday, July 26, 2022 in the offices of the Hamilton County Procurement Department, located at 455 North High Park Avenue, Chattanooga, TN 37404. Specifications are available by contacting the Procurement Department at www.hamiltoncountytn.gov. Call (423) 266-4330. All bidders are advised to review the invitation to bid and public notices.

12-18-2022

www.HamiltonCountyHerald.com
love has no religion

before anything else, we're all human
rethink your bias at lovehasnolabels.com
By Lauren Schwahn

Amid rising inflation, interest rates and recession worries, money is getting tighter for many folks – and probably for you. Yet there might be charitable organizations you want to support, friends or family asking for financial help and things you want to buy for yourself.

It’s possible to do these things even on a limited budget. But if you want to be responsible with your money, you have to know where to draw the line.

When is it OK to put your own interests first? Use these criteria as guidance.

**Finances at risk**

Think carefully before spending any amount of money on somebody else, whether that’s $20 or $2,000. Will it jeopardize your ability to pay bills or save for emergencies? Picking up the lunch tab for a friend or helping put your kid through college shouldn’t come at the cost of your own expenses and goals.

A crucial part of this assessment: Assume you’ll never get the money back. There’s no guarantee your loved ones will repay you, no matter how well-intentioned they may be. “If you can’t afford to give it as a gift with no expectations on your end, then you can’t afford to help,” says Lacy Rogers, a certified financial planner in Fort Worth, Texas.

Saving toward a “giving budget” in a designated account can create a clear separation for your spending, says Valerie Rivera, a Chicago-based CFP. If you don’t have enough funds in the account, that signals that you can’t spare the money.

**Pressed to pay**

You’re not required to hand out money even if you have the means to be generous. You have the right to say no when you feel stressed or uncomfortable. Don’t let others talk you into something you’ll regret.

Saying no can be challenging, especially when dealing with family or a close-knit community. Senses of guilt and obligation often cloud judgment. Your mother raised you, so the least you can do is pay her credit card debt, right? Not if it enables her to repeatedly overspend and turn to you for money.

A lot of people who are the first in their families to come to this country or go to college “can really quickly become other people’s financial safety nets,” Rivera says. That’s a heavy burden to bear.

Having conversations about finances with loved ones early and often helps set expectations. “It’s totally OK to reestablish or establish for the first time what money looks like in discussion with friends, in discussion with family,” says Kate Mielitz, an accredited financial counselor in Tumwater, Washington.

Take time to process each money request that comes your way. Consider passing if you’re concerned with getting taken advantage of or supporting harmful financial behavior.

**Help in other ways**

Supporting the people you care about doesn’t always have to cost money. Your time, skills and knowledge are valuable too.

Say you have an elderly neighbor you used to purchase groceries for. “Maybe you can’t buy their groceries for them anymore but you can help them out with the yardwork, and maybe that eases the burden on them in a different way,” Rogers says.

If you’re unable to pitch in personally, point your loved ones in the direction of those who can. “Familiarize yourself or help your friends and family familiarize themselves with resources in the area – if that’s a food bank, if that is secondhand clothing, if that is job services or resume help that’s in the community – to help them move forward and get a stronger foot up,” Mielitz says.

Visiting 211.org is one way to find assistance with basic necessities like paying utility bills or accessing food. For people who want help managing their money, Mielitz recommends setting up a free virtual appointment with an AFC through the Association for Financial Counseling & Planning Education.
Vols building a defense to keep up with fast-paced offense

By Rhiannon Potkey

Because of the blink-and-you-might-miss-it style and amount of points scored, Tennessee’s defense usually gets most of the attention. But it could be Tennessee’s offense that determines the true potential of the team during the 2022 season. The numbers might not always look good because of the amount of time the defense is on the field, but the Vols need to make key stops and force turnovers for a chance to win.

During the early part of fall training camp, the focus has been on building depth and performing better on third down.

Due to the frenetic pace of games, Tennessee’s defenders often wore down in the fourth quarter last season. The Vols allowed some big plays that could have turned a few losses into wins.

Entering the second season under Josh Heupel’s coaching staff, the defense has adjusted more to how the offense operates. The defensive players know they won’t spend much time on the sideline with the Vols accumulating points so quickly.

“We think we’ve certainly gained in the depth, the competition, the need to be. We’ll still be under 85. But we’re not as deep as we were. We’re not as deep as we were,” says defensive coordinator Tim Banks. “So I think it’s an exciting time for us on defense and UT in general.”

The same sentiment holds for the offensive line.

“Just going off last year, a lot of the games, we were into the game and we were like one or two plays away. So, we just want to look back on that and move forward,” says redshirt senior defensive lineman LaTrell Bumphus. “We are not thinking about last year, but you want to correct the mistakes so you don’t make the same mistakes and win the close games where we lost them.”

Sixth-year senior linebacker Solon Page III can already tell the difference between last year’s training camp and this year. He’s excited to have a fresher group of players rotating in the middle of the defense.

“When extra depth in the linebacker room is very crucial, especially because we want to be one of the hardest hitting and hardest playing linebacker corps in the country,” Page says. “Having that depth, having guys that can rotate in and out and not have a drop-off, that’s huge for a defense.”

The numbers might not always look good because of the amount of time the defense is on the field, but the Vols need to make key stops and force turnovers for a chance to win.

“Part of that is being able to affect the quarterback not just with pressures but with a four-man rush. We got to have some competition on the defensive line. I think guys that played a lot of games where we lost them.”

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New cars are pricier than ever with inflation, low inventory and now rising interest rates taking a toll on prices.

Last week, Federal Reserve raised interest rates for the fourth time this year, compounding the issues that plague car shoppers. Yet in spite of the higher prices, many Americans have an insatiable appetite for trucks and SUVs, which is why automakers keep adding SUVs to their lineups and discontinuing poor-selling sedans. As a result, there’s both a dearth of entry-level models and a higher cost just to get into a new vehicle.

With this in mind, the experts at Edmunds rounded up a list of the highest-rated vehicles and a higher cost just to get into a new vehicle. Here are five new vehicles that are easy on the wallet:

**Nissan Versa**
- Starting price: $16,675
- The Versa feels well-built and can even be entertaining to drive – just don’t expect much in the way of acceleration.
- In addition to a price tag that leaves room for options, Versa buyers will save at the pump with an EPA estimate of 35 mpg combined. (We averaged 41 mpg on our evaluation route.)
- Starting price: $16,675

**Kia Soul**
- Want a more practical shape? The 2023 Kia Soul is one of a handful of inexpensive and well-reviewed hatchbacks on sale.
- With car-like handling and SUV-like interior dimensions, the Soul is broadly appealing. A standard 2.0-liter engine is peppy for around-town driving, though passing maneuvers require some forethought.
- The continuously variable transmission mimics automatic gear changes, eliminating the usual droning noise. Handling is on par with sportier competitors thanks to balanced steering and controlled body motions.
- The Soul’s boxy exterior allows for easy entry and exit, plus generous headroom for passengers. Standard Apple CarPlay and Android Auto are accessed via an easy-to-use touch screen.
- The EPA puts it in fuel economy at 30 combined mpg, though we only managed 26.8 mpg in our testing.
- Starting price: $21,085

**Hyundai Venue**
- The line between a hatchback and SUV can sometimes be faint, and the front-wheel-drive only Hyundai Venue is caught in between.
- Though it offers ground clearance comparable to other small SUVs, the Venue lacks all-wheel drive as an option. Still, with a price tag just north of $20,000, the Venue is among the cheapest ways to sneak into the most popular segment.
- The EPA rates the 2022 Venue at 31 combined mpg, but we averaged 29 mpg in our driving loop.
- Starting price: $20,295

**Subaru Impreza**
- Just because affordable sedans are primarily front-wheel-drive doesn’t mean all-wheel drive is unattainable. The 2022 Subaru Impreza is the least expensive way to get the all-weather assurance of all-wheel drive in a sedan or hatchback.
- With a comfortable, spacious cabin and intuitive technology, the Impreza treats also passengers well.
- Steering and handling is solid, though lacklustre acceleration and a d chroning CVT bring down the driving experience. Standard driving aids like adaptive cruise control, blind-spot monitoring, and lane keeping assist bundle convenience and confidence.
- The EPA estimates CVT-equipped Impreza sedans will get 32 mpg in combined city/highway driving. Unfortunately, we struggled to average even 28 mpg.
- Starting price: $20,290

**Ford Maverick**
- When hatchback or small SUV practicality isn’t enough, shoppers can turn to small pickups like the Ford Maverick. After falling out of fashion for a while, these light-duty compact trucks are back to offer an affordable alternative for DIY-ers.
- The Maverick’s clever interior storage and a 4.5-foot bed offers versatility, while a standard hybrid powertrain vaults EPA estimates to 37 combined mpg.
- That’s better mpg than even the most frugal compact sedans, plus you get a rugged pickup style, stellar passenger space and crossover-like maneuverability.
- Ride quality is a tad choppy and hard plastic panels can bump uncomfortably against your knees, but the Maverick’s low pricing and utility may help offset the cons.
- Take note that all 2022 model year Mavericks are sold out, but Ford has started taking orders for 2023 vehicles.
- Starting price: $22,490

**Edmunds says**
- Note that these inexpensive prices are for the base models, which might not be carried by dealerships in the current market. You might need to plan ahead and order the vehicle if need be.
- Miles Branman is a contributor at Edmunds and is on Twitter.