NEVER TOO LATE

Nesmith, 45, finds success, honors in 2nd college career

By David Laprad

The first time Zennia Nesmith took classes at Chattanooga State Community College, she earned a perfect slate of five Fs.

More than two decades later, Nesmith buried her failing grades in the deep soil of the past when she graduated from the school with a flawless 4.0 GPA.

"Those Fs are still there," she laughs, "but they're not there."

Nesmith’s academic success surprised her. But it was not the only awakening she experienced when she returned to college at the age of 45. In addition to becoming an A student, she discovered she had a flair for leadership.

This would have seemed an unlikely outcome at the onset of Nesmith’s college reboot. At first, the age difference between her and the younger students in her classes intimidated her, so she sat in the back rows, trying to be invisible. But as she poured blood, sweat and tears into her coursework, her professors noticed her and pulled her forward.

"I was going to earn my associate degree and get out. I was not going to become involved," Nesmith recalls. "And then one of my professors asked me to become president of the psychology club."

As Nesmith settled into the role, another professor asked her to serve as the president of Chattanooga State’s Social Justice Club. And just like that, the quiet woman in the rear of the room was a student leader.

Nesmith, 45, finds success, honors in 2nd college career

Nesmith and her daughter, Chyna Crockett. After Crockett suffered a traumatic brain injury in a car accident in 2001, Nesmith established Empowered Connections, a nonprofit that supports families that have children with physical and intellectual disabilities.

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Boys & Girls Clubs induct Bill Aiken into Hall of Fame

The Boys & Girls Clubs of Chattanooga have made Bill Aiken a member of their Hall of Fame.

The induction ceremony was held Aug. 25 at the Embassy Suites in Murfreesboro. Aiken joined the clubs’ board of directors in 1979 and then “quickly became a guiding force and significant fundraiser,” read a news release from the Boys & Girls Clubs.

During Aiken’s tenure, he’s led capital campaigns, chaired the clubs’ annual Steak ‘n Burger event, helped open new sites and mentored and worked with hundreds of Chattanooga youth.

“There are 20 Boys & Girls Clubs in Tennessee, all of which have had many board members over the years,” says LaTonya Lyons, board chair of the Chattanooga clubs. “Only a few individuals a year are inducted into the

Sawhill finds old friends, obstacle in return to law

By David Laprad

Attorney April Sawhill was no legal tenderfoot when she and her family moved from Grand Rapids, Michigan to Signal Mountain in 2020.

She’d represented clients in commercial litigation and insurance coverage matters for several years in Grand Rapids after graduating from the University of Tennessee College of Law in 2004 – and even become a partner at the firm where she was practicing.

She’d also earned a Master of Laws in dispute resolution and external with the International Council for Online Dispute Resolution while living in South Korea.

And she’d served as the lead artificial intelligence researcher for the Center for Legal & Court Technology at William & Mary Law School after returning to the United States.

But rules are rules, so when Sawhill, 44, decided to practice law again, the Board of Law Examiners for the State of Tennessee required her to do something attorneys with her background rarely have to do: study for and take the bar exam.

“I left active practice in 2013 to do the expat thing with my husband,” she says. “And I couldn’t get reciprocity in Tennessee because I hadn’t been practicing for the last five years.”

Sawhill sums up the experience with a single word: brutal.

“I was working full time for William & Mary during the day and spending every evening and weekend studying. I couldn’t have done it without the support of my husband and the patience of my kids.”

The payoff was worth the effort, Sawhill says, because it allowed her to join the law firm of Grant, Konvalinka & Harrison in July, where she’s working as a general civil and commercial litigator and a Tennessee Supreme Court Rule 31 general civil mediator.

Although Sawhill had never practiced in Tennessee, her arrival at Grant Konvalinka was a homecoming of sorts, as it reunited her with a handful of UT classmates.

A chance encounter with attorney Thomas Gautreaux at a high school track meet opened a door at the firm for Sawhill. She and Gautreaux had shared a row in a lecture hall at UT during their first year of law school and were surprised to meet again.

Katherine Lentz, who also practices at Grant Konvalinka, was present at the same lectures.
Not perfect, but ...

The Constitution – the binding tie of a free nation


In the law establishing Constitution Day, Congress also required that all publicly funded educational institutions and federal agencies provide educational programming on the history of the Constitution on this day.

The nation has grown greatly
Since the adoption of the Constitution, we’ve grown greatly as a nation.

“We’ve grown from a nation of just 13 states along the Atlantic Ocean to one that spans the continent from the Atlantic to the Pacific. We’ve grown from a population of approximately 3 million to approximately 330 million people.

And we’ve grown from a nation whose economy predominantly involved agriculture to one of great economic diversity. The nation is greatly diverse

In addition to the great diversity in employment opportunities and geography, we’re also a nation of great diversity in nationalities, ethnicities, religions, political beliefs, customs and cultures.

And of course, we’re now living in a time of significant division, polarization and political hostility. Any discussion of the Constitution – the binding tie of a free nation

political, social, educational, or economic matters is likely to degenerate into a heated argument with no resolution.

Public and private institutions that in the past served to ameliorate such disputes have fallen into disrepute themselves and are no longer able to do so. Such institutions no longer bring diverse groups together like they once did.

We look around our great nation and see few things that bind us together as a society. The Constitution is the tie that binds

Happily, the Constitution still unifies us as a society. Regardless of which side of these contentious arguments we might see ourselves on, we honor the Constitution and proudly claim allegiance to it.

Even those who complain about alleged defects in the Constitution do not seriously advocate for abolishing it. They might point to what they consider ways to improve it, but few people argue we should discard it altogether.

As we celebrate Constitution Day, we would be well served by taking to heart what James Madison, one of the framers of the Constitution, said in a letter written in December 1834. He remarked that “no Government of human device, human administration can be perfect; that which is the least imperfect is therefore the best Govt.”

The Constitution – not perfect but the least imperfect

The framers understood that the

**Sawhill**

And Sawhill had served on the moot court board at UT with Jillyn O’Shaughnnessy, another Grant Konvalinka practitioner.

While the familiar faces were a welcome sight as Sawhill settled in, the deluge of new faces at the docket call on her first Monday in court amazed her.

“Michigan does not have anything like that,” she recalls with a laugh. “I’d never seen so many attorneys packed into one room.”

Sawhill likens the local docket call to a social gathering where attorneys catch up with one another and work out deals on cases.

“It encourages and facilitates dialogue and it’s very congenial,” she says. “The friendliness of the local bar surprised me.”

In another deviation from Sawhill’s previous experience, she says Tennessee handles personal injury and insurance coverage cases differently than Michigan, which was using a pure no-fault system when she practiced there. So, she’s uncertain how much work she’ll be doing in that area of the law.

However, Sawhill would possibly like to draw from her artificial intelligence research at William & Mary and develop what she calls a “cyber practice” in the Chattanooga legal market.

She says AI represents a fascinating new frontier the law is just beginning to explore.

“There’s a joke that attorneys aren’t computer scientists,” she submits. “When I started law school, we were some of the first students to bring our laptops to class to take notes. Now we’re seeing the creation of virtual courts.”

Sawhill’s work with the students at William & Mary explored the integration of AI, cybersecurity and data privacy with the legal system. Through her role, she guided the team as it tackled questions for which there were no easy answers and delved into the ethical concerns AI presents.

“Can an AI create something that can be patented? What are the ethical implications of an AI assisting a criminal court judge with recidivism rates? Did the programmers unintentionally code bias into the system? AI affects us in many ways every day.”

Although Sawhill didn’t grow up in Chattanooga, she was born locally. Her family left just after she’d learned to walk and eventually landed in Clinton, Tennessee, where she graduated from high school.

A slew of John Grisham novels and mock trial sparked Sawhill’s interest in the law.

Her ability to analyze a problem objectively and from different angles, as well as her passionate arguments for the side she was representing, suggested she had the mind of an attorney to boot.

After earning her undergraduate degree at Georgetown University and graduating from UT, she moved to Michigan, the home state of her husband, Andrew. They were residing in South Korea, where he was working for Armani, when COVID-19 emerged.

Like many families, Sawhill and her husband and two children reassessed their lives during the lockdown that followed. While visiting family in the Chattanooga area, they discovered Signal Mountain is home to a public school with an International Baccalaureate program and decided to move to there.

Now that Chattanooga has mostly reopened, Sawhill and her family are venturing into the city and exploring what it offers. She’s looking forward to visiting Hunter Museum and other art galleries and shops and is being a dutiful sports mom as her children participate in various athletic endeavors at Signal Mountain Middle High School.

Sawhill is also volunteering at the school, where she manages the SpiritShop for the sports boosters.

“If you come to the trailer on a Friday night, you’ll find me there selling t-shirts, bumper stickers and hats,” she laughs.

Although business is brisk, the line outside the trailer never rivals the crowd at docket call on Monday mornings, she says, and volunteering at the trailer during a home game beats being at home minding for the bar exam.

“We love being here,” she says. “It’s a comfortable place to live and work.”

**Aiken**

Tennessee Hall of Fame. This award recognizes Bill’s remarkable tenure of tirelessly working to improve the lives of Chattanooga youth.”

Aiken is an alumnus of Baylor School, the University of North Carolina at Chapel Hill and Vanderbilt University Law School.

He practices law at Chambless, Bahner & Stophel, where he represents clients in business and commercial matters, including mergers and acquisitions.

Aiken and his wife, Ann, live in Lookout Mountain, Tennessee and have two sons and three grandchildren.

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**COLUMNIST Aiken from page 2**

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50 Years Ago

News of the Week September 16

A block of Broad Street between 7th and 8th Streets will be turned into a Fall Showcase of the Arts, Sept. 22-24. The downtown exhibition, with the “Community Arts Awareness,” will be designed to show the variety and excellence of local arts programs.

Volunteer Airlines, Inc., Chattanooga-based commuter service, has been sold to a group of Florida investors headed by F. Clyde Mash of Miami. Under the new ownership, beginning Oct. 2, direct daily flights between Chattanooga, Columbia, South Carolina, and Savannah, Georgia, will provide service to the East Coast without a transfer in Atlanta.

UTC fall enrollment total is 4,924 students in both the day and evening classes, Joel Chandler, registration director, said. This represents an increase of 41 over the figure for the fall of 1971, but is about 600 short of the 1970 projection for 1972. The 1972-73 Junior Achievement program began operations Tuesday with orientation sessions for the volunteer advisers. Gerald D. Scott, publicity director, announced. More than 150 businessmen and women from 33 Hamilton County and North Georgia companies will counsel the miniature companies this year.

Gordon P. Street Jr., a vice president of North American Royalties and an active outdoorsman, has been appointed to a three-year term on the state conservation commission, the advisory board to the state conservation department.

Frederick Robert Dearing, 28, a vocational rehabilitation counsellor for the State of Tennessee, died of cancer in a Chattanooga hospital, Sept. 8. He is survived by his wife, Mrs. Gayle Dover Dearing, a son, Frederick Jr., a daughter, Terrell, and his parents Mr. and Mrs. Fred M. Dearing of Chattanooga.

Capt. Shelby Richard Brammer Jr., son of Mrs. Dorothy P. Brammer, Hamilton County Register, and the late Mr. Brammer, has been promoted to the rank of major in the U.S. Army. A medical officer, he is stationed at Walter Reed Army Medical Center in Washington where he is working on a special distinguished fellowship in the field of endocrinology. He is a graduate of McCallie School here and Johns Hopkins School of Medicine in Baltimore.

The State of Georgia has offered for sale or long-term lease (75 years) a segment of property in downtown Chattanooga that has been owned by Georgia for about 130 years. Appraised at $1.45 million, according to a Georgia State official, bids will be received Oct. 31 for the offered property, a part of which includes half of Union Depot (the other half is in Tennessee) on Ninth Street, the triangle at Market and 11th.

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

– Daniel Laprad, Editor
dlaprad@hamiltoncountyherald.com

50 YEARS AGO | PAGE 5

From page 3

Constitution they were writing wouldn’t be perfect, that those charged with administering the Constitution would not be perfect, that the nation and society to which the Constitution would apply would not be perfect and that the people of this new nation, the United States of America, would not be a perfect people.

Many of those criticizing the Constitution are comparing it to the perfect. By that test, the Constitution obviously fails. In fact, any constitution would fail.

A better test would be to compare the Constitution to what came before it, to what other nations and societies were doing at the time and even to what other nations are doing today.

With 235 years of history under our belt, we suggest most people would agree that the Constitution has passed Madison’s test: it is the “least imperfect” constitution we know of. In still binding us together after all these years, it passes this critical test.

On Constitution Day 2022, let us endeavor to learn more about this great document and the government it created. And let us renew our allegiance to it.

Curtis L. Collier
U.S. District Judge
Chair, Eastern District of Tennessee Civics and Outreach Committee
Carrie Brown Stefanik
Law clerk to the Hon. Curtis L. Collier
Past president, Chattanooga Chapter of the Federal Bar Association
Karen L. Sheng
Law clerk to the Honorable Curtis L. Collier

Jenkins serves as the vice president of organizational culture and engagement at Chattanooga State Community College. McKenney worked as a CPA for Deloitte and General Electric Co., where she also held additional accounting, finance and strategy positions before retiring.

CHI Memorial Foundation raised $6.1 million in fiscal year 2022 to support capital, equipment, programmatic and outreach projects within CHI Memorial.

GPS hires new varsity lacrosse coach

After four years as the Girls Preparatory School varsity lacrosse coach, Jay Watts will focus his efforts on his role as the director of athletics this spring.

Replacing Watts as head coach is former Division II lacrosse standout Abby Fortner, who joins the coaching ranks at GPS after working for the last two seasons as the varsity coach at Signal Mountain High School.

Fortner will be the fifth head coach in the history of the Bruisers’ program, which started playing interscholastically in 2005.

Fortner played for four years at Lee University and was a starter on the Flames’ defense. While on campus at Lee, Fortner was a member of the Student Athlete Advisory Committee, the Gulf South Conference Honor Roll and the NCAA Women’s Lacrosse All-Academic Team.

She played high school lacrosse at Gatlinburg-Pittman High School in Gatlinburg.
Millennium Bank, BrightBridge funding community development, startups

Millennium Bank is partnering with BrightBridge Capital to provide a $5 million line of credit to be used within the bank’s footprint to fund projects ranging from affordable housing to company startups.

The 15-year commitment will meet a variety of needs throughout the region. Funding to support local community development and under-capitalized businesses along with low to moderate income housing are just a few examples of projects that might qualify for funding.

Along with funding comes technical assistance and support from the BrightBridge team.

“In some situations, owners struggle to fully finance their business,” says BrightBridge CEO Bill Pollard. “For those individuals, traditional bank funding might not be a possibility—and that’s where we come into play. As a community development financial institution, we partner with banks like Millennium, which invest in our efforts so we can assist those in need.”

Pollard notes that BrightBridge’s relationship with Millennium began to take shape during the Paycheck Protection Program. “While working with Millennium and their partner, Alliance Bank, in Gastonia, North Carolina, we were able to process 150 loans that placed $19.4 million in the hands of small businesses. It was a hectic time, but working together strengthened our professional partnership and led us to form this partnership.”

Sam Jones, executive vice president and chief loan officer at Millennium, says he’s looking forward to seeing where the funds will be deployed. “Affordable housing is a huge issue in our markets, and the funds we’re making available can assist in meeting those needs along with many others.”

Interested small businesses and startups may call BrightBridge Capital at 423-424-4220.

Sources: BrightBridge, Millennium Bank

Signal Mountain Social Services receives Award of Excellence

Signal Mountain Social Services received the Governor’s Award of Excellence at a ceremony Aug. 29 at Mountain City Club. Elizabeth Neal, executive director, accepted the award on the agency’s behalf.

The Governor’s Award of Excellence recognizes the work of faith communities, nonprofits and community initiatives across the state. A regional committee selected SMSS for its decades of serving families in need on Signal Mountain. The award recognizes SMSS for its provision of emergency services, food, sanitation products and educational services.

SMSS is a private nonprofit dedicated to meeting the needs of families and individuals living within the 37377 ZIP code during times of financial challenge and crisis. The organization served 135 households in 2021 through various programs that provided emergency assistance, life skills counseling, tutoring services, school supply distribution, educational scholarships, senior support and home repairs.

Source: Signal Mountain Social Services

Parkridge opens digestive, respiratory health center

Parkridge Health System is now seeing patients at its new Center for Digestive & Respiratory Health.

Located in Parkridge Medical Center (2353 McCallie Avenue), the center provides physicians with equipment to diagnose and treat colon, esophageal and lung-related diseases.

The 8,600-square-foot center includes a dedicated entrance and waiting room and will eventually offer four procedure rooms, 13 beds and four private consult rooms.

The $2 million center also includes advanced technology and navigational equipment. Call 423-698-6061 for more information.

Source: Parkridge Health System

Southern Lit accepting applications for Local Distinguished Author

Southern Lit Alliance is accepting applications for the fourth annual presentation of its Local Distinguished Author Award.

The award will be presented at Southern Lit’s fundraising event, Club Lit, which is scheduled to take place Nov. 17 at Chattanooga Whiskey. Previous award winners include Roy Morris, Jr., Richard Jackson and Earl Bragg.

Anyone may nominate an author, including the author. The deadline to apply is Sept. 30.

Authors should submit an application, curriculum vitae and three copies of a completed published work to: Southern Lit Alliance 301 E. 11th Street, Suite 301 Chattanooga, TN 37403

The application is located at www.southernlitalliance.org/lda.

Authors must reside in Hamilton, Sequatchie, Marion, Rhea, Meigs or Bradley counties in Tennessee. Eligible Georgia authors must reside in Catoosa, Walker or Dade counties.

A panel of three judges will choose the winner. The recipient will receive a personalized sculpture made by local artist Isaac Duncan.

Self-published works are not eligible for the award.

Send questions to Lynda LeVan at lynda@solitalliance.org.

Source: Southern Lit

50 YEARS AGO

Street when the Plaza Hotel is located.

Mrs. Harry L. (Billie) Robinson of Signal Mountain, member and former Women of the Year at Signal Mountain Presbyterian Church, died Sunday, Sept. 10 in a Chattanooga hospital. She has been a nurse in Dr. M.F. Langston’s offices on the Mountain for 29 years and was widely beloved. She was a past president and organizer of the Dixieland Chapter of the American Businesswomen’s Association.

Bradley Currey Jr., a native of Chattanooga and the son of Mrs. Bradley Currey and the late Mr. Currey of Lookout Mountain, has been elected senior executive vice president of Trust Company of Georgia, Atlanta. An alumnus of Princeton University, Mr. Currey began his banking career in Chattanooga at the American National Bank and Trust Company. He joined Trust Co. in 1952.

The Chattanooga School Board has announced adoption of a free lunch and price lunch policy for children in families where the ability to pay full price is limited. Parents wishing to enroll their children in either of the categories may file applications with the school where their children attend.

Benjamin F. Hale, a native of Rising Fawn, Georgia, and resident of Rossville for almost 38 years died Sunday, Sept. 10, in a local hospital. He was a retired Baptist minister and the founder of Hale Iron Works, inventor and manufacturer of Southern King garden hoe.

Source: Southern Lit

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Should you stick with index-based investments?

You might have heard that you can simplify your investment strategy just by owning index-based or passive investments. But is this a good idea? You’ll want to consider the different aspects of this type of investment style.

To begin with, an index-based investment is a vehicle such as a mutual fund or an exchange-traded fund that mimics the performance of a market benchmark, or index – the Dow Jones Industrial Average, the S&P 500, and so on. (An ETF is similar to a mutual fund in that it holds a variety of investments but differs in that it is traded like a common stock.) You can also invest in index funds that track the bond market.

Index investing does offer some benefits. Most notably, it’s a buy-and-hold strategy, which is typically more effective than a market-timing approach, in which individuals try to buy investments when their prices are down and sel them when the prices rise.

Attempts to time the market this way are usually futile because nobody can really predict when high and low points will be reached. Plus, the very act of constantly buying and selling investments can generate commissions and fees, which can lower your overall rate of return. Thus, index investing generally involves lower fees and is considered more tax efficient than a more active investing style.

Also, when the financial markets are soaring, which happened for several years until this year’s downturn, index-based investments can certainly look pretty good – after all, when the major indexes go up, index funds will do the same.

Consider, however, when the market drops at least 10% from recent highs or during a bear market when prices fall 20% or more, index-based investments will likely follow the same downward path.

And there are also other issues to consider with index-based investments. For one thing, if you’re investing with the objective of matching an index, you may be overlooking the key factors that should be driving your investment decisions – your goals and your risk tolerance. An index is a completely impersonal benchmark measuring the performance of a specific set of investments – but it can’t be a measuring stick of your own progress.

Furthermore, a single index, by definition, can’t be as diversified as the type of portfolio you might need to achieve your objectives. For example, the S&P 500 may track a lot of companies, but they’re predominantly large ones. And to achieve your objectives, you may need a portfolio consisting of large- and small-company stocks, bonds, government securities and other investments. (Keep in mind, though, that while diversification can give you more opportunities for success and can reduce the effects of volatility on your portfolio, it can’t guarantee profits or prevent all losses.)

Ultimately, diversifying across different types of investments that align with your risk tolerance and goals – regardless of whether they track an index is the most important consideration for your investment portfolio. Use this idea as your guiding principle as you journey through the investment world.

Help them build their own future

Teach your children to invest using these accounts

By Elizabeth Ayoola

During my late teens, my mom handed me two worn, blue passport-size books with details of my custodial investment accounts. I had no clue what to do with them, but it didn’t matter, because the accounts were empty anyway. Perhaps for the best, because I’m almost certain my assets wouldn’t have stood a chance.

I am now a mother, have opened a custodial account for my 4-year-old son, and often think about how I can prepare him to take control of his investments in the future. If you’re looking for ways to prep your child for investing, an experienced parent and financial experts have some ideas.

Share money values early

Preparation begins as early as possible when it comes to teaching your children about money, says Cristina Livadary, a certified financial planner and co-founder of Mana Financial Life Design in Marina Del Rey, California. No matter your child’s age, you can start by talking openly about finances and sharing your values around money.

Something I’ve started doing with my son is teaching him the value of giving, by encouraging him to give toys away before buying new ones. An approaches Livadary recommends to teach money values is assigning what she refers to as a “job description” to each dollar you give your children.

“One of my favorite things is taking the dollars and really splitting them up in ways that are really aligned to values,” says Livadary. “So, let’s say you get $3 a week – $1 for giving, another dollar is for saving, and the other dollar you get to spend.”

Teach investing basics

A custodial brokerage account is an investing account opened by a parent or guardian for a minor until they reach the age of majority. If your child has a job with taxable income, you could also help them open a custodial IRA or Roth IRA.

A good thing about custodial accounts is that although children don’t control the accounts until they reach the age of majority, you can show them what’s happening. Michael Costello, a retired consumer products executive based in Miami and a parent of three, says he prepared his now-grown children to manage their custodial accounts by teaching them about budgeting and saving early. He also let them view their investment accounts and watch them grow, and he facilitated investing discussions with them.

“With my kids, we ended up having a lot of conversations about why do you do long-term holding? What should you look at? What are ETFs versus regular stocks? What do bonds do?” he says.

Teaching his children about exchange-traded funds and other assets made him confident about them having access to the custodial accounts when they turned 18.

There are many ways to teach your children about the power of investing. Helping them understand what compound interest can do for every dollar they invest could motivate them to invest for the long term. If you think they’re ready to start trading, some brokers offer youth accounts that let teens start investing with parental oversight.

Goals, delayed gratification

Delayed gratification is an important adaptive skill parents can teach children for them to manage custodial accounts, says Anne NTcome, a CFP and founder of Dare to Dream Planning in New York City.

Since custodial accounts are brokerage accounts that can be tapped into at any time, it’s important children view their investments as long-term money that can buy them flexibility and options in the future, she says. This could help them refrain from spending it now.

“I think one of the superpowers of people that are really financially successful and just successful period, is when they have the ability to say, ‘I recognize that I want this right now, but it’s going to be so much better if I wait and if I keep at it,’” she says.

But for delayed gratification to work, it’s important to have financial goals and a plan, which I didn’t have as a teenager, and why I think investments in my custodial account wouldn’t have lasted long. For the record, my financial plan was to become a rich actress and fund all of my lifetime expenses that way.

When setting financial goals with your children, it’s fine to set both long- and short-term ones. Why? Some people just aren’t inspired by financial goals that are too far into the future, says Livadary.

“Sometimes it’s buying a house in the next three years, but sometimes it’s taking a vacation . . . and that’s OK. That’s their version of a life they’re excited to live,” she says.

Trust the process

It’s also OK for your children to make money mistakes – they can be teachable moments, Costello says.

“You can’t hold back and baby them, you have to give them control, they have to make some mistakes, and then over time they kind of figure out how to manage money better.”

If despite preparing them, you feel your children aren’t ready to manage their assets, another option is transferring some of their assets into a trust where you can maintain control beyond the age of majority.

Elizabeth Ayoola is a writer at NerdWallet. Email: ayoola@nerdwallet.com.
Memphis, TN 38103

THIS LAW FIRM IS ATTEMPTING TO COLLECT A
particular use or purpose.

in said Deed of Trust, and the title is believed
time and place for the sale set forth above. All right
further publication, upon announcement at the

HAMILTON COUNTY, TENNESSEE.

AS SHOWN BY PLAT OF RECORD IN PLAT BOOK
COUNTY, TENNESSEE:

for cash or certified funds ONLY, the following
executed by GRASON G DOSS conveying certain
real property therein described to MILLIGAN
by TAMMIE JACKS and LISA HUBBARD conveying

NOW, THEREFORE, notice is hereby given that
the entire indebtedness has been declared due
and payable; and that the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his
duly appointed agent, by virtue of the power,
duty and authority vested and imposed upon
said Substitute Trustee, on September 29, 2022, at 11:00 AM at the West Door of the Hamilton County Courthouse, 625 Georgia Avenue, Chattanooga, TN 37402, proceed to sell at public outcry to the highest and best bidder
for cash or certified funds ONLY, the following
described property situated in Hamilton County, Tennessee, to wit:

THE CITY OF CHATTANOOGA AS RECORDED
in Book 2402, Page 495.

WHEREAS, the beneficial interest of said Deed of Trust was last transferred and assigned to
Rocket Mortgage, LLC (f/k/a Quicken Loans, LLC) f/k/a Quicken Loans Inc. who is now the
owner of said deed; and

WHEREAS, the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee by instrument to be filed for record in the Register’s Office of Hamilton County, Tennessee.

TITLE TO THE EXTENT THAT SAID COVENANT (A) IS
OR NATIONAL ORIGIN UNLESS AND ONLY
OR RESTRICTIONS BASED ON RACE, COLOR,

Monday, December 4

3910 John Ross Road, Chattanooga, 37412 2022-09-02; 2022-09-09; 2022-09-16 Regions Bank d/b/a Regions Mortgage C/O Tennessee Foreclosure Dept.

1649 Partridge Ln, Soddy Daisy, 37379 2022-09-02; 2022-09-09; 2022-09-16 Regions Bank d/b/a Regions Mortgage C/O Tennessee Foreclosure Dept.

559 Union Fork Rd, Soddy Daisy, 37379 2022-08-05; 2022-08-12; 2022-08-19 PennyMac Loan Services LLC Better Choice Notice Solutions, Inc

1903 East 31st St Pl, Chattanooga, 37407 2022-09-16; 2022-09-23; 2022-09-30 Linda G. Parks  Wilson & Associates, PLLC

4835 Green Shanty Road, Ooltewah, 37363 2022-08-21; 2022-08-28; 2022-09-04 Valerie C. Smith  Wilson & Associates, PLLC

1649 Partridge Ln, Soddy Daisy, 37379 2022-09-02; 2022-09-09; 2022-09-16 Regions Bank d/b/a Regions Mortgage C/O Tennessee Foreclosure Dept.

225 Depot Street, Soddy Daisy, 37379 2022-09-09; 2022-09-16; 2022-09-23 CitiFinancial Services Inc Better Choice Notice Solutions

2022-09-02; 2022-09-09; 2022-09-16 Rocket Mortgage LLC Better Choice Notice Solutions, Inc

731 Mauldeth Road, Chattanooga, 37415 2022-08-12; 2022-08-19; 2022-08-26 Longbridge Financial LLC Better Choice Notice Solutions

1915 North Cove Road, Signal Mountain, 37377 2022-09-16; 2022-09-23; 2022-09-30 PennyMac Loan Services LLC Better Choice Notice Solutions, Inc

1009 S Kelley St, Chattanooga, 37404 2022-08-26; 2022-09-02; 2022-09-09 Federal Home Loan Mortgage Corporation BCNS

4719 Robinwood Drive, Chattanooga, 37416 2022-08-26; 2022-09-02; 2022-09-09 Revenue Mortgage Funding LLC Better Choice Notice Solutions

1416 John Ross Road, Chattanooga, 37416 2022-09-02; 2022-09-09; 2022-09-16 Rocket Mortgage Better Choice Notice Solutions, Inc

1649 Partridge Ln, Soddy Daisy, 37379 2022-09-02; 2022-09-09; 2022-09-16 Regions Bank d/b/a Regions Mortgage C/O Tennessee Foreclosure Dept.

4250 Reynolds Road, Soddy Daisy, 37379 2022-09-02; 2022-09-09; 2022-09-16 Lakeview Loan Servicing LLC Better Choice Notice Solutions, Inc

1301 S Kelley St, Chattanooga, 37404 2022-08-26; 2022-09-02; 2022-09-09 Whole Loan Sales LLC Better Choice Notice Solutions, Inc

1410 Clearpoint Cir, Hixson, 37343 2022-09-30; 2022-10-07; 2022-10-14 Rocket Mortgage Better Choice Notice Solutions, Inc

4905 Eastwood Dr, Chattanooga, 37416 2022-09-23; 2022-09-30; 2022-10-07 PennyMac Loan Services LLC Better Choice Notice Solutions, Inc

1001 S Kelley St, Chattanooga, 37404 2022-08-26; 2022-09-02; 2022-09-09 Us Bank National Association Better Choice Notice Solutions

1416 John Ross Road, Chattanooga, 37412 2022-09-02; 2022-09-09; 2022-09-16 Regions Bank d/b/a Regions Mortgage C/O Tennessee Foreclosure Dept.

225 Depot Street, Soddy Daisy, 37379 2022-09-09; 2022-09-16; 2022-09-23 CitiFinancial Services Inc Better Choice Notice Solutions
to be good, but the undersigned will sell and convey, subject to and in accordance with the deed so as is, where is, without representations or warranties of any kind, including without limitation, warranties regarding the condition of the property or the market value thereof. This sale is being conducted based on the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescheduled for any reason, at the sole discretion of the Substitute Trustee, without notice or cause.

ROMAJO F. JACOBINO

The sale held pursuant to this Notice may be rescheduled at the Successor Trustee’s option on any day, at any time, and from time to time, and the date of the sale to the next day, and time, and place without further publication, upon announcement of such postponement by means of recording a new Notice, the said postponement to be made by the Successor Trustee in the Register’s Office. If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the time and place for the sale set forth above. The Substitute Trustee reserves the right to sell, at said sale, the entire purchase price is due and payable at the conclusion of the sale. If you purchase a property at the foreclosure sale, you must receive an eviction order and the tenancy must be terminated, and the entire purchase price is due and payable at the conclusion of the sale. This office may be a debt collector. This may be an offer to collect a debt and any information obtained may be used for that purpose. LGL Trustee TN LLC

ADMITTED TO THE BAR OF THIS STATE ON JUNE 30, 2020

Roasting an American case, where is, without representations or warranties of any kind, including without limitation, warranties regarding the condition of the property or the market value thereof. This sale is being conducted based on the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescheduled for any reason, at the sole discretion of the Substitute Trustee, without notice or cause.

LGL Trustee TN LLC

Tel: (877) 813-0992

Is sold as is, where is, without representations or warranties of any kind, including without limitation, warranties regarding the condition of the property or the market value thereof. This sale is being conducted based on the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescheduled for any reason, at the sole discretion of the Substitute Trustee, without notice or cause. The real estate located in Hamilton County, Tennessee, as more particularly described as follows: LGL Trustee TN LLC

Substitute Trustee by Wells Fargo Bank, N.A.

The real estate located in Hamilton County, Tennessee, described as follows: 10601 Tenth Street, Chattanooga, Tennessee, being more particularly described as follows: 10601 Tenth Street, Chattanooga, Tennessee, is sold as is, where is, without representations or warranties of any kind, including without limitation, warranties regarding the condition of the property or the market value thereof. This sale is being conducted based on the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescheduled for any reason, at the sole discretion of the Substitute Trustee, without notice or cause.
Meanwhile, Nesmith was excelling academically in ways she’d never imagined she could.

“I kept earning As,” she says, sounding like she still can’t believe it. “I didn’t know I was smart until I got my first A and my professor said, ‘It’s your job to keep it.’ So I said, ‘I’m going to keep this A and those Es won’t count anymore.’”

Nesmith says it’s a cliche to say she performed better as a nontraditional student because she was older and wiser. But in-between her two stretches in college she identified what she calls her greatest purpose — and it made a difference.

“When I was young, I went to school because my grandmother told me to do something with my life,” Nesmith remembers. “But when I came back, I wanted to be there. And I discovered I loved learning and being a part of things.”

Nesmith’s lack of interest in education in 1998 was not a product of the ambivalence some youth feel toward the future but a painful childhood that had left her disillusioned and confused.

Nesmith does not hesitate to draw a preparatory breath, before delving into the jagged contours of her youth. “My story no longer belongs to me,” she notes, “but to the people it can elevate.”

Given the child’s drug-addled parents, Nesmith lived with her maternal grandmother during her formative years. Although she says her grandmother loved and cared for her, a sense of rejection prickled her young heart.

Reeling from the blinding blows of her childhood trauma, Nesmith spent the first half of her twenties crashing into the law, whether she was racking up speeding tickets, skipping court or driving on a revoked license.

Eventually, a girl named Chyna saved her. “When I had my baby, I had to pull myself together,” Nesmith says. Determined to raise Chyna herself, Nesmith earned a GED and entered the workforce by the time her daughter was 2.

Then, just as her life was gathering steam, a car accident severely injured her daughter and killed her grandmother.

During the collision, the 4-year-old Chyna suffered a traumatic brain injury that nearly ended her life, as well, and irreparably altered it. In the years that followed, Nesmith did more than care for her daughter’s day-to-day needs, she also continually advocated for her to have the most active and productive life she could.

As Chyna approached high school graduation, frustrations stemming from the lack of a transitional program lit a fire in Nesmith. Eager to help other parents who were facing hurdles of their own, Nesmith formed a nonprofit called Empowered Connections that hosted monthly caregiver meetings at Siskin Children’s Institute.

“If a child was in a Hamilton County school and needed behavioral therapy but was having trouble getting it, their parents could come to a meeting and the answer would be in the room,” Nesmith says.

Nesmith was eager to expand the work of her nonprofit but lacked the know-how. Believing college held the key, she began exploring her options, only to encounter what she believed was an impassable roadblock — the cost of higher education.

When Nesmith discovered the Tennessee Reconnect Grant — a scholarship that helps adults pay for college — the obstacle crumbled, allowing her to begin taking classes in the spring of 2020 at no cost.

“When I said yes to education, everything fell into place,” she recalls.

Availing herself of every opportunity, Nesmith joined Global Scholars, served as student government association president and made the dean’s list.

For her efforts, she received Chattanooga State’s 2022 President’s Award, Achieving the Dream named her one of its eight national Dream Scholars and the College System of Tennessee selected her as the state’s 2022 Community College Student of the Year.

Impressed, Rep. Greg Vital placed the cherry on top of the cake when he crafted Chattanooga State better prepared to move her nonprofit forward. However, the lessons that equipped her didn’t come from a book or a lecture, she says, but from her interactions with her fellow students and her extracurricular activities.

She learned the value of listening, for example, while working on an assignment for a learning support class with a 17-year-old student.

“I always have something to say,” Nesmith chuckles. “I feel compelled to encourage and empower others. But I’ve never been a good listener. He changed that. As he shared his perspectives, he helped me to look beyond my traditions and ways of thinking.

“People don’t always need direction. If you’re advocating for someone, the most important thing you can do is listen to them and ask questions.”

As Nesmith begins the next phase of her education at the University of Tennessee at Chattanooga, she’s asking herself what’s next for Empowered Connections. Currently, her answer is, “I’m not sure.” She knows only that she wants to help others remove the barriers that are preventing them from achieving their goals.

“Yes, today, I helped a mother whose son is on the spectrum register at Chattanooga State because she wants to become a speech language pathologist,” she reports. “I also helped a visually impaired nontraditional student at UTC find resources that will help her advocate for herself and be more present in her community.”

From advocating for a mother during an Individualized Education Program meeting in Catoosa County to helping a middle-aged woman apply for a pardon with the executive clemency unit in Nashville, Nesmith is using her life experiences to serve people in her community in many different ways.

Perhaps the answer to her question lies therein.

“I don’t want to place any boundaries on what I do; I want to help as many people as I can. I sometimes wake up and think, ‘I can’t believe I’m doing things at this level!’ People told me I wasn’t equipped to succeed, but I kept stepping outside my comfort zone and doing things scared. Now my life is not my own; it’s meant to inspire the next person to do the next thing.”
After 25 years, Tennessee Aquarium’s senior educator rings the retirement bell

After 25 years spent forging countless connections between people and the natural world, capitalizing on teaching moments is a skill Julia Gregory can’t simply switch off. Even on the eve of her retirement, the Tennessee Aquarium’s senior educator shifts into instruction, seemingly without realizing it.

“Cicadas – my favorite sound; the sound of summer,” Gregory says as she gestures to nearby trees reverberating with the insects’ shivering calls. “See the white spots? Those are his membranes. He doesn’t use his legs or his wings to make noise, he vibrates his membranes.”

In the waning days of her time as an educator, Gregory is unapologetic at this hard-coded need to show off natural splendor to an audience.

“I can’t help it! It’s wonderful; it’s magical,” she continues, mouth quirked at the crumbling edge of laughter. “With cicadas, everybody just goes, ‘Oh my gosh, they make so much noise!’

“Well, they need to understand why they make so much noise ... and enjoy it because life is too short not to.”

Gregory has been a familiar face to generations of school groups, behind-the-scenes tourists, summer campers and participants in various animal-centric programs like Bug Club and Nature Nuts. Whatever the forum in which Gregory is serving as a liaison between humans and the natural world, she finds it easy to sum up her pedagogic ambitions.

“We want to come to work and feel that we’ve made a difference in somebody’s life, inspired someone to value the natural world, to want to preserve the natural world,” she says. “Reaching those people, and in so doing, protecting our natural world, is a huge motivation.”

Before moving to the aquarium, Gregory served as program director at the Chattanooga Nature Center, now Reflection Riding Arboretum & Nature Center. In the deeper recesses of her resume, she tended to native wildlife at the Athens’ Children’s Zoo in Athens, Georgia, and specialized in the care of elephants and sea lions at the Virginia Zoo in Norfolk, Virginia.

For two years, she volunteered as a Reclamation Riding Arboretum & Nature Center. In the deeper recesses of her resume, she tended to native wildlife at the Athens’ Children’s Zoo in Athens, Georgia, and specialized in the care of elephants and sea lions at the Virginia Zoo in Norfolk, Virginia.

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Safety protocols when working with a Realtor

The National Association of Realtors last week released its 2022 Member Safety Report, which surveys Realtors around the nation about how safe they feel on the job, their personal safety and their brokerage’s safety procedures and protocol.

The NAR publishes this report each September as part of Realtor Safety Month. Yet safety is a focus for Greater Chattanooga Realtors all year long.

In previous years, a small but noticeable number of respondents reported they experienced a situation in which they feared for their safety or were concerned about their personal information being comprised. Realtors understand the safety risks associated with real estate transactions, so it’s imperative to create and share safety protocols with clients to learn about what they might encounter throughout a real estate transaction.

Greater Chattanooga Realtors is committed to providing consumers and Realtor members with the resources and education to stay safe and secure. In addition to providing members with safety-related training, the following protocols aim provide a safe experience for all parties involved.

Meet your agent at their office

Instead of meeting for the first time at a property, a Realtor might set up the initial meeting at his or her office. Most agree that meeting at a real estate professional’s brokerage is more comfortable and appropriate for the first meeting.

Generally speaking, meeting a stranger at an unfamiliar location creates additional tension, which is not helpful when

Another world becomes Aiken’s stage

Stage, screen actress turns to real estate

By David Laprad

Title: A Realtor’s Life For Eleanor

Cast of characters: Eleanor Aiken, a thirtysomething professional actress and Realtor, and Kim Coulter, founder of Kim Coulter Chattanooga Homes.

Scene: A local coffee shop.

Time: The present.

Setting: Sunlight is beaming through the storefront window on a tranquil Thursday morning at Goodman Coffee Roasters in St. Elmo. A young couple is reclining on a couch near the counter, sipping beverages from thick mugs. At a table beside the window, a woman is locked in a stare down with her phone. Other than the barista behind the counter, there’s no one else there – until the door opens and a blonde woman in a black-speckled white dress steps inside and scans the shop. Spotting an open table, she waltzes across the room, pulls back a chair and sits. As she throws her long locks off her bare shoulders, she looks at the audience and blinds them with her smile.

***

As an actress, Eleanor Aiken knows how to make an entrance. After honing her craft in a litany of plays, television shows and films, memorable first impressions come easy.

Sustaining this energy is also second nature for Aiken, 37, who’s fresh off a crowd-pleasing performance as Helena in “A Midsummer Night’s Dream” at Burr Performing Arts Park in Dalton, Georgia.

“A woman told me she loved my Helena,” Aiken says, somehow without sounding like she’s boasting. “She said she was relatable.”

Given that the love-struck Helena is akin to a modern-day stalker in Demetrius loves Hermia, so Helena does everything she can to turn the tables,” Aiken says, gruntin out the words

Eleanor Aiken is a buyer’s specialist with Kim Coulter Chattanooga Homes and an actor. She says finding her niche has been important to her success in both endeavors.

Shakespeare’s 1605 comedy, the woman’s comments could have raised eyebrows. But Aiken agreed, saying there’s a bit of Helena in everyone.

“The Voice for Real Estate in Greater Chattanooga | www.gcar.net
The pendulum will swing

Job market favors workers now, but prepare for change

I love that the last few years have been a job seeker’s market. In order to recruit and retain the best employees, companies have made large adjustments that seemed impossible before.

Many people began working from home, salaries increased and pay became more transparent. Work life balance took a front seat. Employers had everything to gain by becoming more receptive to employee needs. Employers struggled to find employees. The tables turned, and it felt great.

But, don’t fool yourself: This is not a permanent state. Like everything in life, change is a constant.

If you have a retirement fund that depends on the stock market, you have probably noticed that the last few months have been up and down. You’ve probably heard that the housing market is changing. And, you have very likely seen that many companies are struggling.

To be honest, a downturn has been inevitable. It was surprising to see how well things held up in the midst of a global pandemic. The instability we’re feeling now has been on its way for quite some time.

The rights of employees are important. Everyone should be treated with respect every day. There should be boundaries between the workday and personal life. Companies should pay top dollar for top talent.

But, there’s a personal saying that comes to mind: “Would you rather be right, or would you rather be married?” In this case, “married” should be swapped out for “employed.”

We cannot assume all of the perks from a job seeker’s market will continue as it becomes an employer’s market again. The intention here is not to scare you. But, if there’s one thing we all learned in 2020, it’s that anything can happen. You cannot assume things will continue the way they are today.

So, what can you do? Realizing that no one can predict the future, all we can do is to prepare. The last thing you want is to find yourself in a difficult situation with no plan. If you haven’t updated your resume in a while, it’s time to dust it off and make sure it’s current. Have it on standby, just in case. And, don’t forget about LinkedIn. It should be updated and connected to your colleagues and should have your current photo. Your resume and LinkedIn profile are two of your greatest job search tools.

If your work is already feeling unstable, it might be time to go to the next step and begin applying for jobs. Although the job market looks poor right now, hiring is still happening. It might be harder to find a job, and it might take longer, but it is not impossible.

Set aside time each week to work on your future plan. Think about where you would like to be in one and five years. Don’t wait for the future to happen to you. Lay your own foundation.

Angela Copeland, a leadership and career expert, can be reached at copelandcoaching.com.
More options than ever available for stairway design

Although a staircase is typically used functionally as a transitional area between one level to another, some designers use them as an element to emphasize innovation and a home’s personality.

Stairs include standard components like landings, stringers, posts, newel posts and balusters. A good staircase design will include not only safety but also comfort and an aesthetic appeal.

Besides function, a staircase can provide a creative addition to any interior space. Indeed, stairways can make stunning statements if designed with the right form, material and placement.

The types of staircases that can inspire the look and feel of a home are endless, as designers continue to push their envelope. Here are a few types to get the inspiration flowing:

**Spiral staircases**
Initially designed to save space, spiral staircases run the gamut from purely functional to fabulous. Whether a contemporary simple design or a traditional chic one, a spiral staircase will always be on trend.

**Riserless stairs**
In contrast to closed tread stairs, this option uses fewer materials, creates a less bulky look and allows light to travel easily within any space. It’s versatile and can complement any room.

As an added bonus, it can make some rooms look more spacious.

**Lighted stairs**
Combining light with stairs can add ambiance to any space. The idea of light started as a safety measure to alert users to the placement of steps. Many designers have used the same idea to emphasize their stair designs and create a pop-out element.

Lighting can add a touch of elegance, a bit of intrigue and help create different vibes for the users.

**Floating staircases**
To create a simple, contemporary-looking design, floating staircases hide the supporting structure so it appears the stair treads are floating. Whether creating a minimalist look that can blend in or using contrasting materials that will make the stairs stand out and add a stylish look, it can transform any home.

**Storage stairs**
For those living in smaller homes, maximizing storage space is a major need. With storage stairs, items can be displayed on shelves or storage can be created underneath the staircase – an area that’s typically not well utilized. Drawers can also be added under the treads to create more discrete storage areas.

For help designing and building the perfect staircase for your home, visit www.hbucg.net for more information and visit the Annual Fall Home Show on Sept. 24-25 at the Chattanooga Convention Center.

Greater Chattanooga Realtors raises $35,623 for Snack Packs

Greater Chattanooga Realtors presented a $35,623 check to the locally based Snack Pack Food Ministry during its annual Realtor Day with Snack Packs on Sept. 7.

The check included Greater Chattanooga Realtors’ annual $10,000 donation to Snack Packs and the proceeds from the association’s recent Trivia Night fundraiser.

“We’re thankful for the monetary support of Greater Chattanooga Realtors,” said Realtor Janice Robertson, founder of Snack Pack. “We’re also grateful for everyone who volunteers their time help us pack.”

The trivia event raised an additional $25,623.84 due to the efforts of Greater Chattanooga Realtors’ Community Partnerships Committee and Robertson brokerage, Real Estate Partners, which issued a challenge to its agents to support the fundraiser.

Snack Pack helps to feed nearly 2,500 food-insecure children in 22 Hamilton County schools every weekend while school is in session. This improves the quality of life locally, says Garrison Parks, 2022 chair of Greater Chattanooga Realtors’ Community Partnership Committee.

“Our Community Partnerships Committee works hard all year to give back. I’m proud to be a Realtor and proud to be a part of a group that serves so many people.”

Learn more about Greater Chattanooga Realtors’ community partnerships at www.gcar.net.
Foreclosure Notices

Continued from page 8

The sale of the above-described property shall be made by an authorized representative of the Trustee. NO RENT OR OTHER POST-SALE PAYMENTS WILL BE ALLOWED. NO UNPAID TAXES, ANY RESTRICTIONS, LIENS, EASEMENTS OR SETBACK LIMITATIONS SHALL AFFECT THE SALE. The Trustee hereby reserves the right to reject any and all bids.

The sale is subject to certain conditions and terms of agreement and is hereby advertised for sale at public auction to the highest bidder, subject to all terms and conditions of the Deed of Trust. The Trustee reserves the right to adjourn the sale at any time without further publication. The Trustee shall have the right to make an announcement at the time of the sale that the Trustee may make a reserve price or not make a reserve price, as the Trustee may deem proper. The sale may be adjourned from time to time without further publication.

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### NOTICE OF FORECLOSURE SALE

STATE OF TENNESSEE, HAMILTON COUNTY

On the 24th day of August, 2022, the undersigned, Broker & Scott, PLLC, Substitute Trustee, as Substitute Trustee for each of the above-mentioned beneficiaries (said substitutes hereinafter referred to as the “Trustees”), has caused to be published, in accordance with applicable law, a Notice to the Register’s Office of Hamilton County, Tennessee, of the intention to sell at public outcry certain property for which the Trustees have been appointed, pursuant to a Deed of Trust recorded as follows:

- **B-20-1690:** S. D. Johnson, as Substitute Trustee, with all rights, powers, and duties, for the benefit of the ERISA Plan, having been appointed Successor Trustee, the sale is free from any lien of assessments as may be levied, as well as any priority created by a fixture filing; and to any matter that an accomplished trustee may claim an interest in the above-referenced property: CLEOTIS H. HARVEY

- **B-20-1689:** S. D. Johnson, as Substitute Trustee, with all rights, powers, and duties, for the benefit of the ERISA Plan, having been appointed Successor Trustee, the sale is free from any lien of assessments as may be levied, as well as any priority created by a fixture filing; and to any matter that an accomplished trustee may claim an interest in the above-referenced property: CLEOTIS H. HARVEY

- **B-20-1688:** S. D. Johnson, as Substitute Trustee, with all rights, powers, and duties, for the benefit of the ERISA Plan, having been appointed Successor Trustee, the sale is free from any lien of assessments as may be levied, as well as any priority created by a fixture filing; and to any matter that an accomplished trustee may claim an interest in the above-referenced property.

WHEREAS, default has occurred in the performance of the covenants, terms, and conditions of said Deed of Trust, and the entire indebtedness is due and payable.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the title to the property therein described shall be sold at public outcry, on the 20th day of September, 2022, at 10:00 a.m., at the Hamilton County Courthouse, Chattanooga, Tennessee, being Lot 13, River Run Subdivision, located in Hamilton County, Tennessee, being Lot 13, River Run Subdivision, located in Hamilton County, Tennessee.

The sale held pursuant to this Notice may be continued, from time to time, to another day, time, and place certain, until the same is consummated, and any lien of assessments as may be levied, as well as any priority created by a fixture filing; and to any matter that an accomplished trustee may claim an interest in the above-referenced property.

NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and that the title to the property therein described shall be sold at public outcry, on the 20th day of September, 2022, at 10:00 a.m., at the Hamilton County Courthouse, Chattanooga, Tennessee, being Lot 13, River Run Subdivision, located in Hamilton County, Tennessee.

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Continued from page 15

North of St. George, from the East line of said tract. One Hundred Twenty-five (125) feet to the point of beginning.

SUBJECT TO Taxes and assessments for the year 2022 and subsequent years, a lien, not yet due and payable.

SUBJECT TO Rights or claims of parties in possession not shown by the public records.

SUBJECT TO Any encumbrance, encroachment, violation, variation, or adverse circumstances affecting the title that would be disclosed by an accurate and complete land survey of the land.

SUBJECT TO Easements, or claims of easements, not shown by the public records.

SUBJECT TO Any liens, or right to a lien, for services, labor, or material delivered or hereafter furnished, imposed by law and not shown by the public records.

SUBJECT TO Taxes or special assessments which are not shown as existing liens by the public records.

SUBJECT TO Any governmental zoning and/or subdivision ordinance or regulation in effect thereon.

ALSO KNOWN AS: 9629 Reynolds Road, Sandi Dale, TN 37379

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 prior 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:

CHARLES BENTON NIXON
Tenants of

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

W.A. No. 353606

DATED September 12, 2022

WELDON & ASSOCIATES, P.L.C.,
Successor Trustee

Substitute Trustee’s Sale

Sale at public auction will be on October 20, 2022 on or about 11:00AM local time.

Beginning at a point in the South line of Maryland Drive, said point marking the Northwest corner of the property conveyed to and owned by the Administrator and Trust Company, Trustees, et al, to Ruby L. Gath, by deed of record in Book 524, Page 54, in the Registers Office of Hamilton County Tennessee; thence Eastwardly along the Southern line of Maryland Drive (by a distance of 40 feet), a distance of 70 feet to an offset in said line where Maryland Drive widens to 50 feet; thence at right angles Southwesterly along said offset line a distance of 50 feet and continuing Southwesterly along the Western line of the parcel of land conveyed to B.P. Robertson, to Book 524, Page 54, by deed recorded in Book 1207, Page 437, of the Registers Office of Hamilton County Tennessee, 157 feet; thence Westwardly, parallel with the Southern line of Maryland Drive, 70 feet to the Southeastern corner of the said line, mentioned above; thence Northwardly along the Eastern line of said said line 162 feet, to the point of beginning.

Being the same property conveyed to Robert E. Gilreath, Jr., and wife, Bonnie M. Gilreath, by deed from Ludid L. Hancock Carr and husband, William Vance Carr, dated November 17, 1976, filed for record on November 20, 1976, in Book 2548, Page 81, registers Office of Hamilton County Tennessee.

Tax ID: 1156P-043

Current Owner(s) of Property: BONNIE M. GILREATH and ROBERT E. GILREATH, JR.

Owner of Debt: Wells Fargo Bank, National Association, successor by merger to Wells Fargo Bank, Minnesota, National Association, as Trustee 1/4 in Non-Resident Trustee.

This sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes, prior liens and encumbrances of record.

Being the property located at 4920 Maryland Dr. in the City of Chattanooga, TN Zip Code 37412, Hamilton County, Tennessee, Situated in the Second (2nd) Civil District of Hamilton County, Tennessee; Being a part of the Northwestern quarter of the Northeast quarter of Section 33, Township 6, North or 2 South, Range 3, West of the Basin Line of the Ocoee District, particularly described as follows:

“Beginning at a point in the South line of Maryland Drive, said point marking the Northwest corner of the property conveyed to and owned by the Administrator and Trust Company, Trustees, et al, to Ruby L. Gath, by deed of record in Book 524, Page 54, in the Registers Office of Hamilton County Tennessee; thence Eastwardly along the Southern line of Maryland Drive (by a distance of 40 feet), a distance of 70 feet to an offset in said line where Maryland Drive widens to 50 feet; thence at right angles Southwesterly along said offset line a distance of 50 feet and continuing Southwesterly along the Western line of the parcel of land conveyed to B.P. Robertson, to Book 524, Page 54, by deed recorded in Book 1207, Page 437, of the Registers Office of Hamilton County Tennessee, 157 feet; thence Westwardly, parallel with the Southern line of Maryland Drive, 70 feet to the Southeastern corner of the said line, mentioned above; thence Northwardly along the Eastern line of said said line 162 feet, to the point of beginning.

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Tax ID: 1156P-043

Contact Information:

Bonnie M. Gilreath (Director of Operations)

Telephone: 423-322-4803

Email: info@gilreathandco.com

Website: www.gilreathandco.com

Office Hours:

Monday – Friday: 8:00 AM – 5:00 PM

Saturday: By Appointment Only

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To take notice USA Storage Centers Chattanooga, 6375 Lee Hwy, Chattanooga, TN 37421 intends to hold a public auction of property or money. The sale will occur as an online auction via www.storagetorrent.com.

J.C. REED & ASSOCIATES
1500 ELM ST.
CHATTANOOGA, TN 37403
(423) 757-3483

Auction House License No. TN09914

JULY 20, 2022
10:00 AM

PUBLIC NOTICE
PUBLIC NOTICE OF MEETING OF ELECTRIC POWER BOARD OF CHATTANOOGA, TN
Pursuant to TCA 8-44-103, public meetings of the governing body of the Electric Power Board of Chattanooga, Tennessee will take place in the Assembly Room of the Commission Office, Room 401, County Court-House Building, 1000 Lindsay Street, Chattanooga TN 37402. Pursuant to TCA 8-44-104, public meetings of the Governing Body of the Electric Power Board of Chattanooga, Tennessee will take place in the Assembly Room of the Commission Office, Room 401, County Court-House Building, 1000 Lindsay Street, Chattanooga TN 37402.

Public meeting will be held Wednesday, September 28, 2022, at 6:00 p.m. Pursuant to the Tennessee Open Records Act, the Economic Development and Energy Department, will receive public comment on or after 10/01/2022 around the following time periods:

On the 1st Monday of the month, the 2nd and 4th Wednesday of each month the Economic Development and Energy Department will meet prior to said meetings at 8:30 AM and/ or 9:30 AM, Wednesday, September 28, 2022.

Pursuant to TCA 8-44-103, public meetings of the governing body of the Electric Power Board of Chattanooga, Tennessee will convene and meet in the Assembly Room of the Commission Office, Room 401, County Court-House Building, 1000 Lindsay Street, Chattanooga TN 37402. Pursuant to TCA 8-44-103, public meetings of the governing body of the Electric Power Board of Chattanooga, Tennessee will take place in the Assembly Room of the Commission Office, Room 401, County Court-House Building, 1000 Lindsay Street, Chattanooga TN 37402.

Parking is available near the Assembly Room of the Commission Office, Room 401, County Court-House Building, 1000 Lindsay Street, Chattanooga TN 37402.

Take notice that a public hearing will be held to receive public comment on or after 10/01/2022 around the following time and date:

10/01/2022
8:30 AM

To discuss auxiliary aids or services needed to ensure effective communication, those with disabilities may contact Relay TN, 800-750-4950, 800-662-8872, or 711 (TDD). All meetings and related activities will be conducted in English.

Parking is available near the Assembly Room of the Commission Office, Room 401, County Court-House Building, 1000 Lindsay Street, Chattanooga TN 37402.

Take notice that a public hearing will be held to receive public comment on or after 10/01/2022 around the following time and date:

10/01/2022
9:30 AM

To discuss auxiliary aids or services needed to ensure effective communication, those with disabilities may contact Relay TN, 800-750-4950, 800-662-8872, or 711 (TDD). All meetings and related activities will be conducted in English.

Parking is available near the Assembly Room of the Commission Office, Room 401, County Court-House Building, 1000 Lindsay Street, Chattanooga TN 37402.

Take notice that a public hearing will be held to receive public comment on or after 10/01/2022 around the following time and date:

10/01/2022
10:00 AM

To discuss auxiliary aids or services needed to ensure effective communication, those with disabilities may contact Relay TN, 800-750-4950, 800-662-8872, or 711 (TDD). All meetings and related activities will be conducted in English.

Parking is available near the Assembly Room of the Commission Office, Room 401, County Court-House Building, 1000 Lindsay Street, Chattanooga TN 37402.

Take notice that a public hearing will be held to receive public comment on or after 10/01/2022 around the following time and date:

10/01/2022
11:00 AM

To discuss auxiliary aids or services needed to ensure effective communication, those with disabilities may contact Relay TN, 800-750-4950, 800-662-8872, or 711 (TDD). All meetings and related activities will be conducted in English.

Parking is available near the Assembly Room of the Commission Office, Room 401, County Court-House Building, 1000 Lindsay Street, Chattanooga TN 37402.
Learn to get along with your worst co-workers

Mister Least-Favorite-Co-worker came around today, and you wanted to run. You couldn’t hide beneath your desk; he saw you before you saw him. The boss frowned on loud screaming so, with options limited, you listened to him talk but you weren’t happy. The guy just irritates you to no end. In “Getting Along” by Amy Gallo, you’ll learn how to survive him and others.

In one recent study, 94% of workers polled said that they work with someone who was difficult to get along with. If someone ever offered a “Dealing with Jerks” class, in other words, it would be crowded.

And yet, many workers strive to get along at work because they like the job and everybody else there, or they’re (sometimes) patient enough to give the toxic person the benefit of the doubt. They might also realize they’re not totally innocent in every situation. They understand that, bottom line, work is mostly about relationships.

Brain science explains a lot, Gallo says, which offers a first step to peace. Your brain is neither perfect, nor is your adversary’s, and it helps to remember that. It also helps to know the various types of difficult people you might deal with at work:

- Try to imagine the stressors an insecure boss faces and cut them some slack.
- Try to see a pessimist’s dire words as warning, not as whining.
- Ask yourself if a victim is really being persecuted.
- Enlist the help of your team when dealing with a passive-aggressive co-worker.
- Learn how to stop a know-it-all in his tracks.
- Remember that generational issues may be why you’re having problems with a tormentor.
- Know the risks of speaking up and not speaking up about a biased co-worker.
- Learn how to showcase your work, get credit for it, and thwart the political operator.
- Know the basic principles for simply just getting along.

So, with “Help Wanted” signs everywhere and jobs plentiful, is there even a need for a book like “Getting Along” anymore? Yes, suggest author Amy Gallo, because there’s more to every picture and the jerk in this situation could be you.

But let’s say you’re a flawless human being or you work from home – which warrants several entire paragraphs in this book – or you don’t have to work. “Getting Along” is still a valid read because Gallo’s advice will work for family, frenemies, neighbors, nearly anybody you can’t avoid and who rankle you mightily.

The lessons you’ll learn are useful as a compassionate, intelligent, Zen way of looking at conflict and humanity, while also protecting yourself and honing your flexibility.

While this book is specifically about getting along with bosses and co-workers, it’s not a bad idea as a gift for a teen or new college student. As for mindful conflict resolution, “Getting Along” is a book they’ll run to often.

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

“Getting Along: How to Work with Anyone (Even Difficult People)”

By Amy Gallo


Press

$30

304 pages

SUDOKU

Place a number in the empty boxes in such a way that each row, each column and each small 3x3 box contains all of the numbers from one to nine.

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Shuffling praise tunes ‘just kind of sets me down’

Gospel music preps Simmons for NFL violence

Call it the calm before the storm. As violent and dominating a player as Jeffery Simmons can be, one might think he marches to hard-core rap strains of NWA or Eminem. Or maybe Simmons gets fired up for football with the hard rock sounds of AC/DC or Guns ‘n Roses.

All good guesses, but wrong. The Tennessee Titans star defensive tackle has a little less raucous way to get ready for a game or just football work in general. His preferred music choice: Something that glorifies God.

“The thing I always listen to when it’s early morning and I’m headed to the stadium is gospel,” Simmons says. “Gospel music, that’s just a Sunday only thing for Simmons, who says he also uses the music to uplift himself in the mornings before he heads to Saint Thomas Sports Park for practices. “I do it to head to work every morning. I feel like that’s something that kind of eases me, and I’m sure you say the same, you don’t always wake up feeling great,” Simmons says. “When I wake up every morning, I don’t always wake up with a great attitude. But when I play the gospel and go about my day, it really helps me settle down.”

If praise-and-worship music settles Simmons down and gives him his mind right to play, there’s probably a similar unsaid benefit to a lot of NFL quarterbacks. In his third NFL season last year, Simmons totaled 8.5 sacks, plus three more against Cincinnati’s Joe Burrow in the playoffs. In the 2021 regular season, Simmons had 12 tackles for loss and 16 quarterback hits.

And for that type of production, Titans fans can say, “Amen.”

Terry McCormick covers the Titans for TitansHeader.com, a part of Main Street Media.

Titans find their versatile running back in Hilliard

By Terry McCormick

When running back Derrick Henry went down last season, the Titans examined their options as to how to fill his role. They first tried Adrian Peterson, but when it was evident that the future Hall of Famer didn’t have much left in the tank, the job fell to the duo of Dontrell Hilliard and D’Onta Foreman. Foreman has since moved on to Carolina, signing there as an offseason free agent.

But Hilliard has made a more lasting impression, claiming the role as the Titans primary third-down back, pushing Darrynton Evans, a third-round pick in 2020, out the door in the process.

Hilliard was a player Mike Vrabel and the coaching staff felt had some additional abilities as a receiver out of the backfield, and in the opening loss to the Giants, Hilliard rewarded their faith with three catches for 61 yards and the first two receiving touchdowns of his NFL career.

“We build up a lot of confidence in Dontrell (Hilliard) over last season when he joined us and we had the whole spring so we were able to move around a little bit. He showed up big for us today, one down or two down in the red zone,” quarterback Ryan Tannehill said of Hilliard Sunday. “He does a good job for us on third downs, and he has some natural feel and ability to be able to get himself open.”

Hilliard, who bounced from Cleveland to Houston to out of the league when the Titans signed him last year, gives the credit to the coaching staff for giving him the opportunity to show what he could do.

“It’s up to the coaches. When my number is called, I’m ready and just try to take advantage of it,” Hilliard said. “I appreciate them trusting me to allow me to do what I need to do.”

Titans at Bills: What to watch

The Titans, after letting one slip away at home against the Giants, are in danger of starting the season 0-2 with a Monday Night Football matchup at Buffalo against the team many have labeled the Super Bowl favorite.

The Titans have done well against Buffalo recently and also have fared well many times when their backs have been to the wall in such situations. They will need one of those efforts Monday night if they are to even their record at 1-1.

First down: Play a clean game

The Titans didn’t have many penalties against the Giants. They pass-protected well and turned the ball over once on a misplayed punt. Yet they didn’t take advantage of opportunities. They have to be better in the red zone and must be better than 3-for-11 on third down if they are to win in Buffalo.

Second down: Fix the run defense

The good news is Saquan Barkley (1.8 carries, 364 yards) isn’t on the Bills’ roster, but Josh Allen is, and he is capable of beating any team both with his arm and legs. The Titans must shore up the missed tackles and missed assignments that allowed Barkley to run wild.

Allen is a weapon like few others in the NFL, and the Bills quarterback must be kept in the pocket for the power run game to work and force him into some third-and-long situations. Even so, Allen and the Bills could still win their share.

Third down: Stick with what works

Even though the Titans have been known to resort to some trickery, they know Derrick Henry carrying the football is effective. They also know that approach opens play action for Ryan Tannehill and his receivers. Sticking with that until Buf falo’s defense proves it can shut it down just might be a recipe for success.

Fourth down: Prevent the lapses

In 2020 and the early part of 2021, the Titans defense was burned often by big plays. The defense would hold up and then a busted coverage or missed tackle would lead to problems with explosive plays. The Titans rectified most of that toward the middle of last season, and the defense was much better in the second half. In the opener, however, big plays again hurt Tennessee. Those types of lapses must be minimized against the powerful Bills offense.
Trailblazer vs. Corolla Cross: Small differences

By Kristin Shaw | Edmunds

The Toyota Corolla Cross is one of the more notable all-new models for 2022. It capitalizes on the popular Corolla nameplate and should attract shoppers looking for an entry-level crossover SUV.

When Edmunds’ experts compared it to the Chevrolet Trailblazer to find out. This small Chevy SUV debuted for the 2021 model year and also draws on some name heritage. It’s among Edmunds’ top-rated extra-small SUVs thanks to its roomy seating and plentiful features. Read on to learn which one is the better buy.

Interior, technology

We appreciate the simplicity of the Trailblazer’s interior layout, especially in the center console. The forward angle of the screen is less than ideal, but the shape, resolution and intuitive controls are excellent. Toyota gave the Corolla Cross a perfectly capable interface, but it’s not as sharp-looking or responsive as the Trailblazer’s.

Both the Trailblazer and the Corolla Cross work well in integrating your smartphone’s functions and apps by way of Apple CarPlay and Android Auto. That’s a plus since neither model offers an integrated navigation system.

The Trailblazer does slightly one-up the Corolla as you can connect your phone wirelessly, while the Corolla Cross still requires a tether to the USB port. The Toyota has slightly more cargo space behind its rear seats, but the Trailblazer has a whopping 7.4 inches more rear legroom than the Corolla Cross.

We found the difference in legroom made a noticeable difference for the comfort of backseat passengers as well as making it easier to install child safety seats.

Winner: Trailblazer

Power, performance

These vehicles aren’t made for speed but rather steady daily driving, and both accomplish that goal. Every 2022 Corolla Cross is powered by a 169-horsepower four-cylinder engine. Buyers get to choose between standard front-wheel drive or available all-wheel drive.

The base engine in the 2022 Trailblazer is a turbocharged 137-horsepower three-cylinder engine, also with front-wheel drive. Opting for a Trailblazer with all-wheel drive upgrades you to a turbocharged 155-horsepower three-cylinder engine.

On paper, it looks like the Corolla Cross should be zipper, but the Chevy’s turbocharged nature makes its power and torque more readily accessible at low rpm. As a result, the Trailblazer gets going more quickly, giving the driver more confidence to pass and accelerate onto highway on-ramps.

Winner: Trailblazer

Fuel efficiency

In Edmunds’ real-world testing, the Trailblazer with the more powerful engine and all-wheel drive returned 26.9 mpg, which is slightly less than the EPA-estimated 28 mpg in combined city/highway driving. However, we’ll give Chevrolet points for having a turbocharged engine that doesn’t require premium fuel, saving a few bucks at the pump.

The Corolla Cross fared better in Edmunds’ testing, returning 33 mpg and besting the EPA estimate of 30 mpg combined for a fully loaded all-wheel-drive XLE model. For even better fuel economy potential, the base front-wheel-drive Corolla Cross gets an EPA-estimated 32 mpg combined.

Winner: Corolla Cross

Features, value

Toyota put a significant amount of time and money into making sure its Corolla Cross includes a plethora of driver-assist features. Even in the base model that starts at $23,780, the Corolla Cross includes forward collision mitigation, a lane-keeping system, traffic-adaptive cruise control and automatic high beams as standard equipment.

The Trailblazer starts lower than the Toyota at $22,995 for the base LS trim level. It also comes equipped with forward collision mitigation, a lane-keeping system and a following distance indicator. However, the LS trim doesn’t even come with standard cruise control, and adaptive cruise control is optional.

Both SUVs check in at around $32,000 when fully loaded with features such as a premium sound system, sunroof and a power liftgate. Basic and powertrain warranties are the same, too. While there are some slight differences in the margins here, it’s not enough of a difference to pick a winner.

Winner: tie

Edmunds says

Both the Trailblazer and the Corolla Cross are excellent all-around daily drivers. The Toyota Corolla Cross might be best for you if you prioritize fuel economy, but we think most entry-level SUV shoppers will be better served by the Trailblazer because of its additional rear legroom, more likable tech interface and pleasing low-end power.

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