Prominent paralegal’s move to new firm causes stir in legal circles

By David Laprad

When word began to circulate through the Chattanooga legal community that paralegal Tommy Crump was leaving attorney Herbert Thornbury after 24 years to work for a different law firm, it turned into a brushfire that couldn’t be stopped. Soon, Crump’s inbox was stuffed with queries from local attorneys who were curious about what had happened. Thornbury’s phone was lighting up like the Rockefeller Plaza Christmas tree as colleagues called or texted to get the scoop firsthand.

Apparently, a lawyer or two in Chattanooga knew the name of the stout legal workhorse who had labored in Thornbury’s fields for more than two decades. The scale of the response initially shocked Crump, 60, who had simply gone to work every day and plowed through the tasks that awaited him. But he soon learned he was a celebrity of sorts.

“After 24 years of doing this, I guess I know everybody and everybody knows me,” Crumps says. “And most of them would probably tell you that if they wound up on a case with Herbert, they could come to me with their questions, and if I didn’t have the answer, then I could probably get it for them.”

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In a dingy Dallas hotel room in 1973, four men wrestled with a problem. Prosecutors’ offices throughout Tennessee were increasingly professionalized, criminal defense lawyers were disconnected and bar associations were squeamish about dallying in criminal justice causes.

A collection of lawyers – a veritable who’s who of the Tennessee criminal defense bar – decided to act. Under discussion among Jerry Summers, Bob Richie, Joe Tipton and Joe Levitt was the creation of a criminal defense lawyers collective intended to unite East Tennessee in stemming what these men recognized as widespread violations of the Constitution and citizen’s rights.

“East Tennessee? Why?” Summers asked in a go big or go home moment. “Isn’t this happening across the state?” His co-conspirators agreed and the Tennessee Association of Criminal Defense Lawyers was born.

Now in its 50th year, TACDL has grown from four to more than 1,100 lawyer members. Its organizational records, which – as legend goes – were passed for decades from president to president in a shoebox, now fill a Nashville office staffed with a full-time executive director and executive assistant. Organized as a §501(c)(6) to provide a trade association voice in the legislature, TACDL has in recent years spun off a tax-exempt nonprofit, The Fortas Foundation, which is steadily building an endowment to fund scholarships and training for criminal defense lawyers.

The demographics of the organization, which would best be described as homogenous at its founding, now provides a professional home to diverse lawyers of compelling backgrounds and life experiences.

What has not changed from its founding is a commitment to its mission and a recognition that a powerful union of criminal defense lawyers is as salient now as it was in 1973, says 2022 President Ben McGowan.

In August, TACDL named McGowan of Summers, Rufolo & Rodgers its first Chattanooga-based president in more than 25 years. McGowan was named at TACDL’s annual meeting and conference, held over two days in the historic Read House Hotel to a capacity crowd. (This marked the first time in TACDL’s five decades that Chattanooga hosted the event.) According to McGowan, the conference was successful.

“TACDL is the only organization in Tennessee solely dedicated to strengthening the skills, knowledge and abilities of lawyers willing to do the sometimes thankless and often heartbreaking work of defending criminal defendants,” he says. “If you don’t think your rights as a law-abiding citizen are tethered to and dependent upon how the government treats the least among us – the criminal defendant – then you haven’t been paying attention.”

Invoking Darrow, “attorney for the damned,” McGowan says, “You can only protect your liberties in this world by protecting the other man’s freedom.”

Sources: Ben McGowan; Summers, Rufolo & Rodgers

McGowan elected president of TACDL
Phrases, states to ditch

Random thoughts on GOATs, dogs and evil sparrows

As a writer of commentary, I at times ponder deep and meaningful topics for columns. At other times, not so deep or meaningful. Here’s a bit of both:

Is Jesus the GOAT?

Ranking the founders of the major religious traditions, also including Abraham, the Prophet Muhammad, the Buddha, Lao Tzu and Confucius. Who’s the Greatest of All Time?

Criteria: number of followers and books sold, pithiness of advice offered, popularity of images and depictions (sorry, Muhammad!). Bonus points for status as an actual deity.


Do jalapeños warrant a place in the combination?, or does the choice of mayo (Hellman’s? Duke’s? Pickle juice? (No.) or salad dressing (Duke’s? Hellman’s? Miracle Whip?) make all the difference?

Do dogs really want to jog?

I sometimes see dogs dutifully traipsing along on leashes as their masters run – or, worse, hike – down streets, sidewalks and park paths. Some dogs probably enjoy it, or at least feel obligated to submit, to continue receiving food. But I can’t help thinking that others would prefer to have some choice in the matter. As a cat owner, this is not an activity for me.

What’s wrong with being woke?

Do dogs really want to jog?

I’m not advocating that any be kicked out of the union. Except, possibly, Texas, which seems to want to leave anyway. But which ones do you have no interest in visiting? I’ll start: Idaho, Montana, the Dakotas.

What states could you do without?

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The market stock: Elaborate Ponzi scheme. I confess current conditions might be coloring my view to a large extent.

Please stop using these words/phrases. As someone whose professional stock in trade has always consisted of words, it pains me to see some of them being used incorrectly. Others are simply being used too often, by too many people in the writing business. And some fall into both categories.


Does the U.S. need a monarchy?

Sure, we had that revolution in the 18th century to rid ourselves of George III. But that was back in the day when kings did a lot more meddling than they’re allowed to do now.

If the recent events surrounding the death of Queen Elizabeth II have shown us anything, it is that pomp and ceremony can go a long way in plucking up the spirits of a populace.

And mightn’t it be a good idea to separate the head of state from the head of government? (I also like the parliamentary system.)

Choosing a sovereign at this point, almost 250 years into our history, could be problematic. But Prince Harry has a strong American connection and apparently no full-time job.

Joe Rogers is a former writer for The Times. He is retired and living in Nashville. He can be reached at jrogink@gmail.com
Chattanooga Ballet, UTC to present Ukraine’s Kyiv City Ballet

The members of Ukraine’s world-renowned Kyiv City Ballet are – like many millions in their country – refugees. The company departed Ukraine for a European tour shortly before the Russian invasion and are now unable to return home.

A group of presenters representing organizations in 13 cities – including Chattanooga – banded together in April and May to secure a three-month tour for the company this fall, providing performance opportunities and sustaining revenue while displaced.

The University of Tennessee at Chattanooga and Chattanooga Ballet will co-sponsor a major cultural event Oct. 5-7 featuring Kyiv City Ballet and Chattanooga Ballet’s professional company in a production at UTC’s Roland Hayes Concert Hall.

Kyiv City Ballet will perform “Swan Lake” Wednesday. The two companies will present a mixed repertoire Thursday and Friday.

ArteBuild is providing 150 free tickets for underserved youth to attend the performances. ArteBuild has offered the tickets to several local schools and organizations, including The Bethlehem Center, The Pop-up Project, Bridge Refugee Services, Chattanooga Charter School, ELLA Library and more.

Tickets are available for purchase at the UTC Fine Arts Center box office, 752 Vine St., or at www.utc.edu/arts-and-sciences/college-of-arts-and-sciences/fine-arts-center. Box office hours are 10 a.m.-3 p.m. Monday through Friday.

Source: Chattanooga Ballet

50 Years Ago

News of the Week September 23

The Hamilton County Board of Education made plans for a new elementary school in the Hixson area and remodeling and additions at 10 other schools. Deadline for the bids on the projects will be Oct. 10 with contracts to be awarded at the board’s Oct. 19 meeting.

East Ridge Mayor G.W. White and Commissioner Headrick Witt have gone on record as being opposed to purchase of the City Water Company by the city of Chattanooga. The City Water Company presently serves most of East Ridge.

Brown Bros. Inc., of Chattanooga has entered the apparent low bid on construction of 14.3 miles of 8-, 10-, and 12- and 15-inch sewer lines in the Stuart Heights area. The city has estimated the cost at about $1,377,000. The Brown Bros. bid was $1,171,925.

Mayor Joe Glasscock of Red Bank said Saturday that Red Bank will consider building its own water works if the City of Chattanooga does not. The city has estimated the construction of 14.3 miles of 8-, 10-, and 12- and 15-inch sewer lines in the Stuart Heights area.

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Chattanooga State plans annual Latin Festival

Chattanooga State Community College will host its annual Latin Festival Saturday, Oct. 1, 10 a.m.-2 p.m. The free event will be held on the main campus at 4501 Amnicola Highway.

Chattanooga State’s Latin Festival honors and recognizes the American Latino community during Hispanic Heritage Month. The free open house-styled event will focus on welcoming the growing Hispanic population at Chattanooga State.

“Latin Festival is a recognition of the cultural tapestry at Chattanooga State,” says Dr. Quincy Jenkins, vice president of organizational culture and engagement. “The diversity within the Latino community is represented on our campus — and we’re committed to creating an atmosphere of belonging for all.”

Planned activities include cultural performances, crafts, bilingual community resources, health screenings and campus tours.

More than 600 Latino students are currently enrolled at Chattanooga State.

“We look forward to showcasing the richness of local Latino culture to our ever-growing community and empowering every family with the resources they need to succeed in their education,” says Silang Sam, event coordinator.

New performers, food vendors and activities will be added as plans for the event evolve. Contact Sam at 423-697-3220 or siling.sam@chattanoogastate.edu.

State gives Hamilton County Schools a passing grade

The latest release of Hamilton County student testing data from the Tennessee Department of Education indicates an overall rating of “Satisfactory” for the district’s accountability efforts.

Additionally, the state recognized 13 Hamilton County schools as Level 5 schools for the academic growth their students demonstrated during the spring testing period.

“We’re pleased to see the continued growth of students in Hamilton County,” says HCS Superintendent Dr. Justin Robertson. “However, we have more work to do. Our focus will continue to be on providing opportunities and access across all grade levels throughout the district to move the achievement and growth needles in a positive direction for all students.”

District accountability evaluates six indicators and weighs them equally to determine a school system’s performance:

grades 3-5 success rate,
grades 6-8 success rate,
grades 9-12 success rate,
chronically out of school rates,
English language proficiency assessment results and graduation rate.

Brainerd High School was removed from the state’s list of priority schools based on its 2021-2022 performance. Priority schools are those with scores in the lowest-performing 5% of schools across the state or a graduation rate of less than 67%.

“Brainerd High School exiting the priority list is an example of how connecting with our students and focusing on academic press and personalization can impact the outcomes of our students,” says HCS deputy superintendent Sonia Stewart. “Brainerd rallied around its high school to provide support in a variety of ways, all of which helped to build the foundation for greater success.”

The state recognized 13 Hamilton County schools as Reward Schools, a designation for schools that showed exemplary performance and progress in academics, attendance, graduation rate and college readiness.

HCS Reward Schools include:

■ Best T. Shepherd Elementary
■ Big Ridge Elementary
■ Chattanooga Girls Leadership Academy
■ Chattanooga High Center for Creative Arts
■ Chattanooga School for Arts and Sciences Upper
■ Hamilton County Collegiate High at Chattanooga State
■ Hixson Elementary
■ Lookout Mountain Elementary
■ Lookout Valley Elementary
■ STEM School Chattanooga
■ Thrasier Elementary
■ Westview Elementary
■ Woodmore Elementary
■ HCS Level 5 schools include:
■ Best T. Shepherd Elementary
■ Central High
■ Chattanooga Charter School of Excellence
■ Chattanooga Girls Leadership Academy

HCS Priority Schools include:

■ East Hamilton High
■ Hixson Elementary
■ Lookout Mountain Elementary
■ Ooltewah Middle
■ Red Bank High
■ Tyner Academy
■ HCS priority schools include:
■ Calvin Donaldson Environmental Science Academy
■ Dalewood Middle
■ East Lake Academy of Fine Arts
■ Hamilton County Virtual School
■ Hardy Elementary
■ Orchard Knob Elementary
■ Orchard Knob Middle
■ The Howard School

BrightBridge helps Big Brothers Big Sisters

BrightBridge Capital recently partnered with Pinnacle Bank to help Big Brothers Big Sisters of Greater Chattanooga obtain a loan that will go toward renovating and expanding its building.

BBBS has been located on Bailey Avenue for over 50 years. Once the remodel is complete, the building will be named The Warner Mentoring Hub. The Warner Mentoring Hub will include a work room with computers, a training room, an expanded reception area, a larger break room, office space for 24 team members and an outdoor playground.

Architecture firm Artech and contractor New Blue Construction began work on the project in May and expect to be finished in January.
Alternatives to furniture stores

How about free? Furnishing your home on a budget

By Dalia Ramirez

Moving season is almost over. But if you’re one of the many people settling into a new home right now, you might feel like the furniture-buying season is just getting started. And that can get expensive. After paying rent, a security deposit or mortgage down payment – plus all the costs associated with moving – furniture can come as an afterthought, leaving a less-than-ideal budget for the items that make your new place feel like home.

Even with lower-cost items from budget-friendly retailers like Amazon and Target, furnishing an entire space gets costly. And if you want higher-end items, a premium couch or bedroom set alone can run you several thousand dollars.

To save on furniture, try turning to your community and peer-to-peer resale platforms to find quality secondhand pieces, and also spacing out your purchases strategically.

**Fear for free**

Before you venture into the IKEA maze or go down a rabbit hole of online shopping, see what your local community has to offer. Ask people you know if there’s anything they’re getting rid of.

“Your friends and family may be moving, too,” says Henna Noor, a full-time student at the University of California, Irvine. Noor recently moved into her first apartment with a furniture budget of under $700 and scored a free couch from her girlfriend’s parents. “It might benefit them to get rid of an item without having to pay to move it or try to sell it before they go.”

Don’t be afraid to talk to your neighbors or make a request on social media: the people in your life are likely happy to help you navigate this exciting life change. Many neighborhoods also have “Buy Nothing” Facebook groups you can join to give and receive household items.

However, you’ll likely need to find a way to transport the items, possibly by renting or borrowing a truck, or getting a friend to help you.

**Peer-to-peer platforms**

Peer-to-peer resale platforms like OfferUp, Letgo and Facebook Marketplace feature thousands of secondhand items. You might be able to find some hidden gems sitting within a 5-mile radius of your new place.

“There are limited options at a store like IKEA,” says Miranda Escobar, a marketing manager at a tech startup in New York City, who moved from Manhattan to Brooklyn in April. “A peer marketplace opens you up to different, unexpected furniture styles.”

Escobar’s go-to is Facebook Marketplace, where she searches a single keyword like “dresser” and then refines the results by color, material, price and location. For example, she might search for wood items under $50 within 2 miles of her new address.

However, some locales have more listings than others, and it can be time-consuming to sort through the results. Not all items are priced to sell, either; some sellers are more motivated by making a profit than getting rid of old items.

“It can take hours of digging to find the true steals,” says Noor. Noor checked the OfferUp app daily for a week before her move, keeping an eye out for fresh listings from users who needed to get rid of items quickly.

**Haggle respectfully**

If you’re shopping at peer-to-peer marketplaces, garage sales or estate sales, take the opportunity to bargain. Note that the seller is often trying to get rid of the item, but also try to offer a price within a reasonable range – lowballing may not get you a response.

“I always compare with similar items on the market,” Escobar says. If it’s a name-brand or vintage piece, look up what it would cost to buy new or what other resellers are listing it for. Knowing the ballpark value of the item you want can help you negotiate more confidently with a seller and steer clear of listings with unreasonable prices.

**Space out expenses**

“Of course, you want to get your new place feeling like home immediately,” Escobar says. “But it’s better to be patient and wait for pieces at the right prices that really fit the space.”

Waiting on the lower-priority items can ensure you’re ready to snap pieces at rock-bottom prices from users who are up against moving deadlines: they’re likely to take the best offer available.

Patience is helpful when shopping retail, too: Out-of-season furniture is discounted in winter and summer to make room for new items arriving in the spring and fall, and most stores offer significant discounts around holidays like Black Friday and Labor Day. At thrift stores, furniture stock can change regularly, and waiting for the right deal on a secondhand piece could save you more than buying it new.

If you need something immediately, like a table for example, try finding an inexpensive placeholder piece to use for now, such as a low-cost folding table. You can always upgrade later when you have the funds.

Dalia Ramirez is a writer at NerdWallet. Email: dramirez@nerdwallet.com.

Hunter Museum presents black-and-white photography collection

The Hunter Museum of American Art has launched a new exhibit of black-and-white photography.

The work of Alfred Stieglitz, Edward Steichen, Manuel Alvarez Bravo, Paul Caponigro and other photographers from the private collection of Dr. David Dannard are now on view in the Hunter mansion.

Inspired by the Photo-Secessionists, pictorialists and especially the transcendental work of Paul Caponigro, Dannard has collected a wide range of early to late 20th century photography. A semi-retired nephrologist and an accomplished photographer himself, Dannard has built a collection that “offers a window into the camera’s capacity for both documentation and aesthetic beauty,” notes a news release from Hunter.

The exhibition considers the photographers and movements in American photography that had a significant impact on 20th century art.

Source: Hunter Museum
How to steal a first down without making a catch

Long-held pigeon wisdom says three things can happen when you throw the football—completion, interception or incompletion. But in the pass-happy world of today’s NFL, defensive penalties are an increasingly frequent fourth option, moving the chains in the same manner as a deep pass or big catch-and-run.

In the Tennessee Titans’ final drive in the season opener against the New York Giants, two defensive holding penalties against the Giants sustained the Titans’ march down field. Randy Bullock’s field goal try ultimately sailed wide, but the offense did its job at the end to give Bullock a chance.

Players and coaches admit that you never know exactly what officials will and won’t see on a particular play, but there is an art to being able to enhance a player’s chances of getting the call, whether it is a hold or a pass interference call.

The attempt to draw the deep pass interference flag has come in vogue around the NFL, with QBs intentionally underthrowing passes and the intended receiver turning back and initiating contact. If a penalty is called, it almost always goes to the defender.

“I think as you look around the league, sometimes guys that are quicker or maybe set up a move, stem a guy, then they grab and restrict,” said Titans head coach Mike Vrabel. “We talk about opportunities for receivers to come back to the football and try to get some of those penalties. You want to make the play and try to catch the football, but usually it’s those penalties. You want to make the play speed. Hooper does a great job of setting up, sometimes when they hook him or grab him, he’s able to show that he’s being restricted and that kind of movement lets the official know that there’s been some grabbing there,” Downings says.

There’s some savviness to that and some football IQ and understanding that. ‘Hey, I’ve got a guy on a certain leverage, they’re trying to drive him out of the pocket. So, if you’re able to come in the right situation, the longer you play, you pick up a few tricks over the years and it’s important to keep fighting through it.”

Rookie Kyle Philips, who showed himself to be slippery in man coverage during camp and preseason, got the other defensive holding call on the drive. The slot receiver says it is important to keep fighting through the contract to try and get the reception because the call might not always be forthcoming, even with contact.

“Being able to get penalties can definitely help keep a drive going but I just want to be able to fight through that and may come down with the ball instead of coming down with a penalty,” Philips says.

Quarterback Ryan Tannehill appreciates Philips’ enthusiasm, which can create problems for defensive backs who may have to resort to getting a penalty rather than yielding a bigger play.

“Whenever you have a guy like Kyle, and he makes the defensive back miss, then they panic and they try to do everything they can to not lose the rep and sometimes that includes holding,” Tannehill says. “Kyle has done a great job throughout training camp of beating one-on-one coverage. He did that (against the Giants).”

Of course, from the defensive perspective, players are aware that certain guys will try to do a little acting from time to time to get a call.

“I think some receivers are a little more tapped in as far as what the refs are looking for,” safety Kevin Byard says. “That’s how our receivers are, because that’s what Mike Vrabel talks about all the time, like what the refs are looking for, especially when you’re talking about a deep defensive back back. So, if the ball is in the air, do you turn around when the receiver slows down, try to get your head around.

“The receivers kind of understand what the rules are, that if the cornerback is face guarding, it’s not necessarily a penalty, but if you jump back into the DB, even if it’s a bad throw, they’re going to throw the flag.”

Byard says it was something he discussed with game officials who visited Titans camp with the joint practices against the Buccaneers and Cardinals.

“I talked to the referees in training camp that you have to start penalizing these throwers throwing bad throws,” the 2021 All-Pro selection says. “But obviously they’re not going to do that. I think some receivers are more tapped in than others, depending on how good the receivers coach or head coach is coaching them up.”

Titans vs. Raiders: What to watch

The Titans return home on a short week and face the Las Vegas Raiders (Sunday, noon CT, Fox) in a game that could have playoff berth implications come December and January. The Raiders are in a tough division in the AFC West, and the Titans need to hold serve at home, something they didn’t do against the Giants.

First down: Be less predictable

The Titans (and their opponents) know their offense runs through Derrick Henry, but they also seem to want to turn it to him often on first downs—about two-thirds of the time. First down against base personnel is the time to take chances with play-action passes, which Ryan Tannehill has proven he can execute. That can make the offense more explosive.

Second down: Run from sub packages

The Titans also need to find a way to mix things up on second and third down, especially four or less yards, by creating some rushing lanes and running Henry more out of 11 personnel (single running back and single tight end on the field) or even from with multiple-tight end formations, when those tight ends are spread out.

Third down: Win on third down

Time of possession is important to all teams, but a run-oriented team like the Titans needs to move the chains on third downs and keep the distance manageable. Breakdowns in the season opener (5 of 11 on third down) played a key role in letting the lead against the Giants slip away.

Fourth down: Keep the pressure on

The Raiders have explosive offensive capability with quarterback Derek Carr, newly arrived receiver Davante Adams and tight end Darren Waller. The best way for the Titans to try and neutralize that is to win the trenches with Jeffrey Simmons, BudDupree and company to keep Carr from finding those big-play weapons.

DB Avery already has 1 big highlight

By Terry McCormick

One of the least-familiar names on the Tennessee Titans’ 53-man roster is cornerback Tre Avery, an undrafted rookie from Rutgers.

Avery was a late addition to the Titans undrafted class for 2022—signing May 13—but showed great advancement in camp and preseason.

Such an achievement was great would be the highlight of any rookie player’s week. His week had already been made with the birth of his son, Riley.

“My son was born the day before (I made the roster), so I was more excited about that,” Avery says. “Then I got the call that I had made the 53-man roster. I was excited about that, too. I was grateful. I thanked God.”

For an unheralded and undrafted guy, especially one who was a late add, Avery didn’t feel at all like he didn’t belong.

“(I’ve worked this) since forever. Since I started playing football, I’ve wanted to play in the NFL, and I’ve felt like I could play in the NFL. I knew I could,” Avery says.

Titans general manager Jon Robinson, whose opinion counted most of all, aged throughout camp. Avery

“I made the analogy that he was kind of seventh or eighth in the race about midway through camp, and it seemed like once he got to turn four, he just hitched up and kept running and passed guys up,” Robinson says.

“His competitive at the line of scrimmage. He’s really sticky in coverage. He’s got good play speed. He’s got good instincts, and he doesn’t play the position like a rookie.

“He’s not intimidated. He gets up there and lines up on his guy, and he’s reactive. He’s really done a nice job.”

Avery had three tackles in the season-opener against the Giants and struggled, along with the rest of the defense, as a starter in Monday night’s 41-7 loss at Buffalo.
Six new rules for smarter, efficient European travel

1. Explore alternative locations

Europe’s capital cities – Paris, Amsterdam, Vienna, Rome and so on – are hugely popular for good reasons. But often, you can get a better feel for a country’s culture in one of its smaller cities while enjoying lower prices.

For example, France’s third-largest city, Lyon, has a lovely old town, spectacular Roman ruins, world-class museums and amazing restaurants. Even in peak season, I found a three-star hotel room for less than $100 a night and never encountered any long, soul-killing queues for attractions that could make Paris a trial.

Similarly, we enjoyed Austria’s second-largest city, Graz, a beautiful, affordable alternative to Vienna, and pretty Delft, a canal city just an hour’s train ride away from Amsterdam.

Europe’s capitals are still well worth a visit, but adding some alternative destinations can save you money and stress.

2. Rethink summer travel

Spring and fall are typically cooler, cheaper and far less crowded. If summer travel is your only option, try to go as soon after Memorial Day as possible, as crowds (and prices) soar in July and August. Scott’s Cheap Flights, a deal site, recommends booking international travel two to eight months in advance for good deals.

3. Don’t assume – ask

Early in our marriage – not realizing that many old European buildings didn’t have elevators – we rented a top-floor apartment on Paris’ Ile Saint-Louis for a week. Our little garret had a great view, but confronting six flights of stairs after walking around Paris all day wasn’t fun.

These days, we’re happy to pay more for flexibility.

4. Treat Europe like a theme park

Hear me out: Disney tip sites such as Undercover Tourist and Mouse Hacking recommend arriving at “rope drop” – when the parks first open. Then you can retreat to your hotel in the afternoon, avoiding crowds and temperatures peak, and return in the calmer, cooler evening hours.

Consider a similar approach while traveling in Europe in the summer. Get to the most popular attractions when they first open, escape from the heat in the afternoon and go out again when it’s more pleasant. If you’re booking an outdoor activity, schedule it for the morning or after sunset, if possible.

Find refuge from the afternoon heat in cinema, stone churches or any of the many art museums that are air-conditioned to protect the paintings. Don’t stand in sweltering lines to buy tickets for anything without first checking to see if admission can be purchased online.

5. Prioritize flexibility

Before the pandemic, we often tried to save money by buying nonrefundable travel. These days, we’re happy to pay more for flexibility.

For example, we were scheduled to fly out of Amsterdam’s Schiphol airport a few days after its luggage system malfunctioned, separating thousands of travelers from their bags and causing KLM Royal Dutch Airlines to ban checked baggage on flights within Europe briefly. Even after the luggage issue was fixed, passengers reported hourslong waits to check in and get through security because of staffing shortages.

Rather than endure the chaos, we decided to take the train to Austria instead. We didn’t get all of our money back – Austrian Airlines charged a fee of roughly $70 for each ticket, about one-third of what we originally paid. But the refund offset part of the last-minute train fare.

We could have paid a lot more for completely refundable airfares, but this “refundable with a fee” option hit the sweet spot of affordability and flexibility.

We also avoided renting apartments or Airbnb with onerous cancellation policies. Hotels typically have much more flexible policies and staff to help make travel easier.

A front desk clerk in Lyon, for instance, recommended a wonderful restaurant that served traditional Lyonnaise cuisine and arranged my taxi to the train station after three Uber drivers in a row canceled.

6. Get travel insurance

We also had – but fortunately didn’t need – travel interruption and delay coverage through the credit cards we used. In addition, we had a travel insurance policy that would have paid for hotels, meals and rebooked flights if any of us had to quarantine. The policy added about $100 a week to our travel costs, which seemed like a small price to pay for peace of mind.

Weston is a columnist at NerdWallet, a certified financial planner and the author of “Your Credit Score.” Email: lweston@nerdwallet.com. Twitter: @lizweston.
### Foreclosure Notices

**Hamilton County**

#### NOTICE OF SUBSTITUTE TRUSTEE’S FORECLOSURE SALE
WHEREAS: In the legal action of LLC Trustee v. Penny,et al., filed in the Chancery Court of Hamilton County, Tennessee, on October 15, 2007 and recorded on October 17, 2007 in Book G1, Page 928 ID# 048D-B-009, it appears that Penny has failed to perform the covenants, terms, and conditions of said Deed of Trust and the current holder of said Deed of Trust: spraying Penny, et al., has previously defaulted and, upon default, the holder’s rights and powers under said Deed of Trust are vested in the Trustee, by virtue of said power and authority vested in it, to sell the property hereinafter described at public sale for the payment of the debt(s) and interest thereon.

Penny has failed to make the required payments as set forth above.

The terms of the said Deed of Trust may be modified by other instruments appearing in the public record. Additional identifying information regarding the collateral property is below and is believed to be accurate, but no representation or warranty is intended.

Street Address: 5704 Brookwood Dr, Chattanooga, Tennessee 37421

 Parcel Number: 1016-901-059

As Substitute Trustee, the undersigned, McMichael Taylor Gray LLC, Substitute Trustee, has authority to sell the Property as Substitute or Successor Trustee, all of record.

The right is reserved to adjourn the day set forth above to another day, time, and place certain without further publication, upon an announcement at the time and place for said sale set forth above. If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified bank check or a cashier’s check payable to the holder of the notes secured by the Deed of Trust.

### Property Addresses

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<tr>
<th>Property Address</th>
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<th>Attorney</th>
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### Additional Information

- **SALES TO TAKE PLACE ON 2022-09-26**
- **SALES TO TAKE PLACE ON 2022-09-29**
- **SALES TO TAKE PLACE ON 2022-10-06**
- **SALES TO TAKE PLACE ON 2022-10-09**
- **SALES TO TAKE PLACE ON 2022-10-16**
- **SALES TO TAKE PLACE ON 2022-10-23**
- **SALES TO TAKE PLACE ON 2022-10-30**
- **SALES TO TAKE PLACE ON 2022-11-07**

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**CROSSWORD**

**P5**

**CHEAP SEATS**

**UNDER ANALYSIS**

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**River City Roundabout**

**Friday, December 2, 2011**

Volume XCVIII | No. 48

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**www.HamiltonCountyHerald.com**
DON'T PLAY WITH FIRE.

IF YOU SMOKED, GET SCANNED!
Aquarium hosts giant screen-raising party at IMAX theater

The Tennessee Aquarium IMAX 3D Theater was closed Sept. 15-16 for a monumental undertaking: the replacement of its six-story tall, 89-foot-wide screen.

The behemoth is one of the features that sets the IMAX 3D theater apart from conventional movie halls.

In preparation for hosting the Giant Screen Cinema Association’s annual international conference at the end of September, the aquarium partnered with IMAX Corporation to replace the existing 6-year-old screen so that it could look its best for the international event, which draws giant-screen filmmakers, distributors, theaters, suppliers, manufacturers and students from around the world.

“Theaters normally replace their screens every 10 years or so,” says IMAX Senior Operator and Manager Corey Cobb.

“We’re changing ours even sooner to ensure our audiences and visiting giant-screen industry leaders enjoy the best viewing experience possible.”

The two-day process is nearly as impressive as the giant-sized screen itself. First, crews construct scaffolding below the screen to facilitate the removal of the old screen. Next, the old screen is sliced vertically into sections to make it easier to lower and remove.

The new screen arrives rolled into an aluminum tube and packed inside a shipping container on a flatbed truck. Workers use a crane to unload the enormous parcel and then hoist the 1,500-pound roll onto their shoulders and carry it into the theater.

The crew then places the screen on a special device that allows it to be slowly unspooled across the theater’s seats, which are covered with plastic to protect the screen from damage.

Finally, the workers use riggers to unfold the screen and raise it into position and then stretch it into place.

Hinton & Company release diversity, inclusion assessment tool

Hinton & Company recently launched its Community Culture Index, a data-driven assessment tool meant to measure a region’s commitment to inclusiveness.

The firm is launching its CCI in partnership with the Urban League of Greater Chattanooga.

“We’re going to answer the question, ‘Have organizations in the Chattanooga region made strides in the past two years?’” says Wade Hinton, founder of Hinton & Company.

“In the aftermath of the George Floyd murder, organizations around the country and throughout our region made significant public commitments to inclusion. Now we’ll determine if this is still a priority and what our community can do to sustain its progress.”

In August 2021, The Washington Post reported “America’s 50 biggest public companies and their foundations collectively committed at least $49.5 billion since Floyd’s murder ... to addressing racial inequality – an amount that appears unequaled in sheer scale.”

While the results of these initiatives have been mixed, Hinton notes, the CCI evaluates progress at the local level. The CCI will consist of an anonymous survey that asks organizations where they are with respect to inclusive practices such as recruiting, hiring and strategy.

Hinton & Company will use the responses to generate a detailed community report showing how various industry sectors and businesses rank against one another. Survey participants will also have the opportunity to discuss their organization’s score with Hinton.

“Employers might see their own DEI efforts as an acceptable status quo (without knowing how much more) their peers and competitors are doing,” Hinton says. “This index will address those questions while orienting our entire business community in a healthier, stronger, more inclusive direction.”

Learn more at hintonandco.com/culture-index.

Hinton & Company is a consulting and advisory firm that helps organizations embed inclusive practices into their culture.

Source: Hinton & Company

Photographs provided

Work crews at the Tennessee Aquarium have been busy tackling a big job: replacing the six-story-tall screen at the IMAX 3D Theater.

Source: Tennessee Aquarium
Brock and best attorney Zack England and paralegal Tommy Crump.

Certainly helps us to have Tommy on our side.

A Chattanooga native, Crump worked in the restaurant and construction industries for several years before deciding to become a paralegal.

“I was in my thirties before I knew what I wanted to be when I grew up,” Crump says, only half joking.

Crump worked three jobs as he took classes at Chattanooga State Community College. When it was time for him to complete an internship, he opened the local Yellow Pages, flipped to the section that listed attorneys and started calling firms beginning with the letter A.

“I said, ‘As part of my education, I can give you 15 weeks of free labor.’ And it was, ‘No, no, no, no, no, no, no, no,’ until I got to T,” Crump recalls.

Thornbury, a personal injury lawyer, invited Crump to come to his office at Poole, Thornbury, Morgan & Richardson to discuss the internship and then welcomed him around the moment he arrived.

“He made his head out of his office said, ‘Let me show you where you’ll be working,’” Crump remembers.

Thornbury says Crump was a quick study who was eager to contribute.

“As with any person entering a new field, there was a learning curve, but Tommy handled it well and became a team player.”

In the years that followed, Crump felt as if he was doing the work he was meant to do. He liked helping Thornbury’s clients, whether he was listening to them or they vented their frustration or encouraging an injured party to sue for compensation.

“I’d say, ‘I can’t heal you or help you feel better. If I had that power, I’d use it on my wife and mother. But I can lend you a sympathetic ear and work as hard as I can to give you the maximum compensation for your injury.’”

When clients would retreat from the notion of suing a company or individual, Crump would offer them a grandfathersly smile and explain that people in every culture since the dawn of time have compensated those they’ve harmed.

Thornbury says the patience Crump displayed and the guidance he provided were his strong suits.

“I can’t tell you how many times I talked with clients and they either told me Tommy had already gone over things with them or they wanted to know what he thought about their case,” Thornbury recalls. “Clients valued his opinion and every lawyer, paralegal and adjuster we dealt with praised his promptness, thoroughness and work ethic.”

As helpful as Crump can be, there have undoubtedly been times when a person entangled in a legal matter probably wished he hadn’t become involved. This was likely how one-at-fault party in a car wreck case felt when Crump found him living and working — and hiding — in Las Vegas.

“I knew where the man was living and I knew where he was working, but when the process server went to his home, the woman who answered the door said he didn’t live there,” Crump begins.

Knowing the woman was lying, the process server returned the following day before the reignite left for work, parked across the street and raised the hood of her car. When the man saw a damsel in distress, he offered to help and she was able to serve him the summons.

“I tell people they can run but they can’t hide forever,” Crump declares, his eyes brightening above his still warm smile.

Despite his cunning, Crump has never considered becoming an attorney, mostly because he believes he’s better suited for a behind-the-scenes role.

“Attorneys have to be quick on their feet because someone’s life or livelihood might be on the line, but making snap decisions is not my forte,” Crump says. “I’m detail-oriented and I like to think things through, so I became a paralegal rather than an attorney.”

When Crump isn’t in the office, he enjoys being with his family, which includes his wife of 30 years, their four adult children, their eight grandchildren and their three great-grandchildren.

But his thoughts are never far from work and the people he helps.

“Herb had a case in which a young man was riding his bike when a dump truck clipped him with its mirror,” Crump remembers. “He was in the hospital for seven months and had no one in his life after his father cut him off. I’d visit him so he’d have someone to talk with.

“It’s a privilege to do what I do. I can’t imagine being anything else.”
Summer 2022 has been a season of change for the U.S. real estate market. With housing affordability at a 33-year low, existing home sales have continued to soften nationwide, falling 5.9% month-to-month and 20.9% year-over-year as of last measure, the National Association of Realtors reports.

Pending home sales have also continued to decline, while new listings have steadily increased, with unsold inventory reaching 3.3 months’ supply at the start of August.

The pullback in demand has been particularly hard on homebuilders, causing new-home sales and construction to slow.

Inflation, higher interest rates and fears of a potential recession have taken a toll on buyers and sellers this summer, leading many people to stay on the sidelines to see what will happen with the market.

But some experts, including NAR Chief Economist Lawrence Yun, believe the worst of inflation might be over. Although sales prices remain up from this time last year, price growth is expected to moderate in the months ahead as the market continues to shift in a more buyer-friendly direction.

New listings in the Chattanooga region decreased 3.8% to 1,334. Pending sales were down 7.1% to 1,108. Inventory levels grew 25.8% to 1,881 units. This is an increase of 386 properties over August 2021.

Prices continued to gain traction. The median sales price increased 11.1% over August 2021 to $300,000. For
‘Oh baby,’ Stretch Zone has cure for tight, tired muscles

By David Laprad

It’s 8 a.m. and Josh McNabb is stretching to start the day.
He clutches a leg with both hands and slowly pulls it toward his torso until the muscles extend.
“How does that feel?” he asks.
“Like I need to do more of this.”
McNabb is not talking with himself; rather, he’s speaking with a client who’s strapped to one of the tables at Stretch Zone, a new assisted stretching facility on North Market Street in downtown Chattanooga.

The man on the table is not there to receive physical therapy, nor does he want McNabb to adjust his spine, he says. Instead, he’s giving Stretch Zone a test run after hearing about it from a friend.
“I stretch on my own but this goes deeper,” he grunts as McNabb stretches his IT band, a fibrous band of flexible fascia that extends from the hip to just below the outside of the knee.

Few of McNabb’s clients know this when they first come to Stretch Zone, but during their initial session, he schools them on the basics to help them better understand their musculature and why assisted stretching is beneficial.

“Think of stretching as a good, better, best situation,” McNabb suggests. “You stretching you is good. An athletic trainer or a physical therapist stretching you is better. Best is me stretching you while you’re strapped to a table so I can pin you in certain positions, leverage certain muscles in certain ways and move things in ways you couldn’t on your own.”

As manager of the Stretch Zone in Chattanooga and the person who does the demonstration sessions for new clients, McNabb is accustomed to hearing grunts, groans and other forms of guttural feedback.

“One lady says, ‘Oh, baby,’ when we get to where she wants us to stop,” he laughs. “You don’t want a stretch to hurt; you want it to be intense but you’re still relaxed.”

McNabb says he welcomes any form of feedback. “I don’t like heroes. If you get to the point where you start activating other muscles, then you’re going to be sore.”

As McNabb continues the demonstration session, he teaches the man how to control the intensity of each stretch using numbers instead of grunts.

“I’m going to keep pulling until you say three,” he instructs the client. “You’ll know you’re there before I’ll know you’re there.”

After reaching three, McNabb gives the man a moment to breathe and then takes the stretch to five. After another break, he cranks the stretch up to seven before talking to the client and instructing him to “say three.” He repeats the instructions.

“Two of our biggest things,” McNabb notes. “You’ll never have to worry about us going as high as 10.”

The straps on the tables are another key selling point for Stretch Zone, McNabb says. He and his staff use the proprietary bands as a second set of hands that allow them to perform stretches that would otherwise not be possible.

“They help us isolate certain muscles and attack what we’re going after without rolling your body or you feeling like you need to activate your core. They allow you to turn off everything and relax.”

As McNabb works his way through the demo, an additional Stretch Zone practitioner is working on a limber stay-at-home mom on another table.

Unlike a massage therapy spa, there are no partitions or walls between them, and everyone is within clear view of the receptionist seated near the entrance.

In addition, large windows that wrap around the facility let in ample natural light and add to the sense of being in an open rather than isolated space.

Although McNabb does not have the training of a physical therapist or chiropractor, he has a background in athletic conditioning and is certified through Stretch Zone’s corporate training program – as were the other practitioners at the Chattanooga facility.

McNabb doesn’t list the benefits of assisted stretching for his client – perhaps to avoid sounding like he’s promising specific outcomes for any issues the man might be experiencing – but a quick online search brings up a bevy of articles covering the topic.

“Practitioners claim there are numerous benefits to assisted stretching, such as increasing your flexibility, blood circulation and range of motion,” reads a March 2022 CNN Health article about assisted stretching. “It also helps decrease pain and stiffness and it lowers your risk of injury.”

Assisted stretching can also improve one’s core strength and posture, the article claims, and enhance a person’s athletic performance while reducing their recovery time.

“Stretching is even touted as a way to lower your stress levels, improve your sleep and boost your energy,” the author reports.

Given the range of benefits touted, it’s no surprise Chattanooga’s Stretch Zone is far from the company’s first. Stretch Zone founder Jorden Gold initially used assisted stretching to help his grandfather regain the mobility and comfort he lost due to diabetes.

After developing a proprietary system of assisted stretching, he launched the company’s first store front in 2015.

Stretch Zone now boasts 200-plus locations across the nation, including the Chattanooga site, for which local entrepreneurs David Neff and Paul Weatherholt own the franchise rights.

Stretch Zone plans to continue to expand nationally and even internationally this year and next.

Locally, Stretch Zone offers several assisted stretching plans at various prices. One commonly purchased plan costs $50 per session for one session per week for three months. Non-contract options are available, too, but are more expensive.

While Stretch Zone does not accept health insurance, McNabb says the first session is free to allow clients to experience the benefits before they spend any money.

In an article written by Franchising USA, Stretch Zone President and CEO Tony Zaccario says everyone needs to stretch, whether they’re scaling Mount Everest, working on their golf swing or sitting at a desk all day.

McNabb agrees and says Stretch Zone is there to help. Just don’t try to be a hero.
Dispatch call on Elvis death left the building, spawned mystery

When Elvis Presley was found on the floor at Graceland Aug. 16, 1977, his road manager called the Memphis Fire Department, and an ambulance was dispatched to the scene.

Now, a recording of that call has surfaced at the Tigerman Karate Dojo and Museum in Memphis, advertised as the “fateful 911 call” that “you can hear for the first time ever.”

Admission is $24.99.

Why is the recording here, with a private operator, and not in the archives of the Memphis Fire Department?

Billy Stallings says he was given a copy of the recording on a CD at no cost for use in the museum from an individual previously with the fire department, although he won’t reveal who gave it to him.

It lasts about an hour, he says, and contains police and fire department radio traffic related to the response to the call, including the transport of Elvis’ body to Baptist Hospital. Stallings says he has edited the recording down to about two minutes for museum visitors.

The recording clearly has historical value. And the original recording is most certainly a government record. State law allows for government to retrieve government records that have gone missing.

In Tennessee, the most famous case is the retrieval of an unexecuted marriage license of Davy Crockett that had been taken by a Jefferson County official who had served as the county’s trustee and then, court judge. He gave it to his brother in the 1930s or ’40s, and it ended up in the hands of his niece.

The case went all the way to the Court of Appeals in 2011 because the niece, who lived in Florida, considered the document hers. She said her uncle rescued it when “they were clearing out the courthouse of a lot of papers because of more room and space needed” and thought his brother “would get a kick out of having this particular piece of paper.”

She even went on the PBS series “Antiques Roadshow” to get her treasure appraised (insurance value, $60,000). The marriage license was unexecuted because Crockett, according to legend, was jilted when his fiancée ran away with another man.

As for the Elvis tape, Bill Adelman, the curator of the fire department’s Fire Museum of Memphis, says it’s unlikely the original reel-to-reel tape still exists.

Dispatch tapes were kept for a year, he says, then erased and re-used unless they were related to a firefighter’s injury, fire death or a significant event.

Adelman, however, says he was given a cassette copy of the Elvis dispatch call in the early 2000s for the purpose of putting it in the fire museum, where he then worked. He says he listened to it many times. But his job at the museum was eliminated before he could build the exhibit.

Adelman, who was rehired two years ago at the museum, says he has lost track of the location of the cassette copy in his home. He said it is his personal copy and he did not give it to Stallings.

Stallings says the recording has interesting content, including Elvis’ road manager, Joe Esposito, calling a second time to the fire department, asking where the ambulance was, emergency responders having to go back to Graceland after the hospital because they left bags there, and Esposito saying someone was not breathing although the call was dispatched as someone having difficulty breathing.

Stallings said the call shows it took about seven minutes for the ambulance to get to the home.

Another person has a recording is Raymond Chiozza, who at 21 years old was the fire department dispatcher on the Elvis call. He is now the director of Shelby Tapes passed around
**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 November 10, 2021, in the Office of the Register of Deeds for Hamilton County, Tennessee, and more particularly described as follows: Beginning at a point in the Southern line of the N.E. quarter of the S.W. quarter of Section 29, Township 2, Range 2, Hamilton County, Tennessee, thence north forty degrees west of the North West line of Section 29, thence due west, thence north forty degrees east of the N.E. quarter of the S.W. quarter of Section 29, thence due south, thence west along the N.E. line of Section 29 to the point of beginning.

Now, therefore, notice is hereby given that the entire indebtedness has been declared due and payable, and that an action at law has been and may be instituted and commenced against the said defaulted parties of record to foreclose the same in the Circuit Court of Hamilton County, Tennessee, at Chattanooga, Tennessee, and if any suit, action, process or legal proceedings be commenced for the collection of the said debt, or credit bid from a bank or other lending entity, the undersigned will sell and convey only as Substitute Trustee.

The following real estate located in Hamilton County, Tennessee, will be sold by public auction on October 10, 2022, at 10:00 AM, at the Hamilton County Criminal Courthouse, 7100 Commerce Way, Chattanooga, TN 37420, but such address and time may be changed upon notice to be published in the Hamilton County Herald, Chattanooga, Tennessee.

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

**SUBJECT TO Any encumbrances, encumbrances, liens, and any matter that an accurate survey of the premises might disclose.**

**SUBJECT TO Any zoning and/or subdivisions or ordinances regulating the use of the premises.**

**SUBJECT TO ANY AND ALL LAWS, ORDINANCES, REGULATIONS, AND OTHER REQUIREMENTS OF LAW, MUNICIPAL OR OTHERWISE, AND TO ANY MATTER THAT AN ACCURATE SURVEY OF THE PREMISES MIGHT DISCLOSE.**

**SUBJECT TO Taxes and assessments for the calendar year and in the event of any discrepancy, the legal description referenced herein shall control.**

The following real estate located in Hamilton County, Tennessee, being a part of the original Eumen-Emmons Tract on Robins Water Creek, and being more particularly described as follows: Beginning at the northeast corner of the tract, thence north forty degrees east one hundred forty-five (145) feet; thence north sixty (60) degrees east one hundred seventy-five (175) feet; thence south sixty (60) degrees west one hundred forty-five (145) feet; thence southwesterly one hundred eighty-five (185) feet to the point of beginning.

The sale will be subject to all matters shown on any recorded plat; all unpaid taxes, any liens, easements, or encumbrances as well as any prior créances created by a fixture filing; a deed of trust; and any other matter the Register of Deeds shall have on record. The Register of Deeds shall have the right to adjourn the sale to another day, time, and place, 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.

**REQUEST FOR BID, EASEMENTS, RIGHTS OF WAY, TENANTS OF RECORD, AND LIENHOLDERS.**

The sale is subject to all matters shown on any recorded plat; any restrictive covenants, easements, or set-back lines that may be applicable; any prior créances; and any encumbrances as well as any prior créances created by a fixture filing; a deed of trust; and any other matter the Register of Deeds shall have on record. The Register of Deeds shall have the right to adjourn the sale to another day, time, and place, 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.

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SUBSTITUTE TRUSTEE’S SALE

Sale at public auction will be on October 27, 2022 or on or about 11:00AM local time, at the West Door, Hamilton County Courthouse, 615 Walnut Street, Chattanooga, TN 37402, conducted by the Substitute Trustee as identified and set forth herein below, pursuant to Deed of Trust executed by GARY NELOMS AND KATHY NELOMS to STRATFORC, LLC, as Trustee to HMAC Title Agency, Trustees, on January 30, 2007, in Record Book GI 8354, Page 296, and otherwise, and homestead are expressly excepted to in the event of any discrepancy, the legal description referenced herein shall control.

SALE IS SUBJECT TO OCCUPANT(S) RIGHTS IN POSSESSION.

The right is reserved to adjourn the sale to another day, time and place certain without further notice.

Any taxes or fees will be the responsibility of the purchaser of the property sold herein and in the event of any discrepancy, the legal description referenced herein shall control.

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

If applicable, the notice requirements of T.C.A. 35-5-101 have been met.

All right of equity of redemption, statutory or otherwise, and homestead are expressly excepted to in the event of any discrepancy, the legal description referenced herein shall control.

This property is being sold with the express reservation that the title is subject to all unpaid taxes, prior liens and encumbrances of record.

The sale will be subject to the tie-in provisions contained in the local government’s code, if any.

The person designated as Substitute Trustee is Fully Qualified Under T.C.A. 56-3-503.

THE PURCHASER OF THE SALE IS ADVISED TO CONSULT WITH THE APPROPRIATE OFFICIALS TO DETERMINE THE APPLICABILITY OF ANY LOCAL TAXES OR FEES.

The real estate located in Hamilton County, Tennessee, will be sold to the highest bidder subject to all unpaid taxes, prior liens and encumbrances of record:•

The sale is subject to the rights of the owner of the property sold herein, and in the event of any discrepancy, the legal description referenced herein shall control.

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THE PURCHASER OF THE SALE IS ADVISED TO CONSULT WITH THE APPROPRIATE OFFICIALS TO DETERMINE THE APPLICABILITY OF ANY LOCAL TAXES OR FEES.

The real estate located in Hamilton County, Tennessee, will be sold to the highest bidder subject to all unpaid taxes, prior liens and encumbrances of record:•

The sale is subject to the rights of the owner of the property sold herein, and in the event of any discrepancy, the legal description referenced herein shall control.

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waved in said Deed of Trust, but the under- signed will sell and convey only as Substitute Trustee.

If the U.S. Department of Treasury/IRS, the State of Tennessee Department of Revenue, or the State of the Labor Department or Workforce Development are listed as Interested Parties in the advertisement, then the Notice of Foreclosure is being sent to them and the sale will be subject to the applicable governmental entities’ right to redeem the property as required by 26 U.S.C. 7425 and T.C.A. §67-1-1433.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be suspended by the Substitute Trustee at any time.

Continued from page 17

Property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be suspended by the Substitute Trustee at any time.

Also Known as: 2702 East 39th Street, Chattanooga, Tennessee

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some other text
CALL 211 OR VISIT 211.ORG
FOR FOOD ASSISTANCE AND
OTHER RESOURCES

LET 211 BE YOUR GUIDING LIGHT.
OUR GUIDES ARE READY TO CONNECT
YOU WITH THE HELP YOU NEED.
Court Notices
Continued from page 19

A Child Under Eighteen (18) Years of Age ORDERED TO APPEAR

It appearing to the Court from the allegations of the Petition for Temporary Custody and Minor Legal Guardianship that the Affidavit of Disregard that where- abouts of the Respondent Micah Linginfelter is unknown and cannot be ascertained by diligent search, therefore, the ordinary process of law cannot be served upon Micah Linginfelter and it is therefore, ORDERED that said Respondent be served by publication of the following Notice for four (4) consecutive weeks in the Hamilton County Herald, a newspaper published in Hamilton County, Tennessee, TO THE RESPONDENT: MICAH LIN- GINFELTER

Pursuant to T.C.A. § 37-1-121 and § 37-1-123, you are hereby summoned to appear for a hearing on [date and time], a.m., and defend the above-entitled action in the Loudon County Juvenile Court, at Lenoir City, Tennessee. The Petitioner, in this action, is the State by the State of Tennessee, Department of Children’s Services, and to serve your answer upon the Petitioner. In case of your failure to do so, judgment will be rendered against you according to the demand of the Plaintiff, which has been filed with the Clerk of the Loudon County Juvenile Court located at the Juvenile Court of Loudon County, 10680, 22 W. Lenoir, Tennessee 37771. So you whereby, within thirty (30) days after the April 29, 2022, publication of the Notice of Petition, if the ordinary process of law cannot be served upon you, a copy of this summons shall be published in the Hamilton County Herald newspaper for four (4) consecutive weeks.

ISSUED this 3rd day of September 2022.

Hank Steele
JUVENILE COURT JUDGE
APPROVED FOR ENTRY:

FINISH WITH THE RIGHT NOThtub Backflow
by American Standard. Lifetime warranty, hydrotherapy jets. Lifetime warranty on tub and installation! FREE in-home consultation at your convenience. Limited time offer - $1,500 in savings includes a FREE right-height toilet. Call 1-866-255-8785.

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection system. Schedule FREE LeafFilter estimate today. 15% off Entire Purchase. 10% Senior & Military Discounts. Call 1-855-389-3904.

PROTECT YOUR HOME from pests safely and affordably. Pest, rodent and termite control. 1-866-974-1464.

Wanted
Become a Published Author. We want to see your manuscript in print. Submit your manuscript now and join the great list of published authors.

$1,000 weekly cash! Who wants to win $1,000 weekly with the 2023 Cash Prize Giveaway? Enter for your chance to win.


Notice of Sale of Storage Unit
Please take notice that the Hamilton County, Tennessee, Storage Centers - Chattanooga located at 7657 Lee Hwy., Chattanooga, TN 37421 intends to hold a sale of property stored from storage units in default of payment. The sale will occur as an online auction via www.storageauctions.com on 9/28/2022 at 12:00pm. Tiffany Bostic unit #2157; Trisha Tran unit #2306; Kyla Bakes unit #2221; Shari Aberson unit #3026; Miranda Martel unit #3105; Kenneth Runyan unit #3103. This sale may be withdrawn at any time without notice.

Miss. Déeszinski
APPROVED FOR ENTRY:

By J. Wheeler, D.C.
Circuit Court Clerk

Attorney for Plaintiff: 

LuMY HUNG NGOC VO
Division

HUN NGOC VO
MISTY LOPÉZ

Non-Resident Notice
State of Tennessee, County of Hamilton

Docket No. 2201269

DIVISION

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 you, a copy of this summons shall be published in the Hamilton County Herald newspaper for four (4) consecutive weeks.

ISSUED this 3rd day of September 2022.

Hank Steele
JUVENILE COURT JUDGE
APPROVED FOR ENTRY:

FINISH WITH THE RIGHT NOThtub Backflow
by American Standard. Lifetime warranty, hydrotherapy jets. Lifetime warranty on tub and installation! FREE in-home consultation at your convenience. Limited time offer - $1,500 in savings includes a FREE right-height toilet. Call 1-866-255-8785.

Eliminate gutter cleaning forever! LeafFilter, the most advanced debris-blocking gutter protection system. Schedule FREE LeafFilter estimate today. 15% off Entire Purchase. 10% Senior & Military Discounts. Call 1-855-389-3904.

PROTECT YOUR HOME from pests safely and affordably. Pest, rodent and termite control. 1-866-974-1464.

Wanted
Become a Published Author. We want to see your manuscript in print. Submit your manuscript now and join the great list of published authors.

$1,000 weekly cash! Who wants to win $1,000 weekly with the 2023 Cash Prize Giveaway? Enter for your chance to win.

Home improvement made easy at the Fall Home Show

As autumn brings football games and cooler temperatures, many homeowners are focusing on home improvement projects. The upcoming months are an excellent time to tackle renovations. “Despite delays and higher costs due to supply chain problems, demand for remodeling remains high,” says Paul Emrath, NAHB assistant vice president for surveys and housing policy research.

“Looking ahead, we expect to see continued growth in the remodeling market in 2022 and 2023,” Savvy homeowners know the annual Fall Home Show will be the perfect opportunity to kick off home improvement plans for the year.

Scheduled for the weekend of Sept. 24-25 at the Chattanooga Convention Center, the event will include hundreds of booths featuring products and services for new home construction, whole house renovations, flooring, lighting, bathrooms, kitchens, landscaping and more. As a bonus, both days are senior discount days, with $5 tickets for the 55-and-above crowd.

Home Show attendees are always impressed with the number of ideas and resources they collect from the wide variety of local home interior and exterior professionals.

Instead of spending countless hours looking for the right product or contractor, the ability to meet with multiple local companies face to face and see product displays all under one roof can save both time and money. Browsing the aisles also helps homeowners discover the latest trends in design and home improvement, from finding that “wow” factor to make your home stand out to learning ways to lower utility bills with energy-efficient solutions.

The annual Fall Home Show is presented by the Home Builders Association of Greater Chattanooga and EPB Fiber Optics. Gold sponsors include Patterson’s Home Appliance and the Tennessee Valley Federal Credit Union.

Plan your visit to the annual Fall Home Show next weekend and view a complete list of vendors at www.homeshowchattanooga.com.

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Plan your visit to the annual Fall Home Show next weekend and view a complete list of vendors at www.homeshowchattanooga.com.
By Rianion Potkey

How long did it take before somebody mentioned the Tennessee Volunteers’ bitter rivalry with the Florida Gators to new-second-year head coach Josh Heupel?

“Probably 30 seconds after I arrived here on campus,” Heupel says. “This is one of the ballgames that this fan base and our players point to.”

There are hugely important games that mean a lot to everyone involved with the program. Then, there’s the Florida game.

As the SEC slogan declares to the world, “It Just Means More.”

Knoxville might burst from the seams Saturday when No. 11 Tennessee (3-0) hosts No. 20 Florida (2-1, 0-1) in UT’s SEC opener at 2:30 p.m. CDT (CBS) at Neyland Stadium.

A fan base, starving for success and thirsting for relevance after years of ineptitude and scandal under previous regimes, is finally basking in the spotlight once again.

The game sold out within minutes of tickets going on sale, and ESPN’s College GameDay will be on-site for the first time since the 2016 season.

That just happened to be the last time Tennessee beat Florida in a rivalry that has tilted historically in Florida’s favor. The Gators have captured five straight in the series and 16 of the last 17 games.

Redshirt senior tight end Jacob Warren hasn’t experienced a victory over Florida in his career. But his father, James, played for the Vols in the early 1990s when the programs traded wins and losses more frequently.

“It means the world because this is what you come to school like this for,” Warren says. “You come for these big rivalries and these big story matchups between teams. I feel like our program under a new staff.

“Given Florida’s dominance in the rivalry during the last two decades, could the Gators present a psychological hurdle for the Vols?”

“Heupel credits last year’s 38-14 loss to Florida in Gainesville as a turning point for the program under a new staff.

“There’s a lot of things we didn’t do right, butresetting that afternoon Monday, where we came back in and were just able to show how everything unfolded and the things that we controlled I think created a ton of buy-in, too,” Heupel says. “At the end of the day, this is the fourth game of this journey this year. It’s a big one because it’s the only one we got this week.”

Saturday’s game will see the return of #CheckerNeyland, with fans wearing orange and white to showcase UT’s checkerboard pattern throughout the stadium.

And although the UT players and coaches are trying to treat it like just another game on the schedule, they all know it’s different when Florida is involved.

“This is what you play SEC ball for,” Warren says. “Weekends like this.”

Tennessee faces a Florida team that has been up and down during the first three games. Following a big win against Utah in the season opener, the Gators have been average in a loss to Kentucky and a three-point win against a struggling South Florida program.

Florida’s performances have mirrored those of quarterback Anthony Richardson. Many pundits were lauding the athletic sophomore as a Heisman leader after the win over the Utes. But he’s been much less dynamic in the opener, the Gators have been average in a loss to Kentucky and a three-point win against a struggling South Florida program.

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Toyota bZ4X falls short in challenge to VW ID.4

By Alex Nishimoto | Edmunds

Toyota largely pioneered hybrid vehicles, and its extensive lineup of gas-saving models today is a testament to that. But it’s taken a while for Toyota to finally come out with its first mass-market electric vehicle: the all-new 2023 Toyota bZ4X.

This is a small SUV that’s about the same size as the brand’s RAV4 and offers many of the same appealing qualities such as a comfortable ride and available all-wheel drive.

However, the bZ4X is taking trails that have already been blazed by other automakers. One key rival shoppers should consider is the Volkswagen ID.4. This is VW’s first electric SUV and it too promises to deliver familiar brand traits for a new electrified world.

Which battery-powered SUV is the better buy? Edmunds experts compared them to find out.

Range and performance

One of the most important things a modern EV needs to satisfy buyers is enough range to allow for daily commuting and the occasional road trip. The bZ4X gets an EPA-estimated driving range of 222-252 miles, depending on the model. Other rival EVs can go farther, but the bZ4X’s range is sufficient.

In the Volkswagen ID.4’s case, it’s the new base model that has the shortest range. Called the Standard trim, it receives a smaller battery pack good for just 208 miles. All other trims have a larger battery pack that provides up to 275 miles of range.

Edmunds also does its own real-world range testing. Here, a rear-wheel-drive 2021 ID.4 outperformed its EPA estimate of 260 miles, making it 287 miles on a full charge. A bZ4X Limited in the same test underperformed: The EPA estimate for the model we tested was 242 miles, but we managed to go just 227 miles.

With the ID.4, choosing all-wheel drive bumps power up to 201 horsepower to 295 horsepower. The bZ4X’s gains are more modest, going from 201 horsepower to just 214 horsepower.

Both cars in single-motor form are fine for driving around town, but dynamically the ID.4 is the better-driving SUV. With the ID.4, choosing all-wheel drive for driving around town, but dynamically the ID.4 is the better-driving SUV. With the ID.4, choosing all-wheel drive.

The 2023 ID.4 gets a 12-inch touch screen as standard, which also looks impressive but is somewhat unintuitive with its controls and menu layout. Beneath that are touch buttons for the climate control system that don’t offer haptic feedback, which might leave you wondering if you pressed them or not while your eyes are on the road.

Both EVs come with wireless Apple CarPlay and Android Auto smartphone integration and a wireless charging pad. Should you need a wired connection, there are also plenty of USB-C ports in each. Space-wise, these two should feel about the same, though on paper the ID.4 is larger in most interior dimensions.

Winner: ID.4

Pricing and value

With the release of the new 2023 ID.4 Standard trim, Volkswagen’s electric SUV undercut the bZ4X’s starting price by around $4,500. The trade-off, of course, is the base ID.4’s shorter range. If you can live with that, you get pretty much all the same features as the Prow model for a good chunk less.

Speaking of features, both EVs come loaded with standard convenience and tech features, including advanced driver assist features such as adaptive cruise control, lane keeping and blind-spot warning.

Electric vehicle tax credits are likely to be a major factor in your purchase decision. Due to recent changes in how the tax credits are awarded, the bZ4X will not qualify since it is not built in North America.

Volkswagen says it started building the 2023 Volkswagen ID.4 in Chattanooga, which means the 2023 ID.4 will qualify for the full $7,500 federal EV tax credit but only if you buy one in 2022. The requirements will get stricter in 2023.

Winner: ID.4

Edmunds Says

Toyota’s first EV is a noble effort, but it misses the mark in a few key areas. Its mediocre driving range, uninspiring performance, and relatively high price for what you get make it less attractive when compared against its peers.

We’d go with a big-battery ID.4 for its long list of features and more-than-adequate range.

Alex Nishimoto is a contributor at Edmunds. Follow Alex on Twitter.

Made in Chattanooga

Toyota Chattanooga

By Alex Nishimoto | Edmunds

To become a skilled agent, one must learn the art of time management. I’d take work home because I was all over the place during the day, and it was affecting my kids. So I had to become skilled at managing my time well.

Now when I’m home, I can be a mom.”

Rau also continues to pursue her first love — acting. She’s taken roles in several independent horror films, including two turns as the villainous Bloody Mary. (A photo of Rau in her gory makeup does not grace the walls of her office but would complement the bright red scheme of the Innovation Station.)

Rau’s entertaining behind-the-scenes tales of her recent acting gigs could fill a second book, if she chooses to write one. For example, the police tape wrapped around her house as part of the set dressing for a short film startled her neighbors after they failed to notice her message on the social media app NextDoor about why the tape was there.

The ensuing gossip reproduced like a pair of rabbits in their prime, with some of Rau’s neighbors anxiously claiming to have seen law enforcement and even a journalist outside her house.

All is calm, however, within the warmly hued interior of Rau’s office and the neighboring rooms, where her creativity has given life to a place where she hopes to help others achieve their aspirations.

“You have to make your own little corner of the universe the best it can be,” reads a piece of“Studio One, she’s living up to her words.

Government Emissions

Made in Chattanooga

Toyota bZ4X falls short in challenge to VW ID.4

By Alex Nishimoto | Edmunds

Toyota largely pioneered hybrid vehicles, and its extensive lineup of gas-saving models today is a testament to that.

But it’s taken a while for Toyota to finally come out with its first mass-market electric vehicle: the all-new 2023 Toyota bZ4X. This is a small SUV that’s about the same size as the brand’s RAV4 and offers many of the same appealing qualities such as a comfortable ride and available all-wheel drive.

However, the bZ4X is taking trails that have already been blazed by other automakers. One key rival shoppers should consider is the Volkswagen ID.4.

This is VW’s first electric SUV and it too promises to deliver familiar brand traits for a new electrified world. Which battery-powered SUV is the better buy? Edmunds experts compared them to find out.

Range and performance

One of the most important things a modern EV needs to satisfy buyers is enough range to allow for daily commuting and the occasional road trip.

The bZ4X gets an EPA-estimated driving range of 222-252 miles, depending on the model. Other rival EVs can go farther, but the bZ4X’s range is sufficient.

In the Volkswagen ID.4’s case, it’s the new base model that has the shortest range. Called the Standard trim, it receives a smaller battery pack good for just 208 miles. All other trims have a larger battery pack that provides up to 275 miles of range.

Edmunds also does its own real-world range testing. Here, a rear-wheel-drive 2021 ID.4 outperformed its EPA estimate of 260 miles, making it 287 miles on a full charge. A bZ4X Limited in the same test underperformed: The EPA estimate for the model we tested was 242 miles, but we managed to go just 227 miles.

With the ID.4, choosing all-wheel drive bumps power up to 201 horsepower to 295 horsepower. The bZ4X’s gains are more modest, going from 201 horsepower to just 214 horsepower.

Both cars in single-motor form are fine for driving around town, but dynamically the ID.4 is the better-driving SUV. With the ID.4, choosing all-wheel drive.

The 2023 ID.4 gets a 12-inch touch screen as standard, which also looks impressive but is somewhat unintuitive with its controls and menu layout. Beneath that are touch buttons for the climate control system that don’t offer haptic feedback, which might leave you wondering if you pressed them or not while your eyes are on the road.

Both EVs come with wireless Apple CarPlay and Android Auto smartphone integration and a wireless charging pad. Should you need a wired connection, there are also plenty of USB-C ports in each. Space-wise, these two should feel about the same, though on paper the ID.4 is larger in most interior dimensions.

Winner: ID.4

Pricing and value

With the release of the new 2023 ID.4 Standard trim, Volkswagen’s electric SUV undercut the bZ4X’s starting price by around $4,500. The trade-off, of course, is the base ID.4’s shorter range. If you can live with that, you get pretty much all the same features as the Pro model for a good chunk less.

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