Senior U.S. District Court Judge Curtis Collier is not one to sit idly by and let a problem take care of itself. So, when he perceived a decline in the public’s confidence in the courts, it was only a matter of time until he rallied himself and others to help restore it.

Success was crucial. To Collier, the erosion of the public’s respect for the judicial branch of government was nothing less than a threat to the foundation of democracy in the U.S. “Unlike the other two branches of the federal government, the judicial branch is susceptible to a decline in public confidence because we do things with the assumption that people will voluntarily comply because they respect the courts,” he says.

“If our courts can’t function, what kind of democracy would we have? We’d have a strong executive branch and a strong legislative branch, but we wouldn’t have the third branch, which resolves disputes – including disputes between the other two branches.”

Through a joint effort between the local chapter of the Federal Bar Association and the U.S. District Court of the Eastern District of Tennessee, Collier and those he rallied launched an outreach effort that would span the district and touch people at every level of society.

From students to teachers, laymen to business owners and regular citizens to government officials, they would remind people and educate the youth.

Fighting eroding respect for courts
Outreach program seeks change in perceptions at earlier age
By David Laprad

Senior U.S. District Court Judge Curtis Collier congratulates Collin Matthews, a sophomore at the Chattanooga School for the Arts & Sciences, for placing first in the 2019 Civics Essay Contest sponsored by the Federal Bar Association and the U.S. District Court in Chattanooga.
Slower pace suits NYC transplant

Husch Blackwell’s Olshever discovers ‘the change I needed’ in Chattanooga

By David Laprad

When native New Yorker Erin Olshever moved from the Big Apple to Chattanooga in January, she thought she was simply trading the harsh northern winters she’d come to despise for the milder December-March stretch for which the South is known. But Olshever and her fiancé quickly learned that the weather isn’t the only thing that’s friendlier in Tennessee.

“No New Yorkers have a shell. But here, people would wave at us and said ‘hi,’” Olshever says. “I wondered why. It took me a while to adjust to how friendly people are.”

Olshever eventually became accustomed to the congeniality of her Southern neighbors and started waving back. “It’s a nice change from New York City, where being courteous is a challenge for many people.”

Apart from that, adjusting to life in the Scenic City has been easy for the 33-year-old Olshever. Instead of experiencing culture shock as she downsized from a teeming metropolis to a more laidback setting, she simply exchanged one small community for another.

“Even though there are a lot of people in New York, I wound up going to many of the same places,” she says. “I’m starting to do that here, so it’s not too different from living in New York.”

Olshever’s small community within the larger city she now calls home is partly made up of her colleagues at Husch Blackwell, the law firm that hired her before she moved to the South.

Although Husch Blackwell’s Chattanooga office is part of a large firm with 18 locations across the U.S., locally, it has the feel of a small, intimate practice (albeit one with the resources of a monolithic organization). This suited Olshever who previously practiced with her father at his small firm.

As Olshever settled in at Husch Blackwell, she found the attorneys and staff to be as welcoming and friendly as the strangers she passed on the sidewalks outside.

“This was the change I needed,” she says of moving to Chattanooga. “In New York, everyone is trying to one-up each other. Here, it seems people want to support one another. It feels like a healthier environment.”

The positively charged atmosphere at Husch Blackwell has helped Olshever quickly find her place at the firm and pick up steam.

A member of the manufacturing transportation group and corporate subgroup at Husch Blackwell, Olshever specializes in commercial contracting.

See OLSHEVER, page 3
Project Thank You to support local police officers

Pierce & Huisman Law Firm and Harvest Bible Chapel Chattanooga are soliciting donations to support the officers of the Chattanooga Police Department.

Through Project Thank You, the law firm and church will distribute to each sworn officer a gift bag containing items the officers have said would be helpful, including single-serve snacks such as crackers, nuts and granola bars, bottled water, Gatorade and Powerade, Chapstick, sunscreen, hand sanitizer, wet wipes, fast food gift cards, insect repellent, ponchos and evaporative cooling towels.

Pierce & Huisman and Harvest Bible Chapel are asking Chattanooga citizens to make two kinds of donations: cash and fast food gift cards.

Checks should be made payable to Harvest Bible Chapel and mailed to:

Pierce & Huisman
4513 Hixson Pike, Ste. 109
Hixson, TN 37343.

Donations may also be dropped off at Pierce & Huisman Monday-Thursday, 9 a.m.-5 p.m., or Harvest Bible Chapel, 1640 N. Joiner Road, Tuesday-Friday, 8 a.m.-4:30 p.m.

The law firm and church will use the cash to purchase the items for the bags and then deliver the bags to the Chattanooga Police Department on Wednesday, May 15.

About 350 officers are based at the Police Services Center on Arnnolica Drive and around 80 officers are based at the downtown precinct.

Information: Mitzi Johnston, 422 648-4303, mjohnston@piercehuismanlaw.com

Source: Pierce & Huisman Law Firm

St. Charles named 2019 United Way chair

United Way of Greater Chattanooga has named Mike St. Charles the 2019 campaign chair. St. Charles will lead a volunteer campaign cabinet and United Way staff as they work toward fundraising and engaging corporate partners later this year.

St. Charles is the president and managing shareholder at Chambliss Law. Additionally, he has served as the board chair for United Way of Greater Chattanooga for three years.

St. Charles assumes the campaign chair role following Michael Mathis, market president at Regions Bank, who helped raise $11.5 million for the greater Chattanooga community last year.

Source: United Way of Greater Chattanooga

by the extraordinarily high quality of her work but mostly by the manner in which she relates to clients and co-workers.

She’s smart and professional but also warm and engaging in conveying her genuine interest in the client’s matter and in the well-being of the client through the process.

“She’s already established an excellent rapport with specific people I serve and whose relationships, professionally and personally, are important to me. I have confidence in Erin and expect she will distinguish herself in this community.”

Samatha Lunn, the person in charge of recruiting for Husch Blackwell in Chattanooga, says a single meeting convinced her Olshever would be a natural fit for the firm.

“Erin has seamlessly joined deal teams, working with clients and partners across our national platform,” Lunn says. “I’m excited to see Erin become a transactional force in the Chattanooga legal market and to expand her role as a trusted adviser for clients on significant commercial and real estate deals.”

Finally, Giannasi says Olshever’s “work ethic and enthusiasm for her work.”
By Kathy Carson

The education savings account bills that Tennessee lawmakers have grappled with over the past several weeks are hardly typical pieces of legislation, taking unusual twists and turns as they make their way through the General Assembly. This week might see the issues resolved, with the possibility of a broad-based school choice option in the state for the first time.

EAs, which would route $7,300 in state per-pupil funds to parents to use to educate their children outside of public schools, would be available only in a few of the state’s most populous counties. Yet much of the support for ESAs has come from lawmakers in counties that wouldn’t be eligible for the voucher-like program.

A majority of lawmakers from Shelby and Davidson counties have voted against ESAs, with support more evenly split among lawmakers in Hamilton and Knox counties.

In fact, one Republican lawmaker, Rep. Jason Zachary of Knoxville, first voted against the ESA bill on the House floor last week. He changed his vote to “yes” after lawmakers assured him that Knox County would not be eligible for ESAs in a later version of the bill.

The ESA bill passed through the House in a 50-48 vote in which the Republican leadership held the official votes open for 40 minutes to encourage their colleagues to reconsider any “no” votes. Even though new Republican Gov. Bill Lee made school choice a key campaign issue and has championed the concept in his first few months in office, ESAs have been a hard sell to many Republican lawmakers, especially in the House.

Rep. Dale Carr, R-Sevierville, remained a “no” throughout the House session.

“I want every child to have a good education,” he says. He is concerned that if ESAs were available, the better students in lower-performing schools would take an ESA and go to private school, eventually leaving the less-able students in a school with fewer resources.

What happens to the students left behind in the low-performing schools, he asks. Do we give some children the ability to leave, in the form of an ESA, he asks, or do we really try to do something to improve the schools?

Moreover, Carr says his constituents didn’t want ESAs. He says he doesn’t recall hearing from anyone who wanted them. He isn’t sure whether the big employers in Sevier County, which would not be eligible, need them.

He says he is also concerned about the effect on a school system like his, one of the biggest employers in the county, if ESAs eventually became available in Sevier County, students leave for private school and the system eventually loses funding, even with provisions in the bills to continue state funding to affected schools for three years after students begin to accept ESAs. About 70 percent of Sevier County public school students qualify for free or reduced-price school lunches; it’s not a wealthy county, Carr acknowledges.

He says he is concerned about fraud in the program and the possibility that parents wouldn’t use the funds as intended, and wonders whether approving ESAs for a few big counties would inevitably lead to ESAs throughout the state, as has happened with other programs.

Freshman Rep. Russell R. Voss, R-Vo- nore, also talked about his “no” vote. “I support the governor and his initiatives to keep Tennessee moving forward,” he wrote in an email. “I polled the 21st District and voted as the majority of the district asked.”

“I am a product of the public education system of Sevier County. I am proud to support those teachers,” he said.

At this point, both the House and Senate have approved slightly different versions of the ESA bill, which were to be sent to conference committee in hopes of resolving the points of difference, including eligibility. Eligible counties: The Senate version would allow ESAs in school districts in Davidson County, Shelby County and the states-wide Achievement School District, which includes schools in the same two counties. The House version allowed ESAs in those two counties plus Knox and Sevier counties.

By the time the bill passed in the House, Knox County was informally but effectively taken out of the list of eligible counties. Immigration status of parents: The Senate version does not inquire into a parent’s immigration status but requires proof of income eligibility in the form of payroll stubs, tax returns and the like. The House version does request information about immigration status, a question that could run afoul of federal constitutional law. Eligibility of homeschooling as an alternative to public schools: The Senate version would allow parents to receive ESA money to help pay for them to homeschool their students; the House version would not.

During the past weeks, the path toward a voucher-like school choice mechanism called the education savings account account has been paved with homeschool analogies and calls to help low-income children in failing schools. Questions are still emerging in legislative sessions, and lawmakers still had questions.

The Senate Finance Ways and Means Committee, taking up the bill last week, included presentations from Shelby County Commission-er Michael Whaley and David Connor, executive director of the Tennessee County Services Association, which lobbies for county governments.

Revenue from property taxes in Memphis have been flat this year, and a large portion of those taxes fund schools, Whaley explains. The economy has been good in the past 10 years in Tennessee and Shelby County, he adds, but notes that the county had to prepare for leaner times when revenues aren’t as strong.

The three years of continued state funding as ESAs phase in, could hold both good and bad funding, would help Shelby County, but it’s hard to forecast future tax revenues, he continues. Whaley says he is concerned about possible future property tax increases to make up for lost school funds in Shelby County, which already has the state’s highest property tax rates.

“We can’t just tax our citi- zens to death,” he points out. The cost of ESAs, at full enrollment of 15,000 students, would be about $78 million a year, Connor says. That’s $1 billion over 10 years to send 15,000 students to private schools, and he asks whether it is a good use of state funds.

Connor also is concerned the ESA funds wouldn’t be used by low-income people. The average private school tuition in Memphis is $12,000 in Nashville and $11,000 in Memphis, he adds. A truly low-income family will have to come up with several thousand dollars to pay for a private school that costs more than the ESA amount of less than $7,000, once the state deducts a fee of up to 6% to administer the program.

In contrast, a family of four

See LEGISLATURE, page 10

Committee crafts new bill

Tennes-see lawmakers tasked with negoti- ating school voucher-like legislation have settled on a com-promise to allow more taxpayer dollars that can be used to pay for private schools and other expenses. The proposal unveiled on Monday is the latest evolution of an ongoing battle to push a school voucher bill. The final details set by a conference committee chaired by Debires Gresham, R-Somerville. The main framework of the bill remained the same: some or all of certain schools districts could receive up to $7,300 in state funds for private tuition. However, the latest version only allows the program to take place in Shelby and Davidson counties. The bill was originally applied to more areas.

Committee crafts new bill
about the importance of the judiciary.

Causes of erosion

As a federal judge since 1995, Collier has had a front row seat to the gradual degradation of the public’s respect for the courts. This qualifies him to suggest causes for the decline.

The leading catalist, he says, is the public’s relative lack of interaction with the courts. He cites a drop in the number of trials taking place as a factor in the average citizen being less knowledgeable about the judiciary.

“Fifty years ago, people served on juries. This allowed them to see how the court system operated,” Collier says. “It also gave them a sense of ownership. Juries decide what happens to people and they know they have to do their part for the system to work.”

“People don’t have that experience anymore, so their understanding of the courts comes from television shows and movies, many of which have nothing to do with reality.”

Collier is not alone in declaring small and big screens across the nation guilty. U.S. District Judge Travis McDonough says the news media are partly to blame for the decline in the public’s respect for the courts, not because these outlets are deliberately spreading misinformation but because it’s not possible to portray the depth and breadth of the court’s work on TV news.

“The best judges say very little about their work publicly; they let their decisions speak for themselves. But finding and reading their decisions is harder than turning on CNN or Fox News and letting someone feed you what they think you need to know,” McDonough says.

“If you watch the news about what’s happened in court, every now and then, you’ll get a fair assessment, but more often than not, you won’t because it’s more complex than can be described in a two-minute newscast.”

The problem actually begins long before people are old enough to serve on a jury or become adult consumers of mass media, argues a local teacher.

Brandon Lowery of Chattanooga School for the Arts & Sciences says local schools aren’t including the judiciary in their curriculum. Instead, when it comes to teaching students about the federal government, schools are covering the legislative and executive branches and then moving on.

“CSAS is the only school in Hamilton County that teaches an entire semester of government. But even we don’t get to the judicial branch,” he adds. “We spend four weeks on the legislative branch, three on the executive branch and then our seniors are gone.

“We need to educate our youth about the courts and let them know they’re here to serve. They do more protecting than punishing.”

As a result of these and other issues, a false impression of the courts has taken shape in the public’s collective consciousness, says Donna Mikel, a Chattanooga attorney who’s worked closely with Collier since his mission to restore confidence in the courts began.

Instead of feeling a sense of ownership in the judiciary, people see giant marble buildings that have locked out the world around them. But this could not be further from the truth, Mikel explains.

“This is your court. You can come here and watch your judicial system at work,” she says, adding that court proceedings and naturalization ceremonies are among the events that are open to the public.

“You might read about the Supreme Court in the news or hear about political issues related to the courts, but when you come to this courthouse, you’ll see people trying their hardest to do the right thing,” Collier agrees, saying, “We’re more open than the other two branches of the federal government. Within a day’s drive, any American citizen can be a party to a federal court and see what’s going on. You can’t do that with Congress or the president.”

Outreach efforts

Collier and his team started small as they embarked on the journey to boost the public’s knowledge of and respect for the courts. In an effort to reach those who could reach the students, the federal courts and the FBA held two luncheons for teachers. The first took place in September 2016 and welcomed 11 local teachers to the Joel W. Solomon Federal Building, which houses the U.S. District Court.

The educators spent half the day with their hosts, during which they learned about the judicial system and the importance of teaching young people about the courts.

Collier was ecstatic with the results. “In our estimation, it was very successful. We were basking on cloud nine because we thought it went over so well,” he recalls. “The teachers were impressed with how effectively we shared our message and we were pleased with the number of people who showed up.”

The same group partnered with the American Board of Trial Advocates a year later for a Teachers Law School. The partnership enabled the court and the FBA to effectively promote the event, deliver a tried-and-tested full-day program prepared by ABOTA and provide the participants with continuing education credits.

If Collier was on cloud nine the year before, he was over the moon in 2017: The group allotted 30 spaces and received 89 applications from across the state; 29 teachers then showed up the day of the event.

McDonough says the heart of that year’s Teachers Law School began to beat as several of the participants expressed skepticism about being able to fold the information into their lesson plans due to not having enough class time.

“Some of the teachers expressed concerns about the pressures they were already under to get through the state mandated curriculum,” he says. “So, we sat back and watched a robust conversation between teachers who shared how to incorporate information about...
SUBSTITUTE TRUSTEE’S SALE

Sale at public auction will be on May 23, 2019, at 12:00 PM local time, on the front steps of the West Side entrance of the Hamilton County Courthouse, 615 Walnut Street, Chattanooga, Tennessee, for certain real property hereinafter described to the highest bidder subject to all unpaid taxes and assessments, liens, suits, defenses, adverse claims and other matters that may be applicable; and notice is hereby given that the entire indebtedness has been declared due and payable, and that an accurate survey of the premises might disclose. The sale held pursuant to this Notice may be rescinded only by the Substitute Trustee at any time in the discretion of the Substitute Trustee.

NOTICE FROM TRUSTEE’S SALE

The right is reserved to adjourn the day of the sale to another day, time, and place certain without further publication, upon an announcement at the time and place for the sale.
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 January 2, 2014, and the Deed of Trust of even date securing the same, recorded March 10, 2014, in Book 700, Page 1037, in the Office of the Register of Deeds for Hamilton County, Tennessee, executed by SouthTrust Bank, as Trustor, and Wilson & Associates, P.L.L.C., as Successor Trustee, by
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable; and that an agent of Wilson & Associates, P.L.L.C., having been appointed Successor Trustee by WilsonDepot.com, LLC, will, on May 9, 2019, at 10:00 AM, at the Hamilton County Courthouse, Chattanooga, Tennessee, offer for sale the property described in and imposed upon said Successor Trustee, in and for the sum of $11,700.00, subject to all matters shown in an accurate survey of the premises, and any setoff lines that may be applicable; any interest in the above-referenced property; and any recording fees.

The sale held pursuant to this Notice may be rescinded at the Successor Trustee’s option at any time. The right is reserved to adjourn the sale to another day, time, and place in Hamilton County, Tennessee, and in the manner herein described.

The sale shall be conducted by Mr. Eric Fleming and Candice Fleming, as Successor Trustee.

The sale will be conducted by Mr. Eric Fleming and Candice Fleming, as Successor Trustee.
Foreclosures

Notices continued from page

at any time. The right is reserved to adjourn the sale of the day to another day, time, and place without further publication or notice other than by announcement at the time and place of sale. The right is reserved to sell the property at any time. The right is reserved to adjourn the sale to another day, time, and place without further notice other than by announcement at the time and place of sale for any cause. The sale will be sold as is, where is, and without warranty of any kind, and other bidders. Insufficient funds will not be accepted. To this end, you must bring sufficient funds to outbid the lender and any bidders. Insufficient funds will not be accepted. To this end, you must bring sufficient funds to outbid the lender and any bidders. Insufficient funds will not be accepted. To this end, you must bring sufficient funds to outbid the lender and any bidders. Insufficient funds will not be accepted. 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OF HAMILTON COUNTY, TENNESSEE, and is described as follows: RECORDED IN BOX 26, PAGE 62, IN THE REGISTER'S OFFICE OF HAMILTON COUNTY, TENNESSEE, being the same property conveyed in that instrument recorded in book 26, page 62, in the register's office of Hamilton County, Tennessee, as described in an instrument recorded in book 10483, page 760, in the register of deeds office for Hamilton County, Tennessee, for $3,000.00 on Apr. 26, May 3, 2019. For 20123.

WHEREAS, the said property was subject to a contract for deed executed by Bryan T. Conner and Robert D. Conner to Jerritt K. Brown and Michelle M. Conner, recorded in book 5463, page 779 of official records. This contract for deed has been made; and the entire indebtedness has been paid and the entire interest hereby made and the entire indebtedness herein described has been sold and conveyed only as Trustee.

The same property has been sold and conveyed by The Hamilton County, Tennessee, being the same property conveyed in an instrument recorded in book 10483, page 760, in the register of deeds office for Hamilton County, Tennessee, for $3,000.00 on Apr. 26, May 3, 2019. For 20123.

WHEREAS, the said property was subject to a contract for deed executed by Bryan T. Conner and Robert D. Conner to Jerritt K. Brown and Michelle M. Conner, recorded in book 5463, page 779 of official records. This contract for deed has been made; and the entire indebtedness has been paid and the entire interest hereby made and the entire indebtedness herein described has been sold and conveyed only as Trustee.

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Should you borrow from your 401(k)?

If you work for a business that offers a 401(k) plan, consider yourself fortunate because a 401(k), with its tax advantages and variety of investment options, is a great way to save for retirement. But what if you need to tap in to your plan before you retire? Is it a good idea to borrow from your 401(k)?

To begin with, you need to determine if a loan is even available. You can only borrow from your 401(k) if you’re still working for the company that offers the plan, but even so, you’ll have to check with your human resources area to determine if loans are allowed. If they are, you’ll want to weigh the pros and cons before taking action.

On the “pro” side, it’s pretty easy to get a 401(k) loan – there’s no formal loan application and no minimum credit score required. Plus, you’re only borrowing from yourself, and you can generally repay the loan with automatic paycheck deductions, typically over a five-year period.

However, you also encounter some “cons” when taking out a 401(k) loan, particularly concerning taxes. If you had not borrowed from your 401(k), the money you took out could have been growing on a tax-deferred basis, assuming you used pretax dollars to fund your plan, and your withdrawals will only be taxed once.

But when you borrow from your plan, you will have to repay it, along with interest, with money you’ve earned – and been taxed on – and then, when you withdraw it later, you’ll pay taxes on it again.

Furthermore, if you leave your employer before fully repaying your loan, the outstanding balance likely will be taxable, although you may have a grace period in which to pay it off and avoid taxes.

And perhaps even more important, taking money from your 401(k), even if you repay it later, will almost certainly slow the growth potential of your account – which, in plain terms, means you may have less money available for retirement.

Of course, if you encounter an emergency, and you have nowhere else to turn, you may need to borrow from your 401(k). And some plans allow hardship withdrawals for medical expenses and other needs, although you’ll still be taxed on the amount you withdraw.

But you’d probably be better off if you can prepare, well in advance, for situations in which you need immediate access to a sizable sum. One way of doing this is to build an emergency fund containing six months’ to a year’s worth of living expenses, with the money kept in a liquid, low-risk account.

You also might find some resources in the part of your investment portfolio held outside your 401(k). For example, you can always withdraw contributions to a Roth IRA without incurring taxes (although the earnings on these contributions could be taxable if you take the money out before you’re 59½ and you’ve had your account less than five years).

In any case, you work hard to build your 401(k) – so, no matter where you are in life, think carefully about how you will use the money.

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

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

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**Legislature**

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| can earn up to $66,000 – greater than the median income – and still qualify for an ESA, Connor says. The students the governor is targeting and wanting to be helped aren’t going to be the ones truly helped, he notes. Connor estimates Shelby County could lose $10 million-$12 million in federal funding for its schools. This is money the federal government provides to schools with many low-income students, he says, about $1,100-$2,200 per student. If those students leave for private school, Shelby County schools could lose that revenue. Schools will have fewer students to teach and can cut costs based on lower enrollment, Connor says, but “you can’t make all the costs go away” to make up for the loss in funding. The example Connor gives is of a school losing $73,000 in state funds because 10 students leave to go to private school. That’s about the cost of hiring a teacher, with salary and benefits, but the school probably won’t be able to cut one teaching position.

Tony Niknejad, Lee’s policy director and the former state director of the pro-school choice group the American Federation for Children, took questions at the Senate committee meeting.

Asked about the possibility of counties having to raise taxes after the hold-harmless funding from the state ends, Niknejad said the state had reviewed approximately 50 studies on the fiscal effect on taxpayers and public schools, and 45 out of 50 showed savings for taxpayers from private school choice programs. Four studies were cost-neutral and one study, from Louisiana, showed costs to the state increased, he added.

The administration’s decision to provide three years of hold-harmless funds to counties with ESAs reflected a belief that “the three years should provide sufficient runway for districts to adjust their budgets,” he said.

The Senate committee voted 6-5 to send the ESA bill to the full Senate, which passed the bill by a 20-13 vote after about 90 minutes of discussion.

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**Mayor Berke, UTC unveil ML King smart city corridor**

Mayor Andy Berke, along with UTC’s Mina Sartipi and Chancellor Steven Angle, have unveiled a smart city research tool that’s been installed along Martin Luther King Boulevard in Chattanooga.

The tool, called the ML King Smart City Corridor, is located on the stretch of MLK from Market Street to Central Avenue. It consists of sensors installed at eight existing traffic intersections. The sensors can measure traffic flow, air quality, pedestrian paths and more.

There will be many uses for the data collected, beginning with applications for driver and pedestrian safety, says Sartipi, who heads UTC’s Center for Urban Informatics and Progress, the department that’s leading the corridor’s development. “How are we using the streets? How safe are the streets?” asks Sartipi.

During a live demonstration, Sartipi showed a video feed from the cameras on the poles and demonstrated how the picture quality is degraded to protect the identity of the cars and people.

She added that none of the video footage is stored. Sartipi also explained how the Smart City Corridor could give researchers the infrastructure needed to study things like public safety, the connection between traffic and air pollution and other areas that could improve citizens’ lives.

The ML King Smart City Corridor was built through a partnership between UTC, EPB, the City of Chattanooga and The Enterprise Center. “This is one of the very few urban testbeds in the nation,” Sartipi says. “This is the sandbox for our smart city projects.”

Mayor Berke says this kind of infrastructure will make Chattanooga a destination for researchers from all over who are seeking to improve city life.

“How do we make Chattanooga even greater city for creators?” Mayor Berke asked. “Whatever problem you’re trying to solve, we want Chattanooga to be the place you come.”

Angle added that the ML King Smart City Corridor is not only an asset for the Chattanooga community, but for UTC students.

“The students involved in this project are helping to define the future,” said Angle. Sections of the ML King Smart Community Corridor have been running since January. UTC professors and students and researchers from other parts of the country have already used it.

Source: The Enterprise Center
the justice system into nearly any class."

Through their interactions with educators, the federal court and the FBA saw the importance of reaching the schools. So, this year, the group invited the students in every public school within the counties included in the Chattanooga division of the Eastern District of Tennessee to participate in an essay contest intended to convey the importance of the courts.

The group attracted students to the contest by challenging them to answer a timely question: Does cyberbullying qualify as protected speech under the First Amendment?

Four federal judges reviewed the submissions and in April cash prizes were awarded to the top four essays. The winner, CSAS sophomore Collin Mathews, also received an Apple iPad.

If the prizes didn’t convince the students the judges and the FBA had pinned great hopes to them, their presence at the awards ceremony did. As CSAS students claimed every prize and posed for photos with Collier, they were flanked by McDonough, the Hon. Shelley Rucker of the U.S. Bankruptcy Court for the Eastern District of Tennessee, U.S. Magistrate Judge Susan Lee, incoming FBA president Terra Bay, Lowry and others. McDonough praised the students for digging deep into the issues.

“I’m sure all of you struggled with this topic. It couldn’t have been easy to be as thoughtful as you were,” he said. “But this contest wasn’t just about cyber-bullying; we gave you a window into what the courts do. I hope...”

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**College scholarship given by Provident.**

**Saturday, May 3**

Fire protection for annexed areas 9, 10 and 11 will continue to be provided by Hixson Fire Department, said Mrs. Laurel Steinhicke, general manager. This is a reversal of an earlier decision to discontinue service in those areas when existing subscription contracts expire.

A citizen group being organized under the name “Parents Demand Quality Education” will hold its first meeting Monday night at Brainerd Junior High School.

George W. McCoy, principal of John A. Patton Elementary at Tiftonia for 20 years, was transferred Friday to Mountain Creek School, and Creed Hoodenpyle, Jr., principal of Mountain Creek School, was assigned to John A. Patton School. The action was taken by the county school board at a meeting Friday night. No reasons were given for the transfers.

**Sunday, May 4**

Roger J. Kelley, assistant secretary of defense, distinguished businessman and public affairs leader, will be the guest speaker at Chattanooga’s 29th annual Armed Forces Day Luncheon May 16. The announcement was made jointly by Ben O. Gibbs, civilian chairman, Armed Forces Week, and Fred Webb, luncheon committee chairman. The luncheon is sponsored by American Legion Post 14.

Jack McDonald of Chattanooga has been appointed a member of the executive committee, Rep. Roger C. B. Morton, GOP national chairman, announced. There are 15 members on the committee.

A resolution calling on the nation’s colleges and universities to fully discharge their duty “to encourage, aid and cooperate in the military training of eligible students through ROTC programs” was passed Saturday by the Tennessee Reserve Officers Association of the United States, meeting at Lakeside Lodge.

Between 10,000 and 12,000 are expected to attend the 1969 Furniture Fashion Fair, which opens Thursday in Memorial Auditorium sponsored by the Chattanooga Furniture Association. Milton Callahan is the association president.

The 71st annual convention of the Tennessee Osteopathic Physicians and Surgeons’ opened today at the Holiday Inn, Downtown. Dr. Roy S. Young of Harbour Beach, Michigan, will be the speaker at the Tuesday night banquet. Between 50 and 60 of the state’s 61 practicing osteopathic physicians are expected to attend the convention.

Army Capt. Larry L. Taylor, son of Mr. and Mrs. Robert Lee Taylor of Signal Mountain was awarded the Silver Star, April 9 for courageous action in Vietnam. Capt. Taylor holds the Bronze Star, 44 awards of the service, with a quick smile.

**From page 3**

practice have brought great energy to the office.” As Olshever reflects on this new chapter in her life, her speech actually slows a notch. As she’s settled into a more relaxed environment, she’s learned there are things about herself she wants to change. One of those is the workhorse mentality she inherited from her father.

“While I consider myself a workaholic and I do take it home with me whether I want to or not, I’m hoping to have a more well-rounded life in the South,” she continues. “What I like about Hush Blackwell is they allow you to pursue other opportunities, such as pro bono work, so you can be well rounded and personable.”

Perhaps having a little elbow room at home will help. Olshever is renting a townhouse in Cameron Harbor, where her neighbors live 3 feet away. While this narrow separation might feel constrictive to some in the South, to Olshever, it’s an expansion.

“We lived in a condo in New York, and there were people above, below and next to us,” she says. “Our biggest priority when we moved here was a house where none of our neighbors touched our walls. It’s nice.”

Olshever has also increased her personal mobility since moving to Chattanooga. After relying on walking and public transportation in Manhattan, she’s the proud owner of a Honda CRV. When she purchased the vehicle, she hadn’t driven in 10 years.

“We didn’t have a car in New York. Now we have two. It was easy to stop driving but it’s been a bit of a process to get back into it,” she says.

Although Olshever has yet to feel fully relaxed behind the wheel, she says driving beats public transportation. “The sights, sounds and smells of the subway can steal your joy,” she adds.

The Honda will be perfect for transporting her 3-year-old labradoodle, Hurley, to local trail heads. “On the weekends, he encourages us to get outside. Now that the weather is improving, we’re going to start hiking and taking advantage of the outdoor opportunities that exist here.”

Perhaps the people Olshever passes on the trails will wave and say hello. Having left the Big Apple behind and made her home in the Scenic City, she’s ready to return the greeting with a quick smile.

“From what everyone has told me, Chattanooga has expanded and changed dramatically, and it’s exciting to come here at a time when that’s happened. But like any good city, there’s always room for improvement, and I’m looking forward to being a part of what’s next,” she says.

“Take that as a personal challenge, too, as I’m always learning and hoping to improve myself.”

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INSURANCE FOR LAWYERS

See 50 YEARS AGO, page 16
Socia named new Enterprise Center president, CEO

The Enterprise Center has selected Debra Socia to replace Ken Hays as president and CEO. Socia currently serves as president of broadband advocate Next Century Cities. Before her current role, Socia spent 32 years as an educator and administrator. She was the founding principal of the award-winning Lilla G. Frederick Middle School, a Boston Public School where she led the one-to-one laptop initiative. Socia will step into her new role July 15.

Corcoran promoted at Chamber of Commerce

The Chattanooga Chamber of Commerce has promoted Austin Corcoran to the current role, Socia spent 32 years as an advocate for Next Century Cities. Before her current role, Socia served as executive director of the central city cleanup organization. Before her current role, Socia spent 32 years as an educator and administrator. She was the founding principal of the award-winning Lilla G. Frederick Middle School, a Boston Public School where she led the one-to-one laptop initiative. Socia will step into her new role July 15.

Bowers joins Beacon Health Alliance

Board-certified obstetrician-gynecologist E. Maria Bowers, M.D., has joined the Chattanooga-based Beacon Health Alliance. Bowers has 16 years of local experience with obstetrics and gynecological practice and affiliations with Parkridge East, CHI Memorial, Erlanger East and Erlanger hospitals.

Corcoran

Corcoran promoted at Chamber of Commerce

The Chattanooga Chamber of Commerce has promoted Austin Corcoran to the role of president of the Enterprise Center. Corcoran previously served as member services coordinator. In his new role, Corcoran will help manage Chamber talent acquisition and retention strategies. He will also work with the Young Professionals of Chattanooga and Chattanooga and support the Health Care Alliance.

Bowers joins Beacon Health Alliance

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A group of students arrive to take part in the reading of the U.S. Constitution.

Justice System

From page 11, you learned that virtually every judge who faces a problem like this truly gives his or her best shot at reaching the conclusion the founders intended.

Matthews concludes there's a point at which the U.S. Constitution no longer protects a person from the consequences of what he or she says. “Once cyberbullying becomes a serious problem, schools can use disciplinary action to deal with it,” he said during a discussion about his essay after the ceremony.

Collier encouraged the winning students to remember what they’d learned about the courts. “You’ve seen how the judiciary can affect your personal life and why decisions like the one you wrote about shouldn’t be left to the president or legislature,” he said. “The money you won won’t last long, but what you’ve studied needs to stay with you.”

Matthews promised the judge it would, saying, “We don’t talk much about the judiciary in class, so this was a good learning experience.”

Collier and the others have also been trying to get in touch with the general public. Additional outreach efforts have included letters to the editor, a civics website (connections.ustedcourts.gov) and a public reading of the Constitution on Constitution Day (Sept. 17) last year.

During the event, 140 people took turns standing on the steps of the federal courthouse and reading enough of the Constitution to fill one minute. Everyone from elementary school students, to public officials, to passersby participated. “It was a tremendous success,” Collier notes, repeating what others have said about the event.

Collier says. In addition to the general public, attorneys as well as local legal organizations and attorneys as possible, including members of the Chattanooga Bar Association, the Brock-Cooper Inn of Court and SETLAW. “You don’t have to be a great salesperson to convince the public that the people who work in the courthouses are doing their best to be fair and make sure everybody is heard, all you have to do is expose them to it,” he says. “The more people are exposed to what the courts do, the more confidence they’ll have in the judicial system.”

“Our goal is to reach the people who don’t have information about the courts and might feel isolated from them,” Mikel adds. “And that takes a partnership between judges, lawyers, teachers and all our public institutions.”

DLAPRAD@HAMILTONCOUNTYHERALD.COM

Photos by Senior U.S. District Court Judge Curtis Collier
Buying a home is a big move, literally and figuratively. Buying a house requires a serious amount of money and time. The journey isn’t always easy. It isn’t always intuitive. But getting the keys to your new home can be one of the most rewarding feelings pretty much ever.

The key to getting there is knowing the home-buying journey. Knowing what tools are at your disposal. And most importantly creating relationships with experts who can help you get the job done.

With so many people looking to purchase a home this spring, it’s important to know the entire process. I’ll show you some of the major steps you’ll take during the home-buying process and explain the relationships and experts you’ll need along the way.

Ready to live the dream? Here we go.

Do your homework
Before you set foot into a foyer, you should identify your list of “musts” and “wants.” There’s much to decide, from price and housing type to neighborhood and school district, just to name a few of the choices you’ll need to make.

If you’re planning to buy a home with a partner, you’ll certainly want to be on the same page. If you’re not, you’ll be less able to give Realtors or lenders the information they need to help you. And you risk wasting time viewing homes you can’t afford—or don’t even want in the first place.

Start shopping
Once you know what you’re looking for, the next step is to start looking at listings and housing information online. (This part? You’re going to crush it.)

Find your Realtor
Your relationship with your Realtor is the foundation of the home-buying process. Your Realtor is the first expert you’ll meet on your journey and the one you’ll rely on.
Red Wolves investing $125 million in East Ridge

Stadium to anchor development with housing, hotel, retail, restaurants

Chattanooga Red Wolves SC will build a soccer-specific stadium in East Ridge as part of a mixed-use development that includes housing, retail, restaurants, a hotel and significant greenspaces.

Chattanooga Red Wolves SC will build a soccer-specific stadium in East Ridge as part of a mixed-use development including housing, retail, restaurants, a hotel and significant greenspaces.

for the team to meet and train. The entire development complements the team’s training center, which is being built at Camp Jordan. A trail running under Interstate 75 will connect the two areas.

The Dalton Red Wolves and Lady Red Wolves will use the new stadium for some of their matches and the facility will be available to host non-sporting activities such as concerts and other events. Construction will start in the coming months. More at www.chattredwolves.com. Source: Chattanooga Red Wolves

Avoid home warranty scams

Home warranties, which often cover the repair or replacement of a home's important appliances and systems, can provide peace of mind to homeowners. But when it comes to purchasing a warranty, the options and coverages can seem overwhelming.

To assist consumers, the Tennessee Department of Commerce and Insurance is providing tips to help consumers learn more to help them find the right home warranty for them.

"Home warranties can be a financial asset if an expensive appliance needs repairs, but they can also be confusing for prospective buyers, says TDCI Commissioner Julie Mix McPeak. "We encourage consumers who are in the market for a home warranty to research the company, read the full statement of coverage and compare warranties before selecting one."

To help consumers make informed decisions about their home warranties, TDCI's Division of Consumer Affairs shares the following tips:

Questions to ask before you buy

How long does the warranty last?

How long does the warranty last? Home warranties, which often cover the repair or replacement of a home’s important appliances and systems, can provide peace of mind to homeowners. But when it comes to purchasing a warranty, the options and coverages can seem overwhelming.

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Questions to ask before you buy

How long does the warranty last?
Three simple ways to boost your home's curb appeal

Spring is the best time to revitalize the exterior of your house, so homeowners in the Tri-state area are using this time to give their properties some extra attention. Updating the appearance of your home is a common home improvement project that adds value to your property by generating a strong return on investment. There are many low-cost updates you can tackle yourself. In fact, home exterior projects can be relatively affordable and simple to complete. Before you dive into your first project, objectively evaluate the appearance of your home. Try looking at the front of your house from a home buyer’s perspective. What characteristics are immediately eye-catching? You will want to highlight the features you first identified. Here are three common exterior improvement ideas to help get you started.

Lighting

Determine what type of lighting will enhance the look and safety of your home. Common exterior lighting includes pathway, landscaping, porch and security lights. If you’re adding a front porch fixture, make sure the size is proportionate to your space to create a sleek and inviting look. The fixture you select should support the total wattage you need for proper illumination. Be sure to keep in mind the availability of outdoor outlets. You might want to consider solar powered outdoor lighting.

Color

If your home exterior is chipped, cracked or overall feels dated, add a fresh coat of paint. A color change to your yard a fresh look. The front door is the focal point of the home. Examine the condition of your front door before adding new paint. If your door is weather worn or beyond repair, it might be time to have it replaced. While purchasing a new door does add an expense, it adds instant curb appeal, especially if you select a bold color.

Lanscaping

A well-manicured front yard can make all the difference in beautifying your home exterior. If your yard needs attention, start with a basic cleanup. Try pruning trees, trimming shrubs and removing weeds to give your yard a fresh look. Plant a tree or add flowers to spruce up your yard. Plants can flourish without a significant amount of maintenance if you select greenery compatible with the local climate.

To find a professional who can help you give your home a springtime facelift, visit the Home Builders Association of Greater Chattanooga at HBAGC.net.

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The Critic’s Corner

By David Laprad
dlaprad@hamiltoncountyherald.com

‘Endgame’ a fitting farewell for longtime investors in franchise

Goodbyes can be hard. Bidding farewell to a child who’s collegebound, a spouse who’s leaving to serve in the military or friends you’ll never see again can stir rivers of sadness in you as you think back on your time together and begin to feel the void their departure will create.

Saying goodbye to fictitious characters can be difficult, too. My mom was inconsolable after watching the series finale of “M*A*S*H.” Recently, I felt melancholic as I viewed the last episode of “The Americans” knowing I’d never spend another lunch hour with Philip and Elizabeth Jenkins.

Somewhere, we develop real affection for the made-up people who inhabit our favorite movies or TV shows and actually grieve their departure. If you don’t believe people can form an emotional bond with fabricated characters, then buy a ticket to “Avengers: Endgame” and listen to the crowd during the final scenes.

I’ve heard less snuffling at a funeral.

The aptly titled “Endgame” brings an expansive 23-movie narrative arc to a conclusion. Beginning in 2008 with “Iron Man,” Marvel Studios has patiently built to this film, giving us rousing self-contained adventures featuring Captain America, Thor, Black Panther and others while building toward an explosive showdown with the villain Thanos, who aimed to kill half of all sentient life in the universe as a means of preserving resources.

As “Endgame” begins, Thanos has accomplished his objective, creating an Earth that has 50% of its former populace and twice the depression. During the opening scenes, which focus on the Avengers as they deal with their failure to defeat Thanos, as well as their personal losses, I would not have been surprised to see Cap or Black Widow popping regular doses of Prozac.

Eventually, the Avengers pull themselves out of their emotional muck and pose a question Marvel movie fans have been asking since “Avengers: Infinity War” ended last year: Can they reverse what happened?

The rest of the film provides the tremendously satisfying answer.

I’m going to make only a few observations about “Endgame.” First, the creative team of directors Anthony and Joe Russo, writers Christopher Markus and Stephen McFeely and what must have been an army of studio executives wisely emphasized the characters over the action.

No matter what you’re expecting from “Endgame,” it is above all else an intimate character drama. Throughout this series, friendships have been formed, tested and ripped apart, beloved characters have wrestled with their place in the universe (even as they saved it) and an assortment of goofy-sounding characters have seized our hearts. (I am Groot!)

And I cannot imagine a better story about who lives, who dies and what they achieve together. Yes, we’re talking about a silly comic book universe that’s not meant to be taken seriously, but as a character drama, “Endgame” is a masterwork that ties together story threads from nearly two dozen movies into a single remarkable tapestry.
Car top down, radio on: Best convertible picks for 2019

By Cameron Rogers | Edmunds

Spring is here, which means it’s warm enough to visit a few dealerships and test drive the new convertibles you’ve been eyeing all winter.

But which one to buy? Should you get a lithe, two-seat roadster or a roomy luxury convertible? To help you out, Edmunds highlights five of the best 2019 drop-tops.

Mazda MX-5 Miata

Two seats, a six-speed transmission and a modestly powered engine might not sound like obvious ingredients to catch some eyes, but they coalesce into something special on the 2019 Miata. The Miata’s balanced and lightweight chassis serves as a foundation upon which drivers of all skill levels will have fun without getting into too much trouble.

The Miata is a great choice if you want a back-to-basics driving experience. It lacks luxury accommodations, but this car is about the fundamentals. It’s also the most affordable convertible on our list. A manually operated fabric soft top is standard, and it’s easy to raise and lower with one hand.

Ford Mustang

If you’re looking for a more practical soft top, the 2019 Ford Mustang convertible would be our pick. Unlike the Miata, the Mustang offers plenty of legroom and headroom for tall drivers. It also has a back seat. It’s tiny, but if nothing else you can use it as an extra storage spot.

In its standard configuration, the Mustang convertible is a laid-back cruiser that effortlessly soaks up highway miles. Opt for the Performance package, and the Mustang transforms into a hard-edged canyon carver.

Two engines are available: a surprisingly strong turbocharged four-cylinder or a brawny V8. No matter which you choose, you’ll find the Mustang convertible is a willing partner.

• Starting price (including destination): $26,650
• Combined EPA-estimated mpg: 18-23

BMW 2 Series

The 2 Series combines the enthusiast spirit of the Miata and the Mustang with a higher level of luxury. Even though it’s BMW’s least expensive convertible experience. Design

gives the 2 Series its dynamic personality. It performs just as well on the highway as it does for exploring a country back road.

Rear seat space is expectedly small, but it’s a worthwhile trade-off. Even a lightly optioned 2 Series is worth a look.

• Starting price (including destination): $42,095
• Combined EPA-estimated mpg: 21-27

Mercedes-Benz C-Class

The C-Class Cabriolet offers a more luxurious take on the convertible experience. Design and refinement take center stage.

Photographs courtesy of the manufacturers

Air Medal, three Distinguished Flying Cross awards, two Vietnamese Gallantry Cross awards and two awards of the Army Commendation Medal.

The Chattanooga Symphony Youth Orchestra played its final concert of the season Sunday afternoon at Kirkinman High School under the direction of Richard Cormier. Cormier is also the director of the Chattanooga Symphony.

Tuesday, May 6

Chief Inspector William D. Giles of the Better Housing Commission reported that five places on East Ninth Street have been condemned following detailed examination of the buildings by an inspector team. The condemned places include commercial and residential properties.

About 200 patrons of John A. Patten School met at the school Monday night to plan resistance to the reassignment of Principal George W. McCoy to Mountain Creek School.

Ralph Bradbury, director of court services for Hamilton County Juvenile Court for the past three years, has resigned and accepted the post of dean of men at Moody Bible Institute in Chicago.

Wednesday, May 7

The legislature sent to Gov. Buford Ellington on Tuesday a prohibition against Chattanooga imposing its $5 a year motor vehicle tax on motorists residing outside of Hamilton County. His signature is expected.

James W. Hunt, executive vice president of the Greater Chattanooga Chamber of Commerce has been selected to participate next September in a weeklong advanced studies course on the role of the voluntary organization executive in today’s changing world, at Michigan State University.

Southern Coach Lines has asked the City Commission for approval to reduce services by 1,100 miles per week, a 4.2% cutback, starting June 1. Most of the proposed reductions in service would be on Sat-

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SUBSTITUTE TRUSTEE’S SALE

Sale at public auction will be on May 23, 2019 at 10:00AM local time, at the west door, Hamilton County Courthouse, 625 Georgia Ave., Chattanooga, Tennessee, to wit:

The Property is located at 157B G 001, Chattanooga, Hamilton County, Tennessee, will be sold to the highest and best bidder for cash, the following real estate located in Chattanooga, Hamilton County, Tennessee, to wit:

Lot Four (4), Block Two (2), REVISED HAMILTON PLACE SUBDIVISION, as shown by plat recorded in Book B, Page 8, in the Register’s Office of Hamilton County, Tennessee, located between the west line of Sixth Street (now Sunbeam Avenue) and extending northeasterly, between parallel lines, Eastern Avenue and the western west line of Third Street Avenue (now Sunbeam Avenue) in Chattanooga, Hamilton County, Tennessee, one hundred ninety-two (92) feet to the South line of an alley. Being the last described property conveyed to said Substitute Trustee by instrument to be filed for record in the Register’s Office of Hamilton County, Tennessee, NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable, and the undersigned, Rubin Lublin TN, PLLC, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested in and imposed upon said Substitute Trustee will, on or after May 23, 2019, at 10:00AM, to the highest and best bidder subject to all liens, taxes, assessments, judgments, and encumbrances of any kind, described in the following parcel located in Chattanooga, Hamilton County, Tennessee, to wit:

Lot Four (4), Block Two (2), as shown by plat recorded in Book B, Page 5, in the Register’s Office of Hamilton County, Tennessee, according to plat recorded in Book G, Page 736, in the Register’s Office of Hamilton County, Tennessee, as follows: BEGINNING at a point where a line described in said plat for said description that bounds the property conveyed to said Substitute Trustee by the foreclosures: any judgment creditor or lien holder, if any, and other persons being entitled to the proceeds of sale, shall have no further publication, upon announcement at the time and place for the sale set forth above. All right and equity of redemption, statutory or otherwise, homestead, or to any matter that an accurate survey of the property, the legal description shall control. In the event of any description referenced herein shall control. This is an attempt to collect a debt. Any information obtained will be for that particular use or purpose.

NO REASON, THE PURCHASER AT THE SALE SHALL BE ENTITLED ONLY TO A RETURN OF THE AMOUNT PAID TOWARDS THE PURCHASE PRICE. THE PURCHASER SHALL HAVE NO FURTHER RECOURSE AGAINST THE SUBSTITUTE TRUSTEE, THE TRUSTEE, THE LENDER, THE MORTGAGEE, THEIR RESPECTIVE AGENTS, THE PROPERTY OWNERS OR OTHER INTERESTED PARTIES: NATIONAL TITLE INSURANCE CO., TRUSTEE, NATIONAL TITLE INSURANCE CO., AS TRUSTEE, or any of the Substitute Trustees, at any time. The right is reserved to adjourn the day of sale, and time, place and condition of sale of the property sold herein and in the event of any dispute, the legal description herein shall control.

This office is attempting to collect a debt. Any information obtained will be for that particular use or purpose.

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This office is attempting to collect a debt. Any information obtained will be for that particular use or purpose.
Accord with the terms of said Deed of Trust, redemption and dower to the extent disclaimed. Any party known to the Substitute Trustee may claim an interest in said property. The street address of the above described property is 4723 Murray Hills Dr., Chattanooga, Tennessee. The street address of the above described property is 2015 in Book GI10464 at Page 363; conducted on August 19, 2017, and the Deed of Trust is delivered.

This office may be a debt collector. This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustor. This sale may be rescinded at any time. If the Substitute Trustee resales the sale, the purchaser shall be entitled to a credit equal to any interest paid to the Substitute Trustee and shall have no other recourse. Once the purchaser tenders the purchase price, the Substitute Trustee may make the sale in final case in which the purchaser shall have no remedy. Mortgages, deeds of trust, or any other matters, whether of record or not, which may encumber the purchaser's title and any other interests, shall control.

Any right of equity of redemption, statutory or otherwise, and homestead, or other matters, whether of record or not, which may encumber the purchaser's title and any other interests, shall control. The sale is subject to any UNPAID TITLES, ANY OTHER INTERESTED PARTIES TO THE FORECLOSURE SALE, the right to rescind the sale. The right to rescind the sale is not the representation/responsibility of the substitute trustee or any of the applicable governmental agencies, entities right to redeem the property, all as required by 26 U.S.C. 7425 and 1971. ANY PERSONS OR ENTITIES WHO CLAIM INTEREST IN THE PROPERTY MUST BE NOTIFIED BEFORE THE SALE. IF YOU PURCHASE A PROPERTY AT THE FORECLOSURE SALE, YOU WILL BE SUBJECT TO THE REQUIREMENTS OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF DEVELOPMENT AND REDEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT. THE RIGHT TO RESCIND THE SALE IS NOT THE REPRESENTATION/RESPONSIBILITY OF THE SUBSTITUTE TRUSTEE OR ANY OTHER INTERESTED PARTIES. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

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www.HamiltonCountyHerald.com

May 3 - May 9, 2019

Foreclosure Notices

continued from page 17

Page 255, in the said Register's Office. Conducted on April 19, 2019, by Javier J. Drake. The street address of the above described property is 4723 Murray Hills Dr., Chattanooga, Tennessee 37416, but this address is not part of the legal description of the premises and shall not control. Any other matters, whether of record or not, which may encumber the purchaser's title and any other interests, shall control. This is an advertisement believed to be accurate. It is not the representation/responsibility of the Substitute Trustee or any applicable governmental agencies, entities right to redeem the property, all as required by 26 U.S.C. 7425 and 1971. ANY PERSONS OR ENTITIES WHO CLAIM INTEREST IN THE PROPERTY MUST BE NOTIFIED BEFORE THE SALE. IF YOU PURCHASE A PROPERTY AT THE FORECLOSURE SALE, YOU WILL BE SUBJECT TO THE REQUIREMENTS OF THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, THE STATE OF TENNESSEE DEPARTMENT OF REVENUE, OR THE STATE OF TENNESSEE DEPARTMENT OF DEVELOPMENT AND REDEVELOPMENT ARE LISTED AS INTERESTED PARTIES IN THE ADVERTISEMENT. THE RIGHT TO RESCIND THE SALE IS NOT THE REPRESENTATION/RESPONSIBILITY OF THE SUBSTITUTE TRUSTEE OR ANY OTHER INTERESTED PARTIES. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

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that the entire indebtedness has been declared due and payable, and that an agent of Wilson & Associates, P.L.L.C., as Successor Trustee, by virtue of the power of, duty, and authority vested in and imposed upon said Successor Trustee by law, will, on June 20, 2019, offer for sale certain property hereinafter described to the public on public sale to be held on June 20, 2019, at 12:00 noon, on the front steps of the Courthouse, Chattanooga, Tennessee, 37402, pursuant to Deed of Trust Note dated Apr. 26, May 3, 10, 2019 For20148 No. 338733 mailed to interested parties of record.

TENNESSEE TO WHICH PLANS REFERENCE
10 AND 11 WALNUT RUN AS SHOWN BY
W&A Associates, P.L.L.C.

TENNESSEE TO WHICH PLANS REFERENCE
159, HERITAGE HILLS SUBDIVISION, UNIT
IN THE CITY OF CHATTANOOGA, HAMILTON
COUNTY, TENNESSEE, as shown by plat of record in Plat Book 3185, Page 655, and as amended in Plat Book 3181, Page 655, and as set forth in Exhibit A-1 to the condominium Declarations of the Lake Park Condominium created in Lac de Fontaine, in the City of Chattanooga, Hamilton County, Tennessee, 37402, and as described in Exhibit A-2 to the Declaration of Condominium, all as set forth in plat of record in Plat Book 66, Page 25, in the Register’s Office of Hamilton County, Tennessee.

LAND IN THE SECOND CIVIL DISTRICT OF HAMILTON COUNTY, TENNESSEE
11 (REVISED LIST OF LOTS 10 AND 25 WALNUT RUN AS SHOWN BY PLAT 16029 OF LOTS 10 THROUGH 25 WALNUT RUN AS SHOWN BY PLAT OF HAMILTON COUNTY COURT HOUSE, CHATTANOOGA, TENNESSEE, REFERENCED TO IN THE REGISTRY OF OFFICE DOCUMENTS OF THE REGISTER’S OFFICE OF HAMILTON COUNTY, TENNESSEE TO WHICH PLANS REFERENCE IN THE MAP/TN_INVESTORS.PHP DESCRIPTION. Subject to all easements, restrictive covenants and conditions, and other terms and conditions of record, Trust Deeds at Atom.

CONTINUED ON PAGE 20
null
against him. This Order shall be published in
One or more civil warrants have issued but
been attached.

It appearing from the record in this cause

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20141

Plaintiff: CASH EXPRESS LLC
Defendant: WALDROUP JESSICA N

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20133

Plaintiff: MAYFIELD AND LESTER
Defendant: ODUM CORDELL A/K/A CORDELL

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20142

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20143

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20144

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20145

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20146

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20147

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20148

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20149

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20150

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20151

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20152

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20153

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20154

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20155

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20156

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20157

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20158

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20159

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20160

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20161

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20162

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20163

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20164

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20165

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20166

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20167

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.

Date of this Order: 04/12/2019

Apr. 26, May 3, 10, 17, 2019 Cor20168

Plaintiff: BASHAM BU RAM & URVASHI
Defendant: MAYFIELD AND LESTER

At 11:00 a.m.
That’s not to say the story is seamless. Many minor characters and even a few major ones are given only a brief moment to shine and most of these scenes are inconsequential and feel forced. Thankfully, “Endgame” hits all of the right emotional notes with the characters that really matter at this point and plays those notes brilliantly. Unfortunately, I can’t say the same thing about the action in “Endgame,” which seems compulsory. Although there’s less action than the typical Marvel film, little of what’s there actually matters. Even the massive end battle could have been scaled back without damaging the story, as most of the characters involved have nothing important to do. I could tell you why, but I don’t want to spoil anything, including something you’ll see coming from a million light-years away.

That said, I didn’t care. Maybe the Russo brothers didn’t, either. After directing four of these films, perhaps they were tired of choreographing endless UFC matchups between battalions of superheroes and megavillains. I’ve certainly seen enough and didn’t need more, especially given the unimpressive animation in “Endgame.”

Homeowners insurance policy. A homeowners policy will cover any accidental damage to your home and belongings due to theft, storms, fires and some natural disasters. Be sure to compare your homeowners insurance policy and home warranty contracts to compare what is covered under each.

Save the receipt and store it with the warranty. You might need to reference the receipt to give the dates of coverage or prove that you’re the original owner if the warranty is nontransferable. Perform required maintenance and inspections. Some warranties require that you have regular maintenance performed for the warranty to remain valid. Be sure to read these requirements. Does regular maintenance fit your household budget?

Use the product to the manufacturer’s instructions. Abusing or misusing a warranty may void the coverage. Be clear on what terms you agree to before signing the contract.

Troubleshooting warranty service issues

Reread the warranty and instructions before calling the retailer. Don’t expect features or performance that your product wasn’t designed for or assume warranty coverage that was never promised in writing. A warranty does not mean that you will automatically get a refund if the product is defective; the company might be entitled to try to fix it first. On the other hand, if you reported a defect to the company during the warranty period and the product wasn’t fixed properly, the company must correct the problem, even if your warranty expires before the product is fixed.

Try to resolve the problem with the retailer. If you have a grievance with your warranty company, first try to resolve the problem with the business themselves. When corresponding with the company, send them written notifications via certified mail. Be sure to keep the copies and any other relevant documents.

File a complaint. If you can’t resolve the issue with the company directly, contact the TDCI’s Consumer Affairs Division (www.tn.gov/commerce/consumer-affairs) and file a complaint. More tips at tn.gov/consumer.

ECONOMIST From page 15

Certainly seen enough and didn’t need more, especially given the unimpressive animation in “Endgame.” Speaking frankly, there are video games with better animation than “Endgame.” Marvel has rarely prioritized the CGI in this series, despite the films having collectively grossed nearly $20 billion globally. The animators for “Endgame” didn’t even bother to erase the glaringly obvious seams in the prosthetics that make Tilda Swinton, who plays the Ancient One, bald.

With “Endgame,” the Russo brothers and their creative team made a very difficult task look easy. And the actors who brought these characters to life over the last decade have done good work. If the sniffs I heard while watching the film are an indication, I’m not going to be seeing them, even as Marvel starts afresh with “Spider-Man: Far From Home” in July.
Can’t visit Cuba? IMAX Theater offers next best thing

“Cuba” gives audiences a chance to cross the Straits of Florida and get to know America’s southern neighbor. The Tennessee Aquarium IMAX Theater will screen the film Friday, May 3, and Saturday, May 4, at 4 and 7 p.m., and Sunday, May 5, at 4 p.m. Purchase tickets at www.tnaqua.org/imax.

Director Peter Chang hopes the film opens the eyes of the world to the country and its people. “Cuba is unique and fascinating — a world unto itself,” Chang says. “Seeing the landscapes and cityscapes on this large canvas will make people realize what’s there just 90 miles from our border.”

Source: Tennessee Aquarium

Photographs provided

Images from "Cuba," which begins screening Friday at the Tennessee Aquarium IMAX Theater.

Events

Night for Paws Gala
McKamey Animal Center will host its 2019 A Night for Paws Gala on Friday, May 3, at Hunter Museum of American Art. Nashville songwriters Don Goodman and Steve Dean from Operation Song will perform a piece about a veteran who credits his dog for saving his life. The evening will also include a cocktail hour, a gourmet dinner by Lee Towery Catering and a live auction featuring a weekend stay at a beachfront property in Costa Rica. Proceeds from the night will provide care for the animals at McKamey. 6:30 p.m. Tickets: mckamey-animalcenter.org. Information: 423 305-6506.

Bunny Hop!
The 19th annual Bunny Hop! event to benefit Chambliss Center for Children will be held Friday, May 3, in the First Tennessee Pavilion, 6-8:30 p.m. Activities for children will include arts and crafts, a petting station, balloon artists, a magician, a sports zone, a photo booth, karaoke and more. Adults will enjoy a silent auction and dinner. Reservations: www.chamblisscenter.org.

Family Dinner Week
Families are encouraged to dine together at four local restaurants May 5-12 to support homeless families in transition at The Maclellan Shelter for Families. Participating restaurants include Chicken with Bones, 6227 Lee Highway, Embargo 62, 301 Cherokee Blvd., State of Confusion, 301 E. Main St., and Stir, 1444 Market St. These establishments will donate a percentage of the cost of every meal to Maclellan Shelter.

Aging conference
The 2019 Southeast Tennessee Aging Conference will be held Tuesday, May 7, 9 a.m.-3:30 p.m., at Brainerd Baptist. All. Author and motivational speaker Janie Walters will serve as a keynote speaker. Dr. Mukta Panda, assistant dean for medical student education and professor at the University of Tennessee Health Science Center College of Medicine in Chattanooga, will be the lunch keynote speaker. Sessions will cover legal matters, community safety programs, fraud, abuse, caregiving, social media, technology, volunteer opportunities, and more. Attorneys from Legal Aid of East Tennessee will provide free legal consultations to adults age 60 and over. Information: www.setaaaad.org, 423 493-0270.

Israeli holiday celebrations
The Jewish Cultural Center will celebrate two major Israeli holidays May 8-9. The observance of Yom Hazikaron, Israel’s Memorial Day for fallen soldiers and victims of terrorism, will take place Wednesday, May 8, 7 p.m. This free event will feature songs by fallen soldiers and a spoken word performance by Andrew Lustig. The audience is asked to wear white.

The commemoration of Yom Ha’atzmaut, Israel’s Independence Day, will include dinner and live performance by Lustig and Israeli musician Eleanor Tallie Steinberg. Yom Ha’atzmaut will be observed Thursday, May 9, 6 p.m. The event is suitable for people 13 years and older. Tickets are $52 per person. RSVP for one or both events: 423 493-0270.

“Pull!” for a good cause
The Helen Ross McNabb Foundation will host the 2019 Scenic City Sporting Clays Tournament on Friday, May 10, at Benton Sporting Clays in Charleston. The fundraiser will support the mental health, addiction and social services Helen Ross provides throughout the Greater Chattanooga Area. The tournament will feature 10 a.m. and 1:30 p.m. flights. The cost for a four-person team is $500 and includes lunch, an event shirt and use of a golf cart. Prizes will be awarded to the three highest scoring teams in each flight using the Lewis Handicapping System. Call Robyn Hanners, 423 290-6499, for sponsorship information.

Outrun Melanoma
The seventh annual Elizabeth’s Outrun Melanoma 5K Run and Walk will take place Saturday, May 11, at Enterprise South Nature Park. Registration, check-in and warmup activities will begin at 8 a.m. for runners and 8:30 a.m. for walkers, with the run and walk starting at 9 a.m. The course is 5K in length and will wind through beautiful trails in the park. The event is open to all ages and is kid-friendly. The theme for this year’s Outrun Melanoma is “Running with the Animals.” Registration is $30 for adults, and $10 for children. Registration, sponsorship information including donation options, and more can be found at www.outrunmelanoma.com.
Hamilton Place launches pop-up shop for local merchants

Local, regional and online boutiques can now rent pop-up space in lieu of or before leasing a permanent location at Hamilton Place.

“Weith the Pop-Up Shop, we’re offering a turn-key space that gives local merchants, artisans and designers the opportunity to sell alongside national retailers at a nominal rate,” says Taffany Britton, Hamilton Place’s specialty leasing manager.

Hamilton Place averages more than 30,000 visitors per day during busy seasons. Shoppers spent more than $208 million on-site last year. With the mall at 98% occupancy, the Pop-Up Shop is a unique entry point for local retailers.

“We’re hoping to pull in some local flavor,” Britton says. “There are many beautiful local boutiques that would do well inside the mall and enhance our shoppers’ experience.” Tenants can rent pop-up space for one week at a time for only $1,000. The cost includes utilities, fixtures, decor, tables, hangers, mannequins and a fitting room. Merchants will have the opportunity to sell alongside national retailers at a nominal rate.

Events

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am. The run and walk will start at 9 a.m. Proceeds from the event will benefit the Elizabeth R. Smith Melanoma Program at CHI Memorial Rees Skillement Cancer Institute, which supports the prevention, awareness and research of melanoma, a form of skin cancer.

Mother’s Day Jazz Dinner

The Granfalloon will host a Mother’s Day Jazz Dinner Sunday, May 12, from 6:30-8:30 p.m. The evening will feature Ralph Miller’s Jazz Quartet with vocalist India Galyean performing “Unforgettable,” “Night and Day,” “The Girl From Ipanema” and other classics. Adelle’s Creperie will provide an unlimited crepe bar along with green salad and Ipanema” and other classics. Adelle’s Creperie will provide an unlimited crepe bar along with green salad and
course. The show will begin at 11:30 a.m. Contact the coalition at 423 698-0029 or info@nbchwattanooga.org for sponsorships information. Tickets: nbchwittandglamour.eventbrite.com. Proceeds will go toward academic scholarships for area high school girls. Website: nbchwattanooga.org.

Entrepreneur Power Luncheon

The Urban League of Greater Chattanooga’s sixth annual Entrepreneur Power Luncheon will take place Tuesday, May 28, 11:30 a.m.-1 p.m., at the Chattanooga Convention Center. The keynote speakers will be EJ Reed, Clint Gray and Derrick Moore, owners of Slim & Husky’s Pizza Beeria. To register or purchase a company or non-profit table, contact the Urban League at 423 756-1762 or sales@chattzoo.org. Individual tickets might be available for purchase at a later date based on availability.

Wheels

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Porsche 718 Boxster

A slight name change and switch from six-cylinder to turbocharged four-cylinder engines in 2017 did nothing to dull the Porsche Boxster’s performance. It earns a spot on the list primarily because of its athletic handling. Nimble and lively, the two-seat Boxster will put a grin on your face as soon as the road begins. The Boxster also features a luxurious, high-tech cabin that can be outfitted with nearly any feature you can dream of. To that end, the Boxster’s price tag can skyrocket if you’re too liberal with the options list. However, that also means you can tailor it to your exact needs. Whether you want a fun-in-the-sun cruiser or a buttoned-down racer, there’s a 718 Boxster configuration that will suit your whims.

• Starting price (including destination): $52,845

Edmunds Says

If you’re in the market for a new convertible, there are excellent sports cars and luxury cruisers that will fit your needs. Take the time to test drive a few to determine which one feels best.

Cameron Rogers is a reviews editor at Edmunds. Twitter: @_crogers.